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EDUCATE A CHILD
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RESULTS FOR DEVELOPMENT

EAC CASE STUDY

International Rescue Committee's
"Save for School" Program in **Côte d'Ivoire**

Evaluation for Educate A Child

September 2015

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FOREWORD

Educate A Child's (EAC) primary objective is to contribute to significant and positive change in the lives of millions of children through quality primary education. Our focus is on action; on as large a scale as possible. Action is meaningless in relation to impact, however, unless there is a robust assessment of lessons learned from our efforts undertaken. This review of the "Save for School" program in Côte d'Ivoire, designed and implemented by the International Rescue Committee (IRC), is the first formal evaluation that EAC has commissioned for this purpose.

EAC (and our partners in this endeavor) learned a great deal about the potential of savings programs to support out of school children (OOSC), their attractiveness to communities and some of their limitations, which are detailed in the publication.

But, we have learned so much more. We have learned about the:

- value of the partnership model;
- challenges of piloting projects amid tight timelines and targets;
- time and planning necessary to conduct a thorough evaluation; and
- the many things we could have done differently!

All of these findings are extremely valuable to EAC. By sharing this information through the present publication, we hope it will provide food for thought, at least, and at best, considerations for how to improve our efforts to change the lives of OOSC. EAC, IRC and the evaluator, Results for Development (R4D), would welcome any feedback.

Mary Joy Pigozzi, PhD
Executive Director, EAC

EXECUTIVE SUMMARY

In 2013, the International Rescue Committee (IRC) implemented the "Educate First: Improving Access to Schools through Community Reconstruction and Savings" project in western Côte d'Ivoire to address the demand and supply barriers to primary education in areas that suffered from post-election violence in 2011. The Educate First project consists of three different programs, each separately managed:

- The "Save for School" program seeks to increase the financial resources of families unable to finance the cost of education for their children via the formation of Village Savings & Loans Associations (VSLAs);
- The "School Rehabilitation" program rehabilitates schools destroyed or damaged during the conflict; and
- The "Healing Classroom" program provides teachers with the skills needed to create a supportive learning environment.

Educate A Child (EAC) commissioned Results for Development (R4D) to evaluate the "Save for School" program and determine whether, and under which conditions, the approach could be scaled to improve the initial enrollment and continued attendance of out of school children (OOSC) in Côte d'Ivoire and worldwide. The evaluation is based on documentation provided by EAC and IRC, as well as a one-week field visit in June 2015 to meet the local IRC team, VSLAs, education officials and other stakeholders in western Côte d'Ivoire.

R4D finds that:

- The use of VSLAs in Côte d'Ivoire for education-specific purposes is medium innovative;
- The performance of "Save for School" VSLAs is satisfactory. Their operational performance is in line with African ratios. Although their savings per member are well above average, "Save for School" VSLAs deliver a disappointing annualized return on savings (20 percent versus an African average of 30 percent), mainly because of the underperformance of spontaneous VSLAs;
- It is difficult to assess the causal link between VSLAs and enrolled OOSC at this stage because i) the program cost per OOSC is higher than planned (US$146-$158 versus US$93)[1]; ii) there is no control group[2]; and iii) there is no specific monitoring of the loans and share-out funds that directly finance education; and
- The spontaneous replication of VSLAs and the formation of facilitator bureaus are promising in terms of the potential for low-cost scaling. However, several conditions are critical: i) there must be community interest in education and savings; ii) the supply of schools and teachers must be sufficient to absorb the resulting increased enrollment; and iii) there must be a capable implementing organization with a methodology simple enough to be utilized by illiterate populations. Based on these conditions, IRC could aim for two types of scale-up: It could either

[1] According to IRC, the actual cost is much lower because enrollment after January 2015 was not taken into account.
[2] According to IRC, a control group was created for Year 2.

- Replicate the “Save for School” program in countries with high numbers of OOSC, due to financial barriers on the demand side. This in-house solution will take time but could benefit from knowledge transfers and best practices from the team in Man; or
- Build a universal VSLA linkage to education that could quickly add to existing VSLAs created/supported by IRC or other facilitating agencies. The advantage of such a solution – if possible – is that it would focus efforts and financing on one specific aspect only (the link between savings and education).

Based on these findings, R4D recommends:

- Data collection, computations, analysis and prioritization need to be improved and redefined to enable a more in-depth evaluation of the program;
- IRC needs to ensure that the supply of schools and teachers is sufficient to absorb the increased demand for education that VSLAs seem to generate. IRC should further coordinate with i) government officials and education services about school capacity and teacher availability; and ii) the “School Rehabilitation” program to ensure that grants are used to build schools where needed;
- IRC should further leverage facilitators and encourage them to recruit among VSLA members to guarantee sustainability. A simpler VSLA methodology might be needed for facilitators who have difficulties mastering financial mechanisms, as well as for scale-up in regions where people are illiterate; and
- Specific attention is required for spontaneous VSLAs, due to their lackluster financial performance. Would it be more efficient for IRC to spend its time providing support to existing spontaneous VSLAs than identifying OOSC and their parents to create VSLAs? Could IRC optimize the level of support it provides each both types of VSLAs at each stage?

INTRODUCTION

Globally, more than 59 million children are still denied the right to primary education. Primary-level out of school children (OOSC) are concentrated in 14 countries, including Côte d'Ivoire where there are 1.16 million.[3] The International Rescue Committee (IRC) implemented the "Educate First: Improving Access to Schools through Community Reconstruction and Savings" project in western Côte d'Ivoire to address the demand and supply barriers to primary education in areas that suffered from post-election violence in 2011. The Educate First project consists of three different programs, each separately managed [Figure 1].

IRC Educate First Project		
Programs	**Description**	**Funding**
Save for School	Addresses the demand barrier by forming Village Savings & Loans Associations (VSLAs) to enable families with OOSC of primary-school age to save money, earn interest and take out loans for economic activities. By increasing available resources, it aims to help parents finance the direct and indirect costs of education. In parallel, it animates group discussions on how to overcome financial and other barriers to education and keep children in school. "Save for School" assumes that: • Parents value education and are willing to spend money to enroll their children; • Parents are able and willing to save money on a regular basis and take out loans; and • School and teacher supply is sufficient to satisfy the increased demand for primary education created by VSLAs via the enrollment of OOSC.	Entirely financed by Educate A Child (EAC). There is no co-financing mechanism for this program.[4]
School Rehabilitation	Addresses the supply barrier in terms of school quantity by rehabilitating and equipping 24 primary schools (106 classrooms) destroyed or damaged during the conflict to provide access to 9,630 children over 10 years.	Co-financed by: • Year 1: World Bank • Year 2: Anadarko, Agence Française de Développement and the Ministry of Education in Côte d'Ivoire

[3] UNESCO Institute for Statistics Fact Sheet, "Schooling for Millions of Children Jeopardized by Reductions in Aid," June 2013
[4] EAC finances projects on a co-funding basis, therefore partner organizations must be able to contribute at least 50 percent of funds toward the total cost of the project.

Healing Classroom	Addresses the supply barrier in terms of quality by equipping teachers with the necessary skills to provide a supportive learning environment for students. As of July 2014, 90 teachers were trained on the implementation of the Healing Classrooms Approach and the Teacher Learning Circle modules at 15 target schools (4,054 children). IRC provided technical support to the teachers through 15 visits.	Co-financed by Stichting Vluchteling (Netherlands Refugee Foundation)

The "Save for School" program started in 2013 to sustainably support families unable to send their children to school due to a lack of financial resources. The facilitation of a community-based savings and credit scheme appeared to be a relevant intervention and an appropriate strategy to help families with OOSC increase their financial assets. IRC focused on four activities to implement the "Save for School" program:

- **Identification of OOSC and OOSC parents to form VSLAs in two regions**
  - IRC selected sites for VSLA implementation in the Guémon Region (Bangolo and Duékoué) based on the criteria that villages chosen should contain at least 25 OOSC. IRC worked closely with School Management Committees (COGES), school directors and community leaders to identify and register OOSC. The project experienced a delay when IRC realized that only 7-14-year-old children[5] are allowed to enroll in primary school, as per a government regulation.[6] As a result, IRC had to expand its search area and identify more families with OOSC to reach its enrollment goals in Year 1. It formed 112 VSLAs whose members were women caring for OOSC and enrolled 3,245 OOSC in school.

