



Building Resilience in Burkina Faso: Impact Study Endline Results

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“We must not rely on the man to flourish. The Savings Groups open our minds, bring us light. I invite women to join groups to share ideas, to have dignity, to keep their heads up, to manage their daily problems of clothing, food and others. Today, I give thanks to God.” – Sophie, project beneficiary

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Executive Summary

Building the Resilience of Vulnerable Communities in Burkina Faso (BRB—Building Resilience in Burkina Faso in short), funded by Margaret A. Cargill Philanthropies, is a three-year initiative that takes a multi-sectoral approach to improving household resilience and food security and is a collaborative effort of Freedom from Hunger and two local partners, Office de Développement des Eglises Evangéliques (ODE) and the Association Solidarité et Entraide Mutuelle au Sahel (SEMUS). BRB features the innovative use of community-based women’s savings groups (SGs) as a platform for providing a multi-sectoral integrated package of agricultural, nutrition, financial services, and women’s empowerment programming to help thousands of SG members overcome many of the geographic, cultural, social, and economic constraints that hamper their resilience in the face of shocks and disasters.

This report covers the results from an impact study that was designed to assess whether the project had achieved its overall purpose of increasing the resilience of vulnerable communities in disaster-affected areas of Burkina Faso. The study consisted of a pre- and post-test design (baseline and endline) with intervention groups in the program area (savings groups who received additional services articulated above) and comparison groups in a non-program area (savings groups that did not receive additional services).

Results from this study were mixed, with both treatment and comparison groups experiencing unexpected increases and decreases on certain study variables. For example, food security improved for the treatment group by endline and worsened for the comparison group, which is a promising finding for the treatment group given the decline in economic status among the majority of households due to poor harvest outcomes. However, the treatment group’s perception of their empowerment worsened while the comparison group maintained similar levels of empowerment compared to baseline. These findings are likely due, at least in part, to three key challenges: 1) Systematic differences between the intervention and comparison groups at baseline, 2) Poor harvests due to drought, and 3) Seasonal differences between the baseline and endline.

However, general trends do illuminate many benefits of the intervention. For example, while both groups declined on many key indicators, the intervention group typically experienced smaller decreases. This trend was particularly pronounced among variables related to household income; cash income; accessing agricultural loans; income generation related to livestock and crops; techniques for both growing crops and raising livestock; food security; including the ability to produce sufficient produce; attitudes toward gender roles; individual empowerment; social capital including increased social support through group membership. Two exceptions to this trend include smaller declines among the comparison group in the gender-based violence and women’s empowerment indicators, specifically decision-making when coping with a shock.

Taken as a whole, and in light of the challenges created by drought, the intervention group demonstrated greater resiliency than the comparison group. Thus, while comparisons between baseline and endline data generally did not reveal large improvements among key indicators, this project appears to have met its primary purpose of increasing resilience in Burkina Faso as the intervention group coped better during a time of significant disaster.

Acknowledgements

We would like to thank our local partners in Burkina Faso, *Office de Développement des Eglises Evangéliques (ODE)* and *Solidarité et entraide mutuelle au Sahel (SEMUS)*, for allowing us to engage their staff and their savings group members in this research. We would also like to thank our Freedom from Hunger and Grameen Foundation staff members for their leadership and support of the research for this project: Richard Simbiri, Manere Ouedraogo, Claude Dimitri Konsiembo, Alice Lompo, and Sybil Chidiac. Also, we greatly appreciate our colleagues at Lessokon Sarl, particularly Moussa Tassebedo and Adama Tinto, who assisted in the data collection and helped facilitate so much of this ongoing research. Much gratitude goes to the women savings group members and their households for their participation in the focus group discussions and key informant interviews. Finally, we would like to thank Margaret A. Cargill Philanthropies for funding the Building Resilience in Burkina Faso project.



Photo credit: Grameen Foundation

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Introduction

Burkina Faso is one of the poorest countries in Africa, with 44.5 percent of the population living on less than \$1.90 (PPP) per day and 63.8 percent living in severe multidimensional poverty (which captures non-income dimensions of poverty, including education, health, and living standards).¹ Climate-related hazards such as drought and flooding in northern and central Burkina Faso exacerbate hunger and sickness through various interrelated pathways that involve livelihoods, food security, maternal and child care, water, sanitation, and health. Climate change is projected to continue to decrease food availability and threaten agricultural livelihoods of rural Burkinabé, making entire communities vulnerable to external shocks. The lack of livelihood diversity, access to adequate health, social, and financial resources, in combination with heavy dependence on rain-fed agriculture, creates several barriers to building the resilience of these populations.

Freedom from Hungerⁱ is taking a multi-sectoral approach to improving household resilience and food security with the three-year initiative *Building the Resilience of Vulnerable Communities in Burkina Faso* (BRB—Building Resilience in Burkina Faso in short), funded by the Margaret A. Cargill Philanthropies. Working through two local partners, Office de Développement des Eglises Evangéliques (ODE) and the Association Solidarité et Entraide Mutuelle au Sahel (SEMUS), the approach features the innovative use of community-based women’s savings groups (SGs) as a platform for providing an integrated package of agricultural, nutrition, financial services, and women’s empowerment programming to help thousands of SG members overcome many of the geographic, cultural, social, and economic constraints that hamper their resiliency in the face of shocks and disasters. The BRB project aims to reach 80,000 women through women’s savings groups in the rural areas of Central-Western Burkina Faso (in the provinces of Passoré, Zondoma, Boulkiemdé, and Sanguié) with the following support activities:

- **Agriculture extension agent training:** the BRB team works directly with local agricultural extension agents to directly support women farmers in: 1) growing, conserving, and marketing crops such as cowpeas and sesame and 2) livestock raising, feeding, and care.
- **Education:** community agents trained by ODE and SEMUS facilitate pictorial learning conversations on:
 - **“Agriculture as a business” education**, which includes topics such as farm planning, marketing, cost/revenue calculations, and risk management;
 - **Nutrition education**, which includes topics such as healthy diets, strategies for feeding the household during lean seasons, integrating key crops into the diet, and saving for health expenses.
- **Agriculture finance:** agriculture loans and income-generating activity/livestock loans in addition to group savings accounts accessed through a group mobile wallet.
- **Gender dialogues:** women’s empowerment discussions encourage savings group members, their spouses, and their communities to develop their own visions for change in gender relations with particular emphasis on 1) securing women’s access to agricultural land and equipment in pertinent time periods of the year and 2) identifying strategies the household can use for lean seasons of the year to ensure adequate and quality dietary consumption.
- **Formation of new savings groups:** the practice of savings groups is embedded in long-held local traditions of solidarity and is known to strengthen the capacity of women to positively impact family income by increasing savings, smoothing cash flow and enhancing and/or diversifying livelihood

ⁱ Please note that as of October 2016, Freedom from Hunger combined forces with the Grameen Foundation (GFUSA), and became a supporting organization of GFUSA. The BRB Project remains under Freedom from Hunger although managed by staff of both organizations.

