Youth microfinance project

Most significant change stories:
Voices of youth
Credits

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Project youth in Western Area. Paul Lobo, Sierra Leone, September 2011.

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## 1. Acronyms

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<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACA</td>
<td>Association Conseil pour l’Action</td>
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<tr>
<td>CEDA</td>
<td>Community Empowerment and Development Association</td>
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<tr>
<td>CEFORD</td>
<td>Community Empowerment for Rural Development</td>
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<tr>
<td>CFA</td>
<td>Financial Cooperation in Central Africa franc, the currency in Senegal and Niger</td>
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<td>CV</td>
<td>Community Volunteer</td>
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<td>FA</td>
<td>Field Agent</td>
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<td>GAMA</td>
<td>Groupe d’Appui au Mouvement Associatif</td>
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<tr>
<td>GGEM</td>
<td>Grassroots Gender Empowerment Movement</td>
</tr>
<tr>
<td>Le</td>
<td>Leone, the currency of Sierra Leone</td>
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<tr>
<td>M&amp;E</td>
<td>Monitoring and evaluation</td>
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<td>MSC</td>
<td>Most Significant Change</td>
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<tr>
<td>PAMECAS</td>
<td>Partenariat pour la Mobilisation de l’Epargne et du Crédit Au Sénégal</td>
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<tr>
<td>PE</td>
<td>Peer Educator</td>
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<td>PRA</td>
<td>Participatory rural appraisal</td>
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<td>SC</td>
<td>Significant Change</td>
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<tr>
<td>UNCDF</td>
<td>United Nations Capital Development Fund</td>
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<td>VSL</td>
<td>Village Savings and Loan</td>
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<td>VSLA</td>
<td>Village Savings and Lending Association</td>
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<td>YAB</td>
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<td>YMF</td>
<td>Youth Microfinance (Project)</td>
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<td>YSLA</td>
<td>Youth Savings and Loans Association</td>
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2. Acknowledgement

Plan Canada would like to thank The MasterCard Foundation for their partnership in the Youth Microfinance (YMF) Project in West Africa, from which all the stories have been drawn. Our gratitude also extends to the Youth Advisory Boards, Regional Office and Plan Country Office staff from Niger, Senegal and Sierra Leone, and the Project Steering Committee, who have been an integral part of the selection process and review of stories from the field. Plan would also like to express our appreciation to the local partners who have supported the collection of stories. For a list of all YMF Project partners, please refer to Box 1.

We have been privileged to work alongside the Youth Savings and Loans Association members. They have proven that youth can be mobilized to form savings groups and increase their economic opportunities. Additionally, as the following stories powerfully demonstrate, when youth are equipped with the appropriate skills and resources, they are capable of making significant transformations in their lives.

All the storytellers who have shared their experiences and the significance of being involved in the YMF Project, whether or not they have been featured in this report, have contributed to the project’s success, because each story has been important in its own right. Collectively, these stories recognize the voices of youth. We thank these young people for speaking up to inform our programming, and for helping us to better understand their world as they see it.

Box 1 – Local partners

Senegal

ACA: Provides training in Village Savings and Loan (VSL), life skills and financial education in Kaolack, Thiès and Dakar.

CONCEPT: Provides training in VSL, life skills and financial education in Louga and St. Louis.

PAMECAS: Receives funding through United Nations Capital Development Fund’s YouthStart program to develop youth-friendly financial products. Selected youth participants from Plan’s VSL groups are being linked.

Sierra Leone

CEDA: Provides training in VSL and financial education in Moyamba.

CEFORD: Provides training in VSL and financial education in Western Area and Port Loko.

GGEM: Provides training in VSL in Western Area, and training in life skills in Western Area, Port Loko and Moyamba.

Niger

GODIAMU: Provides training in VSL in Niamey.

GAMA: Provides training in VSL in Dosso, Tillaberi and Niamey.

LAFIA MATASSA: Provides training in life skills and financial education for all project participants in Niger.
3. Executive summary

The Youth Microfinance (YMF) Project aims to improve the lives and help realize the rights of West African youth, with the overall goal to empower young people both socially and economically by increasing access to financial services and disseminating knowledge in critical life skills. The main objectives are: to promote asset building through Youth Savings and Loans Associations (YSLAs); to complement financial access with life skills and financial education training to enhance youth’s chances of successful transition into adulthood; and to document and share the results of the project.

As part of the knowledge management component, the project has put in place a rigorous monitoring and evaluation (M&E) framework incorporating multiple data sources, including the use of a rolling baseline survey, a management information system to track YSLA performance, Financial Diaries as well as Most Significant Change (MSC) stories.

The project has chosen the MSC approach due to its highly participatory nature, engaging stakeholders not only in collecting but also analyzing the data. The transformation experienced by the youth through the YMF Project has been captured in this report through the stories that they share. Significant Change (SC) stories were collected for a period of two years, and through a highly participatory selection process, the following nine stories were chosen as they reflect how the project has attributed to significant changes in the lives of the youth. From these SC stories, a panel made up of project stakeholders agreed on a selection method to narrow the SC stories down to one MSC story.

This report forms part of the body of documentation for the project. The main objectives are:

- To explain the process of collecting and selecting the SCs
- To document the MSC story that has been selected by a panel consisting of members from the project Steering Committee, as well as the top SCs in each of the three countries
- To highlight the successes experienced by the youth and also any unexpected changes as a result of the project, and
- To provide another source for triangulation with other data sets being collected by the project.

The report will be used to further our understanding of the effects of the project’s interventions on youth, as told by the youth themselves. As the project aims to empower youth, it is important they see themselves as part of the M&E process, to identify with and take ownership of the results that are being documented. A high level of interest to participate in the MSC process reflects that youth have been actively engaged throughout all aspects of the project.

The target audience for this report is primarily the key project stakeholders, namely the youth engaged in the YMF Project (through the Youth Advisory Board), Plan Canada, Plan Country Offices, and The MasterCard Foundation. A secondary audience includes practitioners and those with interest in the youth microfinance sector. We will also share this report with the MSC community on selected websites, listservs and other platforms.