  - The same process was followed to identify 12,172 OOSC and their parents in Year 2, as IRC sought to increase its presence in the Guémon Region (Bangolo, Duékoué and Kouibly) and expand north to the Bafing Region (Koro, Ouaninou and Touba). Due to delays in securing funding from EAC, IRC's Year 2 activities could only start at the end of October 2014 instead of in May 2014. In Year 2, the number of VSLAs set up by IRC reached 380, supplemented by 80 spontaneous VSLA groups. The spontaneous VSLAs emerged following the example of the ones that IRC explicitly set up. As a result, 5,120 OOSC enrolled in school between September and December 2014.

- **Monitoring and training of VSLA members and community facilitators**
  - IRC initially planned to identify and train community-based facilitators to monitor the VSLA groups to ensure community ownership of the VSLA methodology. But due to time constraints, it was unable to hire and train such facilitators. As a result, it opted initially to directly oversee these activities. The supervision was carried out intensively during the first three months following the creation of the groups (one visit per group per week over a 12-week period), then less frequently to prepare the associations for their transition to independence (two visits per month per group). It concluded with one visit per month during the "maturity" phase, which aimed to prepare the VSLAs for the dispersal of funds and the beginning of a new cycle.

[5] The authorized age to attend primary school is 6-14.
[6] According to IRC, they did know the rule but relied on community members to identify OOSC (without any age distinction). Thus, it took longer to review and select OOSC within the acceptable age range.

- IRC identified in September-October 2013 community facilitators to provide support to the groups during the second cycle of the VSLAs, as well as support and monitoring to other spontaneous VSLA groups that are developed in the intervention area.

- In November 2014, IRC remobilized the 32 community facilitators among those trained during the first year and identified/trained 30[7] additional facilitators to identify OOSC, implement the project and provide training to spontaneous VSLA groups for Year 2. In addition, IRC supported the establishment of 10 community-based organizations composed of VSLA facilitators.

- **Implementation of discussion groups about school-related topics**
  VSLA members participated in a 12-session discussion series that helped them send OOSC to local schools in collaboration with local authorities. These sessions also helped families budget for school-related expenses. As a result, some communities took action to build the enrollment capacities of schools (by constructing additional classrooms) and increase the enrollment of OOSC in school (by organizing advocacy meetings with education authorities and schools to enable late payment of school fees).

- **Data collection and monitoring**
  IRC collected data on VSLAs' cash operations on a monthly basis as soon as they started their first savings meeting. Furthermore, IRC monitored the enrollment and attendance of OOSC at school.

Results for Development (R4D) was commissioned by Educate A Child (EAC) to evaluate the "Save for School" program and determine whether, and under which conditions, the approach can be scaled to improve the initial enrollment and continued attendance of OOSC in Côte d'Ivoire and worldwide. The scope of work is included in Appendix 1. The evaluation is based on documents provided by EAC and IRC, as well as a one-week field visit in June 2015 to meet the local IRC team, VSLAs, education officials and other stakeholders in western Côte d'Ivoire. The list of interviewees is included in Appendix 2.

First, we evaluated whether the formation of VSLAs in Côte d'Ivoire by IRC for education-specific purposes was innovative (Part 1). Second, we assessed the financial and operational performance of the VSLAs and the link between VSLAs and household-education expenditures, noting also how design- and implementation-related shortcomings of available data limited our evaluation (Part 2). Finally, we assessed the potential for scale-up in Côte d'Ivoire and elsewhere: We identified characteristics that seem promising for low-cost expansion and listed conditions necessary to ensure success (Part 3).

[7] IRC reported 60 additional facilitators in response to this report.

Part 1: Evaluation of IRC's innovative use of Village Savings & Loans Associations (VSLAs) for education-specific purposes in Côte d'Ivoire

We qualify the "Save for School" program as medium innovative. Though it uses a VSLA methodology adopted by 10.2 million people worldwide, it is innovative because it leverages a rare linkage between VSLAs and education in a country with relatively little exposure to VSLAs to date.

A. A program built around the traditional concept of savings groups

IRC built its "Save for School" program around the traditional concept of savings groups. VSLAs are a specific form of savings groups called "Accumulating Savings and Credit Associations (ASCAs)," in which members contribute savings at regular intervals to constitute a pool from which interest-bearing loans can be provided to members for a short duration. ASCAs are an improved form of the traditional Rotating Savings and Credit Associations (ROSCAs, also called "tontines"). In tontines, group members receive no financial return. They pay equal amounts at regular intervals and the whole sum is lent to one member at a time. ASCAs lead to financial returns on savings because members reimburse not only the capital borrowed, but also the loan-interest payments. After a one-year cycle, the accumulated savings and interest earnings are shared out between members based on their contributions: the higher the number and amount of loans taken by the members, the higher the profit to be distributed among group members. ASCAs are the most profitable when all members borrow. However, it is not desirable to make borrowing a compulsory feature: Some members may not have any use for the loan and therefore encounter difficulties to pay back the interest. IRC documentation and visits to VSLAs enabled us to validate that "Save for School" VSLAs abide by the six main principles of traditional savings groups identified by the MasterCard Foundation and SEEP Network **[Figure 2].**

Figure 2

Key Principles	Description	Respected by IRC?
Membership	VSLAs are composed of 25 members on average. Members are self-selected: They are mostly women with at least one OOSC in their families.	✓
Autonomy	VSLAs are self-managed groups that do not receive any external financing. They function with their capital only – except for the IRC-paid trainers/facilitators/village agents, cashbox and meetings notebooks. Members establish the rules that will govern their own group (meeting frequency, savings amount, loan terms and social fund policies).	✓
Transparency	Members elect a chairperson, secretary, treasurer and two money-counters who form an executive committee. Money transactions occur in front of all the members.	✓

Operations	VSLAs collect savings on a weekly basis from their members. Savings are accumulated in the form of shares at a price agreed upon by the group. Once sufficient savings have accumulated in the cashbox over 4-5 weeks, loans are offered to members, usually at a 10 percent interest rate. At the end of the year, members receive a return on their savings at the share out.	✓
Time-Bound	The ideal cycle lasts 9-12 months before share out. At share out, the group distributes savings and earnings, closes its books and disbands. It enables members to leave the group and new members to join before a new cycle begins.	✓
Safety	Most savings groups use a cashbox with several locks whose keys are held by different members. That the cashbox does not leave the village allows for a high level of confidence.	✓

Sources: Savings Groups: What are they? by MasterCard Foundation and SEEP Network, Savings-Led Financial Services Working Group by Hugh Allen and David Panetta, June 2010

B. Innovative use of VSLAs for education-specific purposes

IRC innovatively uses VSLAs for education-specific purposes, in contrast to most VSLA-facilitating agencies that focus on enabling VSLA members to improve their access to formal finance.[8]

As savings groups and VSLAs constitute an informal substitute for the lack of formal financial institutions in rural and poor areas, most projects have emphasized the role VSLAs play in mobilizing at low cost their villages' untapped savings to meet small credit needs and provide emergency insurance with the aim of later connecting them with formal banking services. They remain in the realm of finance and focus on providing the members with access to higher-level formal financial services. For instance, Care International and Plan UK have implemented a partnership with Barclays called "Banking for Change/Linking for Change"[9] for some VSLAs in sub-Saharan Africa. Similarly, Care Rwanda partnered with the Vision Finance Company, a microfinance institution that provides savings and loan products and services, to meet the needs of VSLA clients without compromising the methodology.[10]