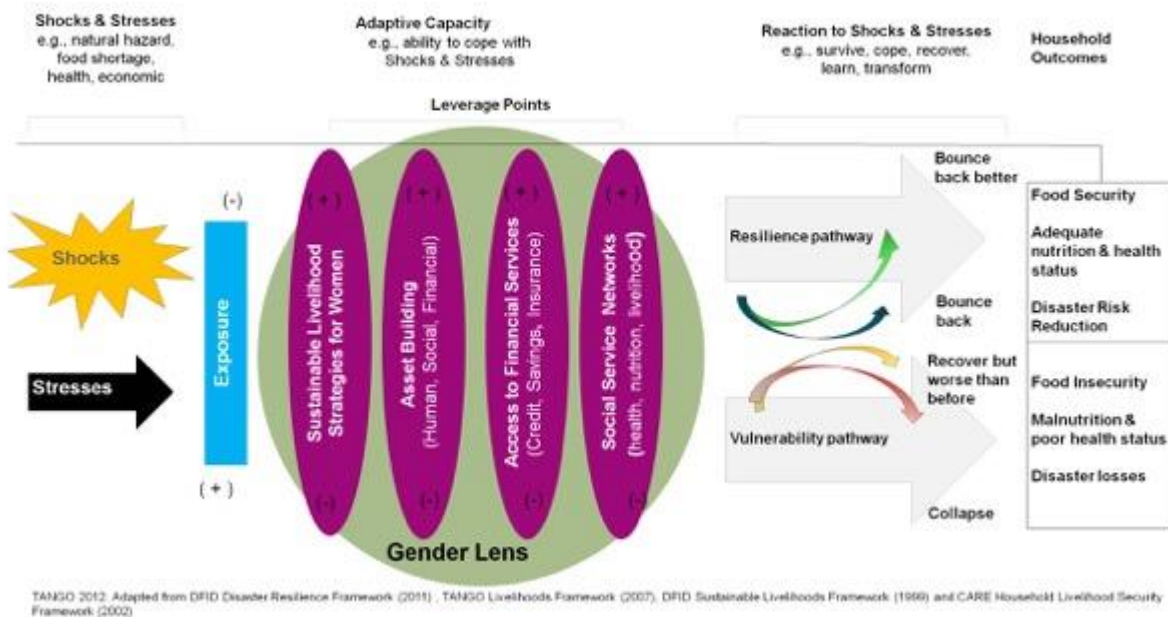
activities.² Working together toward the same financial goal as part of a group that meets regularly creates strong bonds; social capital is built among members in addition to financial capabilities contributing to women’s empowerment. The BRB project therefore continues to support existing savings groups as well as growing the network of new savings groups.

Building Resilience in Burkina Faso Theories of Change

The BRB project utilizes several theories of change to articulate high level alignment with similar projects as well as those to direct project objectives and outcomes. In 2014, Freedom from Hunger adapted a resilience framework that TANGO International (www.tangointernational.com) had created, which itself was built on previous disaster and livelihood frameworks (see bottom notation in Figure 1 for reference). The framework focuses on adaptive capacity or “the ability to learn from experience and adjust responses to changing external conditions, yet continue operating.”³

In much of the resilience literature, the concept of resilience is examined as a *capacity* with which to respond to shocks. There are three types of resilience capacities to consider: absorptive, adaptive, and transformative.⁴ Adaptive capacity is where the services provided in the BRB project fall best—in that access to financial services through women’s savings groups is a leverage point to benefiting from a group’s social capital and for accessing livelihood, nutrition, and other support services and building assets. Access to and use of these services become the mechanism through which an individual or household can make incremental changes in the response to a current shock or in anticipation of a future shock and could help lead a household down a path of resiliency instead of one of vulnerability. Ultimately, a resilient path can lead to better food security, adequate nutrition, improved health status, and disaster risk-reduction for a household. This framework served as the basis for the design of the BRB project. Freedom from Hunger added the “gender lens” (described below) to the adaptive capacities to ensure the opportunities and barriers faced by women specifically were included in the design and analysis of resilience.

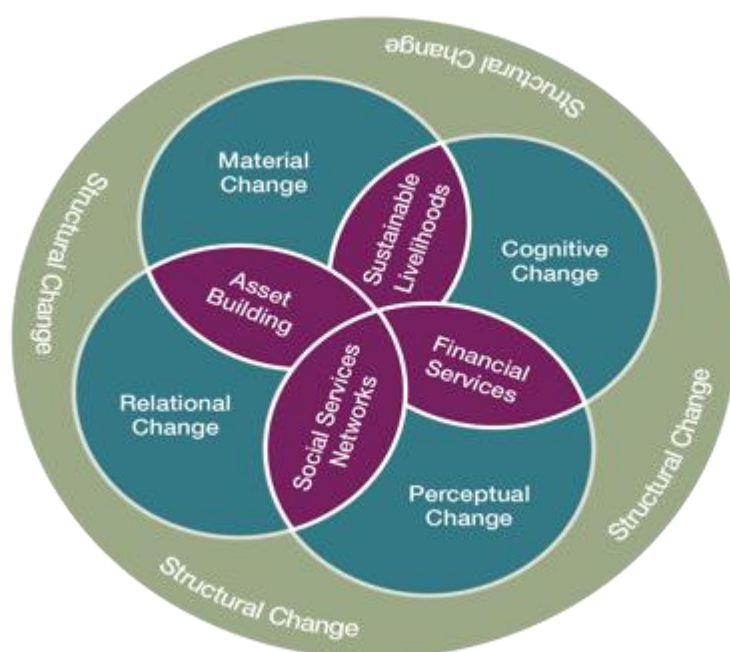
Figure 1. Resilience Framework



The addition of the gender lens recognizes that households and individuals within households do not necessarily have equal access to services nor do they utilize them equally due to social norms. Women, as articulated above, are known to have less access to credit for agricultural investment and information, face restrictions on mobility, lack confidence and self-esteem, in addition to other barriers. For this reason,

Freedom from Hunger adapted a gender framework articulated by Women's World Banking⁵ by adding the category of structural change, which acknowledges the importance of not only the internal change a person experiences but also the enabling environment that often drives or hampers these changes such as government policies, support organizations, agents, etc. Thus, in Figure 2, the adaptive capacities articulated in Figure 1 are layered with five aspects of empowerment: *material, cognitive, relational, perceptual, and structural*.

Figure 2: Gender and Adaptive Capacities



The BRB project seeks to influence:

- **Material change:** improved agricultural assets and production and improved access to agricultural business training, leading to increased revenues and income; improved access to and use of credit, savings, insurance, and remittance services offered through financial service providers; improved group management of financial services; and improved food security.
- **Relational change:** improved decision making and bargaining power in the household regarding use of agricultural services, agricultural assets, financial services, and health and nutrition services; improved mobility with respect to agricultural activities; increased support from group members in agricultural production and business; improved social capital and leadership roles within communities; improved gender equity in household use of financial services and shared workload.
- **Cognitive change:** improved business, agricultural, and nutrition knowledge and skills; improved use of creativity to identify business opportunities and working memory to adapt businesses in changing climates; improved confidence in and ability to make investments, plan for saving and growing assets; improved awareness of agricultural services and available resources.
- **Perceptual change:** women have a clearer vision and goals for the direction of their businesses/livelihoods; improved self-perception of resilience; confidence in ability to meet future expenses and needs; improved self-confidence overall.
- **Structural change:** agricultural extension agents and their supporting organizations are knowledgeable of their own biases and are sensitive to the needs of both male and female farmers;

financial institutions design financial services that target the needs of women and men farmers; supporting organizations understand social norm dynamics and how these can influence people's use of their services and seek to draw communities' attention to and change negative norms that impede progress.

The impact study that this report covers was designed to assess whether the project has achieved its overall purpose of increasing the resilience of vulnerable communities in disaster-affected-areas of Burkina Faso. The key question driving this impact study, as well as the overall evaluation plan, was:

To what degree does the combination of agricultural services, financial services, nutrition education, and gender dialogues strengthen the resilience of the beneficiary individuals and households, and influence the short- and long-term outcomes in the BRB Benefits Process and Freedom from Hunger Resilience Framework?

This study has gathered evidence of short-term impact of key indicators in the BRB Benefits Process. The framework in Figure 3 outlines the characteristics of the delivery mechanism, project inputs, expected intermediate outcomes and longer-term impacts (aimed for but ultimately unable to measure within the time frame of the program).

