The Impact of Savings Groups Plus: what evidence do we need?

November 16, 2016
Poll One

Is Savings Groups Plus worthwhile as a development approach?

1. Yes

2. No
Poll Two

In your opinion do we know that Savings Groups Plus makes positive impacts?

1. Yes, we have the empirical evidence
2. Yes, we have anecdotal evidence
3. Yes, we just feel that it’s true
4. No, we don’t have enough evidence
Savings Groups “Plus”
A Review of the Evidence

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What is a Systematic Review?

• Meta-analysis method (common in evidence-based medicine)
  • Gather the best available evidence
  • Narrow and manage information
  • Combine evidence for more decisive conclusions
• Follows a research protocol that is transparent, rigorous, and replicable
• Identify, appraise, select and synthesize findings relevant to a research question
Evidence Search Parameters

• Savings-led microfinance paired with any sort of development initiative
  • Inclusive of all types of SG, including self-help groups with a clear savings focus
• Published and unpublished documents
• In English
• 1996 to 2014
## Quality of Evidence Rating System

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>Level I</td>
<td>Randomized controlled trial (RCT).</td>
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<tr>
<td>Level II-1</td>
<td>Controlled trial without randomization.</td>
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<tr>
<td>Level II-2</td>
<td>Cohort or case-control analytic studies, preferably from more than one center or research group.</td>
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<tr>
<td>Level II-3</td>
<td>Multiple time series and dramatic results in uncontrolled experiments.</td>
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<tr>
<td>Level III</td>
<td>Expert opinion</td>
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</tbody>
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• Initial pool:

• Abstract screening:

• Full text evaluation:
  • Evaluation of program effectiveness or impact
  • Comparison group

• Reviewed for evidence:
Overall Findings

• Current evidence base for SG+ is:
  • Limited in size
  • Mixed outcomes
• Evidence for impact varies by type of “plus”
• Promising preliminary findings in some areas
Plus Interventions in the Evidence

- Health
  - Malaria education and prevention
  - Maternal, newborn and child health services
- Food security
- Social capital
  - Rotating shared labor scheme
- Gender
  - Gender dialogues to reduce IPV
  - Women’s empowerment
  - Male engagement and gender equity
- Child wellbeing
  - OVC care and support
  - Parenting curriculum
Health Outcomes

• Assessed in 4 studies
• Mixed findings overall
  • Positive: Health education and demand creation
  • Promising: Behavior change (mixed, but more positive)
  • No impact: most preventative behaviors
  • Negative: current ART use (possible sampling issue)
Food Security and Nutrition Outcomes

• Assessed in 4 studies
• 3 found positive effects on food security
  • 1 found no impact on household dietary diversity, children’s dietary diversity or child nutrition indicators
• 1 found a negative disparity in food security
Child Protection and Wellbeing Outcomes

• Assessed in 4 studies
• Mixed findings
• Majority of findings were no impact, many related to education outcomes
• Positive impact on child labor, spending on children’s clothing, caregiver attitudes and practices toward child health
• Mixed impacts on child wellbeing, discipline and mental health
• One negative finding: decreased spending on children’s health
Gender Outcomes

• Assessed in 3 studies
• Positive impacts on most outcomes
• No negative impacts observed
• Mixed impacts on intimate partner violence (1 study found no impacts, 1 found mixed positive/no, 1 found positive impacts)
Economic Strengthening Outcomes

• Assessed in most, but not all, studies
• Majority positive, including 1 study finding positive effects on HH poverty and 1 finding improved income
• Mixed findings on assets and investments
  • Positive effects on assets and investments in 2 studies
  • 1 study found mostly no impact on assets and investments other than livestock
• 1 study found SG+ participants had better economic outcomes than SG-only participants (not significant)
• No evidence addressing whether SG+ had less economic impact than SG-only.
Conclusions

• Limited in the conclusions we can draw because of the small evidence base and lack of comparability across studies
• More rigorous research is needed
• SG+ outcomes in ES and food security track with only SG-only findings
• Health education and health services demand creation appear to work well with SG
• Evidence for SG+ behavior change and changing social norms is promising
Recommendations

• More rigorous study design in SG+
  • Need more RCT and quasi-experimental designs

• More robust measurement tools and longer study time periods
  • Standardized indicators for “plus” interventions
  • Longitudinal designs to observe long-term effects

• Theories of change and factorial research

• Implementation and cost research
  • Little evidence on cost-effectiveness and cost-benefit
  • Lacking evidence on effectiveness of integration approaches
Practitioner-Led Research Agenda for Savings Groups

SEEP Network, Savings-Led Working Group
What are the important questions we need to answer for SG+ programs?

