

# **DISKUSSIONSPAPIERE**

## **Women's Savings and Credit Co-operatives in Madagascar**

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## Abstract

### Johanna Schott - Women's Savings and Credit Co-operatives in Madagascar

Since the beginning of the nineties microfinance institutions were set up in Madagascar. The research project carried out on the east coast of the island was investigating the Caisse Féminine, that is women's savings and credit co-operative, which is accompanied by the program "Credit with Education". Subject of the study is the question if women's savings and credit co-operatives do have an impact on members' quality of life and living standard and if they help to alleviate poverty. As methods a qualitative pre-study, five case studies, a theoretical research approach and a formal survey with 60 randomly selected women served as tool for the study. Main outcomes of the research are an obvious improvement of monetary income (73%) and enhanced food security (69%) for members of the Caisse Féminine. Most appreciated items of the program were the education lessons (65%) and friendship/ solidarity of women (34%). After three years of implementation, the Caisse Féminine reaches its financial independence from its donor in the U.S.A., which can be seen as an indicator of success.

Contrary to improved food security, members of the Caisse Féminine still suffer from malnutrition which can also be attributed to local cooking traditions and not only to their poverty. The biggest problem members have with the program "Credit with Education" is the weekly pay back of credit rates. The program "Credit with Education" is not adjusted to local conditions. Despite of the proved positive impact of the program the lack of infrastructure in the research area especially the lack of education, roads, and health institutions limits the success. In addition to that climatic risks like regularly cyclones and inundations threat the development of the east coast of Madagascar.

## Résumé

### **Johanna Schott - Les Mutuelles Féminines d'Épargne et de Crédit à Madagascar**

Depuis le début des années quatre-vingt-dix, des institutions micro financières étaient établies à Madagascar. La recherche qui était exécutée sur la côte est de l'île a eu comme thème la Caisse Féminine, une mutuelle féminine d'épargne et de crédit qui est liée au programme «Crédit avec Education». Le sujet principal de l'étude était la question si les mutuelles féminines d'épargne et de crédit ont un effet sur la qualité et le niveau de vie des membres et si elles améliorent l'état de pauvreté extrême. Les méthodes utilisées se composaient d'une étude qualitative et informelle, de cinq études de cas, d'une approche de recherche théorique et une d'enquête formelle avec 60 femmes qui étaient tirées par hasard. En ce qui concerne les membres de la Caisse Féminine, les résultats principaux de la recherche se manifestent dans une augmentation évidente du revenu monétaire (73%) et dans une sécurité alimentaire améliorée (69%). Par rapport au programme «Crédit avec Education» les femmes membres estimaient le plus les leçons d'éducation (65%) et l'amitié/ la solidarité entre les membres (34%). Après trois années de fonctionnement, la Caisse Féminine atteindrait son indépendance financière de ses bailleurs de fonds aux Etats Unis. Ce fait peut être considéré comme indicateur du succès

Au contraire de la sécurité alimentaire améliorée, les femmes membres dans la région de recherche sont encore mal nourries. Cela n'est seulement dû à leur pauvreté mais aussi à la manière de faire la cuisine. A l'égard du programme «Crédit avec Education», les membres ont des grandes difficultés avec le remboursement hebdomadaire des crédits. Le programme n'est pas adapté aux conditions de vie locale. Malgré les effets positifs prouvés de la Caisse Féminine le manque d'infrastructure, de routes, d'éducation scolaire et de centres médicaux limitent le succès. En outre les catastrophes climatiques comme les cyclones annuels et les inondations menacent le développement de la côte est de Madagascar.

## Zusammenfassung

### Johanna Schott - Frauenspar- und Kreditkooperativen in Madagaskar

Seit Beginn der neunziger Jahre gibt es Mikrofinanzinstitutionen in Madagaskar. Das vorliegende Forschungsprojekt, welches an der Ostküste der Insel durchgeführt wurde, hatte die Caisse Féminine, eine Frauenspar- und Kreditkooperative, die von dem Programm „Kredit mit Ausbildung“ begleitet wird, zum Thema. Gegenstand der Untersuchung war die Frage, ob Frauenspar- und Kreditkooperativen eine Auswirkung auf die Lebensqualität und den Lebensstandard der Mitglieder haben und ob sie ein adäquates Mittel zur Bekämpfung der Armut darstellen. Die eingesetzten Methoden für die Forschung bestanden aus einer informellen, qualitativen Vorstudie, fünf Fallstudien, einem theoretischen Forschungsansatz und einer formalen Umfrage mit 60 Frauen, die per Zufallsziehung ermittelt wurden. Die Hauptergebnisse der Studie zeigen bezüglich der Mitglieder der Caisse Féminine ein deutlich verbessertes monetäres Einkommen (73%) und eine ebenfalls verbesserte Nahrungssicherheit (69%) auf. Was das Programm „Kredit mit Ausbildung“ angeht, so schätzten die Mitglieder am meisten die Ausbildungsstunden (65%) und die Freundschaft/ Solidarität unter den Frauen (34%). Nach drei Jahren der Arbeit erreichte die Caisse Féminine die finanzielle Unabhängigkeit von ihren Geldgebern in den USA, was als Indikator für den Erfolg betrachtet werden kann.