Figure 3. Building Resilience in Burkina Faso Benefits Process for Target Beneficiaries

Overall Project Goal: The purpose of this project was to increase the resilience of vulnerable communities in disaster-affected areas of Burkina Faso through a multi-sectoral integrated program using community-based women's savings groups as a sustainable platform for improving livelihoods and nutrition knowledge, linkages to services and access to finance.			
Characteristics of the delivery mechanism	Program inputs →	Intermediate Outcomes →	Longer-term Impacts
NGOs working in disaster-prone areas have delivered integrated services to savings groups through partnerships, and incorporated service models into their approach	Savings Groups	<ul style="list-style-type: none"> Improved household resilience to shocks Increased savings 	<ul style="list-style-type: none"> Increased resilience of vulnerable communities Improved food security Increased economic and civic engagement
	Agricultural Training Services + Agriculture as a Business Education	<ul style="list-style-type: none"> Increased capacity to engage in agricultural livelihoods Improved awareness of agricultural services and resources Better business development skills for agriculture as a business 	<ul style="list-style-type: none"> Systematic inclusion of women in private and public agricultural-related skills training
	Agricultural Production loan + IGA loan + Mobile linkage to savings accounts + Financial Education	<ul style="list-style-type: none"> Increased knowledge of and access to agricultural financing Increased financial capability 	<ul style="list-style-type: none"> Increased investment in agricultural activities
	Nutrition Education	<ul style="list-style-type: none"> Increased nutrition knowledge and skills Increased ability to achieve a healthy diet during the lean season 	<ul style="list-style-type: none"> More strategic planning for improved household nutrition, year-round
	Gender Dialogues	<ul style="list-style-type: none"> Improved household dialogue and joint decision-making on financial services, nutrition, and agricultural activities Improved self-confidence overall 	<ul style="list-style-type: none"> Improved gender equity in household use of financial services, nutrition and agricultural activities



Savings group members learning planting techniques. Photo credit: Grameen Foundation

Methods

Research Partners, Study Design, and Sample

Freedom from Hunger partner ODE participated in the quantitative impact research, along with the research firm Lessokon Sarl, and public health faculty from Brigham Young University (Josh West, Cougar Hall, and Benjamin Crookston). The study consisted of a pre- and post-test design (baseline and endline) with intervention groups in the program area and comparison groups in a non-program area. The impact study design compared women in SGs who received the additional services (intervention group) to women in comparable SGs who did not receive additional services (comparison group), making the key purpose of the study to understand the impact of the additional services rather than the entire combination of services vs. no services. Some qualitative data was collected toward project-end to capture client experiences, which include clients from SEMUS as well. These findings will be documented elsewhere, but three client case studies are provided in the annex to provide a more individualized picture of the impact of the BRB project.

After the operational aspects of the project components were solidified, the components were then rolled out to other geographic areas of the project. This pilot area was the basis for the selection of 20 intervention villages. The corresponding 20 comparison villages were selected based on the following criteria: 1) presence of ODE-formed SGs that were not receiving the BRB services; 2) proximity to the intervention villages; and 3) likeness to the intervention villages in terms of livelihoods and economic prosperity. A total of 429 women were interviewed at baseline across 40 villages; with 218 women in the intervention group and 211 in the comparison group. At endline, 389 women were interviewed with 193 from the intervention group and 196 from the comparison group.

The endline outcomes reported in this document are reported side-by-side with baseline findings allowing the reader to make comparisons between groups and over time simultaneously.

Seasonality and Harvest Conditions

Baseline data was collected in March of 2016 while endline data was collected in November of 2017. This seasonal difference could influence indicators, particularly those focused on agriculture, food security, and resilience (<http://www.fews.net/west-africa/burkina-faso>). Additionally, many study participants experienced drought conditions during the program period that appeared to have a substantial impact on harvests and other indicators measured at endline. It is also important to note that while the team aimed to collect endline data after harvest had been completed, the harvest was delayed for many households. For this reason, anecdotal attitudes towards this year's crop were quite negative. Due to the large reliance on agriculture in assessed areas, drought likely impacted harvest yields, income, and other key outcomes of interest. Hence, a decline in positive behaviors at endline may be a result of local weather conditions and not a direct reflection of the value of the program itself.

Results

Demographics

Table 1 outlines demographic indicators at baseline and endline to provide context on the women surveyed. Most women are illiterate, and few have ever attended school. Ethnic group and religion vary for both the intervention and comparison group. These ethnic and religious differences may explain some of the differences in livelihood choices as well as some cultural practices. It is important to note that most Mossi, which make up a large proportion of the comparison group, are considered “immigrants” in the areas where they reside in the Nayala province. These immigrants are known for being more economically active, and as multiple findings across the survey show at both baseline and endline, they are better-off overall compared to intervention group members.

Table 1. Key Demographics

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Average age	40.9	42.6	39.7	42.1
Percentage in a monogamous marriage	20.6	22.3	35.1	33.2
Percentage in a polygamous marriage, 1st wife	30.3	32.2	31.8	33.7
Percentage in a polygamous marriage, 2nd or 3rd wife	37.2	37.3	25.6	25.5
Widowed	9.6	8.3	7.6	7.7
Percentage who are illiterate	76.6	79.3	83.9	81.1
Percentage who attended school ever	16.5	15.5	14.7	14.3
Percentage from Gourounsi ethnic group	85.8	87.6	15.6	16.3
Percentage from Mossi ethnic group	12.4	10.9	55.9	56.1
Percentage from Samo ethnic group	0.0	0.0	0.0	37.3
Percentage who are Muslim	22.9	22.3	60.7	63.8
Percentage who are Christian	73.4	76.2	36.0	32.7

Poverty Status, Income, Savings and Use of Financial Services

Income, Savings, and Financial Services Key Findings (Tables 2-4)

- Whereas poverty estimates within groups remained relatively stable over time, the between group comparison revealed that the comparison group’s income was higher than the intervention group, both at baseline and endline.

- Comparing income estimates, results suggest a substantial drop in cash income in the previous week for both groups.
- Findings suggest that while most of the respondents could cover more than their basic needs, a notable number struggle to do so. Almost all study participants were in SGs formed by ODE, with both groups belonging to an SG for an average of over two years at endline.
- Participants reported little use of formal financial services, likely due to limited access and potentially limited affordability. ODE introduced an agricultural loan for the first time in June 2017 to this population which may explain the slight increase among the intervention group in use of an agricultural loan.
- Regarding mobile money and payment services, many received remittances but few had contact with mobile money.
- The increase in the use of mobile money by the intervention group may be explained by recent introduction of mobile money to the Savings Groups by ODE in the intervention area.

Table 2. Poverty Status and National Benchmarks

Indicator	Intervention		Comparison	
	Baseline	Endline	Baseline	Endline
<i>Progress out of Poverty Index</i>				
Mean likelihood below National Poverty Line	34.0	32.3	37.1	38.9
Mean likelihood below \$1.25	46.9	44.3	49.0	51.7
Mean likelihood below \$2.50	82.6	80.1	83.7	85.2

Table 3. Income Estimates and Financial Attitudes

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Households that received cash income in the past week	77.9	49.7	87.7	36.2
Women who received cash income in the past week	67.9	45.5	75.4	30.8
Households that have had an increase in income as compared to 1 year ago	33.5	31.1	18.0	10.2
Households could not meet financial obligations in the previous month	38.9	29.0	27.9	26.0
Households found it very difficult to pay for basic needs	16.1	14.0	16.1	1.5

Table 4. Use of Financial Services & Mobile Money

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Participates in an SG	99.5	99.5	100	98.5
Average time in SG (months)	27.8	33.3	16.3	46.7
Has own individual mobile money account	1.8	10.4	0.9	5.1

HH member is in a group at MF	5.5	19.2	25.1	27.0
Has an agricultural loan	5.5	16.6	16.6	7.7
<i>Source of agricultural loan*</i>				
RCPB	41.7	37.5	0.0	13.3
FINACOM	41.7	62.5	2.9	40.0
URCCOM	0.0	0.0	74.3	40.0
APFI	0.0	0.0	0.0	0.0
Ecobank	0.0	0.0	0.0	0.0
Other	16.7	0.0	22.9	6.7
Received remittances	61.5	59.6	53.1	48.5
Saved for non-agricultural IGA expenses	60.55	64.1	66.8	39.9
Took loan for non-agricultural IGA expenses	77.3	68.5	61.8	45.2

*These percentages should be interpreted with caution as the cell sizes (# participants) may be too small to make meaningful conclusions.

