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Final Report

Ex-post evaluation: Expanding Financial Inclusion in Africa Final Report

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Authors: Zoë Sutherland, Megan Gash, Daniel Joloba

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Results in development

Acknowledgments

This evaluation has been undertaken by an independent evaluation team from Itad. It was commissioned by the Mastercard Foundation.

The main authors of this report are listed on the front cover.

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Disclaimer

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List of acronyms

CRS	Catholic Relief Services
EADEN	Eastern Archdiocesan Development Network
EFI	Expanding Financial Inclusion program
EQ	Evaluation Question
FA	Field Agents
FGD	Focus Group Discussion
IGA	Income Generating Activities
NAAD	National Agricultural Advisory Services
NGO	Non-Governmental Organization
PSP	Private Service Provider
SILC	Savings and Internal Lending Communities
ToR	Terms of Reference

Executive Summary

Background and methodology

This report describes the findings of an ex-post evaluation of the Expanding Financial Inclusion (EFI) program, delivered by Catholic Relief Services (CRS) and implementing partners in Burkina Faso, Senegal, Zambia and Uganda, from 2013 to 2017. Within EFI, Private Service Providers (PSPs) form and support Savings and Internal Lending Communities (SILC), providing the opportunity for vulnerable families to access easy, safe and regular opportunities to pool their savings, make loans to each other and earn dividends.[1]

The evaluation aimed to assess the extent to which the PSPs and SILC groups were still functioning 19 months after the program end, and the extent to which the PSP model has contributed to the sustainability of activities and results. The program in Uganda was agreed for this case study as its project sites had not received follow-on support from CRS after EFI, making it the most appropriate selection to assess post-project sustainability without further intervention.

The evaluation sought to answer the following questions:

1. To what extent is the PSP model still functioning after support has been withdrawn, and the project has closed?

2. To what extent does linking with other stakeholders (social enterprise, government, etc.) influence the sustainability of the PSP model?

3. To what extent, and in which ways, have PSP networks continued to operate after the end of the project?

4. How has the value for money of the PSP model evolved since the end of the project lifetime, with specific analysis of cost-per-member?

Quantitative and qualitative data was collected to generate findings against these key evaluation questions (EQs), through interviews and group discussions with: active and inactive PSPs, SILC groups, apprentices, community leaders and staff from non-governmental organizations (NGOs). Primary data were triangulated with project documentation and data. We took a purposive approach to sampling the districts to maximize heterogeneity in the sample, ensuring key geographical and programmatic variations were represented within the sample. Sampled districts were Mbale, Tororo, Manafwa, Pallisa, Butaleja and Namutumba. The inclusion of individuals as respondents was based on their willingness and availability and their assumed awareness and knowledge of information relevant to the evaluation questions.

Findings

Evaluation Question 1: To what extent is the PSP model still functioning after support has been withdrawn, and the project has closed?

Finding 1.i. The end of the project has not significantly affected levels of PSP activity, although there are other factors that affect PSP activity levels.

Many PSPs are continuing to form new groups despite the end of the EFI project. There were 56% more reported groups among the sampled PSPs at the time of data collection than there were at the end of the project. The rate at which PSPs were forming new groups had slightly increased to 0.98 groups/PSP/month at the time of the study, from the rate of new group formation during the project lifetime at 0.92 groups/PSP/month. The most common challenges in forming new groups were transportation (44%), bringing people together in the same place at the same time (38%), and competition

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[1] Catholic Relief Services, "EFI Overview", 2017

from other NGOs and "expectation of free things" (38%). PSP activity levels vary widely between individuals. One way to help explain these variations is by individual motivation: more motivated PSPs are more likely to create more groups, create groups more consistently, and create more groups in a shorter period of time than less motivated PSPs.

Finding 1.ii. The end of the project has not affected group members' opportunities to access savings and borrowing services.

The total number of SILC groups has increased by 56%, with an estimated 80 groups having dissolved. These 80 comprise only 5% of the total 1,518 groups created during and after EFI. As a point of comparison, a 2018 risk assessment study on savings groups in four African countries[2] found an average dissolution rate of 18%. This suggests that the dissolution rate for this PSP program could be lower than average. Further, 68% of the 19 SILC groups reported that their amount of savings has increased over the past two years. Additionally, 100% of the groups said they would continue into the future.

Finding 1.iii. PSPs continue to receive remuneration for the work that they do; however, there are inconsistencies in frequency and scale of remuneration, as well as variety in strategies to sensitize communities on the need to pay.

Almost all PSPs reported that their SILC income has made them better off than they were before. However, there are inconsistencies in frequency and scale of remuneration. Four of the perceived effective strategies reported by PSPs to encourage payment were also promoted by the Eastern Archdiocesan Development Network (EADEN), but two of EADEN's recommended techniques were not reported by any PSPs. Challenges for PSPs in getting paid by groups included**:** groups knowing "everything"; not being able to afford it; a decline in willingness to pay when NGOs offer free services; feeling that the PSP is charging too much; new members to groups with no history with the PSP may insist on non-payment; and group members who think the PSP is getting a salary otherwise (from a NGO or government job, for instance) and do not see a need to pay.

Finding 1.iv. Some older groups consider PSPs as playing an important role in the fair and effective operation of their groups, especially in their role of share-out calculations, independent auditing and loan recovery. Other older groups reported some disappointments with the PSP service, with two groups identifying their PSPs as intentionally withholding the share-out calculation as intellectual property.

CRS and partners provided guidance to PSPs on services for higher-cycle groups, as suggestions for the PSPs to adopt as they choose. Many groups see their PSP as adding value well after the early stages of SILC formation. Additionally, both SILC groups and PSPs see support with loan recovery as a key PSP service for older groups. This support is not within CRS' guidance, so has evolved based on SILC demand or PSP supply. Whereas some groups want their PSP's support during share-out to review fellow members' calculations, two SILC groups report that their respective PSP "refuses to teach us how to calculate the share-out method". Although these reports were only made by two groups against two PSPs, this indicates that there is a risk of exploitation of SILC groups by some PSPs in which they may ensure contindued business by limiting SILC groups members' knowledge.

Finding 1.v. PSPs and group members perceive that the poorest are encouraged and supported to participate in SILC groups; however, there were no clear differences in the approaches taken by PSPs in pro-poor and non-pro-poor project areas.

Some PSPs shared challenges in reaching the poor. Seventy-eight percent of responding PSPs think SILC groups are important or helpful for the poor and PSPs reported a range of techniques that they consider to be effective in engaging the poor. All SILC groups reported that the poorest participate in their own

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[2] Wheaton, A. (2018). "An Empirical Risk Assessment of Savings Groups," p. 7. Arlington, VA: The SEEP Network. Accessed on April 11, 2019 at: https://www.mangotree.org/files/galleries/SEEP_An-Emprical-Risk-Assessment-of-Savings-Groups_20180927.pdf

group. Tororo was the only sampled district in which PSPs were specifically taught techniques to encourage the poor to participate in SILC groups. Only one of the techniques mentioned by any of the PSPs was a specific pro-poor technique and this was mentioned by a PSP not from Tororo. Further, none of the techniques the Tororo PSPs listed were part of the pro-poor package.

Evaluation Question 2: To what extent are groups linked to other stakeholders, and for those who are, how does it affect their sustainability?

Finding 2.i. Only four of the 24 groups are clearly linked with other stakeholders and two were supported by EFI to create these linkages.

Three SILC groups were linked to non-financial stakeholders without the direct support of EFI: one group is linked to the Uganda Women's Entrepreneurship Program (WEP), a second group is linked to a local program called Send a Cow, and a third is linked to Sun King solar lamp providers. Two of the four linked groups were supported by EFI to create their linkages to a financial institution, Post Bank Uganda. One of these groups is also the one linked to Send a Cow. All four linked groups are currently in higher cycles, but also have many differences between them, suggesting that a SILC group does not need to have a specific set of characteristics to achieve links with other stakeholders, besides being well established.

Finding 2.ii. A significant number of groups wanted to be linked to government and NGO programs, despite the low number of groups that had formed these links, suggesting there is a greater demand for these programs than there is supply of programs.

Sixty-four percent of SILC groups in the study expressed interest in wanting to be linked to other services or programs. Seventy-three percent of PSPs (n=30) stated that they have supported linking groups with other stakeholders. Some PSPs mentioned being paid by groups for registration assistance, which is required for groups to receive government programs, constituting another viable service through which to earn income from groups. The very low number of groups linked with external stakeholders means it is difficult to make a statement on how these linkages affect sustainability of the PSP model. However, there is an observable sustainability of groups despite the lack of linkages.

Evaluation Question 3: To what extent, and in which ways, have PSP networks continued to operate after the end of the project?

Finding 3.i. Half of the PSP networks established within the sample are still functioning to some extent, with many PSPs considering that the primary benefit of the network is peer support and the leading barrier is transportation costs.

Two of the four PSP networks, Elgon and Namutumba-Butaleja, are still functioning, whereas Pallisa-Kibuku and Tororo are now inactive. Active networks share certain characteristics and have formed a SILC group among members. Seventy-four percent of PSPs stated that the greatest advantage of network membership is "assisting one another." PSPs perceive that the most prevalent barrier to network membership is the distance required to travel for regular meetings. This suggests that CRS and partners either did not establish the optimum geographic coverage for a network or did not support the networks sufficiently in how to manage the costs associated with running a network and attending meetings.

Finding 3.ii. All networks included a core function of "collaboration, information-sharing and problem-solving"; however, networks were not sufficiently supported or incentivized to fulfill complex functions, such as PSP quality assurance or consumer protection, and their coverage area and late implementation limited the continued functioning of networks.

CRS provides guidance on the mission, categories and functions of PSP networks; however, EFI provided PSPs with the flexibility to decide and prioritize their own network's activities. The only CRS-recommended network function that was common across all networks was "collaboration, information-sharing and problem-solving". Some CRS-recommended network activities are not taking place across any networks, including "Assurance of Service Quality". There is no clear evidence that the network does anything to provide consumer protection or ensure quality control of PSPs. CRS' flexible approach to

networks may be insufficient in providing the guidance, capacity-building or incentives required for PSPs to deliver key network functions which are more complex to implement, such as consumer protection. Further, CRS and partners set up the networks with insufficient time for these new organizations to develop fully before the end of the project. The challenge of networks' geographic area, which led to a split within two networks, indicates that their coverage area, set up by EADEN, was too large for PSPs.

Finding 3.iii. The most active networks comprise the most active PSPs, in terms of new group formation.

Additional analysis on active networks revealed a correlation between PSPs in active networks and the average total number of groups they created. The analysis shows that PSPs in the currently active Elgon and Namutumba-Butaleja networks created more total groups on average than PSPs in the Pallisa-Kibuku and Tororo networks. The trend could suggest that motivated PSPs create a motivated network; or, conversely, it could suggest that a motivated network contributes to strengthening PSPs.

Finding 3.iv. More than half of interviewed PSPs have apprentices supporting their work; however, opportunities for training, certification and remuneration vary, creating a risk of misleading some helpers who do not have the opportunity to become certified PSPs and earn independently.

Fifty-three percent of interviewed PSPs reported that they had apprentices. Most of whom claim they are training their apprentices to become PSPs; although some respondents indicated that there should be more training. PSPs identified issues with certification in areas with inactive networks, as certification is a network responsibility. 67% of PSPs with apprentices report paying them. Although both apprentices interviewed were paid, their payment is not in line with the guidelines. There is a risk of misleading or even exploiting PSPs' assistants financially and due to no opportunity for certification for some.

Evaluation Question 4: How has the value for money of the PSP model evolved since the end of the project lifetime, with specific analysis of cost-per-member?

Finding 4.i. The cost-per-member of the PSP model has decreased since the end of EFI, demonstrating that the value for money of the project has improved since the program end as results are sustained.

Due to the absence of costs and the increase in SILC group members since the end of the project, the cost-per-member has decreased from the $13.91 cost-per-member during the project lifetime to $9.03, demonstrating an improvement in the value for money of the project since its closure.

Conclusions and recommendations

We conclude that the PSP model appears to be highly sustainable, 19 months after the end of the project. PSPs are forming new groups at a similar rate at which they did during the program. However, PSPs face challenges in establishing continued remuneration from SILC groups in higher cycles for a fair service provided. Community members continue to access savings and loans within their own communities, as a result of the ongoing activities of PSPs and SILC groups. However, very few SILC groups have been linked with further programs. Only half of the networks are still functioning, which may be due to issues in the geographical coverage and timing of network set-up. Further, PSP networks have not been sufficiently supported to adopt some core network functions, such as consumer protection and PSP quality assurance.

Recommendation 1: Continue to implement the PSP model for supporting savings and lending groups in rural African countries, with some adaptations to improve the services for older groups and the networks.

Recommendation 2: Establish the optimum design of networks through further study to ensure appropriate geographical coverage, define necessary duration of implementation before project closure, contextualize characteristics associated with active networks and determine the causal factors in active networks supporting active PSPs.

Recommendation 3: Offer more guidance for PSPs in providing paid, fair services for higher-cycle groups.

Recommendation 4: Build the capacity of PSPs to deliver core functions of networks, in particular consumer protection and quality assurance of PSPs.

1 Introduction

1.1 Background of the EFI Program

Catholic Relief Services (CRS) delivered the Expanding Financial Inclusion (EFI) program in Burkina Faso, Senegal, Zambia and Uganda, with 10 local implementing partners, from 2013 to 2017. The program aimed to provide the opportunity for vulnerable families to access easy, safe and regular opportunities to pool their savings, make loans to each other and earn dividends.[3] To achieve this, CRS iterated on their existing Savings and Internal Lending Communities (SILC) model to refine their Private Service Provider (PSP) model. In the PSP model, CRS and implementing partners train members of the community to facilitate the SILC groups, as is common among various versions of Savings and Loans Groups; however, the key difference in the PSP model is that SILC groups are responsible for paying the PSP a small fee for the services that they provide. The intention of the PSP model, as tested within EFI, is that payment of fees would improve the sustainability of the program as the groups' facilitators would be incentivized to form and train new groups, as well as providing continued support to existing groups, beyond the end of the project.

Under the PSP model, individuals are recruited and trained as Field Agents (FA). During this time, they are paid by the project, with monthly stipends paid to FAs for the first cycle of each agent's first six groups. Once FAs have been through the necessary training and have been supporting SILC groups for six to nine months, then there is the opportunity for them to take an exam to become certified as a PSP. After this point, they begin to charge groups for their services, on the basis that a demand for their service has been created through the subsidized groups that have been supported to date. The PSP model also proposes the development of peer networks for PSPs to continue to ensure the capacity-building of SILC groups and high-quality service provision by PSPs, including through recruitment and certification of new PSPs using an apprenticeship approach.[4] The linking of SILC groups to financial institutions or government or NGO programs was not an objective of the EFI program or the PSP model.

1.2 Purpose and focus of the evaluation

The purpose of the evaluation is to assess the extent to which the PSPs and SILC groups are still functioning, 18 months after the end of project activities, and the extent to which aspects of the EFI Program, including the PSP model, have contributed to the sustainability of activities and results.

During preparation of the evaluation Terms of Reference (ToR), the evaluation team identified the program in Uganda for case study analysis. Uganda was selected as CRS has not developed any further projects in the communities that were previously EFI-supported, whereas there have been other projects following on from EFI in other countries. This makes Uganda the most appropriate selection to assess post-project sustainability without further intervention.

The evaluation forms part of Mastercard Foundation's commitment to programmatic learning through its Savings Learning Lab, a six-year initiative to support learning across its savings sector portfolio of programs.