While nine SC stories made it to the 2012 Steering Committee meeting for the final selection, through this process a total of 452 stories were collected across the three implementing countries. To keep the report succinct, these other stories will not be included.
The report will also take into consideration the broader M&E framework of the project, and triangulate the findings from the stories with supplementary data from M&E activities.

In reviewing the SC stories, the report will also try to provide further materials for secondary analysis and dive deeper into some of the stories by asking pertinent questions that could be addressed in other knowledge management deliverables, such as the final evaluation and/or the end-line survey.

In addition to focusing on the selected MSC story, the report will also discuss the ways in which the flexible monitoring approach required for the MSC methodology fosters broader programmatic learning. Therefore, the report will document both what the SC stories were as well as how the process worked in terms of collection, selection and providing feedback.
4. Project background

4.1 Goal

The Youth Microfinance (YMF) Project aims to improve the lives and help realize the rights of West African youth, with the overall goal to empower young people both socially and economically, and to bridge some of the gaps in training and economic opportunities in order to help stop the cycle of poverty for youth, their families and their communities.

4.2 Objectives

The YMF Project has three main objectives:

- To promote asset building through youth participation in Youth Savings and Loan Associations (YSLAs) and pilot linkage possibilities of graduated individuals and groups to formal financial institutions
- To provide training in life skills and financial education to enhance the youth’s chances of success as they transition from youth to adulthood, and
- To document and share the results of the project with key stakeholders through a monitoring and evaluation framework, with a focus on dissemination of learning to wider audiences.

4.3 Reach

The project has a target of 70,000 youth between the ages of 15 and 25 (at least 70% female) forming YSLAs from Niger, Senegal and Sierra Leone. In total, 89,721 young people have been formed into 4,149 YSLAs in these three West African countries, covering both rural and urban areas. To date, 85% of YSLA members have been young women.

4.4 Components

The project outcomes are to be realized through the implementation of four distinct but interrelated components:

1. Youth-specific financial services (YSLAs)
2. Piloting linkages with microfinance institutions
3. Training on life skills and financial education
4. Knowledge management.

Youth Savings and Loans Associations

YSLAs are a low-risk approach to financial services through which youth organize and manage small groups that enable them to mobilize savings and convert those savings into small loans. They also manage a separate small social fund to meet emergencies. YSLAs receive training and monitoring for approximately one year and then become independent. At the end of the annual cycle, a “share-out” takes place in which the accumulated savings plus service charge earnings are shared.
amongst the membership according to the amount each member has saved. For many members, the share-out reinforces the benefits of the savings groups, such as providing them with access to capital to manage their financial needs or to invest in income-generating activities. Because this model is based on savings, participation in the scheme does not produce high levels of debt and therefore does not carry a heavy element of risk. As such, YSLAs serve as an excellent starter system to introduce youth to the world of financial services.

**Linkages to microfinance institutions**

As youth accumulate savings, gain confidence in managing credit through their YSLAs and develop their income-generating activities, they may want to seek out other financial services to meet their needs for personal savings or investment capital. To address this, the project is piloting a linkage component in Senegal. The YMF Project is collaborating with United Nations Capital Development Fund’s YouthStart initiative, which has trained PAMECAS, a microfinance institution (MFI) in Senegal, to develop and roll out youth-friendly financial products and services. The purpose of the linkage component is to ensure young people in the project receive the appropriate training to gain a better understanding of the risks and benefits of linking with formal financial services.

**Training on life skills and financial education**

This non-financial component addresses the needs that are essential for personal development from youth to adulthood, and equips the YSLA members with necessary skills to help ensure future business success. The curricula were developed with youth participation to identify areas that require training, including financial education, gender equality, human and child rights, sexual and reproductive health, HIV/AIDS, and others. Life skills training will assist and guide youth to increase their knowledge, grow essential assets, challenge discrimination, find personal motivation, and lay the foundations to create and manage success in their lives.

**Knowledge management**

The final component involves documenting lessons learned and applying a rigorous monitoring and evaluation framework that incorporates multiple data sources, including the use of a rolling baseline survey, a management information system to track YSLA performance, Financial Diaries, as well as Most Significant Change (MSC) stories. At the end of the project, a program evaluation will help to determine the impact of the project on the economic empowerment of youth. As part of the knowledge management component, information generated by the project has been presented at relevant conferences and workshops to promote broader organizational learning for Plan and other stakeholders working with youth and economic empowerment programs.
4.5 Implementation strategies

**Partnership:** Working in partnership is one of Plan’s key strategies in project implementation. The main reasons for working through partnerships include: making use of local knowledge for more effective implementation; building local-level skills and institutional capacity; and scaling up outreach through cost-effective multiple partnerships. Local partners, with the use of Field Agents (FAs), are used to roll out activities related to forming YSLAs, as well as to provide training in life skills and financial education. The list of local partners and their role in the project is outlined in Box 1 on page 5.

**Community Volunteers:** The YMF Project was designed around the use of Community Volunteers (CVs), who are an integral part of the project’s scale-up towards reaching 70,000 youth beneficiaries. Each CV is assigned to an FA working with one of the local implementing partners to provide support and guidance to these youth volunteers. The cornerstone of engaging CVs is the commitment to volunteerism and a sense of community members working together towards economic and social change. The participatory nature of the CV methodology promotes the project objectives in the local communities and helps ensure that the project results are sustainable. CVs are chosen from existing YSLAs. As they are members of the communities, once the project ends they will still retain their knowledge of the Village Savings and Loan methodology and will be able to share any lessons learned throughout their communities.