[8] http://www.mastercardfdn.org/savings-groups-the-frontiers-of-financial-inclusion/
Banking on Change: Breaking the barriers to financial inclusion, Plan UK, Care International UK and Barclays Bank
http://www.barclays.com/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf
http://www.theguardian.com/global-development-professionals-network/2014/nov/03/from-savings-groups-to-bank-accounts-how-do-we-get-to-the-next-level
http://www.finextra.com/blogs/fullblog.aspx?blogid=11094
[9] http://www.careinternational.org.uk/linking-for-change/
[10] http://www.seepnetwork.org/a-safi-project-learning-document-on-financial-linkages-resources-637.php

Scant public information is available on VSLAs linked to education similar to those of "Save for School." The "Save for School" program was inspired by another IRC project in Burundi, "New Generation," which promoted the direct impact of VSLAs on household-economic outcomes and child well-being – including the evolution of education spending[11] – but was not specifically about education. Plan UK commissioned a report in 2013[12] to better understand the extent to which savings groups can help break down financial barriers to education and how the linkages between savings groups and education could be optimized. However, the report is inconclusive, demonstrating the lack of evidence and experience available: "The impacts of savings groups on education appear to be quite diverse across countries and projects, but in at least some cases appear to be positive and significant, and are in no cases negative. [...] It argues for more rigorous and long-term research and better education indicators to uncover any impacts, and warns against over-selling savings groups [...]."[13]

C. Implementation in a region with little previous exposure to VSLAs

Finally, we observe that the implementation of the "Save for School" program in western Côte d'Ivoire is innovative because of the region's limited prior exposure to ASCAs (and specifically VSLAs), which constitute a significant improvement from the traditional tontines – even though the overwhelming majority of VSLA members (9.2 million of a total 10.5 million worldwide) are found in Africa, particularly in East Africa. Furthermore, Côte d'Ivoire is only 33rd (out of 70 countries) in a ranking based on the percentage of VSLA members in the population. Only three facilitating agencies carry out VSLA activities in Côte d'Ivoire: Care International, IRC and the Danish Refugee Council [Appendices 3, 4 and 5].

Part 2: Evaluation of the "Save for School" program's performance to date

The evaluation to date of IRC's "Save for School" program is detailed in four sections: i) the financial performance of VSLAs; ii) the operational performance of VSLAs; iii) the direct impact of VSLAs on education and OOSC; and iv) the limits to the evaluation of existing operations.

A. VSLAs' financial performance

Evaluating financial performance means assessing whether "Save for School" VSLAs provide a competitive return on member investment at an acceptable level of risk. We compared the key performance indicators of 109 "Save for School" VSLAs against averages of metrics reported by savings groups in Africa and West Africa on the Savings Group Information Exchange (SAVIX) [Figure 3]. Our main observations are:

- The average number of members per VSLA is 27 (25 for created VSLAs and 28 for spontaneous VSLAs). It is approximately in line with SAVIX average of 23 (24 for created VSLAs and 23 for spontaneous VSLAs);

[11] http://www.rescue.org/sites/default/files/resource-file/New_Generation_Final_Report_05312013.pdf
[12] Savings Groups and Educational Investments, Plan UK, 2013
[13] Savings Groups and Educational Investments, Plan UK, 2013

- The mean savings per "Save for School" VSLA member reaches US$62, which is double the regional SAVIX average, but below the US$85 savings per member observed in IRC's New Generation project in Burundi.[14] As a result, the total savings per group, the funds available at share out and the average earnings per member are higher for "Save for School" VSLAs than for the other regional SAVIX VSLAs. Does it indicate that VSLA members have a higher propensity to save for education purposes? It may suggest that the amount of savings is influenced by IRC;

- The 10 percent interest rate for three-month loans charged by "Save for School" VSLAs is consistent with international benchmarks and allows for simple computations. It is well below the 15 percent and 24 percent maximum effective interest rates that banks and microfinance institutions have respectively been authorized to charge since 2013 in the West Africa Economic and Monetary Union, of which Côte d'Ivoire is a member.[15] As the "Save for School" program not only targets financial inclusion, but also aims to decrease the number of OOSC as well, we wonder whether a higher-interest rate could be applied to increase the financial returns distributed to members at share out.[16] However, "Save for School" VSLAs are less competitive than their counterparts in relative terms. Their annualized return on savings is on average 20 percent compared to the 30 percent regional SAVIX average and the 46 percent rate obtained by IRC's "New Generation" VSLA project in Burundi.[17] Interestingly, it seems that the gap between the annualized return on savings for "Save for School" VSLAs and the regional SAVIX average is the widest for spontaneous VSLAs, i.e., VSLAs created without the intervention of IRC, but which benefit from IRC support in efficiently implementing the VSLA methodology. "Save for School" VSLAs generate an 18 percent return on savings, well below the 42 percent regional SAVIX average for spontaneous VSLAs. This might indicate that spontaneous VSLAs do not receive sufficient support from IRC in western Côte d'Ivoire; and

- Normal key performance indicators (including loan-fund utilization rates, loan losses and average loans per member) are not monitored by IRC for the "Save for School" program.[18] Loans are important because they can be used to finance part of school fees in the beginning of the year and enable VSLA members to get a return on their savings via interest earnings. The annualized return on savings will be higher for a VSLA whose members save little, but take out many loans, than for a VSLA whose members save more, but take out fewer loans.

[14] http://www.rescue.org/sites/default/files/resource-file/New_Generation_Final_Report_05312013.pdf
[15] http://www.cgap.org/blog/worrying-trend-interest-rate-caps-africa
[16] IRC notes that low savings shares, the development of community trust and high-interest rates at formal lending institutions contributed to the decision to set initial interest rates at 10 percent.
[17] http://www.rescue.org/sites/default/files/resource-file/New_Generation_Final_Report_05312013.pdf
[18] IRC notes that only two indicators are not monitored.

Figure 3

Analysis of 109 VSLAs	IRC Financial Performance (US$)				SAVIX References (US$)*		
Key Performance Indicators	Min	Max	Average	Median	<1 year in West Africa	West Africa	Africa
Combined types of VSLAs	**109 VSLAs (created and spontaneous)**				**All types of VSLA delivery methods**		
# members per group	10	44	27	27	23	24	22
Savings per group	174	3,751	1,649	1,674	686	706	704
Average savings per member	15	200	62	62	29	30	31
Loan-fund utilization rate	n.a.	n.a.	n.a.	n.a.	63.6%	62.0%	75.3%
Loan losses	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Funds available at share out	199	4,379	1,979	1,952	814	896	938
Earnings distributed at share out	-	999	330	278	128	190	234
Average earnings per member	-	33	12	10	5	8	10
Annualized return on savings	-	73%	20%	17%	19%	27%	33%
VSLAs created	**59 VSLAs created by IRC**				**Project paid field officers/village agents**		
# members per group	10	37	25	25	24	24	24
Savings per group	174	3,751	1,617	1,631	372	453	532
Average savings per member	15	117	64	65	15	19	23
Loan-fund utilization rate	n.a.	n.a.	n.a.	n.a.	70.3%	71.4%	56.2%
Loan losses	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Funds available at share out	199	4,379	1,972	1,914	563	579	644
Earnings distributed at share out	14	999	354	284	190	126	112
Average earnings per member	1	33	14	11	8	5	5
Annualized return on savings	3%	73%	22%	17%	51%	28%	21%
Spontaneous VSLAs	**50 Spontaneous VSLAs**				**Spontaneous VSLAs**		
# members per group	15	44	28	29	22	23	23
Savings per group	481	3,272	1,686	1,688	570	589	659
Average savings per member	18	200	60	58	25	26	29
Loan-fund utilization rate	n.a.	n.a.	n.a.	n.a.	65.3%	63.8%	60.0%
Loan losses	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Funds available at share out	556	3,840	1,987	1,953	814	835	944
Earnings distributed at share out	-	974	301	264	243	246	285
Average earnings per member	-	32	11	9	11	11	13
Annualized return on savings	-	44%	18%	16%	43%	42%	43%

Notes: (*) SAVIX references the financial performances reported by savings groups on the Savings Group Information Exchange. The exchange rate US$/XOF used is 574.041 (Source: Oanda).