The primary audience for this evaluation is the Mastercard Foundation and CRS, the secondary audience is other Learning Lab partners. It is expected that the evaluation findings and conclusions will inform CRS on the viability of the current iteration of the PSP model, as well as potential influence it has in communities when projects finish. It is, however, also expected that important lessons will emerge from the evaluation that will be relevant and useful for a wider audience. If appropriate, the Lab will seek to share these

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[3] Catholic Relief Services, "EFI Overview", 2017

[4] Catholic Relief Services, "Private Service Provider Implementation Manual", 2013

findings through appropriate dissemination channels (webinars, blogs, briefs), tailored to the specific nature of the finding and the target audiences.

1.3   Structure of this Report

The remainder of this report is divided into four further sections, as follows:

- **Section 2 – Methodology:** outlining how the evaluation was designed, how data were collected and analyzed, how communities and individuals were sampled for primary data collection, and the limitations of the evaluation design and implementation.

- **Section 3 – Findings:** presented in response to each of the four evaluation questions.

- **Section 4 – Conclusions:** synthesizing our interpretation of what the evaluation findings indicate about the sustainability of the EFI program and PSP model.

- **Section 5 – Recommendations:** outlining some programmatic recommendations that are specific to the EFI results in Uganda, but could have relevance to other contexts.

We have also included a section of annexes. The Annexes provide more detailed information on: (1) References to existing literature; (2) Evaluation matrix; (3) Overview of evaluation respondents; (4) Data collection tools, including interview and discussion guides.

2   Methodology

2.1   Overview of evaluation design

The overarching approach to the evaluation is learning-based, assessing whether the PSP model and related activities have been sustained in communities that were supported by EFI in Uganda. The study is exploratory in nature, employing mixed qualitative and quantitative methods. Qualitative aspects seek to understand certain topics and perceptions in depth, while quantitative aspects aim to capture numerical data on PSP activities, SILC activities and the financial interactions between these two groups.

The evaluation has been designed in line with the following evaluation questions:

1. To what extent is the PSP model still functioning after support has been withdrawn, and the project has closed?

2. To what extent does linking with other stakeholders (social enterprise, government, etc.) influence the sustainability of the PSP model?

3. To what extent, and in which ways, have PSP networks continued to operate after the end of the project?

4. How has the value for money of the PSP model evolved since the end of the project lifetime, with specific analysis of cost-per-member?

Evaluation questions 1 and 3 have been detailed further with evaluation sub-questions. These can be found in the full evaluation matrix in Annex 2.

2.2   Evaluation matrix

During the evaluation design phase, we mapped the evaluation questions and sub-questions to specific indicators. For each sub-question, we outlined the data collection methods and sources that would be used to collect the information. This is presented in an evaluation matrix, which has been used to ensure that the overall design is coherent and tailored to produce high-quality information to address each evaluation question (see Annex 2).

The evaluation matrix has been used as the key tool to collate and order the evidence collected through the evaluation. Finally, we have used the evaluation matrix as an overall framework to structure the coding, comparisons and synthesis of data from the evaluation. As such, the Findings section is presented by evaluation question.

2.3 Sampling

2.3.1 Approach to sampling

We took a purposive approach to sampling the districts to be included in this evaluation with the inclusion of individuals being dependent on availability and willingness of individuals to participate in the study. The sampling unit was administrative districts and the sampling frame comprised all 17 districts in Uganda in which EFI was implemented. In purposive sampling, "units are selected on the basis of known characteristics" that are "known or expected to be salient to the research study".[5] The evaluation team decided that the key characteristics that should be used to identify sampled districts were: degree of rurality; expected access to government programs; duration of network implementation; perceived PSP performance during EFI lifetime; level of group saturation in area during EFI. The evaluation team considered that these characteristics had the potential to affect the sustainability of EFI activities and results beyond the program lifetime. Therefore, the sample was drawn based on coverage of variables within these characteristics, increasing the heterogeneity of the sampled districts.

Known characteristics of PSPs and SILC groups was limited in advance of data collection and there were no obligations or incentives for individuals to participate in the evaluation, particularly as the program had ended 19 months prior to data collection. Therefore, the inclusion of individuals within the sampled districts was limited to the availability and willingness of individuals when called upon. However, the evaluation team ensured that the full sample of PSPs included coverage of the following variables: those that were and those that were not active in networks; those that were in rural areas and those near trading centers; male and female PSPs; and active and inactive PSPs. The full sample of PSPs included both female and male PSPs. The male-to-female ratio of PSPs in our sample was similar to the gender balance reflected in the EFI project (0.18 in our sample compared with 0.16 under EFI).

SILC groups were sampled based on whether they had their regular meeting on the day in which we were visiting their district. This sampling approach introduced randomization into the sample while increasing our ability to meet with a large proportion of the group members, creating time efficiencies in assembling people and reducing the time burden on respondents. We took a snowball sampling approach to identifying apprentices, based on mobilization discussions with PSPs who stated whether they work with an apprentice or not. We ensured inclusion of both female and male apprentices in the sample. Community leaders were randomly sampled during scheduling from the list of individuals whose community we were already meeting with as SILC group members.

As explained above, the EFI Uganda project was selected for case study analysis as there have been no follow-on projects in the implementation sites, making it the most appropriate for assessing EFI's sustainability in the absence of further programmatic interventions by CRS.

2.3.2 Sample size

Figure 1 outlines the number of people from each respondent group that we aimed to include as respondents in the evaluation, alongside the number of actual respondents per respondent group. It was

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[5] Ritchie, J., Lewis. J., and Elam, G., (2003), "Designing and Selecting Samples" in *Qualitative Research Practice*, SAGE Publications.

challenging to identify and meet with inactive (or unproductive) PSPs[6] and inactive SILC groups,[7] which led to us meeting with fewer inactive PSPs than intended and only one inactive SILC groups. However, we met with more active PSPs and active SILC groups than intended. The total number of PSPs interviewed represents 15% of the total number of EFI-trained PSPs in Uganda and was drawn from PSPs trained by two of the three implementing partners. We had hoped to meet with an apprentice in each district; however, we could not successfully identify and mobilize an apprentice in each district, which is related to the sustainability issues with apprentices as discussed in Section 3: Findings. We found that the number of community leader and NGO staff interviews that we conducted were sufficient for the evaluation's information needs, despite being fewer than originally intended.

Figure 1: Sample size per respondent group

	Total per district (planned)	Total in evaluation sample (planned)	Total in evaluation sample (achieved)
Active PSPs	4	20	25
Inactive PSPs	2	10	7
Apprentices	1	5	2
Active SILC groups	3	15	24
Inactive SILC groups	1	5	1
Community leaders	2	10	6
NGO staff	-	-	1

2.4 Data collection methods

Primary data

The evaluation team collected primary data through interviews and focus group discussions (FGDs), using agreed topic guides. Closed-ended questions, for quantitative data collection, were integrated into interview guides to facilitate efficient collection of both quantitative and qualitative data from the same respondents. The evaluation findings are predominantly generated from primary data collection and analysis.

Primary data were collected by the evaluation team with the support of interpreters. Extensive notes were taken during the interviews and group discussions, including field notes on observations.

Secondary data

Program documents and data were reviewed to inform the development of the evaluation matrix and data collection tools. Program documents and data were also used as a data source for the analysis, in particular for contextualization of evidence and for triangulation of data.

The data collection methods (and associated respondent group) are included, by evaluation question and sub-question, in the evaluation matrix in Annex 2.

2.5 Data analysis and synthesis

Each evaluation team member entered, cleaned and managed all data collected in Excel. All data were collated and open-ended questions were reviewed in detail to analyze for key words and frequency of

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[6] We have defined an "active PSP" as one who formed at least one new group in the twelve months prior to data collection and who is providing a service to new groups. "Inactive" or "unproductive", PSPs have not formed a new group in the past twelve months, but may still be providing services to groups in higher cycles.

[7] We have defined an "active SILC group" as one which has not dissolved and which is still meeting actively.

answers, while noting variety in answers and outliers. Although frequency of answers and averages has been generated for many indicators, the small sample size for some of the interview responses has limited a meaningful analysis based only on frequency. Therefore, the analysis has also noted and assessed variations and meaningful outliers. Compelling and insightful quotes have also been highlighted where they exemplify typical or exceptional findings.

The evaluative indicators in the Evaluation Matrix reflect the need for both quantitative and qualitative data to address the evaluation questions appropriately. As a result, the Findings section includes both quantitative and qualitative evidence in support of the findings statements. Quantitative evidence is presented and its relevance to the findings is discussed, with references to pictorial representations of the data where relevant and additive. Qualitative evidence is summarized with its contribution and relevance to the finding statements described. The quantitative and qualitative data have been combined in the review of data analysis, throughout interpretation of the evidence and in generating findings to address the EQs to the best extent possible.

2.6 Limitations

As with all studies, this evaluation has its limitations. These are presented below, alongside our strategies to mitigate the effect of these limitations on the quality of the evaluation.

▪ Our purposive sampling approach means that the findings and conclusions are suggestive, rather than representative, of the EFI Program in Uganda. Efforts were made to diversify the geographic areas sampled and include a large percentage (50%) of PSPs to help mitigate the limitations of the purposive sampling.

▪ Further, the sample of PSPs was not selected randomly, which increases the risk of any bias coming from PSPs who were available during the timeframe of the trip to Uganda by the research team.

▪ There is a risk of social desirability bias within the data from interviews and group discussion. This risk is increased as we were only able to mobilize one SILC group that was no longer functioning or no longer receiving support from a PSP. To mitigate this, we asked similar questions in different ways and to different respondent groups to identify and challenge discrepancies. When possible, we have drawn upon programmatic monitoring data to triangulate findings.

▪ Community leaders were included as a key respondent group as the evaluation team thought that they might be more socially able and willing to critique the work of the PSP. However, the team found that the community leaders were overwhelmingly positive in their responses to all questions about PSPs, reducing the evaluators' confidence in the comprehensiveness of the leaders' responses.

▪ Interpreters were present in some interviews and groups discussions. All attempts were made to recruit and train qualified interpreters; however, the additional degree of separation between facilitator and respondent may have affected rapport between interviewer and respondent.

▪ During analysis of the data, the evaluation team considered that there would have been significant value in comparing EFI Uganda results with the ex-post results of other PSP or other Savings Groups programs. However, it was not possible to find comparable ex-post data points in the external literature on Savings Groups as evaluations are not typically conducted following a lengthy period after activities are ended. This posed a limitation in comparing these results found to the sustainability achievements of other programs.

3   Findings

Evaluation Question 1: To what extent is the PSP model still functioning after support has been withdrawn, and the project has closed?

Summarized key findings:

1.i   The end of the project has not significantly affected levels of PSP activity, although there are other factors that affect PSP activity levels.

1.ii The end of the project has not affected group members' opportunities to access savings and borrowing services.

1.iii PSPs continue to receive remuneration for the work that they do; however, there are inconsistencies in frequency and scale of remuneration, as well as variety in strategies to sensitize communities on the need to pay.

1.iv Some older groups consider PSPs as playing an important role in the fair and effective operation of their groups, especially in their role of share-out calculations, independent auditing and loan recovery. Other older groups reported some disappointments with the PSP service, with two groups identifying their PSPs as intentionally withholding the share-out calculation as intellectual property.

1.v PSPs and group members perceive that the poorest are encouraged and supported to participate in SILC groups; however, there were no clear differences in the approaches taken by PSPs in pro-poor and non-pro-poor project areas.

Finding 1.i: The end of the project has not significantly affected levels of PSP activity, although there are other factors that affect PSP activity levels.

The end of the project has not significantly affected levels of PSP activity. We found that many PSPs were continuing to form new groups despite the end of the EFI project. There were 56% more reported groups among the sampled PSPs at the time of data collection than there were at the end of the project.[8] The 32 interviewed PSPs reported forming a total of 598 groups since the end of EFI. After adjusting for the 80 reported dissolved groups, the total number is 518 groups. Figure 2 shows how these 518 groups formed over the 19-month period of the end of EFI to the month before the study date, July 2017 to January 2019, compared with the 920 groups formed by the interviewed PSPs during the EFI project from approximately July 2014 to June 2017.[9]

The rate at which PSPs were forming new groups has slightly increased, at the time of the study, from the rate of new group formation during the project lifetime. As highlighted in Figure 2, the average number of new groups formed, per PSP, is 28.7 groups during EFI, and 18.7 groups post-EFI. The median, at 24.5 groups during EFI and 13.5 post-EFI, are close to the averages but a bit lower, indicating that some high performers have pushed up the averages during both time periods. There is an estimated rate of 0.98 groups created per month, per PSP, in the post-EFI time frame, as compared with 0.92 per month, per PSP during EFI. These rates are quite similar, but do indicate a slight increase in the rate of creation. As such, PSPs have been creating groups at the same rate, if not slightly higher, for a period of 19 months post-

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[8] We triangulated the PSP-reported data against EADEN programmatic monitoring data and found the numbers to be quite similar, and thus credible. Additionally, we did not exclude outliers since each program has low, medium and high performers based on our review of EFI program monitoring data. PSP performance in Uganda, per partner, proved to be on par compared with PSP performance across the partners in the other three EFI countries—higher than some, and lower than others.

[9] Since not all interviewed PSPs formed groups for the entire period of 36 months, an estimated calculation of number of months each PSP formed groups, based on the start year they provided in their interviews, yielded an average of 31.5 months for forming groups before the end of EFI period.

project. Thus, on average, they have maintained the same level of stamina over that time period. The dearth in literature on post-project Savings Group formation rates in other projects unfortunately does not allow us to compare whether this slightly increased rate is expected or unexpected.

Figure 2: **Number of groups formed as reported by PSPs**

Indicator	Before the end of EFI (n=32)	After the end of EFI (n=32)
Total number of groups formed by the interviewed PSPs before adjustment for group dissolution	920	598
Total number of groups formed by the interviewed PSPs, adjusted for group dissolution	-	518
Reported number of groups dissolved*	-	(n=25) 80
Average number of new groups formed, per PSP**	28.7	18.7
Median number of new groups formed**	24.5	13.5
Average rate of groups formed per month, per PSP***	0.92	0.98
Range of number of new groups formed, per PSP	7-61	0-98
Percentage change in total number of new groups formed since the end of EFI****	-	+56%
Range of percent change in number of new groups formed since the end of EFI, per PSP	-	+0-457%

*Assuming that none of the dissolved groups reformed into new groups
**Not adjusted for group dissolution; rate intended to reflect productivity of PSPs
*** The average number of months spent forming groups before the end of EFI per PSP is 31.5, due to variation in start dates for PSPs. For after the end of EFI, the time span is 19 months.
****Deducting 80 reported dissolved groups, and assuming none of the dissolved groups reformed into new groups

PSPs encounter multiple barriers to forming new groups. The most common barriers to forming new groups were transportation (44%), bringing people together in the same place at the same time (38%), and competition from other NGOs and "expectation of free things" (38%). Transportation is a key consideration for reaching new areas to form new groups. If there are not enough people in an immediate area willing to form a new group, nor support from local leaders, it can be challenging to get groups started. The EADEN program manager mentioned that bicycles were given to PSPs to help with transportation, but a few PSPs mentioned that they had broken down and were difficult to repair. He also said that some PSPs focus on groups only in their own communities, whereas others are more willing to travel to outside communities. Additionally, other NGOs forming groups and paying trainers, offering free lock boxes and accounting materials, can disincentivize people from joining SILC groups. A degree of this threat from other NGOs is mitigated, however, as some members are not interested in leaving SILC groups since "they prefer SILC because of consistent monitoring, they are transparent, and they train to become autonomous." Each of these barriers mentioned suggest that PSPs could be experiencing saturation in their initial geographical focus areas.

