



Saving Groups Contributions To the WASH Sector in Madagascar

CASE STUDY



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ACRONYMS

ATEAH	Technical Agent in Water Sanitation and Hygiene
AV	Village Agent
CRS	Catholic Relief Services
CSB	Centre de Santé de Base (Basic Health Center)
CSO	Civil Society Organization
DLM	Dispositif de Lavage des Mains (Hand Washing Device)
FGD	Focus group discussion
LCS	Local Consultation Structure
SG	Savings Group
SCG	Savings and Credit Group
KPI	Key Person Interviews
SILC	Saving Internal and Loans Community
SHL	Washable Hygienic Towel
VOAMAMI	Vondron'Oloha An-toerana miaraka MAhao tahiry sy Mifampidram-bola – Saving Groups in Madagascar
VSLA	Village Savings and Loans Associations
WSP	Water Service Provider

DISCLAIMER

This document is made possible by the generous support of the American people through the United States Agency for International Development (USAID) under the terms of the Cooperative Agreement AID-687-A-17-00002 (RANO WASH), managed by Cooperative for Assistance and Relief Everywhere Inc (CARE). The contents of this document are the sole responsibility of the RANO WASH consortium and do not necessarily reflect the views of USAID or the United States Government.

CONTEXT

About RANO WASH

RANO WASH is a 6-year project funded by USAID and implemented by a consortium composed of CARE, CRS, WaterAid, Sandandrano, and BushProof. Its goal is to increase equitable and sustainable access to WASH services, maximize the impact on human health and nutrition, and preserve the environment in 250 rural communes in Alaotra Mangoro, Amoron'i Mania, Atsinanana, Haute Matsiatra, Vakinankaratra, and Vatovavy Fitovinany regions.

The project has three strategic objectives: (1) strengthening governance and monitoring system of WASH sector; (2) increasing private sector engagement for WASH services; and (3) adoption of healthy behaviors and use of WASH services.

About the research

RANO WASH implements approaches based on proven development experiences and practices, including the savings group (SG) approach in its most common forms in Madagascar: SILC, VSLA, SCGs,... These savings groups offer their members the opportunity to save and obtain loans to strengthen their income-generating activities, improve their living conditions, access WASH services, and adopt healthy behaviors. In addition, the cohesion and mutual trust among members activate the adoption of healthy behaviors within the groups and influence the oil stains in the communities.

The results obtained by the project suggest that the valorization of savings groups has largely contributed to the achievement of the project's objectives, in particular those related to access to water and sanitation. To better assess this contribution, the project decided to survey savings groups in the two regions with the largest number of groups among the project's intervention areas, namely Atsinanana and Alaotra Mangoro.

LEARNING OBJECTIVES AND QUESTIONS

The specific objectives of this learning study are to:

- (1) Appreciate the value added by saving groups in facilitating members' access to WASH services and products
- (2) Identify the factors that accelerate the adoption of healthy behaviors and the use of WASH services and products in saving groups.
- (3) Appreciate the added value of saving groups or members of these groups in providing WASH services and products
- (4) Capitalize on the integration and contribution of SGs in the various governance mechanisms (CSOs, LCSs, accountability mechanisms, planning, mobilization of resources, especially local resources, etc.).

The study in question, therefore, aims to answer the following learning questions:

- What are the added values of saving groups in improving the WASH sector (access to WASH services/products, adoption of healthy behaviors, delivery of WASH services/products, sector governance)?
- What behavioral determinants led saving groups members to contribute to the WASH sector and invest in WASH services and products?

- What are the different types of WASH-related activities designed within saving groups?
- What are the impacts of these WASH activities on saving groups members?
- What are the challenges for savings groups in practicing sustainable WASH behavior?

In this context, the capitalization was organized to value and share the integration and contribution of savings groups in the WASH sector in the Alaotra Mangoro and Atsinanana regions.

METHODOLOGY

The study primarily targeted saving groups member households in the Atsinanana and Alaotra Mangoro regions. This choice was motivated by the fact that one-third of the savings groups in collaboration with RANO WASH are in the Atsinanana region, which is large compared to the other regions. In contrast, the Alaotra Mangoro region is virtually untouched in terms of savings groups, as is the case in the Ambatondrazaka and Amparafaravola districts.

The target population also includes communal authorities, community leaders, service providers, intermediaries, and schools/CSBs to learn about the nature of their relationships and their perceptions of savings groups.

Table 1. Survey methodology

Research method	Target population
Quantitative method	Savings Group Members
	Local authorities
	Community Leaders
Qualitative method (key informants)	Service providers
	Relay agents
	Schools/CSB
Qualitative method (FGD)	Savings Group Members

Source: Learning Study, October 2021

Primary data collection was obtained through a field visit. Interviews were conducted with key informants, and surveys were conducted with SG households. The team used several tools for data collection: an interview guide for each key person to be interviewed and a focus group guide for the SGs. A questionnaire was also developed to be administered individually to SG member households.