Im Gegensatz zu der verbesserten Nahrungssicherheit leiden Mitglieder der Caisse Féminine immer noch unter Fehl- und Unterernährung. Diese Tatsache ist nicht alleine auf die Armut der Frauen zurückzuführen, sondern auch auf ihre Art und Weise des Kochens. Das größte Problem, was das Programm „Kredit mit Ausbildung“ angeht, haben die Mitglieder mit der wöchentlichen Kreditrückzahlung. Das Programm ist nicht an die Lebensbedingungen vor Ort angepaßt. Trotz der nachweislich positiven Auswirkungen der Caisse Féminine setzt der Mangel an Infrastruktur (Schulbildung, Straßen und Gesundheitsversorgung) dem Erfolg dieser Mikrofinanzinstitution Grenzen. Hinzu kommen jährliche Naturkatastrophen wie Zyklone und Überschwemmungen, welche die Entwicklung der Ostküste Madagaskars bedrohen.

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## Glossary and Abbreviations

Ampango:	Burned rice, eaten at breakfast
Anana:	Green leaves from trees or other plants, other name: <i>brèdes</i> . They are cooked in water and are the main vegetable for all dishes
Animatrice:	Field agent of Caisse Féminine (CF)
A.P.I.F.M.:	Association Professionnelle des Institutions Financières Mutualistes
Betsa Betsa:	Fermented cane sugar juice
Beignet:	Sweet or salty little pancake baked in a lot of oil
CF:	Caisse féminine (Women's Savings and Credit Co-operative)
DID:	Développement International Desjardins, Canadian Bank supporting OTIV and the Caisse Féminine (CF)
Fady:	Taboo
Famadihana:	Exhumation of the dead, big ceremony mainly held in the Highlands
Faritany:	Province
Firaisana.	Sub prefecture
FMG:	Franc Malgache, at time of study exchange rate about 3000 FMG = 1 DM
Havotro:	Pith of the <i>Ravinala</i> , serves as vegetable, very bitter taste. Its consumption is a sign of extreme poverty
ILO:	International Labour Office
Kitoza:	Smoked Zebu meat, eaten at breakfast with <i>vary sosoa</i>
LLDC:	Least Developed Countries
Nentim-	
Paharazana:	Malagasy ancestor cult, core element of original religion
OTIV (NGO):	Ombona Tahiry Ifampisamborana Vola, Savings and Credit Co-operative
Patsa:	Little dried shrimps
Ravinala:	Tree of the Travellers, a Pseudo palm belonging to the family of bananas
Sakoamanga:	Endemic fruit with salty-sweet taste, looks similar to a mixture of lemons and apples
Satrana:	Material for building huts stemming from the <i>ravinala</i>
Tavy:	Slash and burn cultivation or only burn cultivation
Taxi brousse:	Bush taxi, mainly small Japanese vans or old Peugeot 504 cars
Tsaboraha:	"To do something", several religious ceremonies linked to the ancestor cult
Vary soaso:	Rice served with cooking water for breakfast
Via:	Lat. <i>Medemia</i> , Elephant's Ear. A banana-like plant that grows in ponds and serves as vegetable. Consuming it is a sign of extreme poverty

# 1. Introduction

Microfinance institutions are since several years seen as a good tool to alleviate poverty in developing countries. Madagascar is one of these countries where microfinance institutions were set up by NGOs from outside. The research project carried out was connected to a NGO that founded a microfinance institution. This is a savings and credit co-operative which works like a bank. In addition to this co-operative, there is **women's savings and credit co-operative** which is attached financially to the institution. The latter one was investigated. The main subject of the study is the question if women's savings and credit co-operatives do have an impact on member's quality of life and help to alleviate poverty. The aim of the study was to investigate whether there is any improvement in member's life and what kind changes took place. The research results are of interest to the three organisations, I worked with. These are OTIV in Toamasina, the ILO and APIFM in Antananarivo. The results can help the CF (Caisse Féminine which is the same as "Credit with Education") to adjust and improve the program.

As the program "**Credit with Education**" belongs to the microfinance sector in development projects, the following section explains some facts regarding microfinance in Madagascar. In the mid-nineties micro finance was accepted as a new strategy to fight poverty. Therefore in 1997 the World Bank adopted the system of microcredit programs for general poverty alleviation after the success of the Grameen Bank in Bangladesh (GRAMEEN BANK 2000, YUNUS 1998:46F). As in most low-income countries in Sub-Saharan Africa, the **formal banking** sector has barely penetrated rural Madagascar. Until 1986, the state-owned Banque pour le Développement Rural (BTM) was the main institution providing loans to farmers. In the early 1990s, a number of village bank programs and credit and savings cooperative societies were introduced and subsequently expanded (ZELLER ET AL. 2000: 10-11). However microfinance programs are not wide spread so far. Less than 1% of the total population are members of the microfinance system in Madagascar, they amount to 70.000 members. But repayment rates are overall higher than 97% (LA MICROFINANCE À MADAGASCAR 2000).

## 1.1 Overview Madagascar

Madagascar is the fourth biggest island of the world and lies about 400 km east from Mozambique, Africa, in the Indian Ocean. It is also known as the "sixth continent" because of its unique flora and fauna. Inside the island most of the regions are mountainous up to 2600 m altitude. The capital Antananarivo lies in the centre of the

island at 1500 m altitude. Coastal regions are flat, the west coast has a dry and hot climate and at the east coast a humid and warm climate. Madagascar is divided into 6 provinces, called *faritany*. Amongst these is the province of Toamasina, which includes a big part of the east coast.