PSP activity levels vary widely between individuals, both during the project lifetime and after project closure. For instance, as shown in Figure 2, there is a wide variation in both the number of groups formed per PSP during EFI, 7–61 groups, and post-EFI, 0–98 groups. The percent change in the number of groups formed per PSP from during EFI to post-EFI varied widely as well, from +0–457%. When comparing the number of months spent creating groups with the number of groups formed, the correlation between time and number of groups created is not as linear as might be expected. One way to explain these variations is by individual level of motivation. It is natural to expect that motivation levels will vary among a given group of people. It is also expected that more motivated PSPs are more likely to create more groups, create groups more consistently, and create more groups in a shorter period of time than less motivated PSPs.

Finding 1.ii: The end of the project has not affected group members' opportunities to access savings and borrowing services.

The end of the project has not affected group members' opportunities to access savings and borrowing services. As demonstrated earlier, the majority of the 920 groups that sampled PSPs formed during EFI are still in existence, and the total number of groups has increased by 518, or 56%. Thirteen of the PSPs claimed at least one of their groups had dissolved, totaling to 80 groups that are assumed to no longer be in existence. These 80 comprise only 5% of the total 1,518 groups created during and after EFI. As a point of comparison, a 2018 risk assessment study on savings groups in four African countries[10] found an average dissolution rate of 18%. Although at-risk groups were oversampled for the 2018 study, and it was not possible to verify the dissolved groups in the PSP field work, the outcome suggests that the dissolution rate for this PSP program could be lower than average.

Of the relatively few groups that have dissolved, the common issues that were referenced were loan defaulting, fraud and mistrust among members and insufficient support on these issues from the PSP. In the FGD for the one inactive SILC group, former members said that the group dissolved due to a refusal to pay back debts, fraud by the secretary, and mistrust among members. They claimed that the PSP did not collect the loan money for them, did not scrutinize the books thoroughly, and took a long time to detect the fraud. Members also said that they did not join another group afterwards. Two interviewed community leaders said that some groups dissolve when members do not pay back loans, have bad leadership, or members feel uncomfortable that others are not "at their [wealth] level." It is difficult to know if the end of the project affects the PSP's ability to support struggling groups. However, the dissolution rate suggests that even if groups struggle, dissolution is not occurring with a large number of groups.

SILC group members echo the sentiment that their opportunities to access savings and borrowing services has not been affected by the end of the project. When asked what has changed about their savings and borrowing over the past 2 years, 68% of the 19 groups said that the amount of savings has increased. A few also said that loan terms are stricter (which typically benefits the financial health of the groups' funds). Additionally, 100% of the groups said they would continue into the future.

Finding 1.iii: PSPs continue to receive remuneration for the work that they do; however, there are inconsistencies in frequency and scale of remuneration, as well as variety in strategies to sensitize communities on the need to pay.

PSPs continue to receive remuneration for the work that they do with almost all PSPs reporting that their SILC income has made them better off than they were before. One hundred percent of the 32 interviewed PSPs report that they are still conducting PSP activities with existing (or higher-cycle) groups, and 100% report that they are receiving payment for PSP activities, at least from some groups. Figure 3 shows that PSPs visit older groups quarterly, monthly, upon request, or during share-out, with some PSPs varying frequency of visits among groups. During these visits, PSPs report assisting most often with share-out, then regular monitoring, issue-specific calls such as conflict management, and assisting with loan recovery. Although three PSPs stated this work is their only income, for most of the PSPs, the money earned from these visits is in addition to income they earn from farming or small businesses. Almost all of the PSPs remarked that the SILC income has paid them enough to be better off than they were before, with about half stating they were clearly better off, and about one-third say they are somewhat better off.

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[10] Wheaton, A. (2018). "An Empirical Risk Assessment of Savings Groups," p. 7. Arlington, VA: The SEEP Network. Accessed on April 11, 2019 at: https://www.mangotree.org/files/galleries/SEEP_An-Emprical-Risk-Assessment-of-Savings-Groups_20180927.pdf

Figure 3:   **PSP remuneration indicators**

	Percentage (n=32)
Frequency of visits	
Quarterly	37%
Monthly	33%
Upon request	20%
Share-out	17%
Reasons for visit	
Assisting with share-out	62%
Regular monitoring	45%
Issue-specific calls	31%
Assisting with loan recovery	28%

There are inconsistencies in frequency and scale of remuneration. Figure 4 illustrates examples of the different payment models for new and older groups. From the older groups, the majority of PSPs report being paid a flat fee per member or group (63%), with a minority being paid according to the proportional based-on-savings model (25%) or fee-for-visit (13%). When asked if the amount the PSP earns changes from group to group, most say no (63%), but some say yes (37%). Although the majority of groups pay when they say they will (74%), some groups fall behind in payment (24%), although at times this is due to hungry season. Even though 100% of the interviewed PSPs report receiving payment from some groups, 61% report giving some services for free to groups. When asked why the groups do not pay, a few PSPs stated that some groups refuse to pay because they do not need the service since "they know everything," or that some groups claim they cannot afford it. When followed up with the question about why the PSP works with them even if they do not pay, some PSPs say they do so because they are interested in maintaining the quality of their groups, or that they want to do something for their community.

Figure 4:   **Examples of fee models for new groups and older groups**

Example fee models for new groups	Example fee models for older groups
Weekly fee per member based proportionally on savings amounts: • If the minimum savings is 500–5,000 UGX/week, then pay 100/week or 400/month, per member. Multiplied by 30 members = 12,000/month or 144,000/yr. • If saving 1,000–5,000/week, they pay 200 shillings/week or 800/month per member x 30 = 24,000/month or 288,000/yr. • If saving 1,000–10,000, they pay 300 shillings/week or 1,200/month per member x 30 = 36,000/month or 432,000/year.	For some, the PSP receives a lump sum from the group at share-out. The amount can be based on a per week, month or quarterly estimate. Sometimes it is consistent, but can be inconsistent across groups: e.g., 8 groups pay 12,000; 9 pay 15,000; 5 pay 24,000. Or, 5,000 per group and an additional 10,000 at share-out. Some pay per week, proportionally based on the amount they save, similar with new groups. Some pay per month. Some pay per member per quarter, e.g.: 800/member/quarter = 24,000 every 3 months or 96,000/year. Some groups pay per PSP visit or service, such as 5,000 or 10,000 for assistance with loan recovery or conflict management.

PSPs noted a variety of ways in which they encourage payment for their services, with the perceived most effective strategy being introducing the need to pay at an early stage in group formation. When asked for effective strategies to getting paid in an open-ended question, PSPs identified several different strategies as listed in Figure 5 (with multiple answers possible). The most common method reported was to introduce payment terms early in the new group formation process, usually by the third week, when groups start to save money (36%). When comparing effective strategies mentioned by PSPs with the six

specific techniques that EADEN used to sensitize communities on the need to pay, four of the six are mentioned or implied. Those include: having external actors relay the message that PSPs are to be paid; guidelines on how to conduct a successful negotiation; sharing of PSP promotion messages in the communities; and developing and training them on the criteria for the payment structure. The two specific techniques that EADEN promoted which were not reported by PSPs were conducting PSP graduations in their areas of operation and seed-subsidizing groups in different villages to create awareness and demand for PSPs in advance. Since the question on effective strategies was open-ended, and thus PSPs were not specifically asked about the six techniques, it is notable that four of the six were mentioned, suggesting these are more "sticky" or effective, and the other two less so.

> *"When we start the groups and training, we at least have to mention [payment] at the beginning so you can't start when it is too late… You can't start after 6 months and tell them to pay you from the beginning."* (Female PSP, Tororo)

Figure 5:   PSP perspectives on effective strategies to get paid

Response	Percentage (n=28)
Introduction of payment terms early in the new group formation process	36%
Have external actors, such as CRS employees, local political leaders or local church leaders, relay the message that PSPs are to be paid	21%
Have an understanding that PSPs "should earn a living as well"; explain to groups the cost implications to provide this service, and that PSPs are not paid by anyone else	11%
Introducing it "when it makes the most sense" or when the group is amenable to the idea	11%
Provide a value that the group is willing to pay for	7%
Explain to them why they have to pay or encourage them to pay	7%
Do not save with them (as a group member) and do not touch their money	7%
Having amenable payment terms, such as for older groups, payment at share-out, when they have money	4%

PSPs also highlighted several challenges to getting paid. In addition to groups knowing "everything" or not being able to afford it, as mentioned earlier, other challenges include: a decline in willingness to pay when NGOs offer free services; feeling that the PSP is charging too much; new members to groups with no history with the PSP may insist on non-payment; and group members who think the PSP is getting a salary otherwise (from a NGO or government job, for instance) and do not see a need to pay. The interview with the NGO leader at EADEN reflected that these are known challenges for payment.

Finding 1.iv: Some older groups consider PSPs as playing an important role in the fair and effective operation of their groups, especially in their role of share-out calculations, independent auditing and loan recovery. Other older groups reported some disappointments with the PSP service, with two groups identifying their PSPs as intentionally withholding the share-out calculation as intellectual property.

Some older groups consider PSPs as playing an important role in the fair and effective operation of their groups, especially in their role of share-out calculations and independent auditing. CRS and its implementing partners provided guidance to PSPs on the services that they could provide for groups, following their first cycle. This was provided as suggestions for the PSPs to adopt to the extent that they choose, as private service providers. The "Menu of services" suggested to PSPs by the EFI program is included in Figure 6 below. When asked how the PSP supports their groups, members listed a variety of ways: by balancing the books and giving general advice on group management (100%); assisting with

share-outs (50%); promoting group solidarity, calmness, motivation, and good behavior (45%); and assisting with loan recovery (23%). Ninety-five percent of the groups say they go to their PSP when they face a challenge. Some groups shared that their PSP teaches them "new things," minimizes errors and miscalculations, provides an external perspective, enhances meeting regularity, increases motivation, and brings fresh ideas from other groups. When asked specifically if the group still needs the PSP's services, all of the 11 groups who answered the question replied in the positive. Four of the groups, or 36%, added that the PSP could bring additional support from other organizations; 27% said yes, without specification; 18% said they need the PSP to balance the books; 18% said s/he is needed for debt collection; and 18% said s/he is needed "because learning doesn't end." Although CRS and EADEN expect PSPs to be offering many of these services for higher-cycle groups, it was clear from the FGDs that many of the groups see their PSP as adding value well after the early stages of SILC formation. It should be noted that all active groups in the sample are engaged actively with their PSPs, and therefore these findings do not reflect opinions of groups that no longer work with PSPs.

Figure 6: Menu of services offered by PSPs for higher-cycle SILC groups[11]

New cycle start-up:	Share-out support:
Facilitate group evaluation of previous cycle	Support management committee to conduct share-out
Monitor management committee elections	Verify accuracy
Facilitate Constitution revisions	Methodology upgrade:
Assist Secretary to prepare ledger book for new cycle	Train group on revised methodology (e.g. record-keeping, meeting steps, mobile money usage, etc.)
Monitoring/support visits (upon group request):	Monitor subsequent meeting(s) to ensure compliance of calculations and payout
Attend entire meeting	Complementary trainings, products and services:
Observe and correct meeting procedures	Trainings on new curriculum (e.g. microenterprise management, financial education)
Verify and correct group records	Sales/marketing or other products/services (e.g. solar lamps, irrigation systems, latrines, malaria prevention etc.)
Ensure group leaders perform their duties	
Ensure group follows its constitution	
Advise the group on best practices	
Provide refresher training as needed	
Support group as per their request	

Both SILC groups and PSPs see support with loan recovery as a key service that PSPs provide to older groups. The issue of debt collection for defaulting members was mentioned several times throughout the interviews and FGDs. Debt collection is not a service specifically listed on the Menu of Services offered by PSPs in Figure 6, but PSPs recognize the need to respond to the groups' needs for assistance. Reiterating findings previously mentioned, when groups were asked if they still need PSPs services, and which ones, 20% said yes, for debt collection. Twenty-eight percent of PSPs said one of the services that groups pay them to perform is debt collection for loan defaults. One PSP said he "plays the role of policeman/debt collector to get people to pay loans." As will be discussed later in the report in the section on networks, PSPs consider one of the main activities of the networks is to "work as debt collectors." Although the study did not collect data on the rate of default, a risk assessment study on savings groups conducted by the SEEP Network found that the percentage of groups who have experienced loan default "ranges from 9% in Burkina Faso to 94% in Tanzania."[12] The report notes that both groups and trainers cited loan default as one of the main concerns of groups, with several groups expressing a desire for additional training or support in dealing with loan default.[13] This data supports the evidence found here that loan

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[11] Catholic Relief Services (2016), "Technical Assistance 2 Trainer's Guide"
[12] Wheaton, A. (2018). "An Empirical Risk Assessment of Savings Groups," p.7. Arlington, VA: The SEEP Network. Accessed on April 26, 2019 at: https://www.mangotree.org/files/galleries/SEEP_An-Emprical-Risk-Assessment-of-Savings-Groups_20180927.pdf
[13] Ibid.

default is a common concern and groups need support in dealing with it—and in this case, the PSPs are a key source of assistance.

Other older groups reported some disappointments with the PSP service, with two groups identifying their PSPs as intentionally withholding the share-out calculation as intellectual property. Whereas some groups express an appreciation for PSPs to act as an external auditor during share-out to review fellow group members' calculations, these two SILC groups seem to not know the calculation method at all. When asked about challenges with PSPs, these two groups claim that their respective PSP "refuses to teach us how to calculate the share-out method," suggesting that some PSPs create demand for their services by not teaching groups do this this method by themselves. Although this was only reported by a very small number of groups about only two PSPs, it does present a risk of exploitation of SILC groups by some PSPs in which they may ensure continued business by limiting SILC groups members' knowledge. As mentioned earlier, some PSPs have expressed that there is no demand for the PSP's services because some groups "know everything." Regarding other challenges reported by groups, 29% of the reporting groups (n=21) claim the PSP does not come often enough to visit their group, or say the PSP fails to visit due to work with other groups. A few groups individually mentioned that the PSP is "hard on members" during debt collection, that their PSP delays on delivering what he promises, and that they thought the PSP would lobby for them to receive government programs and benefits. However, 43% report that they have no issues in working with their PSPs.

Finding 1.v: PSPs and group members do perceive that the poorest are encouraged and supported to participate in SILC groups. Further, there were no clear differences in the approaches taken by PSPs in pro-poor and non-pro-poor project areas.

PSPs perceive that the poorest are encouraged and supported to participate in SILC groups. A few of the PSPs shared some concerns in working with the poor, focusing on concerns to manage their fears, including: fear of not being able to save enough, fear of borrowing money, fear of losing what they have, and feeling pressure from other members to borrow. Additional concerns included the poor having unrealistic expectations of the amount of profit they would make through lending, and an assumption that SILC will solve all of their problems. Most of the PSPs think it is important for the poor to join SILC groups despite these fears. Seventy-eight percent of responding PSPs think SILC groups are important or helpful for the poor, some say it is helps manage household expenses (44%), and some say it helps them gain confidence (15%). When asked what techniques they use to encourage the poor to join groups, and which were effective in getting the poor to join, they mentioned a variety of methods. Figure 7 shows that some of the most effective techniques are allowing the poor to save in small amounts within range of other members; messaging the benefits of membership; reassuring the poor that anyone can join, regardless of income; and to see the success of people who have participated in groups over time.