Sources: IRC VSLA share-out Excel file, Savings Group Information Exchange (funded by the Bill & Melinda Gates Foundation)

B. VSLAs' operational performance

Evaluating IRC's operational performance means assessing whether IRC is efficient in its implementation strategy. To this end, we used IRC financial documents from Year 1 and 2 to estimate five main operational ratios for "Save for School" VSLAs and compared them against standard VSLA performance ratios established by SEEP Network and FSD Kenya [Figure 4].[19] Figure 4 shows that IRC's "Save for School" VSLA operational ratios are generally in line with standard performance ratios. However, two ratios fall short of desirable performance benchmarks:

- The number of facilitators per field officer/supervisor is slightly below the standard range of 5-10; and
- At first glance, the training budget seems low at US$34k and US$44k. It could be explained by the fact that training is an activity conducted by IRC staff. As such, a part of the training costs may be included in staff compensation instead of being directly allocated to VSLA-training activities.

[19] Financial Ratio Analysis of Community-Managed MFIs," SEEP Network, 2010 and "Quality of Delivery of Savings Groups," FSD Kenya, 2015

Figure 4

Operations	IRC Operational Performance		Standard Performance Ratios
Key Performance Indicators	**Year 1**	**Year 2**	**SEEP Network and FSD Kenya**
VSLAs created by IRC	112	380	
Spontaneous VSLAs	42	80	
Total # VSLAs	154	460	
# created VSLA members	2,841	10,403	
# spontaneous VSLA members	n.a.	2,286	
Total # VSLA members	2,841	12,689	
Officer with a dual role (education + VSLA)	1.0*	2.0	
Supervisors	4.0	5.0	
Field officers	10.0	12.0	
Driver	-	1.0	
Field Staff (FTEs)	15.0*	20.0	
Other program staff (FTEs)	4.3*	5.8	
Support staff (FTEs)	7.0*	7.0	
Total Staff (FTEs)	26.3*	32.7	
Facilitators	62	92	
VSLA Training, Discussions & Toolkits (US$)	34,333	44,000	
Ratio Field Staff/Total Staff	57.0%	61.1%	50.0% (highly efficient when ratio > 65%)
# Facilitators per field officer/supervisor	4.1	4.8	Varies between 5 and 10
# VSLAs per field officer/supervisor	10.3	24.2	Varies between 10 and 25
# VSLA members per field officer/supervisor	189.4	667.8	Varies between 200 and 1,000

Source: IRC "Save for School" budgets for Year 1 and 2, SEEP Network and FSD Kenya

C. Link between VSLAs and education

Evaluating the link between VSLAs and the enrollment of OOSC or their attendance at school means assessing whether, and to what extent, VSLAs help parents finance the enrollment and continued school attendance of OOSC. Do women take out loans that enable them to pay for educational expenses that they could not have otherwise financed? Do women use the earnings and savings distributed at the share-out meeting at the end of the cycle to pay for their child's education? Key limitations exist that challenge IRC's ability to reduce the number of OOSC via the implementation of VSLAs. We note these and also compare the results observed in Years 1 and 2 for education against initial goals [Figure 5] and external reference points [Figure 6].

Four limitations challenge IRC's ability to reduce the number of OOSC

- We could not prove any direct causality between "Save for School" VSLAs and a reduction in the number of OOSC because there is no control group and no detailed analysis of educational expenses directly triggered by VSLA savings and loans. We learned from IRC that at the end of Year 1, 22 percent of the loans made by VSLAs to their members were used for educational purposes[20] [Appendix 7] and that all mothers participated in the financing of their children's educational expenditures (versus 29 percent of mothers in the initial survey) with share-out funds.[21] However, the absence of control groups and data on saving habits before the formation of VSLAs make it impossible to prove that the enrollment of OOSC can be attributed to the "Save for School" program. The minimum tracking indicators and monitoring metrics agreed upon by EAC and IRC[22] are insufficient to prove a causal relation between VSLAs and OOSC enrollment. To our knowledge, no

[20] IRC presentation on educational expenditures (May 2015)
[21] Year 1 Final Assessment – Summary of Findings, IRC, February 2013-February 2014
[22] Year 1 Technical Proposal and Monitoring & Evaluation Plan

other evaluation method was used to support findings. This is a key limitation to keep in mind when assessing the results presented by IRC. As an ex-post evaluator, we were not in any position to set up an evaluation methodology and we had to rely on mixed analytical and interview methods.

- The "Save for School" program is based on the hypothesis that the OOSC phenomenon in western Côte d'Ivoire is mainly due to demand-side financial barriers. According to the baseline survey conducted by IRC in 2013, 53 percent of parents and 64 percent of children mentioned insufficient resources as the primary reason for school non-attendance.[23] However, we observed a clear supply issue during our field visits: Teachers, parents and government officials mentioned on multiple occasions the lack of a school within a 3-kilometer radius from the villages in which OOSC live, as well as a shortage of teachers. The "Save for School" program is managed independently from the "School Rehabilitation" program and from the capacity available in government schools, so mismatches appear where parents have the financial means to enroll OOSC into school although there is no school nearby (or no school with available capacity).[24]

- According to FinScope studies, the economically disadvantaged in sub-Saharan Africa demonstrate greater interest in saving, rather than borrowing. Furthermore, financing needs in western Côte d'Ivoire are contingent on the agricultural cycle: People take out loans during the rainy season (April–June), when they need to purchase seeds and agricultural tools. The annualized return on savings depends on the interest rates charged and on fund-loan utilization. Thus, the ability of "Save for School" programs to increase its members' financial resources for education can be limited by an unwillingness to borrow (especially outside the rainy season) and a 10 percent interest rate to people who do not have access to finance. The interest rate charged by VSLAs is in line with the SAVIX average in Africa, but we wonder if it could be raised to increase financial returns on savings as a means to maximize school enrollment: Although it should not be raised to an unsustainably high level – it is low compared to the 24 percent rate that microfinance institutions charge in the West African Economic and Monetary Union.

- There are two government constraints that significantly limit the impact of VSLAs in Côte d'Ivoire. By making birth certificates a mandatory document for enrollment and imposing an age limit (7-14-year-olds) for children in primary school, the government makes enrollment impossible for a significant number of OOSC, even if the parents have the financial means to pay school costs. IRC's baseline survey highlighted that 40 precent of OOSC were too old to enroll in primary school and that 14 percent of parents mentioned birth certificates as an obstacle. IRC tries to facilitate access to school through increased birth registration following awareness campaigns (500 children received a birth certificate at the end of Year 2). The Norwegian Refugee Council (NRC) has been implementing an accelerated-learning program called "Classes Passerelles" for children deemed overage by the government to enroll in primary school to help them reintegrate into the education system.[25] This NRC intervention will end soon, but there are no plans on the part of the government or other NGOs to continue it.

[23] Baseline Survey targeting 225 OOSC and 125 parents in Duékoué and Bangolo – Summary of Findings, IRC, February 2013-February 2014
[24] Since the field work by R4D, a new government policy has been developed mobilizing communities to build schools.