Madagascar belongs to the LLDC and belongs to the ten poorest countries of the world. From 174 developing countries, Madagascar is on rank 168. Only 27% of inhabitants have access to drinking water of which only 13% of the rural population have access. About one third of Malagasy people don't reach the age of 40 years (REPOBLIKAN'I MADAGASIKARA 2000:3F). The following table shows some facts about the Malagasy population:

	Women	Men
Population, thousands, year 2000	8028	7914
Married 15-19 years old (%) 1991/98	34	0
Life expectancy 1995-2000	59	56
Infant mortality rate per 1000 live births 1995-2000	76	89
Combined 1st and 2nd gross enrolment ratio/100 1992/97	51	51
Adult (+15 years) economic activity rate (%) 1995/97	69	89

(Source: The World's Women, FAO 2000)

Madagascar has one of the **highest annual population growth rates** with 3 percent annually. Concerning the women to men ratio, there are 101 women on 100 men. Contrary to most African countries, the HIV rate is still low with 9000 infected people by the end of 1997, which 50% are adult women. Women with children under six years tend to be more self employed (62%) than employed (40%) (THE WORLD'S WOMEN, FAO 2000).

With regard to **nutrition**, many farmers are living from subsistence production. There is almost no famine but malnutrition. Rice is the major crop and staple food in Madagascar. For the nation as a whole, about half of calories consumed are from rice (RACALASOA 1998; SECALINE<sup>1</sup> 1996 QUOTED IN ZELLER ET AL. 2000: 5). For all regions, average rice yields declined from 1,765 kilograms per hectare to about 1,540 kilograms per hectare between 1987 and 1997 (ZELLER ET AL. 2000: 5). Madagascar once exported rice and is now obliged to import it mostly from China.

<sup>1</sup> SECALINE means Sécurité Alimentaire et Nutrition Elargie (1993-1998, project financed by the World Bank)

## 1.2 Site Description

The research area was the middle part of the **east coast**, the region of Toamasina (Tamatave) and its northern parts. Green and bushy secondary vegetation, many rivers, hills and mountains dominate the landscape. A few roads or beaten tracks cross the scenery. Most of the rivers do not have a bridge. There are two rainy seasons. The first lasts for three months in the winter and the second about two months in the summer. A big problem for inhabitants of the east coast is the yearly cyclones with velocities about 180 km/h, which have devastating effects. Eighty percent of the city of Toamasina was destroyed by a cyclone in 1988.

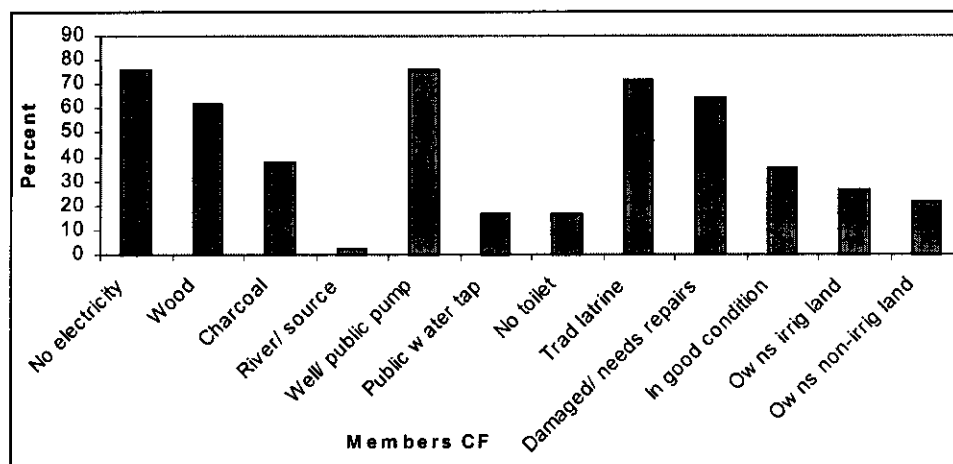
In the region of research lives one of the **18 Malagasy ethnic groups**, the *Betsimisaraka*. They are mostly farmers and fishers and belong to the poorest people of Madagascar. They cultivate a variety of crops and fruits (OWN INQUIRY 2000-2001). In rural areas, the *Betsimisaraka* live in small huts made of *satrana* and bamboo. Many villages are only accessible by foot. The drinking water usually comes from the river; there is no electricity and no latrines. Most of the rural population are Christians but at the same time belong to their original religion *nantim-paharazana*. Regarding the social structure of people in the research region the most important social network is the family and the clan.

Regarding the **income situation** of people in Madagascar the GNI per capita was 250 US\$ in July 2000 (WORLDBANK 2000). Développement International Desjardins (ETUDE DE MARCHÉ 1994), a Canadian Savings and credit co-operative studied the income situation in the research area. The expenditure patterns of a farmer's household in the *firaisana* Brickaville that lies about 120 km in the south of Toamasina were investigated in this market study. Brickaville belongs to the *Betsimisaraka* region and has the same climatic and geographic conditions as the region of Toamasina.

The **estimated yearly income** of a farmer's family in 1994 was 1,233,496 FMG (about 400 DM). This is higher than the income of a farmer's families in the region of Toamasina. July, August, September and December are the months of monetary income for the household and the best time for saving (ETUDE DE MARCHÉ 1994:7). Main expenditures of a rural family are composed of purchase of rice (25%), products of basic need (30%), agricultural inputs and work (19%), health care and education (17%) and religious ceremonies (6%) plus other expenditures (3%) (ETUDE DE MARCHÉ 1994: 10). Farmers have to cope with several problems related to agricultural production. About one third of the farmers said, that they do not have enough arable land (29%) and that they have not enough access to agricultural inputs (27%). Twenty percent mentioned the climate with its regular cyclones and inundations to be the biggest problem and 11% reported, that there is a lack of agricultural labourers (ETUDE DE MARCHÉ 1994:16).

