

# HOPE QUOTIENT FINDINGS



2019 HOPE Malawi survey

## Building resilience

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 stand together in solidarity and care for one another’s needs.** Being prepared to weather shocks becomes even more important as group members face additional challenges like the COVID-19 pandemic.

### HOPE-NETWORK SAVINGS GROUPS



**674,962**  
People served



**\$12.5M**  
Saved for the future



**5,000+**  
Church partners

*Metrics as of March 2020*

## Measuring impact

The following data was collected from HOPE Malawi savings group members using the **2019 HOPE Quotient survey—a listening tool that assesses the material, spiritual, social, and personal impact of HOPE’s work.**

The HOPE Quotient survey does not attempt to prove that all changes are a result of the savings group program; rather **we celebrate transformation that occurs in members’ lives,** honoring that HOPE is just one avenue through which God works.



Enumerator Mary administers the HOPE Quotient survey to a member of Chikondi ("Love") savings group

## SPIRITUAL IMPACT

**Equipping the local church:** Most members are being disciplined and discipling others.

- **86%** of members have at least one person helping them grow closer to God through prayer, encouragement, or teaching the Word of God.
- **86%** of members are helping at least one person grow closer to God.

**In response:** We’re considering how to help local church partners enhance their strategies for discipleship within the savings group program. We pray that as members deepen their knowledge of Christ, they’d share it with others.

## SURVEY DEMOGRAPHICS



**194**  
Malawi savings group members surveyed



**93%**  
Female



**74%**  
Aged 18-49 years



**43%**  
Highest level of education is some primary school

## MATERIAL IMPACT

**Creating safety nets:** Many members are gaining access to a safe place to save and to loans for the first time, equipping them to weather shocks and to invest in their dreams.

- **98%** of members have taken a loan from their savings group, and **47%** of members said loans are the most valuable tool their savings group offers.
- **81%** of members are prepared to access emergency funds, compared to 37%\* of the broader Malawian population.

**In response:** We're considering how church partners might equip savings groups who do not offer loans to do so, since so many members see loans as an invaluable financial tool.



A member of *Chikondi* ("Love") savings group holds a drawing of her dreams

## PERSONAL IMPACT

**Dreaming beyond today:** Savings groups foster dignity, agency, and hope.

- **97%** of members agree or strongly agree their future will be better than the present.
- **84%** agree or strongly agree they meet goals they set for themselves.

**In response:** We're encouraging local church partners to continue using savings groups as a tool for reminding members of the value and dignity they have in Christ and as a catalyst for personal transformation.

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

*Thank you for your partnership in this mission!*

## IN THEIR OWN WORDS

*"The Word of God that is taught at the group meetings changes my life."*

*"Whenever I am weak or disappointed, [the people who are disciplining me] encourage my heart. They tell me that God has His own ways so I should not feel disappointed, but I should be courageous."*

*"We understand each other, and we assist one another – those of us with money lend to those in need."*

- ◀ Savings group members received a photo of themselves as a thank you gift for participating in the survey.

## SOCIAL IMPACT

**Building solidarity:** As trust grows within the group, members may choose to make small loans to one another from their pooled savings. **By equipping one another to weather emergencies, group members communicate, "We are in this together."**

- **84%** of members shared trust has gotten better between members in their savings group since they began meeting.

**In response:** We're promoting transparency and consistency within savings groups so that members can continue to build trust.