Comparison of results against initial goals: numbers and timeline

As shown in Figure 5, IRC exceeded expectations on some goals and underperformed on others. The observed cost per OOSC enrolled is greater than the US$93 goal: It reached US$158 in Year 1 and US$146 in Year 2 [Appendix 6]. By the end of Year 1, 255 OOSC had dropped out: Only 31 left school voluntarily and the 224 others were expelled due to their age.[26] Similarly, the number of OOSC identified and enrolled in Year 2 fell short of expectations. Additionally, delays have been observed due to external constraints:

- The delay in identifying OOSC in Year 1 was mostly attributable to the government-imposed age constraint on primary school whose existence IRC discovered only after starting the project. Many of the OOSC initially identified by IRC were too old for primary-school enrollment. Also, fewer OOSC than expected were found in the target villages. As a result, the area of intervention had to be expanded and the number of VSLAs doubled so that IRC could achieve Year 1 goals in terms of OOSC identified and enrolled.

- The delay with regard to the receipt of EAC funding interrupted operations in Year 2: The continued attendance of newly enrolled Year 1 students was not monitored and the identification of Year 2 OOSC began later than planned. Year 2 VSLA activities were only launched in January/February 2015. The end of their 12-month savings cycle did not coincide with the beginning of the school year in September/October 2015. Thus, it proved harder than anticipated[27] to precisely monitor the extent to which the earnings and savings distributed at share out would be used to pay school fees at the beginning of the school year.

[25] http://www.ivorycoast.nrc.no/pages/projets_EDUCATION.php
[26] IRC Presentation of Results and Perspectives (May 26th, 2015)
[27] In Evaluation & Monitoring Plan

	Year 1		Year 2	
Indicators	**Goals**	**Results Obtained**	**Goals**	**Results Obtained**
# of VSLAs	50	112	434	460
# of Families belonging to a VSLA	1,250	2,838	11,534	12,689
# of OOSC identified (7-14-year-olds)	3,750	3,995	12,172	11,733
# of OOSC enrolled in school at the beginning of the year	2,250	3,245	8,066	5,120
Attendance rate of enrolled OOSC[28]	60%	60%	60%	Not available
# of OOSC still enrolled at year's end	Not available	2,990	Not available	Not available
Cost per OOSC enrolled in school	US$93	US$158	US$93	US$146
Was any timeline delay observed?	Delay in identifying OOSC		Delay in obtaining funding	

Note: The cost per OOSC is obtained by dividing the EAC program cost by the number of OOSC enrolled via VSLA.
Sources: IRC Presentation of Results and Perspectives (May 26th, 2015), IRC Year 1 and Year 2 Financials

Comparison of "Save for School" program costs against other reference points

Due to the lack of information on enrolled OOSC attendance in Year 2, it is difficult to evaluate whether the "Save for School" program is efficient from an economic standpoint.

- We broke down the program's cost for Years 1 and 2 into five main categories to provide an overview on the use of funds: staff compensation and benefits, office expenses, travel and transportation, "Save for School" direct costs and other expenditures [Appendix 6]. However, we do not have sufficient information to conduct a detailed analysis of the program costs. In fact, we were surprised to learn from IRC that the costs actually incurred throughout the year corresponded directly with the budget.

- We can assess how cost efficient IRC is in its VSLA activities in Côte d'Ivoire by using Care International and VSL Associates' efficiency benchmarks. "Save for School" cost per VSLA member seems excessive in Year 1 (US$180) compared to the 18-month efficiency benchmark (US$100-$125), but is in line in Year 2 (US$59) with the 36-month efficiency benchmark (US$40-$60). However, when comparing program costs, we need to bear in mind that the financial performance of "Save for School" VSLAs is below average in terms of annualized returns on savings and above average in terms of amounts saved.

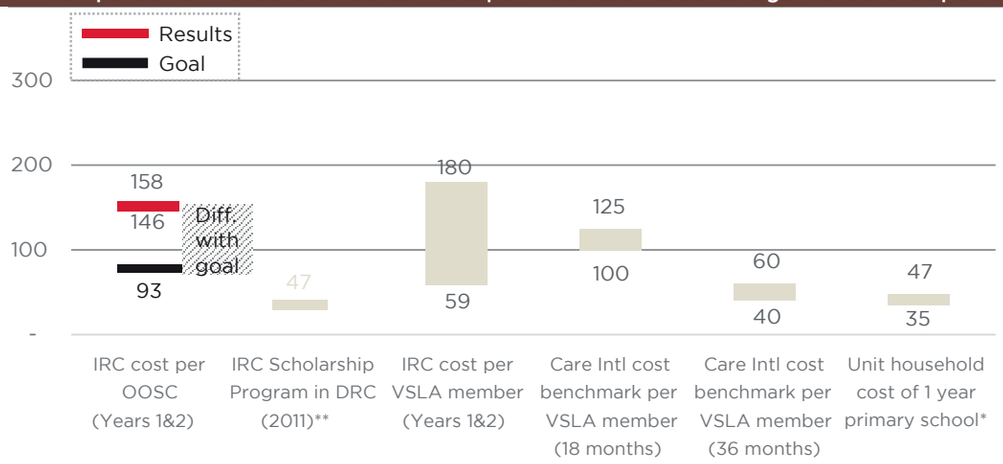
[28] IRC notes that attendance rates for Year 1 OOSC is 89 percent and for Year 2 OOSC is 97 percent. It is not clear where this discrepancy lies.

- "Save for School" cost per OOSC is above the target US$93 in Years 1 and 2.

- The key question is whether a VSLA program constitutes the most efficient approach to overcome demand-side financial barriers to education. The "Save for School" program is three times more expensive than a scholarship/cash-transfer project (estimated at US$47) or the unit household cost of one year in primary school (US$35-$47). Nevertheless, VSLAs open a potential path to sustainability that cash transfers and scholarships do not. No mechanism exists, however, to trace newly enrolled OOSC after their first year of enrollment. Therefore, sustainability cannot be assessed.[29]

- On average, IRC surveys and analysis concluded that each "Save for School" VSLA member earns US$12 after a 12-month savings cycle, which represents approximately 30 percent of the unit household spending for one year in primary school.

Comparison of IRC "Save for School" cost per OOSC back to school against reference points



Notes: (*) IRC computed that household spending per primary student ranges from US$34.5-$47.3 depending on the level of studies to finance COGES canteen, school supplies, enrollment/exam fees and school uniform. The exchange rate US$/XOF used for the purpose of this graph is 574.041 (Oanda).

(**) IRC cost in the Democratic Republic of the Congo is estimated in 2010 constant US$.
The cost per OOSC is obtained by dividing the program cost by the number of OOSC enrolled via VSLA.

Sources: IRC presentation on educational expenditures (May 2015); "Fixing the Broken Promise of Education for All: Findings of the Global Initiative on Out-of-School Children," UNICEF and UNESCO Institute for Statistics, 2015; "Village Savings and Loan Associations (VSLAs) in Africa – version 1.5: Program Guide 1," Care International and VSL Associates, 2016

[29] IRC notes monitoring of OOSC is done twice a year.

D. Limits to the evaluation of existing operations

The data collection and analysis techniques used and defined by IRC in agreement with EAC[30] to monitor the "Save for School" program limited the depth and breadth of our evaluation. First, the IRC team monitors a lot of pertinent data but has neither the time to analyze it, nor the experience to prioritize the data. Secondly, the IRC team took a number of initiatives in order to fine-tune data monitoring but did not fully meet the methodology's requirements.

Information is available but not processed

The IRC team monitors relevant data via two different systems: Facilitators and field agents write down information on paper and notebooks before it is manually transmitted to Excel spreadsheets by the Monitoring & Evaluation (M&E) team. Due to the number of VSLAs implemented to date (460), IRC does not have the resources to enter and/or analyze the information it gathers. IRC lacks guidance on the analysis that will be helpful in demonstrating the project's efficiency and does not know which information is worth prioritizing.