**Youth engagement:** As the project aims to empower young people socially and economically, meaningful engagement of youth is an important strategy to achieve this goal. The Youth Advisory Board (YAB) is a mechanism that is integrated in all three implementing countries. The YAB is democratically elected by the YSLA members. The Executive members consist of a Chairperson, Vice-chair, Secretary, and Treasurer. The YAB is responsible for providing support to YSLA members, which includes helping groups that may be struggling, resolving conflicts, monitoring group quality, providing additional training, and collecting data using methods such as the MSC tool. The YAB is also part of the project’s governance structure as a member of the Project Steering Committee.
5. Introduction to Most Significant Change

5.1 What is Most Significant Change?

Most Significant Change (MSC) is a monitoring and evaluation (M&E) tool designed by Rick Davies. It was first used for a complex development program in Bangladesh with multiple outcomes that could not be neatly captured by using more traditional M&E tools. The focus of MSC is on learning and examining the effects of the project’s intervention in the beneficiaries’ lives, including both expected and unexpected change.

The essence of the MSC methodology is to seek out stories that represent significant changes in the lives of a sample of the targeted population in a qualitative but structured way. Through a systematic selection process that engages both project staff and beneficiaries, the stakeholders choose from a number of Significant Change (SC) stories to assess the project’s impact. By reviewing and discussing the different changes reported through the stories, the team eventually focuses on what they feel was the most significant change that the development intervention has brought about.

Box 2 – Why is Most Significant Change useful?

- Provides a richer picture of the project results that goes beyond the indicators
- Encourages analysis of similarities or trends that have been occurring
- Creates a process for staff to sit down and debate the stories and why they are significant to the project
- Uses a participatory approach that involves all levels of the project management, as well as local communities and project beneficiaries
- Enhances oral traditions that are very important in many of the project communities
- Documents changes that the project may not have anticipated (both positive and negative)

5.2 Most Significant Change as an appropriate tool for the Youth Microfinance Project

The Youth Microfinance (YMF) Project has chosen the MSC approach due to its highly participatory nature, engaging stakeholders not only in collecting but also analyzing the data. The MSC methodology allows for the identification of the important changes that a project brings about in the lives of the youth. It captures the voices of the young people who have been part of the project. As empowerment is critically linked to the project’s expected outcome, the MSC tool enables the young people to define for themselves how they have been empowered through the project, and to learn from each other by listening to the journeys that youth have taken through the stories they tell. The act of storytelling can also be empowering as the young people feel that they have a voice and are being heard.

MSC is appropriate for the YMF Project as it has a diverse set of outcomes, which could be evaluated using the different domains of change selected. MSC requires a structure that can be used to sift through the many SC stories. The way Youth Savings and Loan Associations are set up by region and governed under the Youth Advisory Board structure provides a convenient framework for the story selection process.

Although many testimonies have been recorded, the nine stories presented in this report (three each from Senegal, Niger and Sierra Leone) have been selected by project stakeholders as the ones that best demonstrate how the YMF Project has made significant changes in the lives of the youth.
5.3 How to implement Most Significant Change

The Most Significant Change (MSC) tool as originally designed involves ten steps of implementation:

1. Finding champions and raising interest to use the approach
2. Establishing domains of change
3. Defining the reporting period
4. Collecting stories of change
5. Reviewing stories within a predetermined structure
6. Providing stakeholders with feedback about the review process
7. Putting in place a verification process for the stories collected
8. Quantifying the data
9. Conducting secondary analysis
10. Revising the MSC process.

Although every step plays an important role, it is not mandatory to follow all ten steps to successfully use this approach. The YMF Project took into consideration the available time and resources and the need to adapt a tool to be largely used by youth, and focused on what are considered to be the fundamental steps to the process, which are: (1) collecting the stories, (2) reviewing/selecting the stories, and (3) providing feedback to stakeholders. This report will therefore limit its scope to document the actual steps used by the project, which will be further described in Section 6.

To learn more about the MSC methodology, please refer to “The Most Significant Change (MSC) Technique – A Guide to Its Use” by Rick Davies and Jess Dart (April 2005) http://www.mande.co.uk/docs/MSCGuide.pdf.
6. Methodology of Most Significant Change in the Youth Microfinance context

6.1 Training on MSC

To create youth buy-in for the Most Significant Change (MSC) tool, the project engaged the Youth Advisory Board (YAB) members from the outset to take leadership in collecting the stories from the field. The local partners in each of the three countries provided training to the youth on the MSC methodology, and explained to the YAB members the meaning behind the basic question to be asked:

“Looking over the past six months, what do you think is the Most Significant Change in (name domain)?”

The Field Agents (FAs) and YAB members responsible for collecting the stories were trained to identify the youth who have gone through at least one cycle of the YSLA. Samples representing the domains of change (see Section 6.2 below) were taken from the different regions in each of the three countries to ensure the stories represented the geographic scope of the project. A gender balance was also part of the consideration in identifying youth to be interviewed. Lastly, the youth had to be willing to share their stories (and potentially have them published), and formally sign a consent document.

The YAB expressed interest in participating in the collection and selection process. They found the MSC approach relatively easy to use compared to other traditional data collection methods. Participating youth also learned about the story selection process; they discovered that, by taking time to discuss each story, and by debating the relative significance of stories, the process was equally as important as coming up with the final story to be considered most significant.

6.2 Domain identification

Domains of change are general categories to group the Significant Change (SC) stories. Unlike indicators, which are supposed to be specific in measuring a change, domains are purposely broad to enable users...
to define for themselves and interpret what constitutes a change in that area. Having domains of change enabled the project to provide some parameters in classifying and grouping the stories collected. Taking into consideration the project’s main objectives, the three domains chosen to track expected changes were: (1) change in economic status, (2) change in social status, and (3) unexpected change.

One of the advantages of using the MSC approach is its ability to go beyond a planned monitoring and evaluation framework and predetermined indicators, and to explore unexpected changes. While the first two domains mirror the objectives of the project, a third domain of “unexpected change” was deliberately included to capture unintended or perhaps negative results. The rationale for doing this was to create space to holistically discuss the project from different perspectives and to draw lessons from the youth themselves.