Figure 7:   Techniques used by PSPs to encourage the poor to participate in SILC groups

Response (multiple answers possible)	Percentage reporting use of that technique (n=28)	Percentage reporting that technique is effective (n=23)	Percentage of Tororo PSPs reporting use of that technique (n=4)	Percentage of Non-Tororo PSPs reporting use of that technique (n=24)
Messaging on general benefits of membership: profit from interest, ability to pay for school fees, etc.	46%	35%	50%	46%
Messaging on social status of groups: they do not have to be rich to participate; anyone can join	29%	17%	50%	25%
Messaging on savings amounts: minimum savings can be low and within a range (such as 500–5,000 UGX)	25%	39%	25%	25%

Invites the poor to watch an older group share-out	25%	13%	-	29%
Have local leaders and religious leaders encourage participation by the poor	25%	-	-	29%
Discusses success of older groups	18%	17%	25%	17%
Travel house-to-house with messaging about SILC	11%	9%	-	13%
Talk to people at burials or church functions	11%	-	25%	8%
Buys them small things: a soda, t-shirt	7%	-	-	8%
Messaging regarding the power of the group, the ability to bring together savings	4%	-	-	4%

Groups also perceive that the poorest are encouraged and supported to participate in SILC groups. Group members mentioned the same techniques to encourage the poor that the PSPs reported in Figure 7, with one addition, promoting good use of loans and discouraging bad loan practices. All of the responding SILC groups thought that the poorest in their community participated in SILC groups. Forty-one percent said yes, because they can start saving with minimum amounts, 32% said yes, because "saving is meant for the poor," and the other 27% said yes, but did not specify why.

Further, there were no clear differences in the approaches taken by PSPs in pro-poor and non-pro-poor project areas. The only one of the five districts in the study that received the pro-poor package, or where PSPs were specifically taught techniques to encourage the poor to participate in SILC groups, was Tororo. These techniques included: reaching out to the poorest via a door-to-door approach; discussing possible fears; discussing how to mobilize savings to contribute weekly; inviting people to a community meeting; and emphasizing that their presence at the meeting would be appreciated. Any other techniques used specifically for targeting the poor were techniques used to encourage all potential participants, not just the poorest. If any of the PSPs in the other four districts used a pro-poor technique, it came organically (perhaps through interactions with other PSPs). Figure 7 lists a comparison of techniques reported as used by Tororo PSPs. Note that only one of the techniques mentioned by any of the PSPs was a specific pro-poor technique, that of traveling door-to-door to promote SILC. Not only was this technique mentioned by a PSP from an area different than Tororo, but none of the techniques the Tororo PSPs listed were part of the pro-poor package. It is not clear why this is the case; the Tororo PSPs may have forgotten the specific techniques, or did not use them, or simply did not mention them at the time of the interviews. The techniques that PSPs across the sample used seemed to be ones that individuals found simply worked, regardless of how they were (or were not) instructed.

Evaluation Question 2: To what extent are groups linked to other stakeholders, and for those who are, how does it affect their sustainability?

Summarized key findings:

2.i Only four of the 24 groups are clearly linked with other stakeholders and two were supported by EFI to create these linkages.

2.ii A significant number of groups wanted to be linked to government and NGO programs, despite the low number of groups that had formed these links, suggesting there is a greater demand for these programs than there is supply.

Finding 2.i: Only four of the 24 groups are clearly linked with other stakeholders and two were supported by EFI to create these linkages.

Two SILC groups were linked to non-financial stakeholders without the direct support of EFI. The EFI project supported linkages in the following ways in Uganda: it included a pilot to link some SILC groups with Post Bank Uganda; it connected groups to the D. Light Solar company, with the company agents conducting training with group members; and more generally encouraged PSPs to market additional services to higher-cycle groups (rather than new groups). Otherwise, CRS and EADEN did not intentionally support PSPs and SILC groups to form relationships and structured linkage programs between SILC groups and specific non-financial stakeholders. Therefore, we focused most of our exploration on the extent to which linkages have occurred without support from CRS and partners in order to learn what happened spontaneously. We only found three groups linked to non-financial stakeholders: one group is linked to the Uganda Women's Entrepreneurship Program (WEP), a second group is linked to a local program called Send a Cow, and a third is linked to Sun King solar lamp providers. The three groups vary somewhat in basic characteristics. The two linked to WEP and Send a Cow are both older, having started in 2014, and they both have collective businesses, although they may have started their business with the WEP and Send a Cow programs, instead of on their own. The group linked to Sun King is younger, having started in 2016 (although on their third cycle now), and did not mention a collective business. The Send a Cow and Sun King groups see their PSP every two weeks and pay him regularly; the WEP group sees their PSP once a month and pays him at share-out. All three have 30 members and have raised minimum-maximum saving range over time, from a 2,000 minimum to a 15,000 or 50,000 UGX maximum per week.

Two of the four linked groups were supported by EFI to create their linkages to a financial institution. Within our sample, we found that there were two groups which are linked to savings accounts at Post Bank Uganda, which includes the group also linked to Send a Cow. These two groups have a few features in common. They are similar to many other SILC groups in that they have 30 members each, and meet weekly. These groups are a bit different in other ways—they are both older having been created in 2014 and 2015, they both have collective businesses (although one may be from the linkage), and both are actively interested in taking large loans from Post Bank in the future. As stated earlier, the Send a Cow group has minimum savings set at 2,000–50,000 a week, whereas the other has an exceptionally high minimum savings at 100,000 UGX per member, per week.

All four linked groups have had a number of cycles, but also have many differences between them, suggesting that a SILC group does not need to have a specific set of characteristics to achieve links with other stakeholders. Looking across the four linked groups, they have some similarities, in terms of being higher-cycle groups (consistent with good practice in the Savings Group community[14]), having 30 members, and meeting weekly. Their characteristics vary otherwise, suggesting that the linked groups are not systematically similar. Groups do not seem to need any particular features to achieve linkage besides being well established.

Finding 2.ii: A significant number of groups wanted to be linked to government and NGO programs, despite the low number of groups that had formed these links, suggesting there is a greater demand for these programs than there is supply.

Sixty-four percent of SILC groups in the study expressed interest in wanting to be linked to other services or programs. Some groups said they thought the PSP would help them lobby to get livestock and agricultural inputs, presumably to increase individual members' household assets as well as ability to grow more food for consumption and re-sale. One group mentioned wanting bedding and utensils, especially for the elderly. This group also thought that SILC would follow NGOs like Child Fund, and expected well renovation or borehole construction because "we get dirty water."

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[14] CARE. (2011). *Principles of Linkages*. Dar es Salaam: CARE Access Africa.

PSPs have provided support to SILC groups to write constitutions and register their groups, as critical preparatory steps to be considered for a government program linkage. Seventy-three percent of PSPs (n=30) stated that they have supported linking groups with other stakeholders. One way they have done this is by writing a group constitution and helping with the other work necessary for local government registration, which makes the group eligible for linkage with a program. Some PSPs mentioned being paid by groups for this registration assistance, which constitutes another viable skill or service through which to earn income from groups. It is either paid via a one-time fee for writing a constitution, or considered to be one of a variety of services provided under the umbrella of ongoing assistance that is already paid for in monthly or quarterly payments.

PSPs reported approximately 32 instances of linking their groups to at least one of a variety of programs. One PSP also mentioned selling lamps to SILC group members, but did not talk about linking the group to training from a solar provider to learn how to sell lamps themselves. Note that PSPs work with many more groups than were included in the FGDs, and that each PSP had only one of their groups included in the study. This difference helps explain the discrepancy between the low number of linkages reported by groups as compared with the high number of group linkages reported by PSPs.

Figure 8:   Number of PSPs that mentioned linking at least one group to the program

Program name	Number of PSPs that mentioned linking at least one group to the program
PRDP (Peace and Recovery Development Program)	6
WEP	5
National Agricultural Advisory Services (NAADs)	3
Post Bank Uganda Linkages	3
Community Driven Development Fund	2
Northern Uganda Social Action Fund (NUSAF)	2
Mbale Farmers Institution (cooperative)	1
OWC	1
PROFIRA	1
Send a Cow	1
Village Health	1
Youth Program	1

The lack of government or NGO programs received, despite having taken preparatory steps, has led to some SILC groups feeling disappointed by their PSP's support. When asked whether there is any help that the group would have liked from the PSP that they did not receive, some groups express a sentiment regarding the lack of connection to programs. Figure 9 lists the various programs mentioned by the SILC groups and PSPs. Three groups expected lobbying for additional funds, two groups expected connections to other programs, and one expected a visit from the NGO managing the EFI project. One group said their PSP was helping them connect with both the NAADs and the WEP, but the linkage has not occurred, and the group was clearly "frustrated they have not seen that yet."

Figure 9:   Potential external programs for SILC group linkage

Ugandan Government Programs mentioned by SILC groups:
- Peace and Recovery Development Program (PRDP)
- WEP

NGO or Private Programs as mentioned by SILC groups:
- Village Health
- Mbale Farmers Institution (cooperative)

- NAADs
- NUSAF
- Profira

- Community Driven Development Fund
- Send a Cow (includes demonstration gardens)
- OWC
- Youth Programs
- Sun King solar lamp providers

The very low number of groups linked with external stakeholders means it is difficult to make a statement on how these linkages affect either the sustainability of the model of PSPs serving groups, or the sustainability of the groups themselves (where they continue saving and lending). However, the four groups which are linked were well established when they linked and seem to continue to be that way after the linkage. These four are all still working with their PSPs. Outside of this small group, though, there is an observable sustainability of groups with PSPs despite the lack of linkages.

Evaluation Question 3: To what extent, and in which ways, have PSP networks continued to operate after the end of the project?

Summarized key findings:

3.i Half of the PSP networks established within the sample are still functioning to some extent, with many PSPs considering that the primary benefit of the network is peer support and the leading barrier is transportation costs.

3.ii All networks included a core function of "collaboration, information-sharing and problem-solving"; however, networks were not sufficiently supported or incentivized to fulfill complex functions, such as PSP quality assurance or consumer protection, and their coverage area and late implementation limited networks' continued functioning.

3.iii The most active networks comprise the most active PSPs, in terms of new group formation.

3.iv More than half of interviewed PSPs have apprentices supporting their work; however, opportunities for training, certification and remuneration vary, creating a risk of misleading some helpers who do not have the opportunity to become certified PSPs and earn independently.

Finding 3.i: Half of the PSP networks established within the sample are still functioning to some extent, with many PSPs considering that the primary benefit of the network is peer support and the leading barrier is transportation costs.

Two of the four PSP networks are still functioning and have some common characteristics. PSPs stated membership in one of four networks, with three starting in early 2016, and one starting in 2017: Elgon, Namutumba-Butaleja, Pallisa-Kibuku, or Tororo (started in 2017). The former two were found to be active, and the latter two inactive. When comparing the four networks across key characteristics, it becomes apparent that networks which are active share certain characteristics. Active networks may not have all of the characteristics, but they have at least most. These include:

1. Geographic location is convenient to members (some may split to accommodate others)
2. More than 10 members (or a relatively fair number)
3. Meet regularly
4. Membership fees are collected regularly to cover ongoing costs, but are reasonable and affordable
5. Number of activities conducted (active networks listed more activities than inactive)

6. Engage in additional activities that promote further member interaction: such as running a collective business or participating as a SILC group
7. Good leadership (or lack of complaints about leadership)

As demonstrated in Figure 10, both the Elgon and Namutumba-Butaleja networks have 6–7 of the characteristics, and Pallisa-Kibuku and Tororo have only 2–3 of them. Interestingly, both active networks started and continue a SILC group among members. One network SILC group saves quarterly and the other monthly, both corresponding to the timing of their network meetings. SILC membership could benefit networks by incentivizing higher network meeting attendance.

Figure 10:   Key characteristics of networks

Network name and status	Elgon PSP Network: *Active*	Namutumba-Butaleja PSP Network: *Active*	Pallisa-Kibuku Network: *Inactive*	Tororo PSP Network: *Inactive*
Status of geographic location	Elgon	Network split into 2 orgs in 2 locations; Namutumba and Butaleja	Network split into 2 orgs in 2 locations; Pallisa and Kibuku	Tororo
Estimated number of current active total members	15 (started with 16)	Currently 12–16 active members (started with 23)	9 members were active most recently (started with 24)	Unclear since activity is low to none (original number unknown).
How frequently do they meet?	Quarterly	Monthly	Last meeting in September 2018	Quarterly
How much are membership fees?	One-time registration fee of 10,000 UGX. Then 3,00/month to pay for sodas, stationery and food.	10,000 to start; and 5,000/year thereafter.	5,000–10,000 initial fee to become a member.	No fee; just money for registration for the network.
How does the network raise funds besides membership fees?	They rent a plot, they plant and they sell food for money. They are trying to rent an office.	Unconfirmed. Solar lamp companies approached them to train people to recruit PSPs to sell lamps, but unclear if any profits go to the network.	Unclear. One PSP mentioned selling some produce, but provided no details.	No additional efforts.
Activities	Help each other if have problems with groups. Discussion of apprentice training and certification. Executive committee travels together to meet other PSPs. Save as a SILC group (quarterly savings 10–15,000).	Offer each other advice with groups. Visit groups, share ideas. Assist with loan recovery. Discussion of apprentice certification. Save as a SILC group (monthly SILC contributions of 10–50,000).	Share challenges with groups. Some help with debt collection. Tried saving together and did not work.	Assist each other with groups. Share knowledge on writing constitutions. Help with loan defaults.

Commentary on leadership	n/a	n/a	n/a	Comments from PSPs include: *"The chairman was weak." "The Chairman of the network was too busy for the network information." "Our leaders became weak."*

PSPs perceived that the primary benefit of participating in networks was the peer support, leading to varied perception of the worth of networks based on the value that individual PSPs place on social and professional connections. Seventy-four percent of PSPs stated that the greatest advantage of network membership is "assisting one another." Other benefits mentioned include sharing ideas, loan recovery, saving together, and respect. For PSPs who value social and professional connections, the advantage of "assisting one another" could be the main driver for sustained membership.

There are several barriers for PSPs in being an active member of a PSP network, with PSPs perceiving that the most prevalent barrier is the distance required to travel for regular meetings. When asked to identify the greatest disadvantage of being in a network, PSPs most commonly answered that meetings are distant and incurred transportation costs (48%). The distance barrier could help explain how even though all networks started with 16–24 members, each lost membership over time, some losing significant numbers (see number of active members in Figure 10). As inactive networks lost all members eventually, one of the active networks lost one-third of members. This barrier also likely explains why both the Namutumba-Butaleja and Pallisa-Kibuku networks, which each originally covered two districts, split (see Status of geographic location in Figure 10). In addition to transportation, a few PSPs also expressed their frustration in paying membership fees, the lack of earning money with the network, the lack of unity, dealing with difficult people, and bad leaders. The NGO manager added that he thinks that "the ones that are stronger are because of the leadership…following up with registrations, etc., without money, it is work." Conversely, 13 percent, or three PSPs, claimed there was no disadvantage to being in a network.

Considering almost half of the interviewed PSPs felt that distance, and thus transportation costs, were an issue, it seems that CRS and the implementing partners either did not establish the optimum geographic coverage for a network or did not support the networks sufficiently in how to manage the costs associated with running a network and attending meetings. The dissolution of two networks and high member drop-out suggest that networks might require more guidance and capacity-building to establish the networks in a sustainable way.

Finding 3.ii: All networks included a core function of "collaboration, information-sharing and problem-solving"; however, networks were not sufficiently supported or incentivized to fulfil complex functions, such as PSP quality assurance or consumer protection, and their coverage area and late implementation limited networks' continued functioning.

