

Impact in HOPE Zambia

HOPE Quotient findings



Holistic transformation

Meeting regularly and committing to save small amounts can start a ripple of change for a family or even an entire community. **Joining a savings group promotes resilience as members build safety nets—not just financially through increased funds, but spiritually and socially as members hear the Gospel and grow their relationship with Jesus, stand together in solidarity, and care for one another's needs.**

KEY FINDING

Group members are **2x** more likely to be prepared to withstand a financial emergency than the comparison group. *(statistically significant finding, strong program effect)*

Read more about what we learned on the next page.

Comparison group and statistically significant findings

In 2021, we collected data from HOPE Zambia savings group members using the **HOPE Quotient survey—a listening tool that assesses the material, spiritual, social, and personal impact of HOPE's work.** We also hired a third party consultant to evaluate a comparison group. We compared HOPE Zambia savings group members to community members in the broader population who matched specific criteria for alignment of the samples. This data has been analyzed both internally and externally, and we are thrilled to share statistically significant findings that confirm the holistic transformation that occurs through savings groups! Read more about this data in the appendix on page 3.

HOPE ZAMBIA SAVINGS GROUP PROGRAM



1,806
Churches equipped



91,678
People served



\$21.78
Average savings per member

Cumulative metrics as of December 2022

SURVEY DEMOGRAPHICS



299
Zambia savings group members surveyed



83%
Female



67%
Aged 18-49 years



55%
Members who live in 5-8 person households



34%
Members whose highest level of education is some primary school



72%
Members who have received at least one share out*



54%
Members who have participated in their savings group for two or more years

**A share out is the accumulation of the member's savings to cover business costs or other financial needs.*

What we learned

MATERIAL IMPACT: creating safety nets

Members are gaining access to a safe place to save and loans, equipping them to weather shocks and invest in their dreams.

- **58%** of those surveyed started saving because of joining their group.

One member was asked, *what did you use your last loan for?* and responded,

"I started a business, bought roofing sheets, and paid for my child's school fees."

SPIRITUAL IMPACT: relationship with Jesus

Members are being transformed by the Gospel:

- **83%** of members said they feel much more comfortable learning from Scripture on their own as a result of studying Scripture during group meetings. Members shared:

"God's Word has helped me overcome the dark."

"I have changed as I am now able to study the Bible on my own; I never used to do that."

For the following questions, savings group members were asked about member relationships; the comparison group was asked about community relationships.

PERSONAL IMPACT: dreaming beyond today

Savings groups foster dignity, agency, and hope.

- Group members are **2x** more likely to perceive themselves as successful in life. *(statistically significant finding, strong program effect*)*
- Group members are **1.5x** more likely to agree or strongly agree they have access to support to change their current situation. *(statistically significant finding, moderate program effect)*

SOCIAL IMPACT: building solidarity

As members build community, they show each other, "We are in this together."

- Group members are **3x** more likely to enjoy increasing trust in relationships. *(statistically significant, strong program effect)*
- **95%** of members shared their group meets the needs of their community.

"Our friend's child broke their leg. We contributed as a group and assisted our member so that they could get medical attention."

**Defined on page three*



Members of the "Coming Together" savings group
ZAMBIA

WHY WE MEASURE TRUST

Because we are looking to build Christ-centered communities, one of the indicators that we use to determine social impact is **level of trust**. Trust is foundational for healthy individual and collective relationships. **When people trust their communities, they live into their calling to be the body of Christ.**

"For just as each of us has one body with many members, and these members do not all have the same function, so in Christ we, though many, form one body, and each member belongs to all the others."

Romans 12:4-5

We celebrate that **what is happening in Zambia is happening around the HOPE network: savings groups are helping women and men build resilience as they grow spiritually, personally, socially, and materially.**

Appendix

LISTENING, MONITORING, AND EVALUATION AT HOPE

HOPE has a five-person listening, monitoring, and evaluation (LM&E) team, as well as additional staff members in all HOPE-managed programs. LM&E staff are dedicated to evaluating impact and experience, listening and responding to those we serve, and improving based on feedback. We focus our impact analysis on contribution, seeking to understand the role of the savings group ministry in the lives of members. **We celebrate that transformation occurs in the context of community and that HOPE and our church partners are one of many factors that contribute to change in the lives of savings group members.**

*We recently administered the HOPE Quotient in Zambia to savings group members. Additionally, we administered a similar survey to a comparative group of Zambians. Through analysis, **we see there is a positive correlation between participating in the savings group ministry and experiencing holistic impact**, as explained further below.*

ABOUT THE COMPARISON GROUP

The main criteria for the comparison group was individuals not already in a savings group led by a church denomination that partners with HOPE Zambia. Additionally, they had never been in a savings group and were from areas that don't have many savings groups. Other factors: All comparison group respondents identify as churchgoing Christians; 82% female; 95% are between 18-70 years old; and 99% of participant's education levels ranged from never attended school to secondary school completed. *We intentionally aligned the demographic data of the comparison group to that of the surveyed sample of savings group members served by HOPE Zambia.*

As part of the survey, we evaluated life circumstance measured by asking "In the last year, did you lose any money or assets as a result of a natural disaster or significant hardship (such as drought, death in the family, etc.)?" From this question, we determined that savings group members were more likely to have stable life situations, but through analysis, we determined that this didn't affect the integrity of results.

WHAT DID WE FIND AND WHAT DOES IT MEAN?

We selected 20 variables from the survey to test for statistical significance based on observed differences between the responses of savings group members and community members. **Of these, we found 12 statistically significant data points.** Of those 12, five had a strong program effect and seven had a moderate program effect.

Statistical significance helps us determine whether our results are likely due to chance or a factor of interest. The factors of interest we examined are: being in a HOPE savings group, demographic information (age, education, household size, marital status, and gender), and the loss of assets in the last year. When a variable's relationship to survey participants' responses is found to be statistically significant, **there is a strong likelihood that an underlying association truly exists between that variable and the outcome**, versus getting lucky/unlucky in choosing our samples of survey respondents.

Strong program effect was determined as a 20% or higher difference in average survey scores between the program group and the comparison group. Moderate program effect was determined as a 10-20% difference in average survey scores between the program group and the comparison group.

We ran a statistical analysis via an ordinal regression model.

Being part of a HOPE savings group is not the cause of members scoring well in one category; but being part of a HOPE savings group may be correlated with the higher score. We are not able to claim "being part of a HOPE savings group caused this" because we are not able to control all the variables that might affect a person's response. What we can say is, *"members are ___ times more likely to ___ than those who are not part of a savings group program."* The team's diligence in choosing a comparison group whose demographic information strongly reflected that of the program group provides control for outside factors.

NEXT STEPS

In 2022, we administered the HOPE Quotient to HOPE Rwanda savings group member and are in the process of completing a similar analysis. In 2023, we are administering the HOPE Quotient to HOPE Zimbabwe savings group members, with an accompanying analysis.