Guidance is needed to implement a proper monitoring strategy

Although a proper baseline is of paramount importance to carry out comparisons, IRC does not have a control group that could help determine whether, and to what extent, VSLAs increase savings and reduce the number of OOSC. Because of delays, the share-out meetings have not coincided with the start of the school year when school fees are due, thereby rendering the precise impact of VSLAs all the more difficult to pinpoint. Moreover, IRC does not have a clear overview on the extent to which loans and share-out funds are used to finance school fees for each OOSC. Additionally, IRC has not been able to monitor school attendance in Year 2, as it did in Year 1 due to the delay in securing the necessary funding from EAC to continue operations, even though it constitutes an important part of the "Save for School" program.

The IRC team took several initiatives to fine-tune its approach to data monitoring and reporting. For instance, it adopted a reporting tool created by the Savings Groups called "Management Information System (MIS)." Similarly, it created a monthly database to evince the link between education and VSLAs. And, it updated questionnaires to account for the existence of loans granted by spontaneous VSLAs to non-members because this was not envisaged in the methodology for created VSLAs. However, due to a lack of methodological guidance, the IRC team was unclear on how to use the tools, especially the MIS tool, comparing the results of VSLAs that had already finished their cycles with VSLAs that were beginning their cycles. The IRC team concluded that the average return on savings was between 2.0-4.9 percent, well below the average 20 percent ratio obtained when comparing the VSLAs at the end of their cycles.

Key indicators, computations and reporting formats should be reviewed and improved upon by EAC and IRC to enable an appropriate and strong evidence-based evaluation of the program in the future. The main weaknesses (and subsequently needed high-level improvements) have been identified above.

[30] Monitoring & Evaluation Plan, metrics and minimum indicators defined in Year 1 Technical Proposal

Part 3: Evaluation of the "Save for School" program's potential for scale-up in Côte d'Ivoire and worldwide

We observe two characteristics that seem promising for a scale-up of the "Save for School" program in Côte d'Ivoire and beyond. However, we emphasize that certain conditions are required.

A. Promising characteristics for scale-up in Côte d'Ivoire and worldwide

There were two observed phenomena that seem promising for scaling the "Save for School" program in Côte d'Ivoire and elsewhere: The spontaneous replication of VSLA groups – that is, created without any initial involvement from IRC – and the occurrence of facilitator bureaus. Interestingly, spontaneous replication is best enabled by facilitators who not only create VSLAs independently from IRC staff, but train the VSLA members to become facilitators and form VSLAs on their own as well.

- Spontaneous VSLA groups have been initiated by other villages near IRC's intervention areas but without IRC's institutional support: We met a village chief who, after hearing about "Save for School" VSLAs' results, decided to form a VSLA structure for his people. Similarly, a facilitator established a spontaneous VSLA for her village after being a member of one created by IRC. She implemented the same procedures that she had learned previously when she was a VSLA member. Spontaneous VSLAs represented 27 percent of VSLAs in Year 1 and 17 percent of VSLAs in Year 2. It seems to confirm that the "Save for School" program could be significantly scaled at minimal cost, because unlike created VSLAs, spontaneous VSLAs do not require an increase in NGO support or funding. We noted that spontaneous VSLAs nurtured by IRC were less effective than their spontaneous counterparts on average. This may indicate that an increased lzevel of support is needed by spontaneous VSLAs. There may also be a need for IRC to review the balance between identifying OOSC parents to group into supported/existing VSLAs to generate maximum impact.

- Encouraged by IRC, facilitators organized themselves into bureaus to discuss the questions they had and their experiences. During a training session led by IRC on share-out sessions for facilitators, we realized that the level of understanding varied greatly from one facilitator to another. While training should be improved to enable facilitators with low levels of understanding to fully grasp VSLA mechanisms, high-performing facilitators should focus on training some of the VSLA members to become facilitators. Helping VSLA members to become facilitators paves the way for scaling that does not depend on IRC staff and capabilities. It is an important step toward autonomy and self-reliance. So far, IRC has not been leveraging facilitators as much as it could to ensure that VSLA activities continue in its wake. To become independent in the long run, "Save for School" VSLAs and facilitators need to come to an agreement on facilitator remuneration (currently paid by IRC): Are VSLA members willing to pay for facilitators to help them establish VSLAs?

B. Conditions necessary for the scale-up to be successful

At minimum, three conditions appear necessary for the successful scaling of the "Save for School" program in Côte d'Ivoire and beyond [Figure 7].

Figure 7

Main conditions for a scale-up	Description
1. Demand exists	◆ Do parents in all regions of Côte d'Ivoire and worldwide similarly value education for their children? Are they willing to spend money on their children that could be spent on other items? ◆ Are revenues sufficient for people to save in other regions of Côte d'Ivoire (e.g., in Touba, which is poorer than the western region where IRC launched the "Save for School" program) and worldwide? ◆ Are people willing to borrow in addition to saving money in other regions and countries? Returns on savings can only be obtained if VSLA members take out loans because it generates interest earnings.
2. Supply meets demand	◆ Provided that VSLAs increase the financial resources of parents and enable the payment of school fees for children formerly out of school, are there enough schools and teachers to satisfy the increased demand for education within a 3-4-kilometer radius? ◆ We have noticed on several occasions that the supply of teachers and schools was insufficient to enable the enrollment of children whose parents were willing and able to pay school fees, even in regions where IRC implemented its "School Rehabilitation" and "Save for School" programs. Although some of the school reconstruction took place near villages where VSLAs were formed, it was clear from our interviews that the "School Rehabilitation" and "Save for School" programs are run independently from one another. However, we have not been provided with enough information to assess whether interactions occurred when rehabilitated schools were located within 3 kilometers of a village where IRC created a VSLA.[31] Our admonition is that in some cases VSLA members with sufficient financial resources to pay school fees cannot enroll their children due to insufficient supply (lack of schools, classrooms or teachers) to accommodate the increased demand. ◆ We wonder if there is enough supply in the regions where IRC formed VSLAs but did not build new schools, e.g., North of Bangolo. ◆ Therefore, the "Save for School" program should confirm with government officials and education services whether supply will be adequate to satisfy the increased demand for education generated by the formation of VSLAs before creating any VSLA. If sufficient supply does not exist, the "Save for School" program should then coordinate with the "School Rehabilitation" program to ensure schools are built where needed.
3. Implementation criteria are met	◆ A capable NGO, such as IRC, is necessary to carry out a project similar to "Save for School." ◆ Have relationships been built with local authorities that are able to identify OOSC and potentially build/rehabilitate schools (e.g., the COGES, IEP, village chiefs and school directors in Côte d'Ivoire)? ◆ Is there an oral VSLA methodology for villagers who are illiterate? IRC's methodology requires facilitators and key VSLA members to be literate and comfortable with share-out computations. IRC approximates that in 2014 two-thirds of the VSLA members were unable to read, write or perform basic mathematic calculations.[32] In consequence, they struggled to comprehend the methodology and symbols used in implementation. A simple methodology for illiterates is necessary to ensure that scale-up can be successful worldwide, especially in regions where women have been exposed to ROSCAs (tontines) in Côte d'Ivoire.

[31] IRC notes that interaction between the programs is not a goal of the project.
[32] Semi-Annual Technical Report, IRC, January 30th, 2014

Based on the three aforementioned conditions, IRC may plan to scale on an international level:

- It can conduct due diligence surveying in countries with high numbers of OOSC to focus on those where supply exists that is not met by demand owing to a lack of parents' financial resources to pay for school. As per IRC's experience in Côte d'Ivoire, it seems that the task of identifying OOSC and their parents at the outset of the "Save for School" program is time-consuming. Efficiency can be optimized by ensuring that knowledge transfers and trainings by experienced IRC staff in other countries take place.