From this data we see, that over **50% of income** is spend on rice and products of basic need. Religious ceremonies do not represent a big share in expenditures. The above-mentioned lack of arable land might be due to erosion and slash & burn (*tavy*) cultivation. Problems with agricultural inputs could be the availability and the high price of inputs. It is striking, that only 20% of farmers said, that the climatic conditions are a problem. Cyclones are in my eyes the biggest problem affecting the living conditions and agriculture on the east coast of Madagascar.

After this small overview of farmer's living conditions in the region, some data about women who are members of the Caisse Féminine in the province of Toamasina provide an insight into their living conditions. With regard to livestock, the mean number of poultry per member of CF is 3,36 and the mean number of zebus is 0,55. The main **fuel source is wood** (60%) followed by charcoal. We can see in Fig.1, that most women use a well or public pump (77%) for fetching water. The river as water source is not important. Over 70% of the households have a traditional latrine. Because urban areas and villages with access to a road were included in the survey (ETUDE DE CAS 1999), results are biased. Urban areas and accessible villages usually have wells, public pumps and traditional latrines contrary to rural areas. Two thirds of the houses or huts in urban and rural areas are in need of repair or are damaged. Regarding landownership, about one fourth of the women own irrigated land for paddy cultivation and one fifth own non-irrigated land (ETUDE DE CAS 1999).



(Source: Etude de cas 1999)

Figure 1: Living conditions of CF members in the Province Toamasina

As this thesis deals with savings and credit co-operatives, hence with economic issues, we take a look at the **capital formation** in the research region. Traditional capital consists of zebus, rice and gold. Until today, money has different values in different regions. There are rural areas with very low money circulation; therefore money has a relatively bigger purchase power in these areas compared to cities for instance. Implementation of OTIV and the CF accelerated the monetisation of rural areas in the province Toamasina (OWN INQUIRY 2000-2001).

## 2. Organisations

The research project was related to different organisations that are interlinked. In the following section, these organisations and their functions are presented.

### 2.1 Association Professionnelle des Institutions Financières Mutualistes (A.P.I.F.M.)

A.P.I.F.M. (Association Professionnelle des Institutions Financières Mutualistes) was set up in March 1998 as a project of the ILO. The aim of the project is to support several NGOs, which are promoting savings and credit co-operatives. The main duties of A.P.I.F.M. are to facilitate the granting of the bank status to the co-operatives that is necessary in order to officially function as a bank; represent all co-operatives, and defend member's professional interests in front of the government and donors (INSTITUTIONS FINANCIÈRES MUTUALISTES 2000). A.P.I.F.M. plays a role as link between Malagasy government and microfinance NGOs. Five microfinance NGOs are members of A.P.I.F.M., among them OTIV the NGO I worked with.

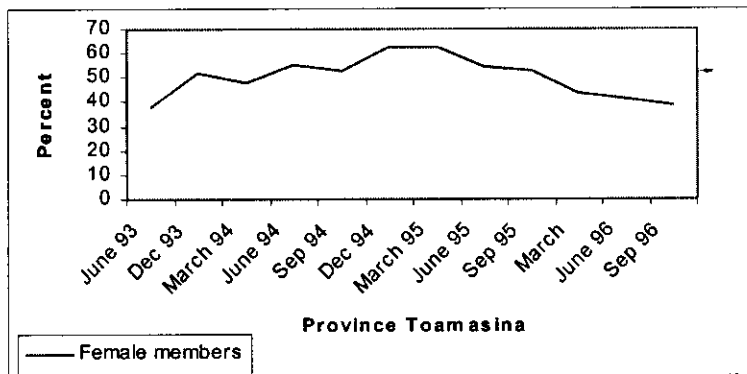
### 2.2 Ombona Tahiry Ifampisamborana Vola (OTIV)

OTIV (Ombona Tahiry Ifampisamborana Vola, savings and credit co-operative) is a Canadian microfinance NGO from Québec. It is financed by DID (Développement International Desjardins), a Canadian Bank. DID receives a budget from the World Bank to finance the technical assistants at OTIV (OWN INQUIRY 2000-2001). Before the implementation of OTIV many farmers depend on usurers. During the financially hard periods during the year the usurers are among the richest people in rural areas. Interest rates of 500% are not unusual. Farmers depending on such loans were obliged to sell their yield before harvest to the usurer who fixes himself the sales price (LA BANQUE DES PAUVRES, FEBRUARY 2001).

As a project, **OTIV was set up in 1992** without having the status of a bank (RAJOHANESA ET AL 1999: 6). In 1994 OTIV opened officially (STATISTIQUES RÉSEAUX IFM, 1999-2000). A central target of OTIV is to reduce poverty by giving poor people the possibility to borrow and to deposit savings. The functions of OTIV are similar to the German Raiffeisen Banks. Members participate in control and orientation of the community pay office according to democratic and equity rules: Every member has one vote. Being all clients at the same time, they share the results corresponding to the use of realised services of the local savings and credit co-operative (RAJOHANESA ET AL.1999: 6).