### 6.3 Story collection

The collection of SC stories was conducted by members of the YABs and FAs from local implementing partners. The inclusion of YABs in collecting stories had the added advantage of a closer connection to the storytellers as their peers, and made the young people feel more at ease in talking about their experiences. Some of the YABs would share their own personal stories first, as a way to connect with the youth and make them feel more comfortable. This was also an opportunity to build the capacity of the YAB members in interview techniques and data collection. To ensure there was consistency in the information recorded across the regions and countries, all the YABs and FAs used a common questionnaire (please refer to Annex 1) to collect the SC stories. As previously mentioned, the YABs and FAs were asked to collect stories based on three domains:

1. Change in economic status
2. Change in social status
3. Unexpected change.

Data collection was done in all regions covered in the three YMF Project countries. Over 450 SC stories were collected during a two-year period. The selection process followed the project structure, through which YSLAs are formed and organized by geographic areas. SC stories were selected in each zone based on certain criteria. They must have:

- Demonstrated a change in the storyteller’s life
- Articulated how the project impacted the storyteller
- Focused on one of the three domains selected, and
- Been authored by a storyteller who can be contacted for verification,

### 6.4 Selection process

The stories collected from each zone were selected at the local level by FAs or YAB members, and forwarded to the Country Office, where Plan staff then further identified the top three SC stories selected for each country.
Please refer to Annex 2 for an illustration on the hierarchy of story selection.

A total of nine SC stories (three from each project country) were presented at the 2012 Steering Committee meeting. Each story was read aloud to the Steering Committee members. After the stories were heard, a two-round voting process was introduced. In the first round, a multi-voting system was used through which members were given multiple stickers that they could then apply to any combination of the nine stories posted around the room. After the votes were tallied, the three stories with the highest number of votes were identified and chosen to go through a second round of voting. During this round, each person was given six dots to rank the stories (three dots for first place, two for second place and one for third place). For more details on the voting results, please refer to Annex 3.

After the votes were tabulated, the Steering Committee members were given a chance to share why they felt certain stories were more significant, until there was a common understanding for the rationale on the final choice for the MSC story selected.

6.5 Follow-up

The MSC report is shared electronically with each of the implementing Country Offices and their local partners. Hard copies, available in English and French, are given to members of the YAB. Each young person featured in this report will also get a copy of the report. The YAB members and FAs from local partners have the responsibility to inform the youth that their stories have been selected and published, as well as how these stories will be shared with a wider audience to gain a better understanding of how the project has affected the lives of these young people. Providing feedback on the selection results to all the young people who participated in the MSC process is an important step to ensure the youth feel that they have been heard and their stories have made a valuable contribution towards increased understanding of what the youth value most about the YMF Project.

6.6 Limitations

To collect, sort and organize the stories in a manageable way, only three domains of inquiry were chosen. Therefore, stories that were outside the scope of these domains could not be captured. During the collection phase, some YSLA members were shy or reluctant to speak up. As participation in the interview is voluntary, the sample of stories collected may have a bias towards more outspoken or charismatic youth. The interviewers tried to mitigate this as much as possible by doing icebreaking activities to make the youth feel more comfortable about sharing their thoughts.

Another challenge of using the MSC approach cited by the local partners and YAB members was difficulty in selecting the stories when many of them were deemed to be important in different ways. In some cases, the storytellers went into great details, making it hard to decipher what was the MSC they were trying to convey.

Finally, the selection process was time-consuming and required dedicated hours to review all the stories.
7. Significant Change stories

7.1 Significant Change stories from Senegal

7.1.1 Aissatou Dramé

I live in Keur Amath Dramé, which is a small rural village. My uncle was at a village meeting, where information was given about a new project for young people between the ages of 15 and 25. He decided to add me to the list of future members. After the first information meeting with the Field Agent, we set up a management committee and, since I was known for having good relationships with the youth in my village, I was unanimously elected by my peers to chair the group.

Before joining the Youth Microfinance (YMF) Project, although I got along with my peers, I used to be shy and had trouble expressing myself in front of an audience. My responsibilities within the group have enabled me to better understand the roles and responsibilities of a leader. Thanks to the support of the project, I now know how to chair a meeting, ensure our internal regulations are respected, and communicate effectively. I have become a good leader. I am included in family meetings in spite of my young age, and I get much more respect from adults in the village. Now I take part in the village development committee meetings, where I do not hesitate to take the floor and give my opinion.

This is significant for me because I never used to be involved in making decisions in my family, let alone in the village. But now I’m a good leader, and people in my group and my village have more respect for me and listen to what I have to say.

7.1.2 Aissatou Seck

I am a girl with a disability. I went to the Franco-Arab school until I got my high school diploma. After my studies, I came back to the village, and now I make a living by styling hair at my home. One day, my sister told me that a project was coming to the village to strengthen the economic power of young people through savings and credit, so I decided to become a member of the group in my neighbourhood.

When the management committee was set up, the group appointed me to the position of Secretary.

There are 20 of us in my local group. When we were choosing committee members for the group, I was appointed Secretary not because I am a girl with a disability, but because the group thought I was the best candidate. I accepted the role immediately. Everybody respects me. Nobody has ever made fun of me for having a disability. In fact, the group gives me some privileges. I’m the only one who’s allowed to arrive ten minutes after the start of the meeting without being considered late. Also, our Youth Savings and Loan Association (YSLA) has enabled me to help my mother, who is a widow. My brother would normally be responsible for the family. But being able to take out loans means that I can take the place of my brother, who is in Dakar, when it comes to taking care of our everyday expenses.

This is significant because before, I never used to leave the house. I never saw anybody. But now I meet my group every week. Some of the other girls will even come looking for me so that we can go to the meeting together. It’s also significant because I can help my mother and contribute to our family
expenses, even though I have a disability.

7.1.3 Fatou Lo

I live in Keur Amath Rokhy, a very conservative village. In 2010, all of the villagers were summoned for a meeting. That’s how we found out that a project for young people between the ages of 15 and 25 was coming to our rural community. After the first information meeting with the Field Agent (FA), we set up a management committee and I was democratically chosen to be Secretary.