For the qualitative aspect of the study, the team planned to conduct 6 focus groups and 18 key informant interviews in each region according to the table below:

Table 2. Number of interviews and FGDs to be conducted by region

Region	Local authorities	Local actors: Health Centers/Schools/ Relay agents/CSO/Local Coordination Structures	saving groups member service providers	Focus group (Number of individuals)
Alaotra Mangoro	6	6	6	24
Atsinanana	6	6	6	24
Total	12	12	12	48

Source: Learning Study, October 2021

The survey team conducted 16 FGDs in 16 groups and 62 KPIs in the Atsinanana and Alaotra Mangoro regions. The FGDs were attended by 99 people, with 89 women and 10 men. Since the FGDs were held during the day, most male group members were busy with their professional activities. Therefore, women who stayed around made up most of the focus group participants. In addition, 70% of SG members are women because rural women were not previously involved in the economic development of their households. The creation of SGs in rural areas has become an opportunity for women to demonstrate their capacities and dynamism.

The KPIs were conducted with 16 local actors (at the LCS, CSO levels), 9 focal points, 13 communal authorities, 13 service providers (local masons, seamstresses, WSPs), and 11 actors (at the school/CSB level).

For representativeness in the quantitative component of the study, a minimum of 30 SGs had to be drawn from all two regions. Therefore, the sample size was set at 600 people to be interviewed, given the assumption that a group is composed of 20 members on average. This sample was divided between the two regions in proportion to the total number of groups in each region, as summarized in the following table:

Table 3. Sampling for the quantitative component of the study

Region	Number of existing groups	Number of groups selected	Number of individuals
Atsinanana	651	20	400
Alaotra Mangoro	347	10	200
Total	998	30	600

Source: Learning Study, October 2021

In the end, the team conducted surveys of SG member households 631, 205 households for the Alaotra Mangoro region, and 426 households for the Atsinanana region.

The study also used data from the project's annual survey conducted in parallel among 1,051 non-GE households. The annual survey is a study that allows the project to measure the progress of its main indicators on an annual basis. This allowed the project to compare the two study regions with the general population. The

comparative analysis with non-GW members allowed the project to see the added value of GWs in developing the WASH sector.

VSLA in Morarano Chrome, Amparafaravola District, Alaotra Mangoro



FINDINGS

Types of water, sanitation, and hygiene promotion activities in SGs

SGs reported engaging in five types of activities in the WASH sector: (1) promotion of the use of safe drinking water, (2) the RANO WASH VOAMAMI (Saving groups) contests, (3) the fight against open defecation, (4) the promotion of handwashing with soap, (5) the promotion of menstrual hygiene

PROMOTION OF THE USE OF SAFE DRINKING WATER

Regarding the types of activities carried out by SG members concerning improving access to drinking water, SG members revealed during the focus groups that they participate in the promotion of actions related to the use of drinking water. This activity was especially noted among households in Communes, where the project does not finance the construction of drinking water systems. Based on what was said during the group discussions, they mainly carry out awareness-raising within the groups and non-members. These sensitizations focus on the health risks of drinking non-potable water. They focus on the use of Sur'eau or boiling water before using it.

The households surveyed also reported contributing to environmental protection activities by participating in reforestation activities organized by the communes. For example, in the commune of Anivorano Est in the Atsinanana region, SGs have nurseries and organize reforestation activities themselves to protect watersheds.

These activities are in line with activities that the project planned to carry out and facilitate at the level of VSLA groups. The project had also planned for greater involvement of SGs in promoting private and social connections in sites where drinking water systems are being built, either internally or even externally, by influencing community members. However, the results of the focus group and interviews do not yet present evidence on this, and rather reveal that the potential of SGs in this respect has not yet been fully exploited.

RANO WASH VOAMAMI / VSLA CONTEST

The RANO WASH VOAMAMI (Malagasy for savings group) competition was initiated to increase the number of water and sanitation services users and promote hygiene in savings groups. Groups whose members all use clean water, improved toilets, and an ideal kitchen are declared winners and considered role models. During the competition, the project's metrics showed a marked increase in the number of members practicing WASH behaviors, especially those related to sanitation, and increased spending on WASH services and products.

The study confirmed that the RANO WASH VOAMAMI contest is one of the most popular activities among the groups. The contest was mentioned several times during the focus groups. The competition was one of the activities that generated the most enthusiasm among the groups during its organization, with competitiveness among the groups being a powerful tool that the project took advantage of to gain buy-in from members for the use of WASH services and good behaviors.

The study revealed that the competition ensured that each member's toilet was clean. According to the collected comments, the collective cleaning and the cleaning of common and public places also seems to be one of the habits of the SGs after the

organization of the contests. Indeed, members from the Ilafy Commune explain that *"...apart from the cleaning we do in the house, we do a big collective cleaning every month"*. Another participant from the Commune of Amboavory shared that *"...the group participates every month in the collective cleaning with the fokolonona. Apart from that, we regularly clean the paths and the yard of the school and the church."*

The VOAMAMI contest was an opportunity for the SGs to develop team spirit and cohesion, as each member is asked to contribute to try to win actively. They then help each other to ensure that each household meets the contest criteria. They also contribute to a change in behavior as SG members develop the habit of taking care of their living space.

FIGHT AGAINST OPEN DEFECATION

At the end of the study, most savings groups mentioned that they actively contribute to the fight against open defecation, both within their group and in their respective communities. Some even use original communication channels such as folk songs to raise awareness and sensitize the community, as did the Mitsinjo and Miarintsoa savings groups in the fokontany of Vohidehilahy located in Amboavory, in the Amparafaravola district. Indeed, the fokontany of Vohidehilahy is among the first ODF fokontany in the commune of Amboavory.