Income Generation and Access to Land

Income Generation and Access to Land Key Findings (Tables 5-6)

- For IGAs, both groups increased in the proportion of households selling cash crops of sesame, cowpeas and/or groundnuts (peanuts) which would be expected given the agricultural calendar.
- Fewer households had access to land to grow crops at endline compared to baseline.
- An increased number of households from the intervention group were able to increase harvest over the previous year, while households in the comparison group stayed relatively constant. For the most recent growing season, lack of rain was the top reason for not having a harvest increase.

Table 5. Income Generation

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>Income-generating activities</i>				
Sells cash crops	46.3	75.7	67.8	95.9
Petty commerce	89.9	75.1	76.8	63.3
Livestock fattening	83.9	71.5	84.8	57.1

Produces/sells beer	39.5	30.6	18.0	8.7
Grows grain	19.3	30.6	10.0	30.1
Grows vegetables	31.7	19.7	39.3	11.7

Table 6. Access to Land for Agricultural Use

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Does not own land, but allowed to grow crops on family land	96.3	77.7	94.3	86.7
Increased harvest for the past growing season, as compared to the prior year	8.7	26.4	9.0	8.7
Reason harvest did not increase: no rain	0.5	97.2	14.1	99.4
Reason harvest did not increase: poor soil	21.6	16.8	5.7	3.9

Growing Crops and Raising Livestock

Techniques and Training for Crops and Livestock Key Findings (Tables 7-8)

- Many in both groups reported using composting, zaiⁱⁱ, fertilizer, pit construction, and natural regeneration, the intervention group saw increases in fertilization, natural regeneration, and pit construction, in particular.
- Almost all households in the study engaged in livestock rearing, including poultry, small ruminants, pigs, donkeys and cattle. Intervention women concentrate on pigs, poultry and small ruminants; their husbands oversee the cattle.
- More intervention group members reported an ability to raise and fatten more animals compared to the prior year at endline than baseline while comparison group members remained about the same.
- Both groups had respondents who received training on livestock management with the comparison group respondents reporting far more than the intervention group.

Table 7. Techniques and Training for Growing Crops

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>Uses or HH member uses techniques when growing crops</i>				
Fertilizer	38.9	44.0	71.1	55.6
Natural regeneration	3.2	22.8	1.0	18.4
Pit construction	15.6	30.1	65.9	66.3
Zai	58.3	47.2	27.5	13.8

ⁱⁱ Zai is a farming technique to dig pits in the soil during the pre-season to catch water and concentrate composting.

Composting	65.1	46.6	16.6	16.8
Received training on crop management in past year	17.9	18.1	32.2	49.5
<i>Source of the training*</i>				
Family	2.6	11.4	1.5	0.0
Friends and neighbors	5.1	5.7	4.4	1.0
SG members	5.1	8.6	4.4	0.0
ODE	43.6	85.7	55.9	95.9
SEMUS	0.0	0.0	0.0	0.0
Farmer field schools	0.0	0.0	1.5	2.1
Ag extension workers	48.7	8.6	44.1	7.2
Other	2.6	0.0	1.5	0.0

*These percentages should be interpreted with caution as the cell sizes (# participants) may be too small to make meaningful conclusions.

Table 8. Techniques and Training for Raising Livestock

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>HH engages in raising and fattening</i>				
Chickens	99.5	96.4	97.6	93.9
Sheep	91.3	99.5	92.4	91.4
Pigs	79.8	79.3	32.2	19.4
Donkeys	73.9	81.4	70.1	39.3
Cattle	46.8	45.6	70.1	61.7
Received training on livestock management	5.5	14.5	25.6	44.4
HH raised and fattened more animals as compared to the prior year	42.2	54.9	34.1	35.7
HH gave animals better quality food and general care as compared to the prior year	30.7	39.9	23.7	33.2
See growing & fattening livestock as a business only	86.7	85.5	92.4	46.4
Has clear vision and goals for direction and future of IGAs	95.9	82.9	83.9	74.0

Agricultural Financing

Agricultural Financing Key Findings (Table 9)

- Very few respondents had health or agricultural insurance.
- While the intervention group saw a modest increase in members reporting a formal agriculture loan, overall few women (less than 20%) in either group had such a loan.
- The primary purpose of savings included: children's education and household expenses.

Table 9. Agricultural Financing Indicators

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Has no health or agriculture insurance	--	97.9	--	82.7
She or household member has a formal agricultural loan	5.5	16.6	16.6	7.7
<i>Purpose for savings</i>				
Livestock	7.3	6.3	36.0	9.8
Children's education	28.4	37.0	30.3	50.3
Health expenses	14.7	24.0	9.0	31.6
General HH expenses	69.7	69.3	44.6	49.2
Agricultural expenses	7.3	19.3	14.2	19.7
Have taken a loan from the group	70.6	72.7	58.3	69.2
<i>Purpose for loan</i>				
Livestock	1.3	3.4	15.5	6.5
Children's expenses	9.7	25.5	5.7	25.8
Health expenses	12.3	19.5	4.1	4.5
General HH expenses	18.2	45.6	0.0	19.4
Ag expenses	10.4	20.8	22.8	40.7

Nutrition

Nutrition, Food Security and Dietary Diversity (Tables 10-12)

- Household ability to produce enough food for consumption dropped in the Comparison group and was less than 50% in both groups at endline.
- Knowledge of the signs of undernutrition remained consistent over time in both groups, with no improvement among the intervention group as would have been anticipated.
- Levels of food security with healthy food choices were low across both intervention and comparison groups, with most participants reporting they “ate enough but not always nutritious food.”
- Dietary diversity scores decreased in both groups, but most dramatically for women in the comparison group, indicating women and their children likely had poor nutrient adequacy and thus poor diet quality overall.

Table 10. Nutrition

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>Household’s ability to produce food</i>				
Able to produce, but not enough for home consumption	59.1	66.3	23.2	42.4
Able to produce enough for home consumption	34.9	32.1	63.0	49.0
Able to produce surplus	5.9	0.0	13.7	6.6
<i>Know what constitutes a balanced diet</i>				
Starch	83.9	93.8	79.2	80.6
Vegetables	88.9	76.7	85.3	87.2
Protein	82.1	61.1	90.5	81.6
Fruits	17.4	8.8	9.0	30.6
Oil and/or sugars	46.3	20.7	27.0	9.7
<i>Know signs of malnutrition</i>				
Being very thin and easily seeing bones	89.9	99.0	93.4	94.4
Tired, low energy	38.5	47.7	45.0	43.9
Swollen belly or arms and legs	35.8	37.8	19.4	37.2

Table 11. Food Security Rates

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Food secure with healthy choices (women)	19.3	26.9	33.2	22.5

Food secure with healthy choices (children)	22.9	20.7	34.6	20.9
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Table 12. Dietary Diversity

Indicator	Intervention		Comparison	
	Baseline	Endline	Baseline	Endline
Mean WDDS Score for women (0-9)	3.6	3.3	3.6	2.6
Mean CDDS Score for children (0-9)	3.0	2.8	3.0	2.4

Women's Empowerment

Women's Empowerment Key Findings (Tables 13-16)

- Results for women's empowerment indicators show mixed opinions on decision-making, attitudes toward gender roles, and individual empowerment; despite interventions meant to improve gender relations, the economic downturn may have highly influenced a woman's position relative to her husbands.
- Results for mobility and GBV reflect a very challenging environment for women in both groups.
- Overall, women in the comparison group saw a substantial decline in self-perceived empowerment in their own home while remaining fairly constant for other empowerment indicators. In contrast, women in the intervention had a more moderate decrease in self-perceived empowerment but did see a substantial increase in fear of GBV and believe that a woman should tolerate violence to maintain stability in a household. Hence, traditional gender roles, gender norms, and GBV seem to be impacting both groups.