OTIV has the following four operating zones:

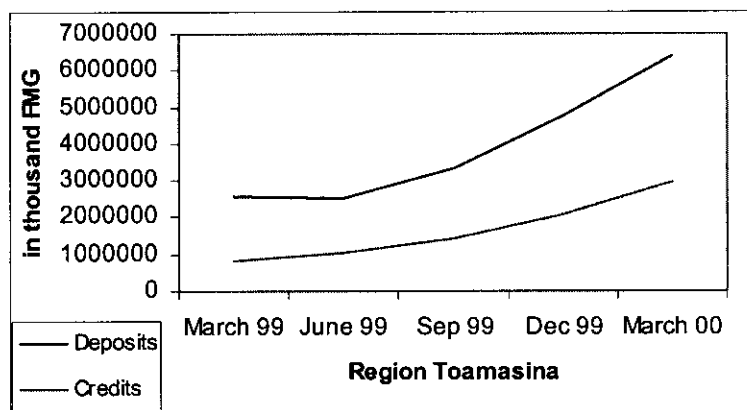
Toamasina, Lac Aloatra, Antananarivo, zone SAVA (Sambava, Antalaha, Vohémar). In January 2001, there were 38 OTIV pay offices in the *faritany* Toamasina without the CFs (STATISTIQUE MENSUELLE ANTENNE TAMATAVE, JANUARY 2001). Services provided to members and clients are business and current accounts and women's savings and credit co-operatives called *Caisse féminine* (RAJOHANESA ET AL. 1999:6). Savings and credit can function as insurance substitutes (SCHRIEDER AND SHARMA 1999: 302) like the short-term emergency credit from OTIV. This special credit is given for a period of three months. Emergencies are the beginning of the school year, disease, natural disasters and social events.



(Source: Rapport Trimestriel 1994-1996)

Figure 2: Percentage of female members out of all members of OTIV before creation of the CF

Figure 2 shows clearly that since the beginning of the project OTIV about **half of the members/ clients were women**. The reason for this may lay in the relative freedom of women at the east coast. They are mobile like men and have the right to inherit mobile and immobile goods as well as land (OWN INQUIRY 2000-2001).

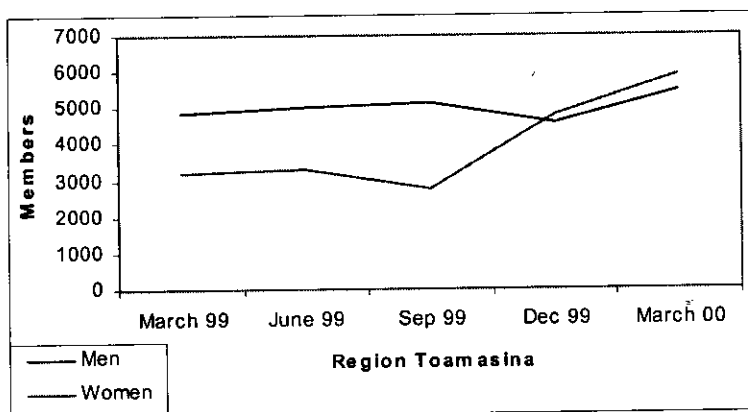


(Source: Statistiques IFM 2000)

Figure 3: Development of deposits and credits OTIV

The figure above highlights the development of **deposits and credits** at OTIV. Since

the implementation of OTIV there is a positive trend for both. Deposits (savings) are always higher than credits and their curve has a steeper increase. This means that there is a great demand for depositing savings. After five years, this steady development led to OTIV's financial independence from donors (World Bank) in February 2001 (OWN INQUIRY 2000-2001).



(Source: Statistiques IFM 2000)

Figure 4: Development number of members OTIV

As figure 4 shows, at the beginning more male members were registered than women. However, there is a clear positive trend for women's enrolment. After December 1999, OTIV had more female than male members.

### 2.3 Caisse Féminine (CF)

The CF was set up in July 1998 (RAJOHANESA ET AL. 1999: 6) in the region of Toamasina. There are urban and rural CFs. This savings and credit program was founded by "Credit with Education" – Freedom from Hunger (U.S.A.) and is attached to OTIV but financed by the Catholic Relief Service, USA. The program itself was developed by Freedom from Hunger (U.S.A.) and is based on the principles of Grameen Bank credit programs. Local OTIV pay offices make all financial transactions thus the CF is directly linked to OTIV. In February 2000, 136 CFs existed which counted 3069 members (ENQUÊTE SUR LA SATISFACTION 2000:1).

Aim of the CF is to reduce poverty and eradicate malnutrition by the means of education and giving credit. Target groups are the poorest women. Concerning its structure, one CF is composed of 4-6 groups and to every group belong 6 women. The group is liable for the single borrower. At the beginning, the first credit amount is 80.000 FMG (about 23,50 DM), which must be paid back weekly at CF-level and within 16 weeks at OTIV-pay offices. If successful pay back has taken place, the credit sum of the second credit will be increased up to 50% of the first credit (CRÉDIT AVEC



EDUCATION 1999: CHAPTER 17). The rate of interest is 18% per credit cycle. If a woman wants to be a member of CF, she must be resident and live actually in the community during one credit cycle. She must be older than 16 years. Very poor women are favoured (RAJOHANESA ET AL. 1999: 10-13).

An important part of the program "Credit with Education" are the education sessions given by the *animatrice*, the field agent of the CF. Following themes are presented during these education lessons:

- Treatment and prevention of children's diarrhoea
- Breast feeding
- Nutrition of babies and children
- Family planning
- Immunisation
- Introduction to themes concerning improvement of enterprise
- Idea of enterprise/ is it feasible?
- Increase of sales
- Management of the money of enterprise
- Increase of profitability of enterprise (CRÉDIT AVEC EDUCATION 1999: CHAPTER 8)

The lessons about family planning are not given because the Catholic donor, the Catholic Relief Service did not want it. After almost three years, the CF has also reached its financial independence from the donor. This fact can be taken as an indicator for the success of the program "Credit with Education" (OWN INQUIRY 2000-2001).