This positive commitment to sanitation encourages service providers to innovate their products. For example, Mr. Samoel, who is both a local mason and a relay agent in Amparafaravola, has adapted his products to the needs and age of his clients.

As part of the efforts to combat open defecation, some municipalities have also imposed a fine for households that do not have toilets. SGs then conduct awareness raising among non-members to stop open defecation and use toilets to reinforce these communal measures. Together with the local promoters, the SGs also encourage the recalcitrant to build toilets or else pay the fines. This is particularly the case in the communes of Fanandrana and Anivorano Est in the Atsinanana region, where SG members help ensure that the measures taken are respected by all.

PROMOTING HANDWASHING WITH SOAP

The study also found that SGs are modeling hygiene practices, particularly handwashing with soap. For 10 of the 16 groups interviewed, the use of a dedicated fund for WASH expenditures allowed members to purchase small tools and equipment such as taps for handwashing stations (DLM). These handwashing stations were then put outside to show non-members how to use them effectively and ensure good hygiene, and therefore better health. SG members also frequently explain the key times for handwashing. A participant in Amboavory, Alaotra Mangoro, reported that *"members have bought taps for DLMs to show other non-members how to use them and to encourage them to wash their hands with soap regularly. Another participant also reported that "...efforts have been made to set up DLMs outside the home to encourage non-members to get used to regular handwashing with soap and water..."*.



Picture 1. Model latrine created during the competition in the commune of Ilafy

PROMOTION OF MENSTRUAL HYGIENE

Menstrual hygiene was also mentioned by SG members during the FGDs. Just over half of the groups surveyed (9 out of 16) responded that they do use sanitary napkins. However, menstrual hygiene promotion activities are not yet systematic, as they were mentioned by only 6 of the 16 groups interviewed. For those that do promote menstrual hygiene, members explain to girls the benefits of using sanitary napkins. Some of them also mentioned that they also encourage member and non-member households to build and use showers to avoid women washing in rivers during their menstrual periods, as did a participant in the focus group conducted in the Fokontany of Hotsika, Ampasimbe Onibe, who explained that "...in terms of hygiene, we have among our activities the sensitization of people to frequently practice hand washing, the use of showers, and the use of washable sanitary napkins during women's periods...". Another participant from the Commune of Anivorano Est made similar comments.

Nevertheless, these activities still face challenges due to the difficulties of households obtaining safe drinking water and the habit of using rivers, where water is more accessible. Since 90% of the focus group participants were women, it was not possible to draw any conclusions about men's participation in these menstrual hygiene promotion activities.

These activities generally align with the project's planned activities, but other planned activities were not mentioned, such as activities that encourage open discussion around menstruation between women and men, and especially increased male participation and empowerment.

SGs' added value in the WASH sector

ADOPTION OF HEALTHY SANITATION AND HYGIENE BEHAVIORS IN GROUPS AND INFLUENCE AT THE COMMUNITY LEVEL



Picture 2. Ideal 2kitchen for the SG contest (Alaotra Mangoro Region)

The groups interviewed during the qualitative study unanimously mentioned that their participation in SGs facilitated the adoption of healthy behaviors. They confirmed that SGs are not only groups for savings and credit, but also an educational venue for improving, facilitating, and conveying key messages related to WASH behavior change. For example, in the groups with local masons and (9 out of 16 groups met), SG members noted that they are potential clients for the sale and promotion of local masons (SanPlats) and Seamstresses

(washable sanitary napkins) products, which was also confirmed by local masons and seamstresses

members of the SGs who are also beneficiaries of the credit granted to satisfy client orders.

SGs also show great interest in improving sanitation and hygiene in their community. Members are motivated by having a clean living space and also want their neighbors to adopt the same vision. Part of the weekly meetings is always dedicated to sanitation and hygiene promotion among members to maintain the healthy behaviors already adopted. The SGs also help to address the barriers that prevent communities and households from practicing good behavior. For example, in the commune of Ilafy in Alaotra Mangoro, members of a group reached agreement on the location of the land where they will build improved toilets to address land issues that are common in some communities where lack of space often prevents the achievement of ODF status. The SGs are also an educational tool to sensitize younger people to adopt healthy behaviors. In the case of the commune of Amboavory in the Alaotra Mangoro region, a SG group conducts 15-minute sensitizations in each high school class.

PARTICIPATION IN SANITATION GOVERNANCE

According to the FGD results, SGs are also actors in assisting communal authorities in carrying out sanitation actions. SG members confirmed their active participation in community meetings, including those concerning the WASH sector. In addition, according to communal authorities interviewed when communal authorities organize community actions, SGs take part. Although SGs do not have a direct relationship with mayors, they often mentioned that they are in close contact with the ATEAH. Indeed, mayors' interventions are focused on institutional relations, while the ATEAH interventions are more focused at the community level, especially for activities related to WASH in their localities, such as reporting and complaining about dissatisfaction with the quality of drinking water services in communes with drinking water infrastructure.

As full actors in development, SGs participate in organized activities, but also bring new ideas when needed. The following examples illustrate how SGs contribute to governance at their level:

- The FANANTENANA union has pleaded with the commune of Morarano Gara in the Alaotra Mangoro region to put in place garbage bins. Together with the commune and ATEAH, three garbage bins have been set up (01 in the town hall, 01 at the CSB II and 01 at the public elementary school).
- The Mitsinjo and Mirintsoa savings groups in the commune of Amboavory in the Alaotra Mangoro region also collaborated with the fokontany and the forces of law and order in categorizing the practice of open defecation as an offense punishable by a fine. Moreover, it is after this action that the fokontany of Ambohidehilahy became ODF.