Everything with my group was going really well. We had done the share-out at the end of the first cycle and we were about to do the second one. In the meantime, I had joined the Youth Advisory Board when a colleague in my zone left, and I was elected as a replacement. I also decided to become a Community Volunteer and was managing three groups in my area.

But then, I fell into the trap of an ill-intentioned person who led me into making a very serious mistake. He convinced me to take money out of the boxes of my YSLAs, on the pretext that he was going to get us legally recognized. I didn’t even think to tell the FA before I took the money. I brought the proposal before the YSLAs, who agreed to it and gave me CFA 2,000 (CAD $4) each, which amounted to a total of CFA 40,000 (CAD $80), which we believed would help us become officially recognized as a legally-constituted association. All of the money was given to this man, and after two weeks of waiting with no news, the YSLAs came to me demanding their documents. The YSLA members informed the FA and the Supervisor at that point. I hadn’t informed the project team before I told the YSLAs. Under pressure from the group, my uncle came to my rescue and reimbursed them for all of the money. I was afraid of having to go through something like that again, so I decided to quit the project.

This was significant for me because it has caused pain to my family, and I felt personally humiliated. It undid all of the work I had put into the project. I know nobody will ever understand that I didn’t mean to take that money.

7.2 Significant Change Stories from Niger

7.2.1 Fati Seyni

I heard through my husband that there was a project for young people starting in my neighbourhood, Koira Tegui. The local youth were then invited to go to the neighbourhood chief’s house for an information meeting with the project organizers. That’s how I ended up going with my friends to the chief’s house, where we met the woman leading the project. She told us all about the project, and we signed up immediately. We then formed a group of 25 members, which we named SAYE (which means Good Fortune), and when the management committee was set up, I was elected Secretary. Our YSLA grew from 25 to 40 members in the first year, which led us to split the group into two after the share-out. I was in the second group, which is called Bégué (Desire).

I’m currently a Community Volunteer (CV) and Peer Educator (PE). In those capacities, I’ve already helped set up 15 new YSLAs: four in 2011, nine in 2012 and two in 2013. Thirteen YSLAs have been
given training in life skills and financial education. Two YSLAs are doing life skills training right now.

There have been many changes in my life since this project started. I have learned how to be part of a group, especially with other women my age. I used to spend all my time arguing or even fighting with people, but now, with the life skills training I’ve had, I’ve learned to express myself in public and gain respect. I’ve also become “rich” thanks to the project. With my loan and my income from being a CV and PE, I was able to get enough money together to start fattening livestock; it was enough for me to get a little flock of four sheep and some poultry. I also bought a sheep for CFA 38,000 (CAD $85) that I went on to sell for CFA 62,500 (CAD $140). On top of that, I have also paid CFA 45,000 (CAD $101) in school fees for my daughter, who is now able to start Grade Six.

This experience has been significant for me because my status has changed; I’ve gained a level of respect in my home, my family, and my whole village. People hardly ever used to visit me, but now that’s changed and people have more affection and respect for me.

7.2.2 Moussa Tahirou

I am 20 years old, and a member of the group Doubani. I first joined the group when someone came to my village to talk about the new project that is looking for youth members. I decided to sign up, and am pleased to be part of this group because members are interdependent and mutually respectful.

By belonging to the group, it has opened my eyes to the possibility of what I can do with my savings. Indeed, before the project, I ran a little business selling motor oil, but I could never get more than four litres of engine oil to sell. Today, thanks to God, and thanks to my savings in the group, I was able to get a loan of CFA 30,000 (CAD $67), with which I bought 20 litres of engine oil. My business has gotten a little larger as a result. I earn money to regularly renew my stock and honour my commitments to the loan group.

This is significant because I couldn’t see possibilities for my business to grow, but now I know, with support from my group, I can earn more profit.

7.2.3 Fati Hamidou

One day, some CVs and FAs came to our village. These ladies asked to meet the young people from the village and explained the whole project to us, including the eligibility criteria. After we had heard all the information about the project we talked it over with our friends in the village, and I told my husband about it. He was very positive about it. So we set up the Alhamdoulilah group, and I was appointed Secretary of our YSLA thanks to my level of education.

My dedication and determination within our YSLA led to the project leader asking me if I would supervise the savings of a neighbouring group. Seeing how interested I was in the task, she suggested that I become a CV. In discussing it with the members of our YSLA, they also wanted me to do it, so I was chosen to be a CV and I received training on the Village Savings and Loan Guide. After the training, I was able to set up seven other YSLAs.

Then the life skills and financial education training for these groups began. The FA in charge of the life skills element suggested that I become a PE. I took the training in life skills and financial education, and now I am a CV and a PE. I have learned a lot through all the training, especially about saving from your income, setting goals in life, and having the
courage and determination to fight. I have become independent and respected by everybody.

It’s significant for me because the respect and advantages I’ve gained from the project have changed my life. I’ve gone from being a housewife with no stipend to a “project agent” who works and earns her living. People in my neighbourhood, as well as in the YSLAs, like me and have a lot of respect for me. And I’m contributing to my family’s expenses; just recently I used my CV and PE stipend to help build a mud-brick wall around our family home. My goal is now to go back to school and continue studying.

7.3 Significant Change Stories from Sierra Leone

7.3.1 Aminata Y. Kamara

I am 21 years old and was raised in the city by both parents. I completed my senior secondary school, but could not continue to higher education because my parents didn’t have enough money to send me. So I was just staying at home and didn’t have much to do.

Then my mother heard the news from a friend about this project. She wanted to become a member, but as the project was only targeting youth, she asked me to join instead, and told me that she would support me to contribute to the group from the money she gets from her small vegetable business. I was punctual in all meetings and contributed regularly, which eventually qualified me to take a loan.