### 3. Research Problem and Objectives

The core aim of the research is to **measure the impact of the CF on member's quality of life** and living standard compared to non-members. As the CF existed only two and a half years at time of survey, it is difficult to make statements about impact because changes need time. So results can only indicate trends. Researching the impact on member's quality of life is an important issue because quality of life includes both economic and social components. A good quality of life is the highest target a development project or program can reach.

Another issue is to ask whether the program "Credit with Education" fits women's demand and socio-cultural background. The program is the same for different countries and it cannot be changed or adjusted according to the living conditions in countries of implementation. The CF-staff has to follow the rules regarding credit and savings

conditions as well as he or she has to teach exactly the education lessons published in the manual for field agents of "Credit with Education"<sup>2</sup>.

## Objectives

The main objective of the research is **to define quality of life** and to find out if there is any impact of CF on member's quality of life. To do this, a theoretical base will be used as well as members' and non-members' own definition of a good quality of life and of poverty. If there are changes based on membership in the CF, the question is what kind of changes took place. Another important objective is to assess whether the program "Credit with Education" is an adequate tool for alleviating poverty. For giving insights into women's life at the east coast of Madagascar their economic, social and cultural background will be investigated. This is an important part to understand the living conditions of surveyed women.

## 4. Literature Review

This chapter gives an overview about literature that deals with microfinance and with credit programs for women.

### 4.1 Outreach and Frontiers of Microfinance

Do microfinance programs really reach the poor if they are living far away from urban areas? *Sharma* and *Zeller* examined the outreach of such programs in Bangladesh. They showed that there are several problems when trying to reach the poorest with microfinance organisations. The **remote villages** and homesteads are the reason for this. A microfinance organisation needs the proximity to a police station for security reasons if handling cash and to a commercial bank for depositing money. It is difficult to find staff who wants to work in lonely and remote areas. Last but not least there is the risk of low marginal return of micro enterprises and of natural disasters which can - also like the former - lead to diminishing repayment rates (ZELLER AND SHARMA, 1999: 2123-2136). But there are also positive effects in **community or village** based microfinance programs. In another study it was described that community-based groups have an information advantage over distant formal bank agents. They obtain and use information about the credit-worthiness of the credit applicant in a way similar to that of informal lenders (ZELLER 1994:1905-1906).

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<sup>2</sup> Source: Personal conversation with Jeanette Treiber, Freedom from Hunger, October 2000, Toamasina, Madagascar

Microfinance has become a very "fashionable" and appreciated method for poverty alleviation since 1997. But there are also limits. The **frontiers of microfinance** are lying in risks that have to be divided into two groups as *Zeller* pointed out in his study from 1999 (ZELLER 1999: 14-16). These are idiosyncratic and covariant risks, that is risks, which affect only individuals or larger groups of people in the same locality, respectively (Cyclones, inundation):

The principle remedy for addressing these risks may not necessarily lie in improving financial markets, but in investing in road infrastructure, technology development and transfer, or in improving performance of commodity markets. For these covariant and large risks, the role of insurance and credit is fairly limited (ZELLER 1999: 14-16).

Here the government has to take on responsibility and to enhance the living standards. Microfinance is not a miraculous cure for poverty alleviation.

## 4.2 Impact of Finance

In this section we want to look at the **impact of finance on poverty reduction and social capital formation** that has been investigated by *Schrieder* and *Sharma* in 1999. In their literature revision they stated that

(... ) the more common assumption is, that credit needs to be delivered along with other services to alleviate poverty within a reasonable time frame (SCHRIEDER AND SHARMA 1999: 301)

Simultaneous access to other inputs to be able to start an enterprise is important. Investment-led benefit-impact studies showed, that one important factor is the extent to which households have access to other complementary inputs, which affect the returns to credit especially for poor households. If there is no simultaneous access to other inputs when starting an enterprise, returns to financial services will be low (SCHRIEDER AND SHARMA 1999: 302). Most credit programs studied are actually hybrid programs that bundle credit with services such as health, education and enterprise management, hence the impact observed must also be attributed to these services (SCHRIEDER AND SHARMA 1999: 314). *Morduch* states that

(...) Non-credit services alone may explain about half the observed impact (MORDUCH 1998 quoted in SCHRIEDER AND SHARMA 1999: 314)

Finance has effects on different domains. *Schrieder* and *Sharma* reported positive net impacts of credit programs on both human and physical assets. Non-land assets increased when women were borrowers but not amongst male borrowers. Education of boys increased irrespective of whether the borrower was male or female. When women borrow from the Grameen Bank the number of girls in education increased (SCHRIEDER

AND SHARMA 1999: 306). Studies conducted in Bangladesh, China and Madagascar (ZELLER AND SHARMA 1998, quoted in SCHRIEDER AND SHARMA 1999: 308) discovered that food security, measured by per capita caloric availability was increased by access to credit.

Further studies, carried out in **Bangladesh** by *Rahman* (RAHMAN 1999) and *Kabeer* (KABEER 2000) investigated the **impact of microfinance** programs on women in rural areas. Research objective was to find out the credit use within the households. In the study area many men took away the credit obtained by women and used it for their own purposes. Men even forced their wives to join a microfinance group in order to get a credit. Thus microfinance programs may lead partly to a deterioration of women's socio-economic situation because of their responsibility to pay back the loan causing them a heavier workload than before. In addition, microfinance programs may lead to a debt spiral for the household if members of the microfinance group are not able to repay their loans. Hence many women are forced to take up other loans with interests to repay the first one (RAHMAN 1999: 68,78). Group based microfinance institutions can lead to group pressure on individual members due to personal aversion or conflicts that results in denying further loan to their members. The example of Bangladesh shows also, that the male staffs of the microfinance program and the husbands often work together using women's reliability and social weakness for giving the men the loan. Concerning the female microfinance groups, there may be no solidarity because one member, often the founder of the group, plays a dominant role (RAHMAN 1999: 67-82). Referring to the study of *Kabeer* (KABEER 2000) only 9% of first-time female borrowers were primary managers of the following income generating activities while 87% reported, that the activities are "family partnerships". These partnerships are seen as disguised male dominance in decision-making concerning the loans. In addition, the study points out that access to credit did only little to change the management of cash within the household for both sexes (MONTGOMERY, BHATTACHARYA, AND HULME 1996 quoted in KABEER 2000: 64).