PROMOTION AND FACILITATION OF THE PROVISION OF WASH PRODUCTS AND SERVICES

For RANO WASH, savings and credit groups can also be a funding opportunity for local operators who provide WASH services and products, such as local seamstresses, local masons, or private water operators. The table below shows the ways in which members use credit obtained within SGs in relation to WASH activities.

Table 4. Use of WASH-related credit in SGs

Expense line	ATSINANANA	ALAOIRA MANGORO	Total in MGA	Total in USDs	%
Amount invested by local masons and seamstresses	131,827,500	20,126,000	151,953,500	38,833	56.74%
Amount used for the purchase of materials used for hygiene (DLM, soap etc.)	42,412,650	47,320,390	89,733,040	22,932	33.50%
Amount used for the purchase of water connections	13,020,000	-	13,020,000	3,327	4.86%
Amount to pay water bills	0	1,224,910	1,224,910	313	0.46%
Amount used for the purchase of latrine slab	0	1,214,500	1,214,500	310	0.45%
Amount used for latrine construction	6,510,000	4,164,000	10,674,000	2,728	3.99%
Total WASH sector	193,770,150	74,049,800	267,819,950	68,444	100%

Exchange rate: 1 US dollar = 3913 MGA Source: Learning Study, October 2021

GROWING INTEREST FROM SMALL PRIVATE WASH OPERATORS IN FINANCING THEIR ACTIVITIES

Of the \$68,444 in WASH-related loans, \$38,833 is being used by local seamstresses and masons for investments in their businesses, primarily the making of SanPlat tiles and washable sanitary napkins. This represents 56.74%, or more than half of the amount borrowed. This demonstrates that service providers are beginning to use microcredit to finance their WASH-related activities.

According to interviews with local masons and seamstresses, they face difficulties in carrying out their activities. They are usually paid only upon delivery of the products and the purchase of materials can be problematic. However, with the support of the SGs, they can take out loans to ensure that they have sufficient raw materials until they are paid.

With an amount of 131,827,500 Ariary or **\$33,890**, loans related to investments by local service providers are most prevalent in the Atsinanana region, accounting for 87% of total loans related to WASH investments in these two regions.

In the commune of Ampasimadinika in Atsinanana, a local seamstress was able to take out a loan of 200,000 MGA to increase her funds. This allowed her to purchase a new sewing machine. In addition to increasing their productivity, credit within SGs also

allows service providers to innovate their products. On the one hand, SG members contribute to the purchase of its products. On the other hand, these same members talk about the products to other members of the community. As a result, being part of these groups has allowed the seamstress to have new customers in addition to those who are already loyal to the groups.

Also as part of the promotion of WASH products and services, local masons often offer price reductions or payment facilities for members. In the commune of Morarano Ivakaka, a local mason offered to rehabilitate an improved latrine for a member at the end of each cycle. Because self-help is the driving force behind savings groups, service providers favor their group members in their WASH-related activities.

CREDITS STILL FOCUSED ON SIMPLE PURCHASES

However, many SG members still use the credits for simple purchases, not income-generating activities as intended. Indeed, after investments in WASH, loans for hygiene materials purchases are the most requested in the SGs with \$22,932, or 33.50% of loans in the WASH sector. This demonstrates a fairly high level of importance to hygiene. However, while this may be seen as a benefit for WASH-related expenditures, it may also pose some risk because these purchases will not generate income as originally intended by the savings groups to improve their living conditions.

Credit used to purchase WASH services can increase household access to WASH services and products, but this is not sustainable in the long term, as it means that SG members incur debt for investments from which they will not immediately benefit. Instead, the ideal scheme would be for members to engage in profitable activities and for that profit to enable them to access WASH services. With this in mind, the project also encourages interested groups to proceed with the establishment of a third WASH fund, which allows members to make interest-free loans for WASH expenses. In this study, 10 of 16 groups are already using WASH funds.

Impact of WASH promotion activities on SG members

STRENGTHENING SOLIDARITY

These WASH activities have a fairly large impact on SG members. Weekly meetings provide an opportunity for members to strengthen their knowledge of WASH. The collective cleanup undertaken by savings group members strengthens the spirit of solidarity among members. In VOAMAMI contests, members help each other to achieve clean households. Regardless of which group wins the contest, all VOAMAMI members involved in the contest commit to actively participate in sanitation in their locality, and thus influence other members of the community through their energy.

SGs are potential clients for WASH service providers. Close collaboration between SG group members and local masons in latrine rehabilitation promotes and improves access to sanitation services for other members. For example, in the Fokontany of Morarano Ivakaka in the commune of Amparafaravola, a local mason, member of a savings group has committed to repairing a member's latrine for free at the end of each cycle.

AWARENESS OF DRINKING WATER

The infrastructure put in place by the project, as well as the support in setting up a public-private partnership to ensure the sustainable management of this infrastructure,

has enabled rural households to benefit from access to drinking water. The table below shows the sources of drinking water for savings group members.