• SEEP Network, Savings-Led Working Group publication:
  • *What We Want to Know: a Practitioner-Led Research Agenda for Savings Groups* (2016)

• **Operational**: What are best practices to integrate services?

• **Impact**: What impact does this program have on members and their families?
Impact Questions

• What is the theory of change behind the addition of other development services? What are benefits for members?
  • Which services -> which outcomes?
  • How outcomes evolve over time? How sustain them?

• What is the impact of integrating other services on groups’ financial performance, internal management, and collective activity?

• Is the use of SGs as a platform for other development services more effective than providing them separately in terms of impact?
Operational Questions

• What are the core principles and procedures for successfully integrating other services with SGs?

• What are practical ways to protect the integrity and quality of a SG while adding services?
  • Limit to the #? Guidelines? Promote dependence? Consumer protection concerns?

• Should linkages to other services be maintained over time?

• What are the cost implications for the various models of integrating other development services with SGs?
  • Cost for FA, service provider, SG? Which will SGs pay for?
We Need More Evidence!

• Proof of Concept:
  • Show that it works well operationally to add services to SGs
  • How to integrate services in multi-sector programming such as graduation model (add SG to other services?)
  • Show there is impact from the combination
    • Perhaps different impact from combining service w/ SG?
      • $1 + 1 = 2$ or $1 + 1 = 3$?

• What other research is going on to add to add to the evidence base?

• Do you have anything to share now? -> SEEP Database
Some final thoughts...

• SG plus: designing for impact
• Promoting health insurance cooperatives in Togo
• Maintaining SG quality: the perils of embedding SGs in larger social programs
• “Premature evaluation”: a three year project may not be long enough to demonstrate real impact
What Savings Groups Plus research have you done or are you doing? Would you be willing to share with us right now?
Webinar Archives

Presentation recordings, PDFs and related documents for past webinars can be found here. Please click on "Read more" to view these resources for previous webinars.

Beyond Savings Groups, Can Income Smoothing Increase School Attendance and Educational Quality?

Wednesday, October 5, 2016 - 10:00 a.m. (EDT)

Guest Presenters: John Schiller, Stuart Cameron and Karen Moore

Download the PowerPoint Presentation
Read PLAN Savings Groups and Education Investment Resource Document
Read PLAN Savings Groups and Education Investment Resource Brief

Advocacy and Savings Groups, Working for Broader Impact

Wednesday, August 24, 2016 - 10:00 a.m. (EDT)

Guest Presenters: John Schiller, Leila Asrari, Michel Kanhonou and Stella Tungaraza

Download the PowerPoint Presentation
37 Titles - A Range of Topics

Microfinance, market development, Savings Groups, social franchising, financial education, impact investing, youth financial services and more!

10/5/2016 Can Income Smoothing Increase School Attendance and Educational Quality? John Schiller, Stuart Cameron, Karen Moore
8/24/2016 Advocacy and Savings Groups, Working for Broader Impact Leila Asrari, Michel Kanhonou and Stella Tungaraza, John Schiller
6/8/2016 Giving it all away: The Full Empowerment Model of Training Savings Groups John Schiller and Paul Rippey
4/6/2016 Working with Out-of-School Youth through Savings Groups for Economic Empowerment John Schiller and Patrick Ssebbowa
2/3/2016 We Make the Road by Walking, Using a Systems Approach for Savings Group Program Design Nanci Lee
10/15/2016 The Promise of Social Franchising to meet critical human needs in business savvy ways Bill Maddocks, Scott Hillstrom, Julie McBride
9/17/2016 Designing for Impact Jessie Tientcheu
6/24/2015 The Business of Doing Good, Book Discussion Anton Simanowitz
5/27/2015 Understanding and Adapting to Complex Markets Mary Morgan
5/6/2015 Savings Groups: Building Scale and Impact through Adaptation and Experimentation Nanci Lee
12/9/2014 Raising Capital for Good Ideas in Development Drew Tulchin
11/19/2014 Shariah-complaint microfinance. What and where is it, and what can it teach the rest of us? Malcolm Harper
10/1/2014 Processes and Tools for Implementing a Private Service Provider (PSP) Project Marc Bavois
9/17/2014 The Business Solution to Poverty Mal Warwick
8/27/2014 Deepening our Understanding of Markets: Informal Regulations in the BEE Mary Morgan
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8/28/2013 MEDA's Approach to Pro-Poo Value Chain and Enterprise Development Anne Gordon
6/21/2013 Microconsignment: Enterprise Development and Good Living at Your Door Step Greg Van Kirk, Fiona Wilson
4/5/2013 Savings Groups at the Frontier Book Conversation Candace Nelson, Jeffrey Ashe, Kim Wilson