When I got my first loan of Le 300,000 (CAD $73), I consulted my mom on what to do with the money, which I needed to repay in 12 weeks’ time. My mom thought the repayment time was too short to invest on certain businesses for fear of not being able to repay on time. Therefore, she advised me to invest in buying and selling Irish potatoes. But it turned out to be a bad experience as many people in my community live very close to the slums and don’t need Irish potatoes unless they are having parties or holidays. Six weeks passed, but I could not sell half of the stock and, as it is a perishable good, it got spoilt and I lost all the capital I borrowed from the group. I eventually fell sick, so I spent the remaining money on my medical expenses.

It was a difficult time as I faced constant pressure from family and friends. Eventually, my mom stopped supporting my contributions to the weekly savings at my group. I was unable to pay my loan back. But since I had been considered a committed member before my misfortune, I was therefore still allowed to attend meetings. I only attend the meetings because I don’t want my friends to call me names, but I am trying to find a way to repay the money and I have talked to the Chairman to advise me on what to do next. For me, my condition has not changed like others in the group.

7.3.2 Idrissa Sesay

Plan Sierra Leone started the YMF Project in our area through the FA, Mr. Clay. I joined a savings and loan group called Together As One with other youth in my area, most of whom I had not met before this time. Now that we share the same goal, the spirit of solidarity now exists and our relationships have been consolidated.

It was difficult to earn money to save, but whatever I had during the week, I would save part of it. I took a loan and started selling top-up cards; I made a profit and reinvested my money and now I have a
shop. I sell top-up cards, provisions and drinks. I have also returned to school. I sell in the morning hours and close the shop at 11 o’clock a.m. to go to school. After school in the evening hours I reopen my shop until 11 o’clock p.m.

I am careful with my money. I send money to my mother in Masiaka (a town in Port Loko) every month. When a happy or sad event occurs in my family, I feel useful as now I can contribute financially to the costs of those events. I can meet my needs even without the help of my sister. I am also able to save more now compared to when I first joined the group. I am planning on opening a student account at a bank so I can save even more.

Looking back from where I came from, how I struggled in life and what I have achieved so far, the Most Significant Change in the quality of my life is that I was able to save to send myself back to school after dropping out of school for two years. I realize that I can only achieve my dream of becoming an accountant if I am educated. I dropped out of Junior Secondary School Level III after my Basic Education Certificate Examination, but with the help of the project, I was able to finish my Senior Secondary School Level III. I just started accounting school at the local college in my neighbourhood. My two younger brothers have moved to Freetown to attend school, and I am also helping to care for them.

7.3.3 Theresa Kabia

The Field Agent that is responsible for the Kissy area (in Freetown) came to our area one day and explained the benefits of the project to me. I became interested and attended the first meeting and I was fortunate to join a group called Together as One Development Association. I met other girls in my vicinity that I did not know before. Together, we have developed unity and solidarity as a group. As a component of the project, our group members received various trainings. Through these trainings, I learned to save, organize my finances better and make my money work for me.

In the past, I was not able to take care of my children. I had to beg for work with my neighbours, or give myself to men just to get my daily bread. Since joining the project, the quality of my life has improved. Now I make sure that my family eats a balanced diet because I know it is important for the growth of my boys. I can also afford to send my children to a private school, which is not an easy thing to do in Sierra Leone because of the cost involved. But most important of all is my self-esteem. I had lost hope as well as my self-esteem, but this project brought them back. I am now respected in my community. People even come to borrow money from me.

For me, the Most Significant Change that happened to me was how the project made me an independent, self-reliant woman. I now have enough to take care of myself and my two children. The changes that happened to me are visible. At a point in my life, I virtually begged for food. My children were starving and I could not do anything because I had no plan and nobody to help me out. Now that I have my own food stand and my own money, I can buy whatever I want and I can walk with my head high in my community. With the share-out from my group, I was able to buy another shop up the street that sells household goods. I am now able to save more compared to when I first started with the project. I have a passion for cooking and would eventually like to open a restaurant.

Note: Theresa’s story was selected as the Most Significant Change story for the project at the 2012 Steering Committee meeting. The members who voted for it felt that Theresa’s story was a great representation of how the project can make a significant difference for young people struggling with their lives. In Theresa’s case, participating in the project has changed her situation from living in poverty to living as a financially independent, socially empowered, contributing member of society.
8. Lessons learned

8.1 What have we learned from the stories?

The youth presented in this report came from different countries (both urban and rural areas), with different backgrounds. However, there are similarities when looking for patterns in the Significant Change stories, and some lessons could be drawn from the testimonies told by the youth.

- All the youth expressed an immediate interest in the project upon being introduced to it, which indicates there is a demand for the services being offered, and that Youth Savings and Loan Associations (YSLAs) are filling a gap in the communities in terms of access to finance.

- Another common theme threaded through the stories is the link between economic and social empowerment. Although the youth initially signed up to access savings and loans, in telling their stories they would also mention how their status has changed within their household or in the community at large. Many talked about having improved self-esteem and greater confidence.

- It is equally important to draw lessons from stories that reveal unexpected changes. They highlight the reality of the risk that exists when dealing with money. There is a need to do more sensitization on being vigilant in safeguarding individual and group savings from potential fraud, and to support the youth in making better-informed business decisions.

- Peer-to-peer learning and sharing is another emergent theme that came out of the stories collected. The importance of solidarity can be further capitalized by creating a supportive and nurturing environment as part of the YSLA training. This peer support can become an important social asset to young people, especially when they face adversities as highlighted in some of the unexpected change stories.

- Family members’ opinions can be an influencing factor in how youth make decisions. This can be seen in the stories in which young people were introduced to a YSLA through a family member, or in the way some of the youth make investment decisions with their savings based on advice from their parents.

Finally, in implementing the Most Significant Change (MSC) process, the feedback from staff, local partners and the youth themselves has been generally positive. The MSC tool has provided a space for participants to reflect and make sense of the complexity of the changes that they are experiencing. In seeking out these stories, it became clear that the youth have the capacity to take charge of their lives and be empowered to create better economic opportunities for themselves as well as to gain greater social acceptance amongst their peers and within their communities.