Table 5. Sources of drinking water for SG members in communes with privately managed systems

Main source of water supply	ALAO TRA MANGORO		ATSINANANA	
	Workforce	Percentage	Workforce	Percentage
Private connection	10	7,04%	70	31,25%
Social connection	10	7,04%	57	25,45%
Collective water point	60	42,25%	71	31,70%
Borehole/Well	60	42,25%	23	10,27%
In a neighboring household with a private connection	2	1,41%	3	1,34%
Other (specify): river, rainwater	-	-	-	-
Total	142	100%	224	100%

Source: Annual Survey and Learning Study, October 2021

In the Alaotra Mangoro region, the number of savings group members who use private and social connections is still low. In fact, only 14.08% of respondents use these two types of connections. These members of the SGs prefer collective water points, as well as boreholes and wells. Another study conducted by the project on this same theme provides more clarification on the reasons for this non-use⁸.

In the Atsinanana region, SG members are more inclined to use individual and social connections. In fact, 56.70%, or more than half of the respondents, answered that they use private or social connections. As can also be seen in Tables 4 and 8, SG members in the region seem to be aware of the possibility of using credits or savings in their groups for the installation of water connections.

The other striking fact from this table is that none of the households questioned in the SGs use rainwater or rivers, whether in the Alaotra Mangoro region or in the Atsinanana region. This shows that SGs have understood the danger of using these unsafe water sources. In addition, even though the proportion of SG members using boreholes and constructed wells is relatively high, households are well aware that this water must be boiled before it is used. This was revealed in the focus group conducted in the fokontany of Hotsika in the commune of Ampasibe Onibe: "The activities undertaken by SG members with regard to drinking water are to raise awareness about the **use of water, and to boil water**, and to store water well in a container."

⁸ Study on the use of privately managed drinking water services

Behavioral determinants leading SG members to contribute to the WASH sector and invest in WASH services and products

DRINKING WATER

Time saving

In relation to drinking water, the time factor is the main determinant of its use by the SGs. When they have a private connection, the loss of energy and time is minimal compared to the supply from rivers. In addition, the unavailability of water nearby was also mentioned as a discouraging factor in the adoption of healthy behaviors.

Awareness of the cost of drugs in the event of illness is also a major factor in changing behavior. Over the long term, the expenses associated with various illnesses are higher than the costs of connecting to water services. When SG members are aware of these factors, they have more motivation to adopt healthy behaviors than non-members.

SANITATION

Bad smells

Bad odor is a factor in the adoption of improved toilets. Defecation in the open air or in generic latrines causes bad odors and the proliferation of flies, which is highly unpleasant. In the Mangabe fokontany, the sensitization to the use of improved toilets has been effective: "The sensitization is very satisfactory and we feel concerned. We have directly applied what we have learned and the effects are visible: no smell in the latrines, no flies.

Health

"...they (SG members) believe that the use of improved latrines and frequent handwashing ensure health."

"We encourage the population to relieve themselves in the toilets and not in the forest to avoid diseases..."

These two examples from FGDs in the fokontany of Hotsika and the commune of Ambodiatafana respectively show the importance of health in changing sanitation behavior. More specifically, the health factor is mentioned here as one of the factors that motivate SG members to use improved toilets. The relationship between open defecation and disease is established and understood by the groups through sensitization. This understanding encourages members to use improved latrines, but also to wash their hands frequently. The same is true for drinking water. In localities without water infrastructure, the risk of disease is the reason why SG member households boil water and use Sur'eau. This awareness then prompts them to try to convince other members of the community by explaining the measures established by the commune.

However, the financial problem, customs and lack of space remain obstacles to the use of these latrines that meet hygiene standards. This is particularly the case in the commune of Vohitravivona where a focal point explained "...what discourages people from adopting healthy behaviors in terms of WASH is generally the non-existence of drinking water supply services, but also the issue of not owning land to build toilets and showers. There are even those who claim that they cannot use a toilet because it is taboo. A Belavabary outreach worker in the Alaotra Mangoro region also describes the factors that discourage the use of these services: "Mobilization on many occasions encourages the adoption of healthy behaviors and the use of WASH services. In

contrast, purchasing power discourages the adoption of behaviors and the use of WASH services.

HYGIENE

Awareness

GE members adopt healthy behaviors and invest in WASH products and services because of their belief. Hygiene promotion activities conducted during SG meetings convinced members of the importance of healthy WASH behaviors. Health, hygiene, and social welfare are among the main reasons that motivate members, according to the results of the qualitative survey. Along with the sensitizations, the introduction of "dina" also motivated SG members to use the improved latrines and to encourage others in the community to do so.

Peer influence

The TAs and focal points promote hygiene in the SGs. The members of these groups then influence other members of the community to adopt the same behaviors. In the commune of Ambodiatafana, members of a SG group mentioned in a focus group "... We need to be role models in our community so that others will be convinced. In addition, there is always a guest in the SG to make us aware of the importance of the WASH sector in daily life. And then it's our turn to tell our neighbors. Once members of a group adopt healthy behaviors, they act as role models, both for other members and for others in the community.

Habits taken

Handwashing with soap is one of the key hygiene behaviors prioritized by the project. It can be assessed in part by the availability of handwashing facilities at the household level, but also by knowledge of key times for handwashing with soap.