- A potential, more expeditious solution may be to build a VSLA-education linkage instead of carrying out the entire process (from OOSC identification to VSLA creation, support and linking with schools and government). Such universal linkages could be quickly added to IRC VSLAs and the existing VSLAs of other facilitating agencies in countries with high numbers of OOSC due to demand-side financial barriers.

CONCLUSION

In the main, this evaluation of the "Save for School" program is positive. Not only is the local team dedicated, capable and knowledgeable regarding the VSLA methodology, it also does not hesitate to take initiative to ensure the success of the project. R4D's key conclusions are as follows:

- The use of VSLAs in Côte d'Ivoire for education-specific purposes is medium innovative;

- EAC and IRC did not specify any goal in terms of financial performance against which we could evaluate VSLA results. However, when comparing "Save for School" VSLA performance against SAVIX African averages, we conclude that the financial performance to date (annualized return on savings) of VSLAs created by IRC is satisfactory while that of spontaneous VSLAs is disappointing. This might indicate that an increased level of support is needed for spontaneous VSLAs;

- It remains difficult to economically and financially assess the causal link between VSLAs and enrolled OOSC based on the agreed indicators and M&E systems between EAC and IRC: The program cost per OOSC is higher than anticipated (US$146-$158 versus US$93) and there is no control group or systematic monitoring of the percentage of loans and share-out funds that directly finance education; and

- The spontaneous replication of VSLAs and the formation of facilitator bureaus are two characteristics that seem promising for cost-effective scaling. To be successful, a scale-up would require several conditions; a demand for education and savings; an adequate supply of schools and teachers to accommodate enrollment increases; and implementation must be carried out by a competent organization with a methodology accessible to illiterate populations. Scaling could be achieved in the replication of the "Save for School" program in countries where demand-side financial barriers produce high numbers of OOSC or in the creation of specific VSLA-education linkages that could be added to all VSLAs (of IRC and/or other facilitating agencies).

The evaluating organization makes four main recommendations, aiming to optimize the "Save for School" program's potential for scalability and sustainability in the future.

- Data collection, computations, analysis and prioritization need to be improved and redefined to enable a more in-depth evaluation of the program, as well as a comparison against a proper baseline.

- IRC ought to ensure that the supply of schools and teachers will be sufficient to absorb the increased demand for education that VSLAs are supposed to generate. Before forming a VSLA, IRC should check with government officials and education services whether school capacity and teacher availability will be adequate. If not, the "Save for School" program

should then closely coordinate with “School Rehabilitation” or a similar program to ensure that grants are used to build schools where needed and that no demand for education is created which cannot be satisfied.

- It is important for IRC to leverage facilitators to their full potential, render them financially independent and encourage them to recruit VSLA members to ensure the project’s sustainability. A simpler VSLA methodology might be needed for facilitators who have difficulties mastering the share-out computations and scale-up in regions with illiterate populations.

- Strong attention should be paid to spontaneous VSLAs due to their lackluster financial performance: They generate an annualized return on savings of 18 percent, though according to SAVIX, the average in Africa is closer to 42 percent. Additional studies or experiments should be conducted to evaluate whether a successful scaling of spontaneous VSLAs could be ensured if IRC spends more time providing operational support to existing VSLAs and less time identifying the parents of OOSC to group into VSLAs. How could IRC optimize the level of support it provides both types of VSLAs at each stage?

APPENDICES

Appendix 1

Scope of Work

R4D evaluation of the EAC-supported IRC project in Côte d'Ivoire:
Educate First: Improving Access to Schools through Community Reconstruction and Savings

Background

Educate A Child (EAC) is a global program of the Education Above All foundation designed to serve as a catalyst to help break down the barriers preventing children from accessing a quality education. EAC is supporting innovative projects with a wide range of partners who are all striving to achieve the goal of universal primary education.

Educate A Child partnered with International Rescue Committee (IRC) in Côte d'Ivoire on the Educate First project. There are four main components of the project: support the establishment of VSLAs in communities so that families may develop greater financial means and use these new resources to enroll OOSC; build and equip primary schools that lack educational infrastructure to serve OOSC; use resources collected through VSLAs to retain children in school; and provide a more positive school environment by training teachers and organizing awareness campaigns.

Purpose

The initial discussions with IRC in 2012 included an agreement that this was a pilot program. The agreement was that EAC would assess the approach in terms of its ability to: i) address the economic constraints to education in Côte d'Ivoire and ii) be quickly scaled up in Côte d'Ivoire or elsewhere.

As part of a longer term partnership between EAC and R4D focusing on knowledge enhancement, this scope of work concerns the agreement to collaborate on a formative evaluation of the EAC-supported project in Côte d'Ivoire with regard to points i) and ii) above.

Key Questions - EAC is seeking input and recommendations on two key questions:

1. Is this a feasible approach to addressing the poverty barrier that keeps children out of school?
   - Good fit?
   - Meets objectives?
   - Innovative?
   - Cost-effective?
   - Time-sensitive/responsive?
   - Sustainable?

2. Is this approach scalable? If so,
    - Under which conditions?
    - With what kind of timeline would it take?
    - In Côte d'Ivoire with IRC given the targets they set and progress to date?
    - Elsewhere?

Process - This external evaluation of an EAC-partner project should involve several activities, including:

- Reviewing documents provided by EAC and IRC related to the project in Côte d'Ivoire, in operation for one year;
- Conducting site visits, meetings and interviews;
- Drafting reports for discussion with EAC and IRC; and
- Preparing an evaluation report of findings related to the questions above.

Deliverables - Report on:

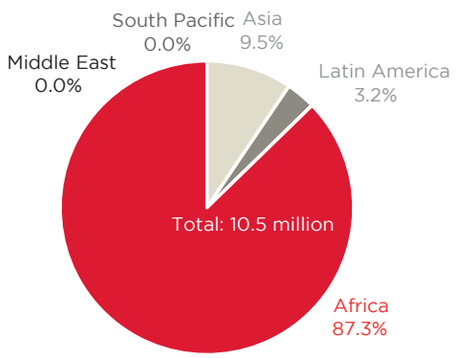
- Analysis of the project's strengths and weaknesses; and
- Recommendation(s) regarding the potential to scale up the model in Côte d'Ivoire or elsewhere.

Appendix 2

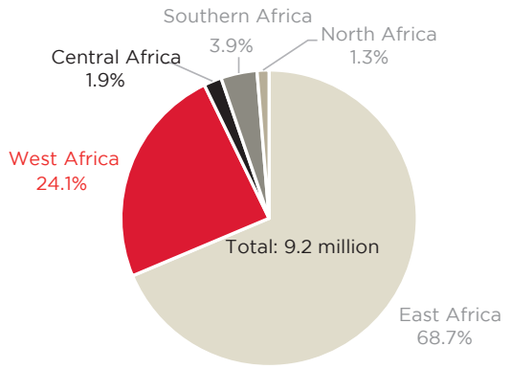
List of stakeholders interviewed in Côte d'Ivoire	
IRC team	
Venneman, Michelle	Coordinator CYPD (Child Youth Protection and Development)
Kouadio, Christian Zan	Senior Manager CYPD
Yardojouma, Koné	Assistant Manager Education
Douanda, Alfred Goun	Assistant Manager ERD (Economic Recovery Development)
Demoro, Marie-Michelle Koffi	Officer
Vincent, Tia	Officer
Don, Ulrich	Officer M&E
Assa, Charles	Assistant M&E
Facilitators	
Amian Kouné, Jerôme	Supervisor in Duékoué
Zeh, Emmanuel	Field Agent in Duékoué
N'goran, Fourrier	Field Agent in Duékoué
Yao Pokou, Nadia	Supervisor in Duékoué
Facilitators in Touba	
Facilitators at Hotel Daouda	
Facilitators at Bangolo	
Government officials	
Eba Kouadio, Edmond	DRENET (Regional Direction of National Education and Technical Training), General Secretary
Sera, Tehe	Educational Advisor for the Inspection of Primary Schools (IEP) in Duékoué
School director	
Kesse, Doua	Director of the primary school in village of Blody 1
Representatives of Caritas savings/loans activities	
Gerard Mah, Claude	Specialist in organization within Caritas
Droh, Bruno	Specialist in food-crop production within Caritas
VSLA members	
Spontaneous VSLA members	Village of Zéo in Bangolo
Spontaneous VSLA members	Village of Kouisra in Bangolo
Created VSLA members	Village of Séba in Bangolo
Created VSLA members	Village of Ouintoulo-Ouaninou in Bafing
Created VSLA members	Village of Sahouela-Ouaninou in Bafing