Table 13. Decision-Making

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Woman has more or equal influence on financial service decisions as the head of HH	54.6	36.3	50.7	43.4
Woman has more or equal influence on agricultural activity decisions as the head of HH	54.1	31.1	45.0	42.9
<i>Who made final decision on how to cope with recent shock (re: shock in past month)</i>				
Respondent	12.8	6.7	15.2	10.2
Spouse	34.4	73.6	52.1	65.3
Joint	41.3	14.5	23.7	16.8
Other family member	5.1	3.1	3.8	3.6

Table 14. Attitudes toward Gender Roles

	Intervention	Comparison
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Indicator	Baseline %	Endline %	Baseline %	Endline %
Agree that 'there is men's work and women's work and the one shouldn't ever do the work of the other'	71.6	74.1	59.2	79.6
Agree that 'if a woman works outside the home, her husband should help with childcare and HH chores'	51.8	76.7	68.7	66.8
Agree that most HH decisions should be made by the man'	64.2	76.2	74.9	80.1

Table 15. Mobility and GBV Indicators

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Afraid or somewhat afraid of partner most of the time in the past 12 months	47.7	76.7	61.1	61.2
Can leave home without seeking permission	3.2	15.5	4.3	7.7
Can leave home for agricultural activities without seeking permission	22.0	21.8	28.0	25.5
Must tolerate violence to maintain stability in the family	37.6	60.1	73.9	60.7

Table 16. Individual Empowerment

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
Feels empowered as a woman in her HH	45.0	34.2	65.9	30.1
Feels empowered as a woman in her community	23.4	22.8	25.1	25.0

Social Capital

Social Capital and Engagement with Savings Groups Key Findings (Tables 17-18)

- Outside of SG membership, most women in both the intervention and comparison groups engaged in other community groups, such as farmer's trade group or women's economic livelihood group, women's associations, church groups, garden groups and/or *tontines* with engagement in some groups increasing while engagement in others waned over time.
- Women in the comparison group were less likely at endline to report a willingness to rely on these groups at times of crisis while women in the intervention group continued to report high levels of confidence in relying on these groups during times of crisis.
- In most instances, both groups reported to have gained new knowledge on agriculture and nutrition through exchanges with other SG members at both baseline and endline.

Table 17. Reliance on Groups

	Intervention	Comparison

Indicator	Baseline %	Endline %	Baseline %	Endline %
<i>Group membership</i>				
SG	100	96.9	100	87.8
Village banking group	2.8	7.3	6.2	11.2
Church group	39.5	32.6	29.9	29.1
Tontine	8.3	66.3	20.9	45.4
Women's association	69.7	70.5	70.1	44.4
Community garden group	9.6	28.5	30.8	39.3
Farmer/traders group/woman's econ livelihood group	81.2	39.9	86.7	44.9
Baptism or wedding group	0.92	22.8	19.9	26.5
Illness or burial society	0.0	18.1	0.0	20.4
If a large crisis were to strike her HH, she would go to these above-mentioned groups for help	93.1	86.0	96.2	52.0
If a large crisis were to strike her community, she would go to these above-mentioned groups for help	66.9	78.2	92.9	60.7
If a crisis were to strike her HH, she would go to her SG for help	72.0	81.9	93.4	60.7

Table 18. Savings Group Engagement

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>Agrees with statement about participating in a SG</i>				
Confident deciding the best ways to use her family's money	98.6	95.3	95.7	86.7
Confident expressing her opinions to members of her family	97.3	94.8	97.6	92.4
Feels more valued and appreciated by other people in her village	94.5	83.9	96.7	89.9
Confident in her leadership skills	65.6	66.3	78.2	80.6
Family values her opinions about the management of our money	92.2	90.7	95.3	93.9
Family values her opinions about agricultural practices	88.1	98.5	94.3	94.9

SG values her opinions about nutrition	96.8	96.9	97.2	94.9
Learned new knowledge from members of her SG about productive ag practices	79.8	98.9	89.1	96.4
Learned new knowledge from members of her SG about nutrition	72.9	100	76.8	99.5
Does collective activities with her SG	88.1	95.9	81.9	93.9

Resilience

Resilience Key Findings (Tables 19-20)

- While many shocks in both groups remained the same or decreased over time, a dramatic increase in those who experienced a poor harvest was seen in both groups. Other common shocks included: death of a family member; illness of a child; illness of the respondent; and lost livestock.
- The most common mechanism used to respond to that event was the sale of small livestock. Unlike at baseline, far fewer respondents indicated using personal or household savings to deal with shocks at endline. In the intervention group, working harder was the second most common response for coping with shocks, while respondents from the comparison group indicated the use of personal savings as the second most common coping mechanism.
- Less than half of households in both groups considered themselves resilient when dealing with shocks.
- Members in both groups indicated similar levels of feeling protected should a major shock occur with the intervention group reporting substantially higher confidence in feeling protected than those in the comparison group.
- Internal household communication continued to play a strong role in resilience from baseline to endline. Factors contributing to resilience included good internal household communication; savings; assets; diversified IGAs; good health; profitable IGAs; using other financial services such as credit; and being frugal.

Table 19. Shocks and Coping Mechanisms

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>Example of shock that occurred in past month</i>				
Loss of livestock	17.9	19.2	7.1	10.2
Sick child	30.3	11.4	32.7	26.0
Sickness in family	28.9	13.0	39.3	13.8
Poor harvest	2.8	40.4	1.9	33.7
Theft of property	0.5	1.6	0.0	0.5
Death in family	36.7	11.9	18.0	6.1
Home repairs	1.4	3.1	3.8	1.0
Other	3.2	2.1	3.3	2.0

<i>What was the response to the shock</i>				
Sale of small livestock	66.9	70.5	36.0	40.8
Sale of cattle	1.8	2.1	3.3	6.6
Sale of cereals	10.6	9.3	16.1	26.5
Reduced food consumption	4.6	16.6	4.3	22.5
Personal savings	92.2	38.9	90.1	35.2
Loan from SG	35.3	10.9	2.8	27.0
Loan from FI	0.5	3.1	0.0	15.8
Loan from family or friends	24.3	11.9	8.1	14.8
Credit purchases	1.4	16.6	4.3	16.3
Delayed payment on obligations	9.6	19.2	5.7	16.8
Worked harder	22.5	47.2	9.5	24.5