CRS provides a set of guidance on the mission, categories and functions of PSP networks; however, the EFI program provided PSPs with the flexibility to decide and prioritize their own network's activities. CRS states the mission of the PSP Network is to: "Support the activities of the PSPs who belong to the Network, to help them sustainably and profitably create, support and enhance SILC groups."[15] More specifically, supporting PSPs indicates that the network should: market and promote the SILC model and the PSP approach; collaborate, share information and problem-solve; standardize the pricing of services;

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[15] Catholic Relief Services (2015), "PSP Network Formation Workshop Trainer's Guide"

upgrade member skills; and introduce new products and services. Additionally, networks should represent SILC and PSPs to stakeholders, ensure quality control of PSP work, provide consumer protection (via regulation of PSP activities and behaviors), and increase the network membership through the management of the apprenticeship process.[16] In a very general sense, each network is achieving the overall mission. The CRS *PSP Network Formation Workshop Trainer's Guide* [17] specifically tells network members to prioritize activities, with the option of deciding which and how many activities to adopt over time. Accordingly, the evaluation found that the activities taken on by each network are mixed.

Figure 11: Categories and functions of PSP Networks

Category and function	Have evidence at least one network has provided function
Support to PSPs	
Marketing and promotion of the SILC model and the PSP approach	Unconfirmed
Collaboration, information-sharing, and problem-solving	Yes
Standardizing the pricing of services	Unconfirmed
Upgrading of member skills and introduction of new products and services	Yes
Representation	
Representation of SILC and PSPs to stakeholders	Unconfirmed
Assurance of service quality	
Quality control of PSP work	No
Consumer protection (regulation of PSP activities/behaviors)	No
Increase in network membership	
Management of apprenticeship process	Yes

The only CRS-recommended network function that was common across all networks was "collaboration, information-sharing and problem-solving". The PSP interviews and FGDs with SILC members yielded evidence that some of the activities suggested by CRS are occurring, some are not occurring, and some are left as unconfirmed. Figure 11 summarizes these findings by function. All four networks each seem to collaborate, share information and problem-solve by: offering each other advice or in-person visitations to groups, promoting PSP payment, and addressing loan recovery. Two networks, Elgon and Namutumba-Butaleja, both mentioned that they plan to have an interview and certification session soon to turn interested apprentices into PSPs, which qualifies as increasing network membership through the apprenticeship process. Lastly, the Namutumba-Butaleja network is upgrading member skills and offering new products and services through sharing information on how to write constitutions for groups that want to register with the local government (although many PSPs mentioned this in individual interviews, it is not clear which are coordinated through networks).

Some CRS-recommended network activities are not taking place across any of the networks, including the "Assurance of Service Quality". There is no indication in the data that the provision of consumer protection is occurring. Although PSPs mentioned network constitutions and codes of conduct, there was no discussion of recourse for group member complaints or pricing guidelines. The FGDs with SILC groups yielded that groups do not typically engage with networks. Some of the groups (24%) knew about the networks, but most did not (67%). Interviews with community leaders also showed that they have little knowledge of networks. None of the network activities listed by PSPs suggest that the networks act as a complaint or accountability mechanism for groups outside of assistance with loan recovery. There is no clear evidence that the network does anything to ensure quality control of PSPs, either. Although problematic PSPs may be reported to the network, as the NGO manager stated he does when PSPs share this type of information with him, it is not clear if the network acts. Two community leaders stated that local councilors check on PSPs, and two others stated that "someone comes to check" on PSPs, but they

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[16] Catholic Relief Services (2013), "Private Service Provider Implementation Manual"

[17] Catholic Relief Services (2015). "PSP Network Formation Workshop Trainer's Guide."

did not know the identity of those who come. Some of the networks mentioned visiting groups, but it was not clear if it was for spot checks to ensure PSP quality, or if it was for loan recovery assistance.

"I could make a report, but to whom? We do not know who we would complain to."
(Female SILC Member, Tororo)

Other CRS-recommended network activities were not referenced or reported by any evaluation respondents, which means it is unclear whether the activities are taking place or not. Network activities that were not mentioned include marketing and promotion of the SILC model and PSP approach, standardizing pricing of services, and representing SILC and PSPs to stakeholders. Even if they are happening in some form, since they were not clearly mentioned in the interviews, it is not possible to comment further on these activities.

CRS has taken a non-prescriptive approach to convening PSP networks, which supports PSPs to choose activities that are most relevant to them; however, this approach has limited PSPs' ability or willingness to undertake some of the key network functions, such as consumer protection. The non-prescriptive approach in allowing networks to choose and prioritize activities may be a logical design for an entrepreneurial model. However, the absence of networks undertaking responsibilities that require complex activities, such as consumer protection and quality control of PSPs, suggests that this approach may be insufficient in providing the guidance, capacity-building or incentives required for PSPs to deliver some of the core network functions.

CRS and implementing partners initially convened the networks, which are considered to cover too large a geographical area and to have started too late into project implementation. The networks were created as the last major component of EFI—in 2016 or 2017, as opposed to other components started in 2014. The period of only one year or one year and a half (early 2016 to mid-2017) to train PSPs on network creation, to allow networks to decide on activities, and to set a rhythm in regular meetings, is considered to be insufficient time for these new organizations to develop fully, or deeply enough, before the end of the project. The short implementation period may have resulted in limited opportunities, across all networks, to develop and embed activities to raise funds for the network. This sentiment was corroborated by the NGO manager interview, with him suggesting to start networks in the first year of the project and then to leave them at the point they are registered with the local government. As already referenced, a significant disadvantage for PSPs in participating in networks is financially contributing to the network and the lack of opportunity to make money through the network. The aforementioned challenge of geographic area, which led to a split within two networks (Namutumba-Butaleja and Pallisa-Kibuku) indicates that the coverage area that was identified during project implementation was too large for PSPs. The geographical coverage of networks and duration of network support during the project lifetime seem to have affected some PSPs' ability and willingness to continue participating in their network.

"It's a very good model, but… I think we started with some of the networks a bit late, but if it had been started earlier, they would know what they were doing." (NGO manager interview, Mbale)

Finding 3.iii: The most active networks comprise the most active PSPs, in terms of new group formation.

Additional analysis on active networks revealed a correlation between PSPs in active networks and the average total number of groups they created. The analysis shows that PSPs in the currently active Elgon and Namutumba-Butaleja networks created more total groups on average than PSPs in the Pallisa-Kibuku and Tororo networks. As shown in Figure 12, Elgon Network PSPs created an average of 64.4 groups; Namutumba-Butaleja with 41.2; Pallisa-Kibuku with 39.8; and Tororo with 34.4. The correlation is not

perfect as even though trends during EFI are the same, trends post-EFI change as Tororo PSPs made gains putting them as more productive than Namutumba-Butaleja and Pallisa-Kibuku. The trend could suggest that motivated PSPs create a motivated network; or, conversely, it could suggest that a motivated network contributes to strengthening PSPs. Either way, the data is consistent that the motivated PSPs are in motivated networks, and is an issue worth further exploration.

Figure 12: Average number of groups created per PSP, according to network

Network	Average number of groups created per PSP, during EFI	Average number of groups created per PSP, post-EFI	Average total number of groups created per PSP
Elgon	35.3	33.6	64.4
Namutumba-Butaleja	28.3	12.8	41.2
Pallisa-Kibuku	28.7	11.2	39.8
Tororo	21	18	34.4

Finding 3.iv: More than half of interviewed PSPs have apprentices supporting their work; however, opportunities for training, certification and remuneration vary, creating a risk of misleading some helpers who do not have the opportunity to become certified PSPs and earn independently.

More than half of interviewed PSPs have apprentices supporting their work. 53% of the interviewed PSPs reported that they had apprentices, with four of them working with two or more. Most of those PSPs claim that they are actively training their apprentices to become PSPs, although only three PSPs reported that they had an apprentice who received certification.

However, opportunities for training and certification of apprentices vary. After approximately two years of training by assisting with groups, apprentices are expected to have enough experience to become certified. Some PSPs expressed doubt as to whether this was enough training, however. One PSP commented that the training is not adequate to become a PSP because "they need other things we cannot provide…especially conflict management, attitude." Both apprentices interviewed asked for more training. With regard to the opportunities for apprentices to become PSPs, PSPs from two of the networks, Elgon and Namutumba-Butaleja, said they were waiting for "an apprentice interview and certification ceremony" to be scheduled and executed by the network in the future. Apprentices working in areas with inactive networks are at a significant disadvantage and may not ever get certified. A PSP from Tororo said that the network was supposed to certify PSPs, but is now inactive, and another PSP from Pallisa said that PSPs are not certified because the network "does not have regular meetings" (because it is inactive).

Remuneration of apprentices by PSPs and SILC groups also varies widely. Regarding remuneration, 67% of those with apprentices said they are paying them, with some others saying they get lunch or a token of appreciation. The NGO guidelines, as stated in the NGO interview, are that apprentices get paid by the PSP, with the amount dependent upon how much the group pays. The apprentice should at first get 25% of the amount that the group pays the PSP, then after 6 months, receive 50%, and after 12 months, 75%. Once certified, the apprentice should receive the full group payment. One of the two apprentices who was interviewed has been working less than one year, works with nine of the PSP's groups, and earns 5,000 UGX/month. Her PSP is considered inactive. The other apprentice has been working for four years with an active PSP. He started with no pay when he was "still training," then a year later, started to receive payment. For the 16 groups he formed when still working closely with the PSP, the apprentice gets half of what the groups pay and the PSP gets the other half. With the eight groups that the apprentice has created with minimal support from his PSP, he receives all of the money.

There is a risk of misleading some helpers who do not have the opportunity to become certified PSPs and earn independently. It seems that some PSPs need apprentices to assist with providing continued assistance to the large number of groups they have formed over time. Some apprentices may be content

with this role, whereas others want to become PSPs. Regardless, there is a risk of misleading or even exploiting these assistants. Only three of all responding PSPs, across the four networks, had apprentices that got certified in the past. Two networks speak of planning certifications, but they have not occurred yet. Some apprentices work in areas where the networks are inactive, indicating that they will not ever get certified—at least not locally. In the two interviews with apprentices, neither was getting paid during their first year, although they should, according to the NGO guidelines. One interviewed apprentice has been working for 4 years, which is twice as long as the 2-year guideline.

Evaluation Question 4. How has the value for money of the PSP model evolved since the end of the project lifetime, with specific analysis of cost-per-member?

> **Summarized key findings:**
>
> 4.i The cost-per-member of the PSP model has decreased since the end of EFI, demonstrating that the value for money of the project has improved since the program end as results are sustained.

Finding 4.i: The cost-per-member of the PSP model has decreased since the end of EFI, demonstrating that the value for money of the project has improved since the program end as results are sustained.

Since the end of the EFI project, no additional costs have been incurred by CRS or implementing partners to continue the activities of PSPs and SILC groups. During EFI, cost-per-member for the portion of the program managed by EADEN was calculated at $13.19 per member.[18] Per information provided by CRS, costs were calculated at $1,583.352.80.[19] Information from EADEN and the PSPs indicate that additional costs were not incurred after the EFI timeline had ended. When asked if they had received any support from EADEN or SEPSPEL since the end of EFI, 90% of the responding PSPs said no.[20] Regarding current communication with EADEN or SEPSPEL staff, 73% of the PSPs said they had no contact, and 27% said they had received occasional calls to "see how they were doing." Some PSPs also asked about potential new projects during this time. Evidence from the PSPs is corroborated with the interview with the EADEN program manager, who said, "There is not much face-to-face interaction since the end of the project, but there is some contact through phones, and sometimes we see them when we visit in [project areas] for other projects." He added that sometimes he initiates contact with PSPs, although at times they call him. They sometimes ask for guidance, let EADEN know what is new for their work, or if a PSP has done something negative in the community. If that is the case, EADEN tells the network about the issue. Information triangulated among the PSPs, EADEN staff, and CRS staff that no additional resources have been put towards activities post-EFI confirm that no additional costs have been incurred.

Due to the increase in the number of groups supported by sampled PSPs since the end of the project, the total number of SILC group members is also assumed to have increased. As stated under Evaluation Question 1, surveyed PSPs under EADEN and SEPSPEL reported creating an additional 598 groups since

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[18] This is an average of cost-per member for the NGO EADEN and the NGO SEPSPEL. EADEN took over SEPSPEL's operations under EFI in 2016. The denominator for this calculation was the number of members trained for that partner, as per SAVIX, at 30 June 2017. The only exclusions were for groups that dissolved in the 1stcycle and were removed from SAVIX. CRS did not remove later groups.

[19] The numerator for the aforementioned cost-per-member was calculated from CRS financial reports of total spending on the project (CRS and partner levels), and excluded the following expenditures: financial diaries, midterm and final evaluations and mobile money pilot (as well as the staff dedicated to those), and half of the CRS program delivery fee (which was captured for HQ overhead and was not used for programming). The regional office expenditure was split four ways among countries, then each country expenditure was divided equally by the number of partners. CRS ended up with a 3-level cost (partner + country + region) for each partner. They cut off measurement at 30 June 2017, at the time of the last SAVIX (SG financial performance) reports.

[20] Six percent said they received support in the form of the network; however, providing support was the purpose behind the creation of the network. There were no extra expenditures on networks post-project.

the end of EFI. In this analysis, we discount the 80 dissolved groups, which gives us 518 groups. An additional 518 groups reflects an increase of 56% over the 920 groups created by the same PSPs during the project. However, this estimate does not adequately account for a fair rate of "unproductive" PSPs (or those who have not created a new group in the past 12 months), which will be found in all PSP programs. Looking only at the groups created by the productive PSPs, we now have an estimate of 591 groups created post-EFI and subtract 61 dissolved groups, giving us 530 groups, or a 63% increase. We discount this increase by 15%[21] as a simplified way to account for those who are less productive, which gives us an estimated 54% increase. Based on CRS' estimation of 29.2 members per group for EADEN and SEPSPEL during EFI, and using a 54% increase rate, the estimation for total number of members under these two partners post-EFI is 61,456. Adding this number to the number of members formed into groups during EFI, gives us 175,263 total number of members to calculate the new estimate of cost-per-member.

Due to the absence of costs and the increase in SILC group members since the end of the project, the cost-per-member has decreased from the cost-per-member during the project lifetime, demonstrating an improvement in the value for money of the project since its closure. Based on the above estimations, the new calculation of cost-per-member is the aforementioned $1,583,352.80 divided by 175,263, or $9.03 per member for the two partners. This estimate falls well below other estimates by other facilitating agencies of average per-capita costs that range from $18 to $48.[22] Evidence that a high number of groups created under EFI are still functioning, and that a considerable number of additional groups have been formed in the 1.5 years post-EFI, support the finding that the cost-per-member of the PSP model has decreased since the end of EFI. The value for money of the project has improved since the program end as results are sustained.

4   Conclusion

We conclude that the PSP model appears to be highly sustainable, 19 months after the end of project implementation. The majority of PSPs are still actively forming new groups and all interviewed PSPs are providing some support to SILC groups. Further to this, all interviewed PSPs reported receiving payment from at least some of the groups that they support. This demonstrates that PSPs and SILC groups have continued to implement some EFI activities without any further support from the Mastercard Foundation, CRS or implementing partners and that the critical component of remuneration by SILC groups to PSPs for their services is still functioning to some extent. However, PSPs face more challenges in establishing continued remuneration from SILC groups in higher cycles for a fair service provided. This challenge poses the risk of some PSPs intentionally preventing SILC groups from becoming self-sustaining so as not to lose their payments.

Furthermore, we have found that community members continue to have opportunities to access savings and loans within their own communities, as a result of the ongoing activities of PSPs and SILC groups. The rate at which EFI-supported SILC groups have dissolved is considered to be below average for savings groups and the majority of participating SILC groups reported having increased their total savings at each share-out since the end of the project. Further to this, most PSPs are continuing to form new groups (at a rate which outstrips groups dissolution) indicating that there are more community members actively participating in SILC groups than there were during the project lifetime. The increase in total SILC group members since the end of EFI, with no further costs to the Mastercard Foundation, CRS or implementing partners, means that the value for money of the project is currently improving as more community members are being reached without further programmatic costs being incurred.