Appendix 3

# of VSLA members worldwide (2014)



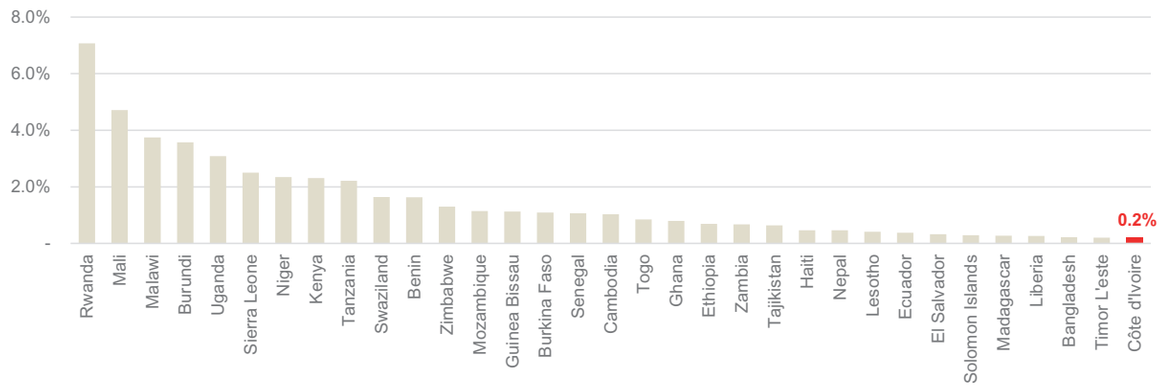
# of VSLA members in Africa (2014)



Source: SEEP Network (2014), Data collected by Hugh Allen in collaboration with the SLWG

Appendix 4

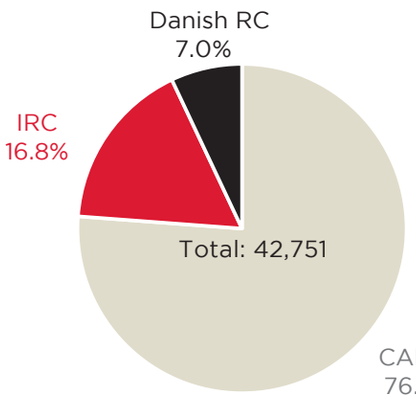
Number of VSLA members as a percentage of the population (2014)



Source: SEEP Network (2014), Data collected by Hugh Allen in collaboration with the SLWG; World Bank

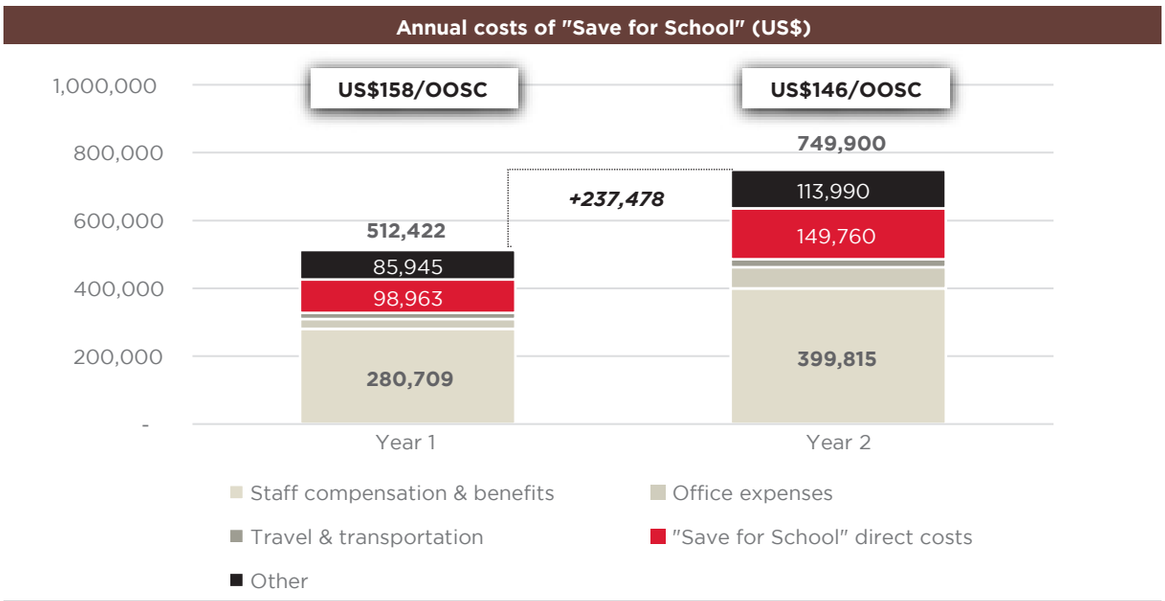
Appendix 5

 # VSLA members per agency in Côte d'Ivoire (2014)



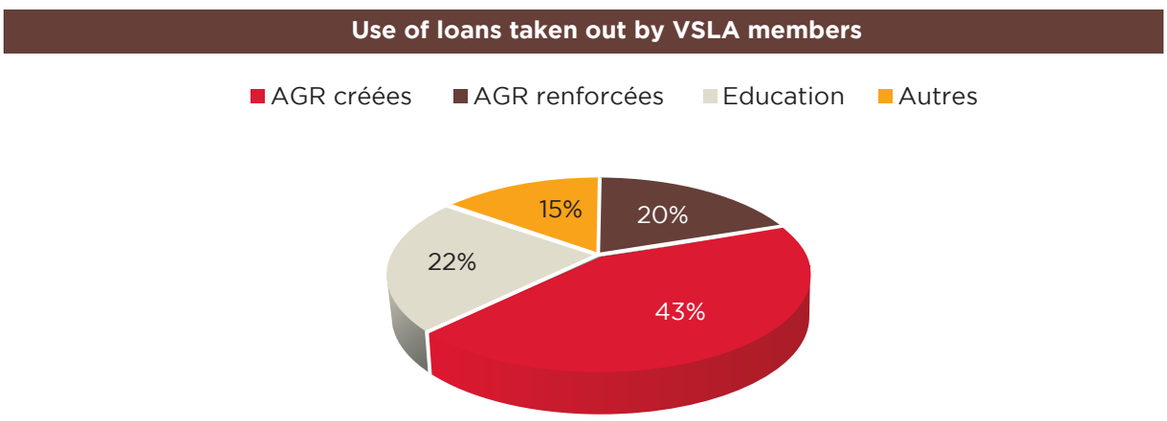
Source: SEEP Network (2014), Data collected by Hugh Allen in collaboration with the SLWG

Appendix 6



Note: The cost per OOSC is obtained by dividing the program cost by the number of OOSC.
Source: IRC Year 1 and 2 Financials; IRC Presentation of Results and Perspectives (May 26th, 2015) enrolled via VSLA

Appendix 7



Source: IRC Presentation on Results and Perspectives (May 26th, 2015)

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