Table 6. Type of DLMs used by households

Hand washing device	Percentage	
	Saving Group	No Saving Group
Fixed	30,37%	34,92%
Mobile	58,03%	21,88%
Does not have a hand washing facility	11,61%	43,20%

Source: Annual Survey and Learning Study, October 2021

In general, a large majority of SG members appear to practice handwashing with soap, as most have handwashing facilities. Of those surveyed, only 11.61% do not have handwashing facilities in their households. When the same question was asked of individuals who were not members of savings groups, the pattern was quite different,

with 43.20%, or almost half, responding that they did not have DLMs in their homes. This data shows that SGs have understood the importance of having a handwashing facility in their homes. It is also their responsibility to sensitize the surrounding communities to adopt the same healthy behaviors.

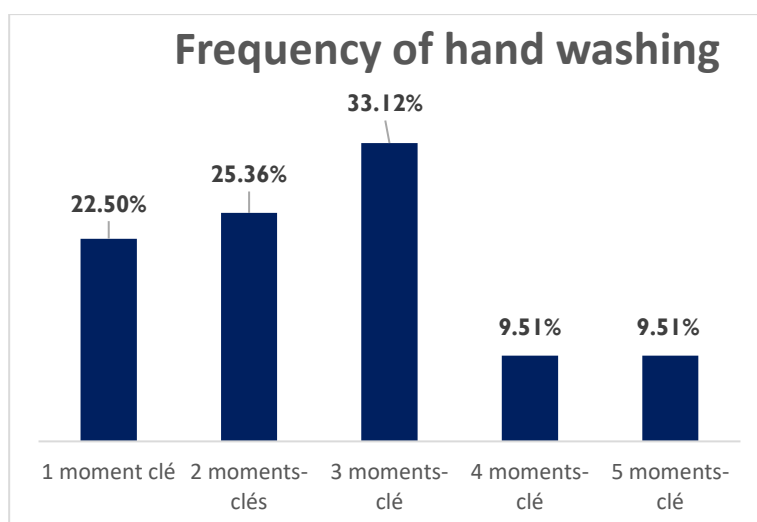
Also related to handwashing with soap, the graph on the right shows the number of key times that SG households wash their hands with soap.

According to the results of the quantitative survey, only 9.51% said they wash their hands with soap at 5 key times of the day: after using the toilet, before feeding a child, after caring for a child who has defecated, before eating, and before preparing food.

This shows that savings group members are aware of the importance of handwashing, but not of the importance of respecting these key moments. 209 individuals who constitute the majority of respondents (33.12%) reported washing their hands with soap at 3 key times during the day. Of the 209 individuals who reported washing at 3 points in the day, 87.08% responded that they washed at 3 specific times: after using the toilet, before eating and before preparing food. This can be explained by the vigilance of individuals with regard to the risks of diseases. However, 2 key moments are still neglected: after taking care of a child who has defecated and before feeding a child.

From an overall perspective on handwashing, of the 631 respondents in the two regions combined, only 1 responded that they did not wash their hands, which can be considered a very good behavior change result for the savings groups.

Challenges in practicing healthy WASH behaviors that are sustainable and long-lasting



FREQUENT OUTAGES

In areas with privately managed drinking water systems, the population has easier access to water, although this access is not always regular. Several reasons are given to explain this irregular access, such as frequent water cuts, as in the case of the Fokontany of Ambohidehilahy in the commune of Amboavory, where the inhabitants deplore a certain problem: "We are dissatisfied with the water supply, sometimes the cuts last for one or two successive days. There is also the inability of some households to pay their contributions (in the case of communes with community management such as Amboavory district Amparafaravola) or to pay the bill for water services managed by the private sector. In some cases, the materials used by private

managers are of poor quality for individual connections or they are unable to manage breakdowns quickly and correctly (quality of pipes, taps, meters, technicians' skills, etc...).).

WATER QUALITY

In areas where safe water services are not available, water quality is the main challenge for SGs in the use of drinking water. The risk of disease is always high because of this factor. But most groups are aware of the problem and make sure to boil the water or use Sur'eau.

LIMITED FINANCIAL RESOURCES

As far as sanitation is concerned, the SGs are well aware of its importance. The main challenge encountered is the lack of financial means due to limited income. This problem prevents households from having access to improved toilets. However, the members know that this is one of the solutions to maintain sanitation in their locality.

UNDERUTILIZATION OF THE WASH FUND

The third WASH fund has proven to be an interesting response to facilitate members' access to WASH services. However, its implementation and use are not yet effective in all groups. Indeed, members of savings groups are still primarily focused on their primary needs (food and shelter), so the WASH fund is not yet fully operational. It should be noted that the establishment of the savings bank is entirely up to the group members, and that they alone can decide whether or not to establish the savings bank.

In addition, the insecurity and dishonesty of certain ill-intentioned individuals remain a threat to the sustainability of SG funds. The mayor of the commune of Anivorano Est mentioned the enormous problem of securing funds. The Covid-19 period has blocked most of the income-generating activities of these groups. As a result, many cases of embezzlement or theft of funds have been noted and have constituted a majority of the complaints received at the commune level. This problem has become detrimental to the SGs since the mayor has expressed his wish to dissolve these groups and send them to microfinance institutes to manage their funds.

INEXISTENCE OF COLLABORATION WITH PRIVATE DRINKING WATER OPERATORS

Private water service providers do not yet consider savings groups as potential customers. Managers are aware of the existence of these groups, but initiatives to encourage savings groups to use their services are almost nonexistent. Indeed, to date, managers do not seem to be aware of the market opportunity that savings groups offer them. Yet, managers need to increase the number of subscribers to their services, and SGs can be a great help in doing so. Unfortunately, the study shows that this link has not yet been made and the opportunity is not yet being seized.