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[21] The 15% is based on counting nine PSPs out of the 62 in the six districts visited (including the pilot district of Mbale) who had not formed a new group in the past year. An alternative way to discount for unproductive PSPs is to take 15% of a group of PSPs, and multiply that by the average number of groups created by PSPs. Then, subtract that amount of groups. This method is more accurate, but perhaps not as straightforward or an easy "rule of thumb" as discounting an increase rate by 15%.

[22] Allen, H. and Panetta, D. (2010). *Savings Groups: What Are They?* Arlington, VA: The SEEP Network.

Very few SILC groups have been linked with further governmental or NGO programs since the end of EFI, despite many groups registering with their district for this purpose. There has been an observable lack of spontaneous linkages between SILC groups and other programs since the end of EFI, and PSPs were not actively supported by EFI to create these linkages on behalf of their groups. The only SILC groups that have formal linkages with a financial institution are those that were formally linked to Post Bank by EFI during the project lifetime; there are also three examples of SILC groups in the sample who have created links to non-financial programs. Despite the small number of groups with linkages to other stakeholders, the SILC groups are sustaining themselves successfully, suggesting that further linkages are not required for SILC group activities to be sustained for 18 months beyond project implementation.

Only half of the networks are still functioning, which may be because of issues in the geographical coverage and timing of network set-up. Further, PSP networks have not been sufficiently supported to adopt some of the core network functions, such as consumer protection and PSP quality assurance. Only one network (of four that were included in the evaluation) is still functioning in the form that it was originally set up during the project lifetime; another has divided because of its large geographical scope and is active in its new forms. Core functions that are complex to implement, such as consumer protection and PSP quality assurance, are not being fulfilled by any of the networks, suggesting that more support or incentives are required for networks to undertake these roles. As a result of the limited continuation of network activities in some areas, the formalized role of apprentices and their certification as PSPs in those areas has also been curtailed since the end of the project. This has led to some individuals providing support to PSPs, under the title of "apprentice," but with little formalized support, training, remuneration or opportunity to become certified PSPs themselves. However, our findings suggest that the PSP networks may have significant value, as noted by PSPs who appreciate the opportunities for peer support, and as evidenced by PSPs in active networks forming the most new groups.

5   Recommendations

Based on our review of the evidence of the sustainability of EFI activities and results beyond the end of the project lifetime in Uganda, we propose the following recommendations for Mastercard Foundation and for CRS and implementing partners. These recommendations are specific to the results in Uganda, but could have relevance to other contexts.

Recommendation 1: Continue to implement the Private Service Provider model for supporting savings and lending groups in rural African countries, with some adaptations to improve the services for older groups and the networks, as outlined below.

Our analysis indicates that the PSP model has generated activities and results that have been sustained beyond the end of the project lifetime in Uganda. This is a significant achievement, which suggests that the model of savings groups paying group facilitators for their services is an effective approach to providing community members with savings and lending opportunities within their own community without ongoing NGO intervention. We have identified some opportunities to increase the support to PSPs in their services for older groups and in their network activities, as outlined in the below recommendations, which we propose would improve the PSP model.

Recommendation 2: Establish the optimum design of networks through further study to ensure an appropriate geographical coverage, define necessary duration of implementation before project closure, contextualize characteristics associated with active networks, and determine the causal factors in active networks supporting active PSPs.

The link between active networks and high activity levels of PSPs within our small sample of networks within the Uganda program suggests that the network component of the program has the potential to reinforce the effectiveness of the PSP model. We recommend that links between network activity and PSP performance are explored through further research. In order to support improved network results, we also propose that the following would strengthen the PSP networks in further programs:

- Work collaboratively with PSPs to agree appropriate travel distances to attend network activities; use these distances to inform the geographic coverage of PSP networks.

- Initiate network start-up earlier in project implementation, allowing sufficient time for networks to establish themselves and embed activities that will support them to be self-sustaining.

- Review the characteristics and activities of active networks and build the evidence base on implementation and effectiveness of these characteristics and activities within PSP networks. This can help inform network members' prioritization of their own activities.

Recommendation 3: Offer more guidance for PSPs in providing paid, fair services for higher-cycle groups.

We recommend that future PSP programs provide more guidance or capacity-building to PSPs in how they can support higher-cycle groups, in particular in the kinds of activities that SILC groups may continue to demand and for which they are likely to pay. Given the high proportion of older SILC groups and PSPs that report PSPs' support with loan recovery in this study, it may be appropriate to include this in the package of services to older groups. Guidance on how to link mature SILC groups to other stakeholders may warrant inclusion in training for PSPs to support older groups, if CRS want these linkages to be developed, as these links are not being developed without specific efforts by CRS and implementing partners. More intensive and sustained support to PSPs on how to develop paid services for older groups will mitigate the risk of PSPs exploiting older groups by limiting SILC groups' knowledge so that they cannot become self-sustaining. We propose including related questions in program needs assessments to provide further evidence on these potential needs in each program context.

Recommendation 4: Build the capacity of PSPs to deliver core functions of networks, in particular consumer protection and quality assurance of PSPs.

If consumer protection and quality assurance of PSPs are considered to be a key role of networks, then we recommend that CRS and implementing partners increase the capacity-building provided to PSPs on how to fulfill this role. In addition to capacity-building, we recommend that CRS and implementing partners consider how these tasks could be incentivized to encourage PSPs to undertake the responsibilities. Consumer protection and quality assurance of PSPs is critical in ensuring that SILC groups are receiving a fair and honest service. This recommendation builds upon Recommendations 2 and 3. Further to this, we propose the delivery of all of these recommendations will also promote the fair conduct of PSPs towards apprentices and helpers, providing them with opportunities for certification and independent earnings.

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Annex 2   Evaluation Matrix

EQ #	Evaluation Question and Sub-Questions	Indicators	Methods and data sources
EQ1: To what extent is the PSP model still functioning after support has been withdrawn, and the project has closed?			
1.a.	Do PSPs **continue forming new groups**? Do they adhere to project-recommended terms, or have they modified terms?	# of PSPs that are forming new groups # of new groups formed / PSP since the end of project # or estimate of the number of members that are in these newly formed groups # and % of PSPs getting paid for forming new groups # and % of PSPs that are still conducting PSP activities Fee structure for each PSP Terms on which PSPs are operating [breakdown of how terms are defined should be derived from EFI recommended terms] EFI recommended terms Perspectives on the relevance of forming new groups Perspectives on the practicalities of forming new groups Perspectives on the barriers to forming new groups Perceptions of the effect of NGOs on PSP operations and business model Types of Income Generating Activities (IGAs) that PSPs have Change in types of IGA for PSPs from those conducted during project lifetime Perspectives on changes to PSP payment since EFI project ended Perspectives from inactive PSPs; understand if new groups (or lack thereof) played a role in why they are no longer active (or perhaps are much less active)	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups Interviews with NGO staff (CRS or partners)
1.b.	What is **PSP interaction/remuneration** with existing groups? How has this been affected by PSPs' strategies to **sensitizing communities** on the need to pay?	Count of the number of existing groups that each PSP is serving Count/estimate of the number of members that are in these groups # and % of PSPs that are still conducting PSP activities with existing groups Fee structure for each PSP for existing groups (includes when and how being paid) # and % of PSPs getting paid (financially and in-kind) for monitoring higher-cycle groups # and % of PSPs that are offering free services # and % of PSPs not getting paid when they want to be getting paid Description of the different payment terms seen across groups: amount, timing, frequency of payments, frequency of visits, for what services, per age of groups, payment method Types of service provided by PSPs by cycle number Perspectives on what are effective strategies to get paid Perspectives on challenges to getting paid	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs Interviews with NGO staff (CRS or partners)

		EFI recommended terms on sensitizing communities on the need to pay Perspectives on the effectiveness of the EFI recommended strategies to sensitizing communities on the need to pay # and % of PSPs getting support from project partners since end of EFI Types of support provided to PSPs by project partners since end of EFI Perspectives on project partner support (or the lack thereof) since end of EFI Perspectives on the relevance of monitoring existing groups Perspectives on the practicalities of monitoring existing groups Perspectives on the barriers to monitoring existing groups Perceptions of the effect of NGOs on PSP operations and business model in terms of higher-cycle groups Perspectives from inactive PSPs; understand if renumeration played a role in why they are no longer active (or perhaps are much less active)	
1.c.	How do **PSPs and groups in higher cycles perceive their relationship**?	Frequency of PSPs visits with higher-cycle groups Reason for PSP visits, and origin (who asked for the visit: the PSP or the group) Perspectives of PSP on her/his visit, the quality of the groups, and the ability and amount to get paid Perspectives of the group on the PSP, the value of her/his services, and on the cost of the services Perspectives from inactive PSPs; understand if lack of work from existing groups played a role in why they are no longer active (or perhaps are much less active)	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups
1.d.	To what extent do PSPs and group members **perceive that the poorest are encouraged and supported to participate** in the groups, since the project has ended?	Techniques used by PSPs to encourage the poor to participate # and % PSPs that use some of the CRS pro-poor outreach techniques # and % PSPs that use all of the CRS pro-poor outreach techniques Perspectives of PSPs on the effectiveness of encouraging and supporting the poorest to participate Perspectives of PSPs on the relevance of encouraging and supporting the poorest to participate Perspectives of PSPs on the benefits of encouraging and supporting the poorest to participate Perspectives of PSPs on the challenges of encouraging and supporting the poorest to participate	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups Interviews with NGO staff (CRS or partners)

		Perspectives of group members on the effectiveness of encouraging and supporting the poorest to participate Perspectives of group members on the relevance of encouraging and supporting the poorest to participate Perspectives of group members on the benefits of encouraging and supporting the poorest to participate Perspectives of group members on the challenges of encouraging and supporting the poorest to participate	
1.e.	Do/can PSPs reach **'saturation'** in a given village or area? What happens then?	Perspectives of PSPs on "saturation": definition and causes # and % of PSPs who have worked/are working in a community where no new groups want to form (i.e., saturation is reached) # of communities identified by PSPs as having reached saturation (that they know about) # and % of PSPs who work in communities where there are people who want to be in groups but cannot (low supply of PSPs) PSP perspectives on SILC activities in saturated communities PSP perspectives on their own activities in saturated communities	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs Interviews with NGO staff (CRS or partners)
1.f.	How are PSPs and their Networks **perceived** by groups and community members following the end of the project?	Perceptions by active SILC members of PSPs and their networks in the post-project era: presence, value and sustainability Perceptions by inactive SILC members of PSPs and their networks in the post-project era: presence, value and sustainability	FGDs with SILC groups FGDs with inactive SILC groups
1.g.	In which ways has the closure of the project affected group members' **opportunities to access savings and borrowing** services?	Estimates from PSPs on number of groups s/he manages that have dissolved/broken up. Perceptions from active SILC groups of presence of other groups: growth, status quo or drop in numbers Perceptions from inactive SILC groups of presence of other groups: growth, status quo or drop in numbers Perceptions from PSPs of presence of groups: growth, status quo or drop in numbers Perspectives on group dissolution: frequency, causes, consequences	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups
EQ2: To what extent are groups linked to other stakeholders, and for those who are, how does it affect their sustainability?			
2.	[No sub-questions]	Count of PSP groups that are linked Count of SILC groups that are linked (whether or not we talk to their corresponding PSP) # and % of groups that are linked with other stakeholders # and % of groups that are linked, in specific ways Types of linkages, including local actors, entities Groups' perspectives on linkages: relevance, value (by type of linkage), cost Groups' perspectives on role of PSP, value of PSP in the linkages	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups

		PSP perspectives on the practicalities of linkages: cost of linkage (if any, for instance, like cost of solar lamp), structure, cost of PSP to provide the linkage	
EQ3: To what extent, and in which ways, have PSP networks continued to operate after the end of the project?			
3.a.	Do the PSP networks **follow the initial project orientation**, or deviate?	# of networks continuing to operate after EFI Description of network activities Role and relationship of networks and PSPs Perspectives on network composition Perspectives of PSP on being a member of a network: benefits and disadvantages, value PSP interaction with other networks Perspectives of PSPs who are NOT in a network: relevancy of networks, how function on own # of networks that are registered as CBOs Points from EFI initial project orientation for networks to serve as comparison for whether PSP networks follow it or deviate from it	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs Interviews with NGO staff (CRS or partners)
3.b	What **activities do networks undertake**? What is their funding model?	Structure for networks: meetings, frequency, location Size of networks: PSP perception of total number of PSP members in their network Perception of PSPs on overall PSP attendance at meetings: frequency Funding sources for networks PSP perspectives on networks funding; on charging fees to PSPs Responsibilities and obligations of PSPs to networks Perspectives on how networks engage groups Perspectives on the benefits/disadvantages to groups of the networks	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups
3.c.	What **relationships do networks have with implementing partners** and other stakeholders?	Types of relationships between networks and implementing partners Perspectives of PSPs on types of support that NGOs provide networks with # of networks in active engagement with implementing partners Relationships that networks have with other entities	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs Interviews with apprentices Interviews with NGO staff (CRS or partners)
3.d.	To what extent, and in which ways, have **apprentices continued to operate** after the end of the project? Are apprentices effectively being recruited and prepared to provide high-quality SILC training and support? What are the	# and % of PSPs that have apprentices # and % of PSPs that are actively training apprentices to become PSPs # and % of PSPs that received assistance from network to identify/be matched with an apprentice Perspectives of the PSPs on apprentice training, duties Perspectives of the PSPs on the role of the network to match them with apprentices Perspectives of apprentices on apprentice training, duties Terms, interaction, and training/mentorship between PSP and apprentice	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs Interviews with apprentices Interviews with NGO staff (CRS or partners)

	respective roles of their PSP and of the network?	Knowledge of EFI recommended model for apprenticeship in order to compare if there is a deviation % and # of PSPs-apprentice relationships that "followed the model" according to PSP Perspectives on the EFI PSP-apprentice model; what works, what doesn't # and % of PSPs that state that their apprentice is getting paid Fee structure for apprentices (how much, by whom, for what) Perspectives on the relevance of being an apprentice Perspectives on the responsibilities and practicalities of being an apprentice Perspectives on the quality of training and mentorship that apprentices receive from PSPs Perspectives on the challenges of, or barriers to, being an apprentice Perspectives on roles of the networks to/for the apprentice (matching with PSPs)	
3.e.	Are **apprentices remaining as helpers** to their PSPs, or certified as full-fledged PSPs?	# and % of PSPs who report that they have had at least one apprentice go on to become certified PSPs Perspectives on the relevance of being an apprentice Perspectives on the opportunities for apprentices to become PSPs Perspectives on challenges or barriers to becoming a certified PSP	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs FGDs with SILC groups FGDs with inactive SILC groups Interviews with apprentices
EQ4: How has the **'value for money'** of the PSP model evolved since the end of the project lifetime, with specific analysis of cost-per-member?			
4	[No sub-questions]	Total number of groups and members during EFI of the areas where we go Estimate of # of total SILC groups and number of members, post-project, from the sample of PSPs (counting from their groups, and extrapolating) Cost-per-member calculations by CRS during project (likely in a few configurations)	Questionnaire with PSPs Interview with active PSPs Interview with inactive PSPs Interviews with NGO staff (CRS or partners)