8.2 Voices of youth

This paper is dedicated to the youth who have chosen to share their experiences of being part of the Youth Microfinance (YMF) Project, and to speak about the changes they have undergone, both positive and negative. The accounts given were told from the perspectives of the storytellers themselves. As the main goal of the project has been to increase socio-economic empowerment for youth, it is important to listen to the voices of the youth whom we seek to empower. The initial feedback on using the MSC approach
indicates a great deal of interest and excitement from the young people to see their stories being shared with wider audiences. They are keen to see the final product of this report, which will be available in English and French and will be disseminated to those who shared their stories, as well as to the Youth Advisory Boards (YABs) in Senegal, Sierra Leone and Niger.

The involvement of the YABs represents another way to capture the voices of youth. In addition to the role they play in implementing the MSC approach, they also have other important responsibilities within the project. As part of the project Steering Committee, YABs are able to: share the viewpoints of the youth they represent to both local partners and Plan staff, vote on issues concerning the project, and give progress updates from their respective countries. All three YABs have gone through elections during the lifetime of the project, and have had successful transitions between the old and newly-elected boards. This is an important factor as it demonstrates that the dynamic nature of the YABs is not based solely on a few charismatic individuals, but grounded in a sound structure with true participation from the youth in the project.

Looking beyond the life of the YMF Project, YABs can continue to play an important role in advocating for the development of youth and in ensuring these young people become contributing members in society.
9. Next steps

9.1 Triangulation with other available data

The Youth Microfinance (YMF) Project has a monitoring and evaluation framework that uses a number of tools:

- Youth Savings and Loan Association (YSLA) management information system (MIS)
- Financial Diaries;
- Rolling baseline
- YSLA group quality assessment
- Participatory rural appraisal (PRA) satisfaction assessment
- Mid-term evaluation, and
- End-term evaluation.

As mentioned in Section 8, the psycho-social benefits of the project have been consistently highlighted in the Significant Change (SC) stories from the youth. The project previously collected data using a PRA satisfaction tool to measure the perceptions of youth and what they value about the project. Chart 1 below was taken from a sample of YSLA groups in which members were asked to rate the level of importance of different attributes of the project.

Chart 1: Level of importance of different attributes to YSLA members

Consistent with the SC stories, beyond just accessing financial products, the youth sampled from this assessment also placed a high value on the social components of the project, such as peer support and the sense of solidarity. It should be noted that, at the time data were collected using this PRA tool, life skills and financial education training were just being rolled out. The value placed on non-financial services could be
higher now that more YSLA members have received the training towards the end of the project.

Another theme that was mentioned in several of the SC stories is related to the youth’s responsibility in caring for other family members or contributing to household spending. This is something that can also be seen in the data collected from the Financial Diaries, another monitoring and evaluation tool used by the YMF Project. Chart 2 below illustrates that 74% of the youth’s expenditures are spent on supporting household members (food, health, education and ceremonies), and only 26% are spent directly on their own businesses.\(^1\)

**Chart 2: Youth expenditures (Financial Diaries)**

![Chart showing youth expenditures](image)

Similarly, the usage of savings by respondents from the Financial Diaries research as shown in Chart 3 also confirms that youths contribute to their households’ needs. Next to spending on their businesses, the respondents use their savings to support family and friends. The youth also contribute to households’ needs through paying school fees, purchasing food and covering ceremonies/festival costs.

\(^1\)Data for Chart 2 and Chart 3 are taken from Plan’s Financial Diaries Report 2014.
At the time of writing of this report, the project is still in progress and we will be conducting an end-line survey as well as a final evaluation. Both of these documents are part of the knowledge management deliverables for the project, and will offer another opportunity to review the SC stories to look for correlation with other data sets that will become available as the project draws to an end. This is especially true for the end-line survey, as it has a number of social indicators embedded in its questionnaire that the project will be measuring. These indicators will make for interesting comparison and further analysis when triangulated with the information gathered in these SC stories. For potential follow-up questions pertaining to the SC stories presented in this report that can be used for secondary analysis, please refer to Annex 4.

Data for Chart 2 and Chart 3 are taken from Plan’s Financial Diaries Report 2014.
Adapting the Most Significant Change (MSC) methodology as part of the monitoring and evaluation (M&E) process for the project has been a valuable experience. From an M&E perspective, the SC stories have provided another data source and enabled the project to collect more qualitative information to complement a broader M&E framework that includes many quantitative approaches. More importantly, using the MSC tool has increased youth participation and empowerment for both the storytellers and the youth who collected the testimonies.

By giving a chance for the youth to express themselves through telling their own stories, the importance of their experience has been affirmed; it is clear to the youth that their stories are valued and other people are interested in how they have been affected by the project. All the youth featured in this report have given consent to share their information publically, as they would like to see their stories published.

For the Youth Advisory Board (YAB) members who helped to interview and collect these stories, this was yet another way they could engage in the project in a proactive manner. The YAB members expressed appreciation for learning a new skill and the training they received on the MSC methodology. Their involvement in the selection process also gave them a sense of empowerment as they felt their opinions mattered.

Using stories to articulate how a project has made an impact is not necessarily something unique or innovative. What makes MSC a different and effective tool for learning from the YMF Project is its structured approach and its youth engagement. From the way stories were captured, to the analysis and final selection, the entire process was built on meaningful youth participation that encouraged young people to share lessons and engage in robust dialogue on what matters most to them. The MSC methodology has proven to be not only an effective tool to measure youth empowerment, but also a way to empower youth.

9.2 Conclusion

Adapting the Most Significant Change (MSC) methodology as part of the monitoring and evaluation (M&E) process for the project has been a valuable experience. From an M&E perspective, the SC stories have provided another data source and enabled the project to collect more qualitative information to complement a broader M&E framework that includes many quantitative approaches. More importantly, using the MSC tool has increased youth participation and empowerment for both the storytellers and the youth who collected the testimonies.