Table 20. Perception of Resilience

Indicator	Intervention		Comparison	
	Baseline %	Endline %	Baseline %	Endline %
<i>How do you define resilience?</i>				
HH members have diversified IGA	34.4	23.8	9.9	7.1
Profitable Income generating activity	20.6	14.5	22.8	18.4
Rich or have many goods	38.9	37.8	54.9	54.6
Use savings	45.9	26.9	31.8	5.6
Use other financial services	11.9	6.2	15.2	2.6
Good communication within HH	62.8	74.1	56.9	57.1
Good health in HH	23.9	20.2	17.5	37.8
Do not waste	7.8	1.6	9.9	4.1
<i>Do you consider your HH resilient in terms of coping with shocks?</i>				

yes	58.3	37.3	52.1	40.3
no	3.21	7.8	8.5	17.4
sometimes	38.5	54.9	39.3	42.4
<i>Do you think your HH resilient in terms of income?</i>				
yes	55.1	33.7	37.9	32.7
no	3.7	7.8	12.8	16.3
sometimes	41.3	58.6	49.3	51.0
<i>Compared to last year, if you suffered a major shock, how well were you protected?</i>				
better protected	55.9	55.4	27.0	23.5
protected the same	13.8	24.9	9.5	30.6
less protected	30.3	19.7	63.5	45.9
<i>If better protected, why?</i>				
More savings	25.7	19.2	5.7	3.1
Better IGA	25.7	0.0	9.9	10.7
More community help	10.6	25.4	7.1	5.6
Healthier	9.2	22.8	7.6	7.7
Better communication	44.5	39.4	13.3	10.7
Situation is the same	16.1	25.9	9.5	44.9
Less savings	16.1	9.3	16.6	29.6
IGA difficulties	17.4	13.0	12.3	17.9
Less help from community	4.1	1.0	3.3	1.0
Less healthy	1.8	4.2	9.9	9.2
Poorer communication	2.3	0.5	0.0	0.0
Other	11.1	5.7	51.7	8.2
<i>If less protected, why?</i>				

Receive more help from authorities	0.5	1.6	0.0	1.5
Have good crops or IGA	0.5	9.3	1.4	2.6
More solidarity or communication within community	50.0	47.7	10.4	18.9
Good harvest	0.0	6.7	0.9	3.6
Situation has not changed	16.1	22.3	4.7	25.5
Receive less help from authorities	4.6	3.1	2.4	12.2
Bad harvest or IGA	19.3	10.9	10.9	48.5
Less solidarity	5.1	6.7	0.5	4.6
Not enough to eat	29.4	13.5	80.1	13.8

Summary Profiles of Intervention and Comparison Groups

This study examined numerous indicators and both baseline and endline in the intervention and comparison groups. In light of discrepancies between the intervention group and the comparison group, these results may be best interpreted generally. In some instances, within-group (baseline vs. endline) trends may be more informative. When examining other indicators, between-group (intervention vs. comparison) comparisons are more appropriate and informative.

Poverty Status, Income, Savings and Use of Financial Services

Based upon the *Progress out of Poverty Index* (PPI), poverty rates remained relatively stable for both intervention and comparison groups throughout the study period. Both groups reported small decreases in weekly cash income and reported less income compared to a year ago at endline. However, both intervention and comparison groups reported less difficulty in meeting financial obligations and covering basic needs at endline. Although respondents generally felt able to cover basic needs, a sizable proportion of women continued to struggle financially. It should be noted that cash income and poverty are not unrelated, but poverty estimates may be less volatile and more influenced by sustained decreases in income. Participating women in both groups reported little use of formal financial services, which is possibly the result of limited availability and the potential for increased costs. However, the intervention group experienced greater increases in mobile money accounts, membership in microfinance, and acquisition of agricultural loans. Both groups experienced slight declines in remittances, yet approximately half of all respondents still receive them. Access to, and utilization of, financial services varied by group and type of loan. The comparison group experienced decreases in all loan types.

Income Generation and Access to Land

Both study groups reported meaningful increases in generating income through the selling cash crops and grains along with decreased revenue from petty commerce, livestock fattening, as well as selling beer and vegetables. The intervention group reported a harvest increase over the previous year. However, it is noted that harvests for both groups were significantly impacted by the lack of rain during the study period. Provided that baseline and endline data were gathered during different growing seasons, drawing conclusions from this data relative to access to land is likely problematic due to seasonal impacts on land use and crop rotations.

Crops and Raising Livestock

Trends among techniques used for growing crops varied greatly among intervention and comparison groups. Of note, the intervention group increased its use of fertilizer, natural regeneration, and pit construction. The comparison group similarly increased its use of natural regeneration, but showed declines in the use of fertilizer and zai. In general the use of fertilizer, zai, and composting among the intervention group is encouraging. While the intervention group remained steady, the comparison group reported receiving additional training in crop management over the previous year. Unfortunately, the small number of participants reporting on this specific variable makes meaningful conclusions difficult. The rearing of chickens, sheep, pigs, and donkeys is nearly universal among the intervention group. The comparison group likewise engages in the raising chickens and sheep, but demonstrated declines in its use of pigs, donkeys, and cattle at endline. Comparison group members report receiving more training on livestock management at endline and report much greater access to such training than does the intervention group. Despite less access to training, intervention group members reported greater increases in fattened animals raised, provision of better food to animals, and higher quality care for animals at both baseline and endline than the comparison group. Finally, all women increased efforts in selling cash crops to generate income, even if land access was lower.

Agricultural Financing

Neither health nor agricultural insurance use is common among study group members. Agricultural loans are also uncommon among both intervention and comparison groups. In descending order, intervention group members reported prioritizing finances, both savings and loans, for general household expenses, children's expenses, agricultural expenses, and health expenses. In general comparison group members prioritize savings and loans similarly. Both groups report general household expenses and children's education as top reasons for saving money. It should be noted that an increase in priority savings for

childhood education from baseline to endline may partially be explained by seasonality as endline data, unlike baseline data, was gathered during the school year.

Nutrition

Both intervention and control groups regressed in their ability to produce food, whether for home consumption or surplus. When asked about having enough food for consumption, fewer than 50% of women reported yes with the intervention group faring far better than the comparison group. It is likely that this general regression is the result of drought conditions and that nutrition education efforts targeted at the intervention group helped to buffer the drought's impact. Declining nutritional knowledge among both groups in general and related to vegetables, protein, fruits, oils and sugars specifically among the intervention group are perplexing. Efforts to increase a caregiver's knowledge of nutrition are generally considered an effective approach for preventing adverse outcomes, such as stunting. Examples of knowledge could include being more aware of healthy feeding practices, knowledge of nutrient diversity among various available food options, and being able to identify signs of undernutrition in children. There appears to be an opportunity for future efforts relating to improving knowledge of diet diversity where scores decreased for both groups at endline, although more dramatically for women in the comparison group. This decrease may relate to low levels of food-security with healthy food choices, again in both groups, where participants reported having enough, but not always nutritious food.

Women's Empowerment

Overall, women in the comparison group saw a substantial decline in self-perceived empowerment in their own home, while remaining constant for other empowerment indicators. In contrast, women in the intervention group had a more moderate decrease in self-perceived empowerment, but did report an increase in fear of gender-based violence and belief that a woman should tolerate violence to maintain stability in a household. Hence, traditional gender roles, gender norms, and gender-based violence seem to be impacting both groups. Most clear, in both groups, is that men's influence prevails and remained strong from baseline to endline. Such results are discouraging and may be partially due to drought conditions as environmental shocks may lead husbands to assume more decision-making control and responsibility. Given the amount of time it took to implement the gender dialogues, which were aimed to help improve communication regarding land use and household nutrition, approximately half of the ODE villages had received at least one gender dialogue session by the time this evaluation occurred. This suggests that the project had little time to directly influence gender norms which lessens concern that the project negatively influenced women's perception of their empowerment. It is also likely that given the emphasis on drawing women's attention to these areas of their lives during the project, they were simply more reflective and honest about their answers at endline.