Annex 3   Evaluation Respondents

#	Respondent Type	Sex	Sub-County	District	Active/inactive
1	PSP	Female	Romaske	Mbale	Active
2	PSP	Male	Butaleja	Butaleja	Inactive
3	PSP	Male	Busaba	Butaleja	Active
4	PSP	Male	Iyolwa and Magola	Tororo	Active
5	PSP	Female	Magola	Tororo	Inactive
6	PSP	Male	Bubutu	Manafwa	Active
7	PSP	Male	Bunyinza Town Council	Manafwa	Active
8	PSP	Male	Kameke	Pallisa	Active
9	PSP	Male	Kamuge	Pallisa	Active
10	PSP	Male	Nsinze	Namutumba	Active
11	PSP	Female	Kibaale	Namutumba	Active
12	PSP	Male	-	Mbale	Active
13	PSP	Male	Buslwe	Butaleja	Active
14	PSP	Male	Busabi	Butaleja	Active
15	PSP	Male	Nagongera	Tororo	Active
16	PSP	Female	Malanda	Tororo	Active
17	PSP	Male	Bukusu	Manafwa	Active
18	PSP	Male	Sisuni	Manafwa	Active
19	PSP	Male	Agule	Pallisa	Active
20	PSP	Male	Agule	Pallisa	Active
21	PSP	Male	Mazuba	Namutumba	Active
22	PSP	Male	Kizuba	Namutumba	Active
23	PSP	Male	Nawanjofu	Butaleja	Active
24	PSP	Male	Butaleja Town Council	Butaleja	Active
25	PSP	Male	Magola	Tororo	Active
26	PSP	Male	Iyolwa	Tororo	Active
27	PSP	Female	Bubutu	Manafwa	Active
28	PSP	Male	Bukobero	Manafwa	Active
29	PSP	Male	Opwateta	Pallisa	Active
30	PSP	Male	Putiputi	Pallisa	Active
31	PSP	Male	Nabweyo	Namutumba	Active
32	PSP	Male	Kizuba	Namutumba	Inactive
33	SILC group	-	Kamuge	Pallisa	Active
34	SILC group	-	Kibaale	Namutumba	Active
35	SILC group	-	Bumasikye	Mbale	Active
36	SILC group	-	Butaleja Town Council	Butaleja	Active
37	SILC group	-	Nawanjofu	Butaleja	Active
38	SILC group	-	Iyolwa	Tororo	Active
39	SILC group	-	Magola	Tororo	Active
40	SILC group	-	Bubutu	Manafwa	Active
41	SILC group	-	-	Manafwa	Active
42	SILC group	-	Pwateta	Pallisa	Active
43	SILC group	-	Putiputi	Pallisa	Active
44	SILC group	-	Nabweyo	Namutumba	Active
45	SILC group	-	Kizuba	Namutumba	Inactive
46	SILC group	-	-	Mbale	Active

47	SILC group	-	Buslwe	Butaleja	Active
48	SILC group	-	Busabi	Butaleja	Active
49	SILC group	-	Nagongera	Tororo	Active
50	SILC group	-	Malanda	Tororo	Active
51	SILC group	-	Bukusu	Manafwa	Active
52	SILC group	-	Sisuni	Manafwa	Active
53	SILC group	-	Agule	Pallisa	Active
54	SILC group	-	Agule	Pallisa	Active
55	SILC group	-	Mazuba	Namutumba	Active
56	SILC group	-	Kizuba	Namutumba	Active
57	Community leader	Male	Butaleja	Butaleja	-
58	Community leader	Male	Nawanjofu	Butaleja	-
59	Community leader	Male	Iyolwa	Tororo	-
60	Community leader	Male	Magola	Tororo	-
61	Community leader	Male	Bubutu	Manafwa	-
62	Community leader	Male	Kibale	Pallisa	-
63	Apprentice	Female	Magola	Tororo	Active
64	Apprentice	Male	Bunyinza Town Council	Manafwa	Active
65	NGO staff	Male	-	-	-

Annex 4 Data Collection Tools

Individual Interview Guide: PSP

A1	**Name of PSP**	
A2	**Village**	
A3	**Sub county**	
A4	**District**	
A5	**Estimated poverty level of community (poorer, average, wealthier)**	
A6	**Interviewer name**	
A7	**Date of interview**	
A8	**Consent given? (Y/N)**	
A9	**General notes and observations**	
	Introduction • We are independent researchers evaluating the EFI project implemented by CRS, and is funded by the Master card Foundation. We want to hear your thoughts on this project. • The interview will last about 1 hour.	
	Consent • Everything you tell us will be confidential, and your name will not be used in any of our reports. However, we would like to use your thoughts and some anonymized quotes from the interview in our findings, if you are happy with this? • Do you mind if we audio record the interview? This is for the researchers' reference and will allow us to check that we have we recorded your views correctly. • Do you have any questions about the research, or concerns you would like to raise before we start?	
	Aim of the interview • We'd like to talk to you about what has changed, if anything, since the start of the programme. However, this interview might be slightly different to others you may have had in the past. • We're not just interested in whether the programme has been successful – we want to know how and why. So I'm very interested in your ideas about how and why things have changed, or not. • This is a learning exercise for us to understand how the community supports SILC groups and PSP. We do not currently have any plans to start a new program.	
	NEW GROUP FORMATION: most important questions are in bold.	
B1	When did you first become a SILC trainer?	
B2	When did you get certified as a PSP? (year)	
B3	Who recruited you?	
B4	Who certified you?	
B5	**Do you still work as a PSP?**	
B6	**Are you in a network?**	
B7	**When was the last group you formed? Are you still looking to form new groups?**	
B8	**How many new groups did you form before June 2017?**	
B9	**How many have you formed since June 2017 (the end of EFI; How many new groups did you form in 2018? And since January?)**	
B10	About how many members are in each group?	
B11	**In your opinion, what are the main challenges to forming new groups?**	
B12	**What prevents community members from joining a group?**	
B13	**How does this affect your willingness to be a PSP?**	
B14	**Is it more common for people who are new to SILC to join existing groups, or to form new groups?**	
B15	How do you know when an area has enough groups?	

B16	If every community member who wants to be in a SILC is a SILC member, how does this affect your activities as a PSP?	
	HIGHER-CYCLE GROUPS	
C1	**Do you work with higher-cycle or older groups?**	
C2	**How many do you work with?**	
C3	**And in what cycles?**	
C4	**What services do you offer to higher-cycle/older groups?**	
C5	**How often do you visit those groups?**	
C6	What are the barriers or challenges for you in providing services for higher-cycle/older groups?	
C7	Do you suggest the visit, or do the groups ask you to come visit?	
C8	**How many of your higher-cycle/older groups have dissolved?**	
C9	Are there more or fewer SILC groups now than 2 years ago? Why? Prompt: what has made groups close?	
C10	For SILC groups that have closed, have the members of dissolved groups found other groups to join?	
C11	**Do you link higher-cycle groups with other services?**	
C12	**What are examples of some of the institutions or programs that you have linked groups to? (Solar lamps; government programs)**	
C13	How much do groups pay you for this linkage service?	
C14	What value does this add to your group?	
C15	What other links have your groups made to institutions or programs? Who supported them with this link? Did it come at a cost?	
	PSP PAYMENTS AND IGAs: most important questions are in bold	
D1	**Do you get paid by groups for your services?**	
D2	**How much do new groups pay you?**	
D3	**How often?**	
D4	*IF THE EARLIER QUESTIONS DO NOT WORK YOU CAN ASK: If a new group has a minimum savings of 500 per week, how much do you charge per member, per month?*	
D5	*How much normally is the minimum that a new group saves?*	
D6	*Does how much a group saves affect how much they pay you? Do you charge the same, regardless of amount of savings? If not, what do you do to determine the amount charged to the group?*	
D7	**CONTINUE HERE BY ASKING ABOUT OLDER GROUPS:**	
D8	**How much do older groups pay you?**	
D9	**How often?**	
D10	**For what services?**	
D11	**Does the amount you earn from groups change from group to group? Or from community to community? How so?**	
D12	Why do you do it this way? Did the network suggest you do it this way? Did you find this works best for you?	
D13	Have you always charged this way, or did you change since EADEN stopped supporting you?	
D14	Why did you change?	
D15	**Do you give groups services for free?**	
D16	About how many of your groups get services for free?	
D17	Why do they not pay? (Do they give you something else in exchange? What?)	

D18	At what stage do your SILC groups normally plan to pay you?	
D19	**Do groups usually pay you at the same stage that you have agreed with them?**	
D20	**Have your groups' ability or willingness to pay you changed over time? Why?**	
D21	**Are there any other things that affect whether your groups are willing to pay you? Prompt: other NGO programmes**	
D22	**What are the most effective ways to explain to groups about the need to pay for PSP services? Tell me about a time when you did this successfully. (Do you remember the ways that you were trained in to encourage group members to pay? [Refer to training manual and insert prompts] How have these worked for you?)**	
D23	**What activities did you do to make money before becoming a PSP?**	
D24	**Did you reduce or eliminate any activity to spend more time with SILC?**	
D25	**How has that worked over time? Has SILC paid you enough to be better off than you were before?**	
D26	**What other activities do you do now to make some money?**	
D27	**Why have/haven't your IGA changed over time?**	
	PRO-POOR OUTREACH	
E1	**How do you normally find community members to join SILC groups? How do you encourage them to join?**	
E2	**Do you use different ways to encourage different groups of people to join? Prompt: poorest**	
E3	**If so, what are the techniques you use? List them for me.**	
E4	**What do you think about the poorest members of the community joining SILC group? Prompt: is it important for them? Why? Can it provide a useful service for them? Why/not?**	
E5	Are any of your groups, or members of groups, some of the poorer members of the community?	
E6	**Which are the most effective ways to get the poorest members of the community to join?**	
E7	**Do you think this is something that you have been particularly successful in or not? Why?**	
E8	Are there any advantages of having the poorest members participate in SILC groups?	
E9	What are the main challenges in getting the poorest community members to join the groups?	
	PARTNER RELATIONSHIPS	
F1	Are you in touch with any of the current staff from EADEN/SEPSPEL? Or with the prior staff?	
F2	**Have you received any support from EADEN/SEPSPEL since the end of EFI, in forming or supporting groups?**	
F3	If so, what kind of support?	
F4	How do you feel about the support that you have received from EADEN/SEPSPEL since the end of the project?	
	NETWORKS AND APPRENTICES: ask as many as time permits; bolded are most pertinent	
G1	**Are you a member of a network?**	
G2	What is the name of the network?	
G3	When did you join the network?	
G4	Were you required to join, or was it voluntary?	
G5	How many active members are in it?	
G6	How many PSPs have left the network? Why did they leave?	
G7	**What are the main activities of the network?**	
G8	**Does the network send PSPs to visit other networks?**	
G9	Why did you join the network?	
G10	**What is the greatest value of being in the network (s)?**	

G11	**What are the disadvantages of being in a network?**	
G12	Why would a PSP NOT join a network?	
G13	How often are there network meetings?	
G14	How often do you attend network meetings?	
G15	How many people normally attend at each meeting?	
G16	**What are your obligations to the network?**	
G17	**Are you required to pay fees to be in the network?**	
G18	**How much do you pay to be in the network?**	
G19	**How much is the cost to participate - such as your transportation, your lunch?**	
G20	How is the cost of hosting meetings paid for - such as the cost of the hall, or the stationary?	
G21	**How does your network raise funds?**	
G22	What do you think of this way of raising funds? Prompt: advantages; disadvantages	
G23	Does the network suggest how you should charge fees?	
G24	If so, do you follow those guidelines? Y/N	
G25	**Is your network registered with the government as a community-based organization? At which level, sub-county, district or national?**	
G26	If yes, how has registration affected your group?	
G27	Does your network have relationships with other institutions? Like with whom, for example?	
G28	How do you think other organisations can support the network? Prompt: how much does this happen?	
G29	Is the network actively engaged with EADEN or SEBSPEL?	
G30	What is the nature of the relationship with EADEN or SEBSPEL?	
G31	**Do you have an apprentice?**	
G32	What are the responsibilities of an apprentice?	
G33	In which ways do you think a PSP should support an apprentice? Prompt: technical knowledge, financial terms, mentoring	
G34	**What is the role of the network in your relationship with the apprentice?**	
G35	**In which ways do you think the network should support an apprentice?**	
G36	Do you think apprentice training adequately supports an apprentice to become a PSP? Why?	
G37	Is the apprentice renumerated for her or his work?	
G38	How many apprentices have you taken on over your career?	
G39	**How many aprentices have been certified? At least 1?**	
G40	**How many apprentices do you have currently?**	
G41	Are you currently training your apprentice to be a PSP?	
G42	How long will it take for your apprentice to get her/his certification?	
G43	What are the plans of the network for the future? What would you like the network to do, to accomplish?	
G44	**Would you encourage other PSPs to join a network?**	
	CLOSING	
	Thank you for your time. Do you have any questions you'd like to ask me?	

Focus Group Discussion Guide: Active SILC Group

A1	**Name of Group**	
A2	**Village**	
A3	**Parish**	
A4	**Sub County**	
A5	**District**	
A5	**Estimated poverty level of community (poorer, average, wealthier)**	
A7	**Position of interviewees**	
A8	**Gender Composition (List)**	
A9	**Interviewer name**	
A10	**Date of interview**	
A11	**Consent given? (Y/N)**	
A12	**General notes and observations**	
	Introduction • We are independent researchers evaluating the EFI project implemented by CRS, and is funded by the Master card Foundation. We want to hear your thoughts on this project. • The interview will last about 1 hour.	
	Consent • Everything you tell us will be confidential, and your name will not be used in any of our reports. However, we would like to use your thoughts and some anonymized quotes from the interview in our findings, if you are happy with this? • Do you mind if we audio record the interview? This is for the researchers' reference and will allow us to check that we have we recorded your views correctly. • Do you have any questions about the research, or concerns you would like to raise before we start?	
	Aim of the interview • We'd like to talk to you about what has changed, if anything, since the start of the programme. However, this interview might be slightly different to others you may have had in the past. • We're not just interested in whether the programme has been successful – we want to know how and why. So I'm very interested in your ideas about how and why things have changed, or not. • This is a learning exercise for us to understand how the community supports SILC groups and PSP. We do not currently have any plans to start a new program.	
	ROLE IN THE EFI PROGRAM - the most important questions are in bold	
B1	Could you please introduce yourself and tell me a little about your group? Are respondents from one or multiple groups?	
B2	**Is your group in-cycle? Or resting in between cycles? Do you know the number of share-outs you have had? Are you certain to resume saving?**	
B3	How many members are there?	
B4	**Who is your PSP now?**	
B5	When did you first begin working with your PSP?	
B6	Do you currently have an apprentice? If so, what is her/his name?	
	FUNCTIONING OF THE PSP MODEL	
C1	**How often does your group meet?**	
C2	**How does your PSP support your group?**	
C3	How do you think your PSP has affected your group and how it runs?	
C4	**What have you done as a group? What has conributed to the success of your group?**	
C5	**How has your PSP contributed to your group?**	
C6	**When your group faces a challenge, do you request support from your PSP?**	
C7	**Has their ever been a time when you have used advice that a PSP has given you before to solve a problem? (ie without asking the PSP to come again?) If so, please tell me about it.**	
C8	**What are the issues you face in working with a PSP?**	
C9	**Have you seen another group struggle? What happened? What role did the PSP play?**	

C10	**What are the changes to your group over the past two years?**	
C11	Are there things that you have not achieved as a SILC group that you hoped you would?	
C12	Is there any help that you would have liked from the PSP that you haven't got?	
	PSP INTERACTIONS AND PAYMENTS & REACHING THE POOR	
D1	**What activities are the PSPs conducting with your group now?**	
D2	**How often does your PSP visit?**	
D3	**Who decides the activities that the PSPs will run with your group?**	
D4	Have there been changes in the way the PSPs engage with you over time (different from the project-recommended structures)? If so, how? How beneficial has this been to your group?	
D5	**How have you agreed to pay your PSP? Prompt: at what stage; how much; in cash or in-kind**	
D6	**Has your payment to the PSP changed over time?**	
D7	**Have you paid your PSP as you agreed with them? Why/why not?**	
D8	**What affected how and when you paid the PSP?**	
D9	What is the likelihood that you will continue paying the PSP? Why/why not?	
D10	Do you still need the PSP services? If so, in what kinds of support? How often?	
D11	**Do you think the poorest people in your community participate in SILC groups? Why or why not?**	
D12	**Do you think your PSP encourages the poor to particpate? How does he/she do this? Is he/she effective? Why or why not?**	
	SILC MEMBERS' ACCESS TO SAVINGS AND BORROWING SERVICES & LINKAGES TO OTHER SERVICES	
E1	**What has changed about your savings and borrowing over the past two years?**	
E3	How likely do you think it is that your group will continue into the future? (Prompt: how many cycles?)	
E4	**Did your PSP help bring any services or special programs to your group? Which ones?**	
E5	Do you pay at all for this connection? If so, who do you pay? And how much?	
E6	**Has your PSP helped in this? How?**	
	APPRENTICE SERVICE PROVISION & NETWORKS	
F1	**Have you had any support from apprentices or 'SILC trainers'? What kinds of services have they provided to your group?**	
F2	**How many have helped you over time? What was the relationship with each?**	
F3	Have you continued to receive services from the apprentices in the past two years? Why/why not?	
F4	Do they conduct this work on their own or with the PSP?	
F5	**Who do you pay? How much? How often?**	
F6	Have you continued to receive services from the apprentices in the past two years? Why/why not?	
F7	**Are you familiar with the networks of PSPs called _____? Do you know what they do? Have you ever seen a member of the network, apart from your own PSP?**	
	CLOSING	
	Thank you for your time. Do you have any questions you'd like to ask me?	