RELATIVE USE OF WASHABLE SANITARY NAPKINS

The promotion of the use of washable sanitary pads is one of the activities organized among the SGs in the framework of improving menstrual hygiene, in addition to other hygiene promotion activities. Local seamstresses, as well as women within the groups, are responsible for promoting these products. The following tables show the actual use and type of sanitary pads used in the different households.

Table 7. Use of sanitary napkins

	Do the women in your household use sanitary napkins?	Percentage
SG members	631	100%
No	349	54,23%
Yes	282	45,77%
Non SG members	1051	100%
No	242	23,03%
Yes	809	76,97%

Source: Annual Survey and Learning Study, October 2021

In SG households, only 45.77% of women use sanitary pads. In the general population, women are more motivated, as 76.97% responded that they use these products during their menstruation.

Table 8. Types of towels used

What type of towel do you use?	Percentage
SG members	
disposable towel	24,82%
double use	8,16%
Washable towel	67,02%
Non SG members	
disposable towel	11,49%
double use	9,20%
Washable towel	79,31%

Source: Annual Survey and Learning Study, October 2021

Among sanitary napkin users, another question was asked about the type of napkins they use. Whether or not women are SG members, most have a preference for reusable pads. However, non-members were still in the majority with 79.31% using these products compared to 67.02% of SG members. It is therefore difficult to demonstrate an impact of SGs in popularizing the use of reusable pads among the general population.

Next, the table below presents households' judgment of the use of washable sanitary pads and their willingness to recommend their use or not.

Table 9. Recommendation for the use of reusable cloth towels

Would you recommend the use of reusable cloth towels?	Percentage	
	SG	Non SG members
No	54,36%	37,96%
Yes	45,64%	62,04%
Total	100,00%	100,00%

Source: Annual Survey and Learning Study, October 2021

In SGs, 45.64% of respondents do not recommend the use of reusable cloth towels. However, for non-members, 62.04% are willing to recommend their use to others. Discomfort is the reason why naysayers do not recommend the use of reusable pads.

The use of certain contraceptive methods is another major problem for the use of washable sanitary napkins. Because they block menstruation, the rate of use of washable pads remains quite low. The age of SG members also hinders the popularization of sanitary pads. Many women in SGs have already reached menopause and find it difficult to educate others about their use. Another challenge regarding the use of washable sanitary pads is the perception of neighbors. There is still some shame about displaying washable pads to dry with other linens.

BLOCKAGE IN RELATION TO INDIVIDUAL TOILETS

The following table shows the type of latrines used by households in the study areas.

Table 10. Types of latrines used

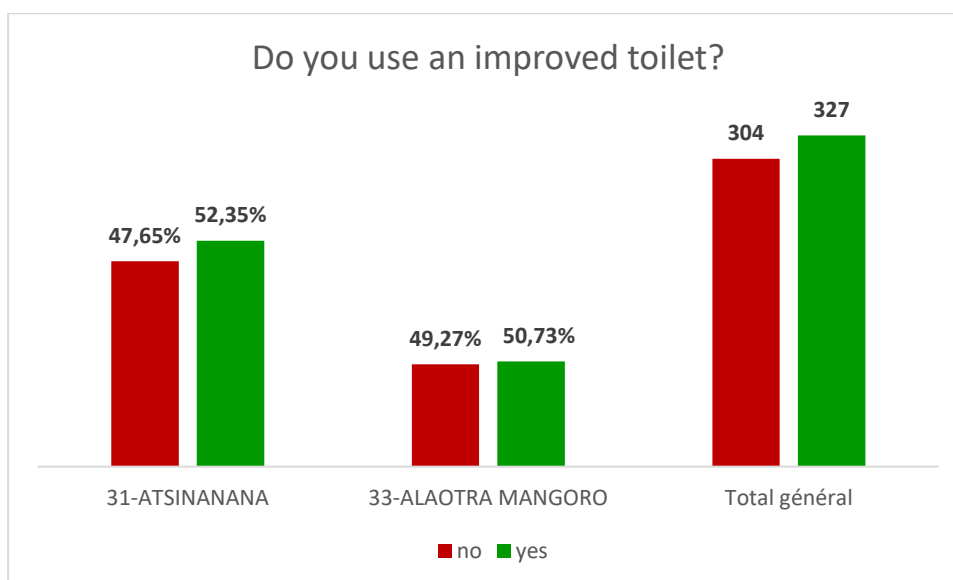
	What kind of latrines are used in your household?	Percentage
SG members	631	100,00%
	Shared latrines	52,93%
	Non-shared latrines	47,07%
Non SG members	1051	100,00%
	Shared latrines	49,19%
	Non-shared latrines	50,81%

Source: Annual Survey and Learning Study, October 2021

It was found that the use of individual latrines was more common among non-Group members. Among group members, the majority use shared improved toilets, while among non-members, 50.81% have unshared latrines. All individuals surveyed reported using toilets. According to the respondents' statements, non-members would use unshared latrines the most. Since it was not systematically possible to make observations of actual toilet use for either members or non-members, it would be more interesting to pursue this research to obtain data from observations. In any case, the project still has an interest in better understanding why SG members seem to lag behind non-shared toilet use compared to non-members in order to improve its strategies.