Social Capital

Women in both groups reported high rates of participation in community groups, such as farmer's trade groups, women's economic livelihood groups, women's associations, church groups, and garden groups and/or tontines. No clear pattern, either within or between groups emerged as engagement in some groups increased while engagement in others waned. In most instances, both groups reported to have gained new knowledge on agriculture and nutrition through exchanges with other group members. While it may not be possible to make definitive conclusions about the intervention effects on group participation, it does appear that women in the comparison group reported a decreased (from baseline to endline) willingness to rely on these groups in times of crisis. Women in the intervention group, by comparison, continued to report high levels of confidence in relying on these groups during a time of crisis. Additionally, participating in SG groups increased women's value to their family and added new knowledge related to agricultural practices and nutrition. Whereas group participation alone may not be sufficient to prevent economic and nutrition catastrophes at the household level, there is evidence to promote engagement as a larger effort.

Resilience

Resilience is manifest in the ability to cope with hardship or shocks, which could be in the form of an economic, social, emotional, or physical challenge. Less than half of households in both groups considered themselves resilient in their ability to deal with shocks. In terms of quantity of shocks, women in both groups reported approximately the same level from baseline to endline, with perhaps slight decreases. These shocks included death of a family member, illness of a child, illness in the respondent and lost livestock.

The most common mechanism used to respond to that event was the sale of small livestock. Unlike at baseline, fewer respondents indicated using personal or household savings to deal with shocks at endline. For the intervention group, working harder was the second most common response for coping with shocks, while respondents from the comparison group indicated the use of personal savings as the second most common coping mechanism. Members in both groups indicated similar levels of feeling protected should a major shock occur with the intervention group reporting substantially higher confidence in feeling protected than those in the comparison group. Internal household communication continued to play a strong role in resilience from baseline to endline. Factors contributing to resilience included good internal household communication; savings; assets; diversified IGAs; good health; profitable IGAs; using other financial services such as credit; and being frugal.



Savings Group meeting. Photo: Grameen Foundation

Conclusion

This impact study was designed to assess whether the project intervention has achieved its overall purpose of increasing the resilience of vulnerable communities in disaster-affected-areas of Burkina Faso. The key question driving this impact study, as well as the overall evaluation plan, was:

To what degree does the combination of agricultural services, financial services, nutrition education, and gender dialogues strengthen the resilience of the beneficiary individuals and households, and influence the short- and long-term outcomes in the BRB Benefits Process and Freedom from Hunger Resilience Framework?

Results from this study were mixed, with both groups experiencing unexpected increases and decreases on certain study variables. These findings are likely due, at least in part, to three key challenges: 1) Systematic differences between the intervention and comparison groups at baseline, 2) Poor harvests due to drought, and 3) Seasonal differences between assessment times (<http://www.fews.net/west-africa/burkina-faso>). However, general trends do illuminate many benefits of the intervention. For example, while both groups declined on many key indicators, the intervention group typically experienced smaller decreases. This trend was particularly pronounced among variables related to household income; cash income; accessing agricultural loans; income generation related to livestock and crops; techniques for both growing crops and raising livestock; food security; including the ability to produce sufficient produce; attitudes toward gender roles; individual empowerment; social capital including increased social support through group membership. Two exceptions to this trend include smaller declines among the comparison group in the gender-based violence and women's empowerment indicators, specifically decision-making when coping with a shock. Taken as a whole, and in light of the challenges created by drought, the intervention group demonstrated greater resiliency than the comparison group. Thus, while comparisons between baseline and endline data generally did not reveal large improvements among key indicators, this project appears to have met its primary purpose of increasing resilience in Burkina Faso as the intervention group coped better during a time of significant disaster.

Client Stories

Sophie

Sophie is a Burkinabe woman of the Gourounsi ethnic group. She is 49 years old and shares her life with her husband, Sezond. Married at the young age of 19 years, Sophie is currently mother of 9 children, including 5 boys and 4 girls. A practicing Catholic and literate, she is the first wife of a polygamous husband. For the past five years, Sophie has been a member of the "Ozouidoin" savings group, which means *to unite to solve the daily problems of the household*.



Photo: taken by Lessokon Sarl

Goumi, the village where Sophie lives, belongs to the rural commune of Didyr. Didyr is the most "urban" locality in the commune and is located about 200 km from the capital of Burkina Faso, Ouagadougou. Goumi in 2016 had an estimated population of 4000 residents. The village has a single school of 6 classes and has 5 neighborhoods. It is

difficult to access Goumi during the rainy season as the roads are simple rural dirt tracks. There is no Health and Promotion Center (CSPS) on site. Instead, villagers must travel to the health facility in Pouni-North which is 8 km away. In February 2018, there were 4 boreholes in Goumi, and only 2 were functional sources of water. There is no lively market. There are lowland areas yet to develop. In the rainy season, agriculture and animal husbandry remain the main activities; in the dry season, it is market gardening (onion, tomatoes, cabbage, etc.) and small trade.

When we asked Sophie the current context of her household, she said: *"I am in a household with 3 co-wives who are all members of savings groups. Many of our children are in school. We use solar panels as sources of electricity. We have ordinary toilets. My co-wives and I do not have a mattress or bed. We sleep on mats."*

Sophie shares that prior to joining her savings group, her situation was challenging: *"After the rainy season, I only sold tobacco, the only income-generating activity I was doing. There was no good agreement between my husband and me. For me, it was he who put me in this precarious financial situation. It was the same for my co-wives. During the lean season, I could not feed my children properly (wild leaves sought in the bush, boiled with a little salt for the kids). I could not get even a good dress. The day I earned 250 FCFA (\$0.50 USD) it was like 25,000 FCFA (\$50 USD). I sold my cereals at a low price to satisfy certain needs."*

Sophie's household was food insecure. She could cover basic needs for her family on average 7 months out of 12. From May onward, the quantity of food rations was revised downwards. Animals (poultry and small ruminants) from the household were sold to manage shocks. The women of the village were not grouped or united.

Since joining her savings group, Sophie has benefited from training and sensitization on food and personal hygiene and she can serve a variety of meals as a means to stay healthy. She also received training on how to increase sales, farming techniques and water conservation (Zaï, cordon). She benefited from improved sorghum and cowpea seeds starting in 2017. The training of poultry (purebred chicken) was

helpful. At the end of the apprenticeship, she claims to have received a rooster. She was able to contribute to her savings group, benefit from micro-credit and share experiences with other members of the group.

About change and impact, Sophie tells us with pleasure the following: *"I was able to buy drums and 4 pots at 57,500 FCFA as dolo production tools. I contracted 20,000 FCFA as a loan to help my husband pay for my daughter's schooling. In case of illness of a child, I no longer wait for my husband to bring [my child] to the hospital. I [have] diversified my activities. Per week, I can have a profit of 3,000 FCFA on the production of the dolo, 1,000 FCFA on the sale of the fish, and 30,000 FCFA per campaign of production of the onion. I now grow sorghum, millet, peanut and cowpea."* There is more harmony and understanding in the household. The meals consumed are varied. The contribution of women, Sophie believes, is important in the schooling of children.

At the village level of Goumi, the impact of savings groups Sophie feels has been remarkable. For example, the School Management Committee has asked each Savings Group to contribute 1,000 FCFA annually for routine maintenance of the school's borehole. This has been done by some groups. Others offered equipment (dishes) for the school canteen. In winter, savings groups provide collective labor at affordable prices for the benefit of the community.

Sophie, very happy, gives the following advice to men and women still reluctant to join the savings group: *"we must not rely on the man to flourish. The Savings Groups open our minds, bring us light. I invite women to join groups to share ideas, to have dignity, to keep their heads up, to manage their daily problems of clothing, food and others. Today, I give thanks to God. That's what I want, to buy according to what I earn as soon as I leave the market."*

Thinking back on the years she and her family suffered from chronic food insecurity, Sophie shared a final reflection: *"Not having anything to eat for anyone is a shame. But, not having something for a child to eat is worse. It's dishonorable and irresponsible for his parents."*

Elisabeth

Married at 19, Elisabeth has been a member of the Savings Group "Relwendé" since 2014. Aged 37 years, a Catholic, she is a mother of 6 children including 4 boys and 2 girls. She is a holder of a Certificate of Primary Studies. Elisabeth shares her life with her husband, Tebda in the village of Boura. This locality is about ten km from the municipality of Yako.