Focus Group Discussion Guide: Inactive SILC Group

| A1 | **Name of Group** | |

A2	**Location**	
A3	**Estimated poverty level of community (poorer, average, wealthier)**	
A4	**Position of interviewees**	
A5	**Gender Composition (List)**	
A5	**Interviewer name**	
A7	**Date of interview**	
A8	**Consent given? (Y/N)**	
A9	**General notes and observations**	
	Introduction • We are independent researchers evaluating the EFI project implemented by CRS, and is funded by the Master card Foundation. We want to hear your thoughts on this project. • The interview will last about 1 hour.	
	Consent • Everything you tell us will be confidential, and your name will not be used in any of our reports. However, we would like to use your thoughts and some anonymized quotes from the interview in our findings, if you are happy with this? • Do you mind if we audio record the interview? This is for the researchers' reference and will allow us to check that we have we recorded your views correctly. • Do you have any questions about the research, or concerns you would like to raise before we start?	
	Aim of the interview • We'd like to talk to you about what has changed, if anything, since the start of the programme. However, this interview might be slightly different to others you may have had in the past. • We're not just interested in whether the programme has been successful – we want to know how and why. So I'm very interested in your ideas about how and why things have changed, or not. • This is a learning exercise for us to understand how the community supports SILC groups and PSP. We do not currently have any plans to start a new program.	
	QUESTIONS	
B1	**When was the group formed? How many cycles or share-outs did you complete?**	
B2	How many members were there in it?	
B3	**Who is your PSP?**	
B4	**When did this group break up? (date, cycles completed).**	
B5	**Why did this group break up?**	
B6	**Did members join or form other groups?**	
B7	**Did the PSP try to help you solve your problems, to prevent the break up?**	
B8	**Was the PSP the cause of any problems? Please provide an example.**	
B9	**How much did your PSP charge you for services? For which services?**	
B10	**What did you think of this price: fair or not fair? Why?**	
B11	**Were you able to pay the PSP for his or her services?**	
B12	Are there things that did not happen as a result of the EFI programme [that you hoped would], or results that were more limited than you hoped?	
B13	What could have been done to ensure that your group gets established and successfully runs the course?	
B14	**What could the PSPs have done better to support your SILC group, and help keep it together?**	
	REACHING THE POOR & LINKAGES	
C1	**Were the most vulnerable (or poorest) members of your group able to keep up with the contributions? And loan payments, if a loan was taken?**	
C2	**Did your PSP do anything to help your group support the poorest? What?**	
C3	**Does your group know about networks of PSPs? What do they do?**	
C4	**Did the networks help your group at all? How?**	
C5	**Was your group connected to other services or programs? Which ones?**	

C6	**What did you think of the services? How did this linkage affect your group? Was it beneficial, or not?**	
C7	**Did the PSP play a role in the connection with this other progam? If so, what role?**	
	CLOSING	
	Thank you for your time. Do you have any questions you'd like to ask me?	

Individual Interview Guide: Apprentice

A1	**Name of Apprentice**	
A2	**Village**	
A3	**Parish**	
A4	**Sub County**	
A5	**District**	
A5	**Estimated poverty level of community (poorer, average, wealthier)**	
A7	**Position of interviewee**	
A8	**Gender**	
A9	**Interviewer name**	
A10	**Date of interview**	
A11	**Consent given? (Y/N)**	
A12	**General notes and observations**	
	Introduction • We are independent researchers evaluating the EFI project implemented by CRS, and is funded by the Master card Foundation. We want to hear your thoughts on this project. • The interview will last about 30 minutes to 1 hour.	
	Consent • Everything you tell us will be confidential, and your name will not be used in any of our reports. However, we would like to use your thoughts and some anonymized quotes from the interview in our findings, if you are happy with this? • Do you mind if we audio record the interview? This is for the researchers' reference and will allow us to check that we have we recorded your views correctly. • Do you have any questions about the research, or concerns you would like to raise before we start?	
	Aim of the interview • We'd like to talk to you about what has changed, if anything, since the start of the programme. However, this interview might be slightly different to others you may have had in the past. • We're not just interested in whether the programme has been successful – we want to know how and why. So I'm very interested in your ideas about how and why things have changed, or not. • This is a learning exercise for us to understand how the community supports SILC groups and PSP. We do not currently have any plans to start a new program.	
	GENERAL : questions in bold are most pertinent	
B1	**When did you become an apprentice?**	
B2	**Who is the PSP you work with?**	
B3	When did you first begin working with your PSP?	
B4	Do you work with more than one PSP? If so, how many?	
	How many groups do you work with that were formed by you, the apprentice?	
B5	**How many groups do you work with that were formed by the PSP?**	
B6	**Were you/are you renumerated as an apprentice? How so?**	
	RELATIONSHIP WITH PSP	
C1	**Please describe for me your duties as an apprentice.**	
C2	How did you learn to do these duties?	
C3	What do you enjoy about being an apprentice?	

C4	What is challenging about being an apprentice?	
C5	How difficult is it to become an apprentice?	
C6	**What are the terms of the relationship between you and your PSP?**	
C7	**What do you think about the training you receive from your PSP?**	
C8	**How do you think other apprentices feel about their trainings with PSPs? What do they think is good about it?**	
C9	What do you think they think is challenging about it?	
C10	**Are you interested in becoming a certified PSP? If so, how long will that take to happen?**	
C11	**How will the portfolio of groups be handled between you and your PSP? How will you relate to the PSP post-certification?**	
C12	If not, what is the greatest value of the apprenticeship role to you?	
C13	**Is your PSP helping you to become a PSP? Is there a timeline or formal procedure toward your certification?**	
C14	Are there any improvements that could be made to improve the process of becoming a certified PSP? What are they?	
	NETWORKS	
D1	**What role did the network or PSPs, other than yours, play in the recruitment/training/certification process?**	
D2	How did that work?	
D3	Do you feel it worked well?	
D4	How can the process be improved?	
D5	**Are you involved with the network? How so? Do you attend meetings?**	
D6	**Do you feel the network assists you? In which ways? If no, why not?**	
D7	Do you pay fees to the network? How much? What for?	
D8	**Would you recommend others to become an apprentice?**	
	CLOSING	
	Thank you for your time. Do you have any questions you'd like to ask me?	

Individual Interview Guide: Community Leader

A1	**Name of Community Leader**	
A2	**Village**	
A3	**Parish**	
A4	**Sub County**	
A5	**District**	
A5	**Estimated poverty level of community (poorer, average, wealthier)**	
A7	**Position of interviewee**	
A8	**Gender**	
A9	**Interviewer name**	
A10	**Date of interview**	
A11	**Consent given? (Y/N)**	
A12	**General notes and observations**	
	Introduction • We are independent researchers evaluating the EFI project implemented by CRS, and is funded by the Master card Foundation. We want to hear your thoughts on this project. • The interview will last about 30 minutes.	
	Consent • Everything you tell us will be confidential, and your name will not be used in any of our reports.	

	However, we would like to use your thoughts and some anonymized quotes from the interview in our findings, if you are happy with this? • Do you mind if we audio record the interview? This is for the researchers' reference and will allow us to check that we have we recorded your views correctly. • Do you have any questions about the research, or concerns you would like to raise before we start?
	Aim of the interview • We'd like to talk to you about what has changed, if anything, since the start of the programme. However, this interview might be slightly different to others you may have had in the past. • We're not just interested in whether the programme has been successful – we want to know how and why. So I'm very interested in your ideas about how and why things have changed, or not. • This is a learning exercise for us to understand how the community supports SILC groups and PSP. We do not currently have any plans to start a new program.

	GENERAL: bolded questions are most pertinent	
B1	**Could you please introduce yourself and tell me a little about your role in the community?**	
B2	**When did you first become familiar with the CRS program with PSPs?**	
B3	Can you tell me what your involvement in (or contact with) this programme has been?	
	PERCEPTION OF PSPS	
C1	**How do you think the SILC program has affected your community?**	
C2	**Do you know the local PSP? What are your interactions with him or her?**	
C3	**What do you think of the PSPs and the work they do?**	
C4	**Do they add value to the community? How so?**	
C5	Do you think they cause any complications for the community? How so?	
C6	Who currently oversees the quality of their work? A leader? The network?	
C7	What feedback, good or bad, have you received about SILC groups?	
C8	What feedback, good or bad, have you received about PSPs ?	
C9	**Who talks with you about this? What are the trends?**	
C10	**What value to the PSPs bring to older groups?**	
C11	**Do you see any complications with PSPs getting paid by groups?**	
C12	**How many PSPs are in your community?**	
C13	**Do you know them all?**	
C14	**Are there too many PSPs in this community? Or not enough? Or just the right amount?**	
	PRESENCE OF GROUPS	
D1	**Do you know about how many SILC groups are in this community?**	
D2	**Do you think the number of groups has changed much in the past 1.5 years?**	
D3	How so? Grown? Or dissolved?	
D5	**Why do you think groups have dissolved?**	
D6	Do members tend to join new groups after a group has dissolved?	
	LINKAGES	
E1	**What sort of services or relationships do PSPs bring to older groups?**	
E2	**How were these relationships established?**	
E3	Does the group pay a fee for the linkage? What do you think of that?	
E4	How do you think this fee affects the groups? Can they afford it?	
E5	**What do you think is the future for PSPs?**	
E6	**What can they do to continue providing value for groups?**	
	CLOSING	
	Thank you for your time. Do you have any questions you'd like to ask me?	

Individual Interview Guide: NGO Management Staff

A1	Name of interviewee	
A2	Interviewee's Title	
A3	Location	
A4	Estimated poverty level of community (poorer, average, wealthier)	
A5	Interviewer name	
A6	Date of interview	
A7	Consent given? (Y/N)	
A8	General notes and observations	
A9	Name of organization	
	Introduction • We are independent researchers evaluating the EFI project implemented by CRS, and is funded by the Master card Foundation. We want to hear your thoughts on this project. • The interview will last about 30-60 minutes.	
	Consent • Everything you tell us will be confidential, and your name will not be used in any of our reports. However, we would like to use your thoughts and some anonymized quotes from the interview in our findings, if you are happy with this? • Do you mind if we audio record the interview? This is for the researchers' reference and will allow us to check that we have we recorded your views correctly. • Do you have any questions about the research, or concerns you would like to raise before we start?	
	Aim of the interview • We'd like to talk to you about what has changed, if anything, since the start of the programme. However, this interview might be slightly different to others you may have had in the past. • We're not just interested in whether the programme has been successful – we want to know how and why. So I'm very interested in your ideas about how and why things have changed, or not. • This is a learning exercise for us to understand how the community supports SILC groups and PSP. We do not currently have any plans to start a new program.	
	INTRODUCTION : most important questions are in bold	
B1	Could you please introduce yourself and tell me a little about your role here?	
B2	When did you first begin working here?	
B3	Can you tell me what has been your involvement in EFI?	
B4	Do you have any contact with PSPs now? If so, who initiates it (you or the PSP?)? What are the activities? What is your role?	
B5	Do you have any contact with SILC groups? What are the activities? If so, who initiates it? What is your role?	
B6	Do you have any contact with networks now? What are the activities? If so, who initiates it? What is your role?	
B7	**Do you know how many PSPs are in the area/community/district? Is this how many were trained during the project? Active by the end?**	
B8	**Do you have any idea how active PSPs are now, after EFI? More, the same, or fewer than during the project?**	
B9	**Do you have any idea how many new SILC groups have formed after the end of EFI?**	
B10	**Do you have any idea how many have dissolved since EFI ended?**	
B11	**Is there any way to count or estimate the number of groups that now exist?**	
B12	And the number of members?	
B13	**Do you think that this PSP model can sustain itself over time? What did you see that made you think this way?**	
	PSP PAYMENT & NGO SUPPORT	

C1	**Do you know if PSPs are still getting paid for their services?**	
C2	**For new group formation?**	
C3	**For higher-cycle group activities?**	
C4	**Do you know how much the PSPs earn? About how much, do you think?**	
C5	**Do you think all groups pay? Do you think PSPs are struggling to get paid?**	
C6	**Do you think that PSPs are charging appropriately and fairly?**	
C7	**Is it possible they are exploiting groups? How so?**	
C8	**Are you or your staff providing any support to PSPs? (If not mentioned before)**	
C9	**What type of support?**	
C10	**Do you think the PSPs need support from NGOs?**	
	REACHING THE POOREST & SATURATION	
D1	**How well do you think PSPs are encourages and supporting the poorest in the community to join SILC groups?**	
D2	**Do you think they follow the EFI project guidelines to reach the poor? (Example guidelines include: geographic targeting, use inclusive messaging, using existing groups to show the poor can save, encourage target savings instead of minimum savings, removing fines for not saving, reducing pressure to not take loans)**	
D3	**Do you know which techniques they use, specifically? Which ones?**	
D4	**How often do you see a lot of communities where residents are not interested in forming new groups or joining a group, or not able to do so?**	
D5	**How often do you see communities where there is an overwhelmed PSPs, or not enough PSPs?**	
D6	**In communities where PSPs are not forming new groups, do they focus on existing groups? Or return to other IGAs? Or both?**	
D7	Are there other NGOs in the immediate areas that are creating competition for the PSPs in forming groups?	
D8	How difficult is the issue for PSPs? Can they still continue working?	
D9	Do you see PSPs stop working with groups?	
D10	Have you seen PSPs go on to work with other savings group projects? Why? For group formation, or support?	
	NETWORKS AND APPRENTICES	
E1	**Do you interact with any PSP networks?**	
E2	**What is your experience working with them? Do you think some work better than others? Why or why not?**	
E3	**How well do they function?**	
E4	**How much is the network involved in the relationship between a PSP and a network?**	
E5	Is that model working well?	
E6	What could be improved?	
E7	**Is the network certifying apprentices? Is it effective? Credible?**	
	CLOSING	
	Thank you for your time. Do you have any questions you'd like to ask me?	