### **4.3 Empowerment and Decision-making**

A study on the **measurement** of women's **empowerment** from *Kabeer* points out, that one should take into account the aspects of tradition and culture that are often taken for granted so that they may have become internalised. This leads to the question if there is no questioning of the acceptance of the social order or if there is a critical perspective on it. Do women in the research area think in alternatives, this means, whether the choice to join a microfinance institution is not only materially possible but also if this choice is conceived to be within the realms of possibility? The measurement of decision-making in the research was based on questions asked to women about their roles in relation to specific decisions: household budget, food cooked, children's

education and health, number of children to have etc. Despite of official answers of women in the survey regarding decision-making, there may be an informal decision-making process which women often exercise: avoiding open confrontation while making independent decisions (KABEER, 1999: 435-464).

Contrary to the questions of *Kabeer*, a study of everyday life in **Iran** makes it clear that women, as individuals and as agents, are social subjects who actively build their universe and are aware of the structural constraints within which they operate. Women are subjects/agents who make choices, have a critical perspective on their own situation, and link and organize collectively against their oppressors. Each individual, man or woman, within their limits, has the power to change the conditions of daily life (GHORYASHI, SARHADI, MOTIEE 1997, quoted in TEHERANI-KRÖNNER 1998:16). The Iranian study takes women's consciousness and awareness of their actual situation for a given fact, which may be the case in Iran but surely not for all developing countries.

An economic interest in the income-generating activities of women does not mean more **empowerment** for them. Research on the situation of Rural **Women in Iran** (MINISTRY OF JIHAD 1993, VOL.2: 370 F) reports that in the winter of 1979 the Iranian Carpet Corporation carried out a feasibility study in the villages of Ilam Province.

The surprising fact was that the men were absent in the villages. They had emigrated to nearby cities to seek employment. In order to improve the economic situation in this region, the Iranian Carpet Corporation offered the villagers high quality raw materials. As anticipated, the carpets of this region became a valuable market commodity. The head of corporation visited this region not long ago and reported that, in the meantime, men had returned to the villages, but that now they controlled the work of the women, who were required to complete at least eight rows of knots per day, otherwise they would be chastised (TEHERANI-KRÖNNER 1998:13)

Also *Kabeer* (KABEER 2000:67) reports in her re-evaluation of women's empowerment through credit in Bangladesh that negative evaluations of credit programs warn against the intensification of women's workload. On the other hand she says that loans give women an increasing sense of self-worth of bringing something of value to their households. Increased workload is not seen negative but as a new use of their time with a new meaning of 'work' (KABEER 2000: 71) A clearly positive effect of loans for women is the discovered link between credit and reduced violence against women in the household (KABEER 2000: 72). Finally, *Kabeer* reminds us that there is

(...) the danger of overloading microfinance organisations with empowerment-related goals to the extent that their ability to deliver effective and sustainable financial services is likely to be seriously undermined (KABEER 2000: 83)

For a more exact definition of **decision-making**, *Kabeer* quotes *Pahl* who makes the distinction between 'control', the ability to make policy decisions concerning the allocation of resources, 'management' which relates to decisions to do with the implementations of policy and 'budgeting' which merely involves keeping track of income and expenditure (PAHL 1989 quoted in KABEER 2000: 66). Decisions relating to the allocation of loan-related profits in Bangladesh, 40% of female borrowers are making the primary decisions while another 40% reported joint decision-making (KABEER 2000: 73)

If we take a look at **decision-making** that is related to the usage of the household money, we see that not one person alone makes decisions. An example from Pakistan shows, that the decision about the use of monetary means is not made alone by the head of the household. He has, according to *Pukhtun*<sup>3</sup> opinion, responsibilities regarding kinship, friends, neighbours or tenants, as well as regarding financial aspects from which he cannot withdraw himself without loss of status (LÖFFLER, 1992: 188).

In *Pukhtun* society, there are social ceremonies like wedding, end of Ramadan or funerals, which have important functions in the life of the *Pukhtuns*. Each household has high expenditures with regard to these ceremonies that could be seen as hindrances in the capital accumulation (creation) process. But in the long term they can have positive effects on capital accumulation because high expenditures can lead to an increase or conservation of prestige. These ceremonies are indicating the social and economic position of the household. Status is an important condition for the *Pukhtuns* to have access to material and immaterial resources (LÖFFLER 1992: 218). This leads to the conclusion that people have strong social obligations and they are not free to decide how to use their own money.

#### 4.4 Capital Definitions and Livelihood

As we saw above, investments in social relationships can be interpreted as investments in a kind of insurance besides the conservation of status. Such investments in social relationships play an important role in many societies all over the world. As people in developing countries hardly have any access to formal financial services, social networks substitute these. A theory from *Bourdieu* points out that also in Europe social capital plays a role beside the other two types of capital. **Bourdieu divided the capital into three types** and showed that each type can be converted into economic or financial capital. The first is economic capital, which means assets. The second kind of capital is cultural capital that is build up by ones education. The third type is social capital and consists of social relationships, obligations and affiliation to a

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<sup>3</sup> The Pukhtuns are a big ethnic group in Pakistan.

social class. All three can be institutionalised in money, academic titles and aristocratic titles (BOURDIEU 1983:185).