NO REAL BELIEF IN IMPROVED TOILETS

A latrine is said to be improved when it allows sufficient separation of human excreta and prevents contact with users. This infrastructure must have a cleanable and washable platform (slab). It ensures good hygiene and prevents the spread of disease. The graph below represents the number of SG households with improved latrines in the two study regions:



In the Atsinanana region, 52.35% of respondents said they use improved toilets. In the Alaotra Mangoro region, 50.73% of respondents said they also used them. Of the total of 631 respondents in the two regions, 327 used improved toilets. This highlights the fact that efforts still need to be made, both at the level of SGs and non-SG members. Access to and use of basic sanitation services thus still remains a challenge despite the efforts made by the project and the results obtained in terms of sanitation since the beginning of the project. In many communes, communities are not inclined to use improved toilets, as keeping excreta is still considered a taboo. In the fokontany of Ambohimasina in the commune of Ilafy, a focal point explained, "The reason why people are not convinced is that they think that those who have improved toilets keep their excreta. This false belief is perpetuated by traditionalists against development..."

CONCLUSION

WATER. In areas with water infrastructure, SGs encourage other community members to use reliable water sources. SGs appear to be well informed about the dangers of drinking river and rain water. Community water points are the primary sources of drinking water for SG members.

SANITATION. In terms of sanitation, we can note an active participation of the members, whether it is at the level of support to the commune or the activities that the groups organize independently of the collective cleanups following the support of the project team, notably in the framework of the implementation of the Madagasikara Madio initiative. These cleaning sessions were initially aimed at keeping the surroundings of the SG members' homes clean, and the latter then became role models for other households. However, in terms of latrine use, there is some delay among SG households. Although the majority of the population uses toilets, it is the non-Group members who are the most likely to use individual latrines. Thus, even if these households become role models, it cannot be said that SGs have had an impact on these results.

HYGIENE. With regard to hygiene, it was found that SG members also have reservations about WASH products and services. This is particularly true of washable sanitary napkins, which are not always popular. The results show that women in SGs are not always convinced by these products, which seem to be uncomfortable for most of them, despite the fact that promotional activities for these products are reported to have been organized at the group level. Non-members of SGs use sanitary pads the most and are willing to recommend their use, according to their statements.

However, with respect to handwashing, the results seem to show that SGs practice this behavior given the availability of DLMs and soap in their households. Moreover, SG households place their handwashing devices in visible locations so that other community members can see them and encourage them to adopt the same behavior.

Finally, with respect to the use of credit and savings in the WASH sector, it can be said that SGs are active. With respect to the use of credit in the WASH sector, the majority of credit was mobilized for WASH service provider investments. These investments represent 56.74% of WASH sector expenditures. For SG savings, investments in the purchase of hygiene materials constitute the majority of savings-related expenditures for the WASH sector.



RECOMMENDATIONS

SAVINGS GROUP VALUATION STRATEGIES

Given the effective use of credits and savings in SGs, they can be used to mobilize resources for access to WASH services. If behavior change is the goal, SGs can be very supportive. However, more specific topics will need to be selected given the barriers encountered in some cases (e.g., latrine use, sanitary napkins). Capacity building is needed to promote WASH services to Focal Points and local promoters so that they can refer SG members to overcome barriers to latrine use. This study showed that sometimes SG members are asked to do promotional activities on products or behaviors that they themselves do not adhere to. The project should consider reorienting its strategies to better leverage savings groups in accelerating the adoption of healthy behaviors. Indeed, the study results suggest that savings group members are not yet the agents of change that the project hoped they would be, and the problem lies in the strategies used in the field and how these strategies should be implemented and scaled up. **The project would benefit from improving these strategies for leveraging savings groups, whether through community mobilization activities or through better connection with local service providers.**

SECURING FUNDS

Insecurity of funds is a constant threat to SGs. This is one of the strategies that the project intends to implement but which has not yet been developed. The study shows that the project has an interest in **accelerating the development of sustainable solutions for securing the funds of these groups** so that SGs do not become sources of problems instead of the opportunities they should be. The involvement of local authorities in implementing these security measures through sanctions and reprimands should be systematic.

MEMBERSHIP CONTROL

On the other hand, the presence of a local mason in several groups may be detrimental in that they may disclose certain confidential information in other groups. In addition, there is a risk of over-indebtedness of service providers. It is recommended to **limit the number of groups in which local masons can join**. In this way, the credits they request are always controlled. Furthermore, the confidentiality of information in each group is respected.

THE HABITS AND CUSTOMS

Customs and practices are among the blocks to adopting healthy WASH behaviors. Some key people can play a role in overcoming this problem. This is particularly true of traditional leaders who are members of savings groups. **The project should consider how to mobilize and empower these traditional leaders**. As influential community members, they could encourage other SG members and other community members to adopt good WASH behaviors.

CIVIC EDUCATION FOR SG MEMBERS

Civic education could be a factor in the adoption of healthy behaviors. Applied Dina is limited in scope as it is confined to the community level. It would be interesting to incorporate civic education about WASH laws among the savings groups working with the project. Because the laws are national in scope, they can have a greater impact. Through their influence, savings groups could encourage behavior change. Once members are aware of the laws and the penalties for breaking them, they are more likely to obey them. As a result, the ripple effect may be more rapid among other community members.