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Annex 1 – Sample MSC questionnaire

Regarding confidentiality: We may wish to use your stories for reporting to our funders, or sharing with other people in the region, such as other people working for youth economic empowerment.

As the storyteller, do you:

Want to have your name included in the story? (Tick one.) Yes ☐ No ☐

Consent to us using your story for publication? (Tick one.) Yes ☐ No ☐

Name of storyteller*: ________________________________

*If they wish to remain anonymous, don’t record their name or contact details.

Age: __________

Name of person recording story: ________________________________

Location: ________________________________

Date of recording: ________________________________

Domain of change: ________________________________

The key question: ________________________________

Looking back over the last six months, what do you think was the Most Significant Change in the quality of your life?

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

Guiding questions:

1. Tell me how you (the storyteller) first became involved with a YSLA and what your current involvement is?

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________
2. From your point of view, describe a story that epitomizes the Most Significant Change that has resulted from this project.

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

3. Why is this story significant for you?

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________

*Note: The actual questionnaire used by each country had slight variations, but they were based on this basic format.*
Annex 2 – Hierarchy of story selection

Steering Committee
1 most significant story

Niger YAB
1 economic story
1 social story
1 negative story

Senegal YAB
1 economic story
1 social story
1 negative story

Sierra Leone YAB
1 economic story
1 social story
1 negative story

ZONE A
1 economic story
1 social story
1 negative story

ZONE B
1 economic story
1 social story
1 negative story

ZONE C
1 economic story
1 social story
1 negative story

Note: The number of zones varied between countries. The chart above provides a visual representation of how the selection was organized.
Annex 3 – Voting results at the 2012 Steering Committee meeting

<table>
<thead>
<tr>
<th>Country</th>
<th>Name</th>
<th>Ranking</th>
<th># of votes - 1st round</th>
</tr>
</thead>
<tbody>
<tr>
<td>Niger</td>
<td>Moussa Tahirou</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>Senegal</td>
<td>Aissatou Drame</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Senegal</td>
<td>Fatou Lo</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>Aminata Kamara</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Niger</td>
<td>Fati Senyi</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>Idressa Sesay</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>Niger</td>
<td>Fati Hamidou</td>
<td>3</td>
<td>18</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>Theresa Kabia</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>Senegal</td>
<td>Aissatou Seck</td>
<td>1</td>
<td>21</td>
</tr>
</tbody>
</table>

After the first round of voting, the top three stories were selected. The members were then given another chance to review and discuss the stories before being asked to rank them. The one that received the most number of votes in the second round was selected as the Most Significant Change story (highlighted in green below).

<table>
<thead>
<tr>
<th>Country</th>
<th>Name</th>
<th>Ranking</th>
<th># of votes - 2nd round</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senegal</td>
<td>Aissatou Seck</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Niger</td>
<td>Fati Hamidou</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>Theresa Kabia</td>
<td>1</td>
<td>9</td>
</tr>
</tbody>
</table>
Annex 4 – Questions for secondary analysis

Below are questions that are being posed as part of the data collection during the end-line survey or the final evaluation in the YMF Project, which can provide another opportunity to have a more in-depth look at the issues raised in the SC stories in this report.

<table>
<thead>
<tr>
<th>Storyteller</th>
<th>Potential theme to explore</th>
<th>Suggested questions for further analysis</th>
<th>Tools and mechanisms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aissatou Drame</td>
<td>Leadership</td>
<td>Outside of YSLAs, do the youth take on additional responsibilities or leadership roles (e.g., within the household, in the community, within other clubs, etc.)?</td>
<td>End-line survey questionnaire</td>
</tr>
<tr>
<td>Aissatou Seck</td>
<td>Inclusiveness</td>
<td>How inclusive and accepting are YSLA groups in general to people with different disabilities?</td>
<td>Focus group discussion (FGD) or interviews as part of final evaluation</td>
</tr>
<tr>
<td>Fatou Lo</td>
<td>Fraud</td>
<td>What are some other challenges the groups faced concerning fraud or scams?</td>
<td>FGD or interviews as part of final evaluation</td>
</tr>
<tr>
<td>Fati Senyi</td>
<td>Community Volunteer</td>
<td>Do CVs intend to continue with their work after the project ends? Are groups interested in finding ways to sustain the work of CVs?</td>
<td>There is a question about supporting CVs in the end-line survey questionnaire. Can also add to FGD/interview for final evaluation</td>
</tr>
<tr>
<td>Moussa Tahirou</td>
<td>Entrepreneurship</td>
<td>Do the youth feel equipped with financial access alone to improve their businesses? Are there other capacity gaps?</td>
<td>FGD or interviews as part of final evaluation</td>
</tr>
<tr>
<td>Fati Hamidou</td>
<td>Gender equality</td>
<td>Do many other female YSLA members report having greater decision-making in the household? Do men and women in the project experience changes in economic status differently?</td>
<td>End-line survey questionnaire</td>
</tr>
<tr>
<td>Aminata Kamara</td>
<td>Default of loans</td>
<td>What are the most common reasons for not paying back loans on time? How often do loans get written off?</td>
<td>FGD or interviews as part of final evaluation</td>
</tr>
<tr>
<td>Storyteller</td>
<td>Potential theme to explore</td>
<td>Suggested questions for further analysis</td>
<td>Tools and mechanisms</td>
</tr>
<tr>
<td>--------------</td>
<td>----------------------------</td>
<td>----------------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Idrissa Sesay</td>
<td>Continuing education</td>
<td>How many youth used savings/loans from the YSLA to return to school? What type of school/training did they pursue?</td>
<td>End-line survey questionnaire has a question about supporting household members in school – can include youth</td>
</tr>
<tr>
<td>Theresa Kabia</td>
<td>Planning for the future</td>
<td>To what degree do we find youth in the project have specific goals and concrete plans on how to improve their business or livelihood opportunities?</td>
<td>FGD or interviews as part of final evaluation</td>
</tr>
</tbody>
</table>