Boura was estimated to have a population of 1117 inhabitants in 2016. The village does not have a health center or a market; the nearest health center and market are in Songnaba which is located 3 km from the Boura and there is no paved road between the villages. The village has mosques and several places of worship. Rainfed agriculture and livestock are the main income-generating activities and are both perceived to be under-developed. The water reservoirs and hydro-agricultural infrastructure are non-existent and the inhabitants consume water from wells. The village is led by a village chief, a land chief and a counselor.



Photo: Taken by Lessokon Sarl

Elisabeth shared that a few years back, her situation was not one of the most glowing: *"In case of illness, I borrowed from the neighborhood and people of good will. I scavenged for shea nuts to turn them into shea butter for sale. But, funding was based on the cowpea that I sold during the harvests at low prices. I did not use mineral fertilizer for lack of financial means. I lacked courage and self-confidence. There were constant arguments between my husband and me. My household was facing food insecurity (needs covered 8 months out of 12). We did not have a latrine."*

Elisabeth has been immensely impacted since joining the savings groups: *"I was able to increase my cowpea yield through improved access and use of mineral fertilizer and improved seeds. The number of bags of cowpea produced has doubled from 2 bags to 4. In case of illness, I am consulted in a health center. I have learned to consume rich and varied foods. Also, I was able to obtain a credit of 100,000 FCFA from RCPB. This allowed me to buy a cow at 120,000 FCFA. My husband has contributed to the purchase of this animal up to 20,000 FCFA. I also contributed 40,000 f to the purchase of a motorcycle that my husband bought at 275,000 FCFA. I was able to get a personal bike at 25,000 FCFA. Currently, I do not pick up shea nuts, but I buy them wholesale from people who come to deliver them. I have increased my purchase of shea nuts from 180 kg to 360 kg and I now process 4 cans of 20 liters each of shea butter up from 3. Before, we lived in houses in huts. Recently, my husband was able to build a tin house. I contributed in part to buy a bag of cement (5,000 FCFA) and bricks up to 10,000 FCFA. At present, children are eating well. The number of meals was easily increased from 2 to 3 per day."*

At the village level, it appears that the savings groups have brought the community closer together through coordinating social events and encouraging community members to fatten and raise livestock (sheep and pigs). Savings group members also strengthened their collaboration of working together in the fields on collective crops. Women also clean schools between September and December to protect students from snake bites.

Elisabeth KISSOU thinks that all women who want to be autonomous must seek to join savings groups: *"There is mutual help; useful and practical advice is obtained; there is more connection in the event of happy and painful social events; access to credit becomes a reality and it promotes the exercise of income-generating activities."*

Natalie

Aged 35, Nathalie is a young Burkinabe woman. She is married and lives in the village of Golo, a town located 7 km from the province of Passoré. Nathalie is of Mossi ethnicity and a practicing Catholic. She is the mother of 5 children, including 3 boys and 2 girls. The first wife of a polygamous husband, she lives in a 15-member household made up of herself, her co-wife, her mother-in-law, her husband and the children. Nathalie belongs to the savings group "Relwendé", which means, "to rely, to confide in God."

Golo, Nathalie's home community, is one of 40 villages in the rural Yako commune. In 2016, the total population of this center was estimated at 1086 inhabitants. The village is made up of 3 neighborhoods and has neither a health center nor a livestock market. The nearest health facilities frequented by the inhabitants of Golo are in the localities of Songnaba (3km) and Yako (7km). The village is not formalized, which means it has no official roads, is not yet electrified by the national electricity distribution network (SONABEL) and it has no dam or large reservoir of water suitable for market gardening in the dry season. The houses are, for the most part, built in "banco," or a mud and clay combination. Some houses constructed in red stone exist.



Photo taken by Lessokon Sarl

The village has a primary school of 4 classes since 2008. Another building of 3 classes is under construction. Golo is crossed by the non-paved Yako-Latodem road. There are boreholes in the village, a mosque, a cathedral and a Protestant church. Agriculture and livestock are the main economic activities of the inhabitants in the rainy season. In the dry season, women engage in small activities such as selling dolo, condiments, etc.

Nathalie shares about her situation before joining the Relwende Savings Group in 2013: *"I was unable to buy good clothing for myself or for my children. I did not have cooking utensils (quantity and quality) to help with social events (baptisms and funerals). Added to this is the fact that I did not have good food to prepare in case I received guests in my home. We relied on the family field and my husband for feeding the family. There was food insecurity from the month of May and we had to wring our hands in worry."*

In addition, Nathalie did not have a mobile phone. To communicate, she asked to use the mobile phones of others in her household and had to put credit (units) on their phones before making her calls. There were also a lot of social events to contribute to, but Nathalie could not attend any of them because of the minimum amount required to participate (4 to 5 USD).

Economically, she doesn't feel that her situation was very good. Her only income generating activity was the production of dolo, but she lacked materials, such as pots, to produce it or carts to transport it. She borrowed these tools from other women and made dolo once a fortnight because of her very limited ability to finance this activity on her own.

Nathalie Larba YELKOUNI's household did not enjoy a good socio-economic situation. She tells us this: *"My co-wife and I lived in huts, our husband in a mud house whose roof is made of wood (Nubian vault house). We did not have a latrine. Defecation was done in nature. In case of illness such as malaria or diarrhea, we mainly used herbal teas for lack of financial means. The children went to school. But, they were very often out of class because of late payment of tuition fees. It is the husband alone who provides the education expenses. We did not have a motorcycle; we had to use our husband's bike for travel. In case of emergency, it was necessary to request a motorcycle from the good will of others. We did not have a plow. Agriculture is based on daba (use of traditional farming tools such as rustic hoes). We did not use mineral fertilizer and manage composting. Clothing purchases were only made during holiday periods (Christmas, New Year, Easter). The household's food was poor and mainly based on sorghum maize meal, except for holidays where meat and rice were the privilege."*

Since joining the savings group, Nathalie has received a lot of support. She contributes weekly savings, receives microcredit and participates in the collective activities of her savings group. She was put in touch with a financial institution (RCPB). In addition, Nathalie received training on the cowpea production (use of fertilizer, treatment of diseases, irrigation techniques, conservation, etc.). The sharing of experiences with the other members of the Savings Group has been tremendously supportive. The advice of the SEMUS facilitators on various themes (management of activities, hygiene, cleanliness, respect of the husband, etc.) contributed to Nathalie's economic empowerment.

Nathalie is very proud to be part of a savings group and tells us that her membership in the Relwendé Savings Group has had a major impact on her life and that of her household: *"In 2017, I was able to contribute to the schooling of children, up to 71,500 FCFA, or 144 USD. I bought goats and 3 pigs, a 7500 mobile phone (15 USD). I was also able to purchase 2 pots (12,000 FCFA) and 2 barrels (11,000 FCFA) in total to strengthen my dolo production activity. Every year, I am able to invest 30,000 FCFA in peanut speculation. My cowpea yield at ¼ hectare went from 5 bags to 10 thanks to a better use of the fertilizer."*

"Currently, my household lives decently. We are able to feed ourselves without much difficulty, 12 months out of 12. We live in roof houses. We have a slab latrine. The household has a plow and a cart. My husband now owns a motorcycle that I helped buy. I was able to buy solar lights to make schooling easier."

In conclusion, Nathalie shared: *"I thank the SEMUS association and its partners for having the idea to create savings groups. It is a real tool that helps lift women out of poverty. Without SEMUS, how could I have access to a loan at the level of RCPB? It would be very difficult, if not impossible."*

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