Scoones adds in his study about *Sustainable Rural Livelihoods* a **fourth type of capital** with regard to livelihood. The fourth type is 'natural capital' which includes natural resource stocks and environmental services. Economic or financial capital builds the capital base while human capital corresponds to Bourdieu's cultural capital and adds to knowledge skills, the ability to work and good health. The last capital type is social capital with its networks, social claims and relations (SCOONES 1998:8). A **livelihood** combines these four capital types and comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. It is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base (SCOONES 1998:5). Scoones found out that different livelihood strategies are combined together or in sequence. The combination of activities is seen as '**livelihood portfolio**'. Different livelihood pathways are evident over different time-scales. Over longer periods – over several generations, for example- more substantial shifts in combinations may occur, as local and external conditions change. It is this dynamic element, evident in the composition and recomposition of livelihood strategies, which is important to examine, especially in the context of assessing the sustainability of different options (SCOONES 1998:10).

#### **4.5 Impact of "Credit with Education"**

This section presents results of two surveys that investigated the CFs in urban and rural areas in the region of Toamasina and one evaluation of "Credit with Education" in Ghana.

The first survey regarding the **satisfaction of clients** was conducted by staff of the CF. Two outcomes are interesting for this study: Several interviewed women wish to include lessons about family planning in order to have more time between births. With the lessons on childrens nutrition, they had problems with the practical application because of lack of ingredients (ENQUÊTE SUR LA SATISFACTION 2000:3).

The second survey was carried out by the donor of the CF, the Catholic Relief Service in co-operation with Freedom from Hunger and staff of the CF (for the exact percentages see Appendix). They investigated several domains that are related to the program "Credit with Education". Reasons for leaving the CF were examined. For 85% of respondents it was their own decision. Mainly this was due to very frequent (weekly) repayments, problems with repayment and the duty to care about a family member (ENQUÊTE SUR LA CAISSE FÉMININE 2000:1).

The credit helped the families especially with regard to more and **better foodstuff**. Two thirds of the interviewed women said that they could buy now better foodstuff. A quarter reported that self-instruction and education of children was improved. The credit helped in expenditures for medical costs and health care as well as for commodities for the house and clothes. For half of the women the credit was of little help, whereas for almost the other half, it assisted them very much. Only a few women stated, that the credit was not useful at all or a constraint. These statements do not correspond to the findings in Bangladesh where credit for women could lead to very negative outcomes.

The most appreciated issues of the program were **education lessons** about improvement of enterprise, friendship and solidarity of women and education in general as well as credits. Negative issues of program for the members were the weekly repayment, lack of respect among one another and the group liability in case of repayment failure.

For almost three quarters of the members, the income increased due to membership in the CF. One quarter stated that their income stayed the same or even decreased. Members earn about 290.000 FMG (about 90 DM) monthly whilst non-members earn 160.000 FMG (about 50 DM). Hence there is an evident improvement of financial income. Two thirds of the members would participate once again in the program in future (ENQUÊTE SUR LA CAISSE FÉMININE 2000:2-3).

With regard to food security in the past 12 months, one third reported that it stayed the same while for over half of the members it improved, but for a few women food security worsened.

The survey researched also **poverty indicators**. A big part of the women said, that they own a latrine and that almost all children are going to school. Half of them have access to drinking water and two thirds stated, that they have the means for medical care. A seventh of them have electricity in the house and one-tenth lives in houses built of stone or concrete (ENQUÊTE SUR LA CAISSE FÉMININE 2000:6-9). The enrolment rate stated in this survey is doubtful because the gross enrolment rate in Madagascar for both girls and boys is only 51% (THE WORLD'S WOMEN, FAO 2000). The survey region is very poor and a lack of teachers is apparent. Access to drinking water was stated to be very high. Perhaps the interviewed women thought that a pump in the courtyard or close to the homestead means access to drinking water. Another survey (ETUDE DE CAS 1999) amongst members of the CF found out that only about 15% of women have access to a public water tap, which provides drinking water. This percentage corresponds to official Malagasy surveys about access to drinking water (REPOBLIKAN'I MADAGASIKARA 2000). Answers in this survey may be biased because the interviewed women knew that the donor of the CF carried out the survey.



Increase in financial income corresponds to the findings of *McNelly and Dunford* (1998) in their evaluation of **Freedom from Hungers** „Credit with Education“ program in Ghana. They reported that over the period of the implementation of the program (1993-1996), the increase the net non-farm income per month for participant women was \$36. That is twice as high as for both non-participants and the control group (MCNELLY AND DUNFORD 1998 quoted in SCHRIEDER AND SHARMA 1999: 306).

It can be concluded, that microfinance programs such as “Credit with Education” in Madagascar have **positive impacts on the living standard of women** and clearly improve the financial income. Several sources (LES CAISSES FÉMININES 2000, ENQUÊTE SUR LA CAISSE FÉMININE 2000) pointed out that the most negative aspect of the program is the weekly repayment: ‘Weekly repayments was mentioned as the *single most important source* of the tensions generated by poverty-oriented lending like the Grameen Bank’ (KABEER 2000:79).

## 5. Research Approach

The core research objective is to find out whether there is a positive impact of the CF on member's quality of life. In more general terms if there is any impact and if yes what kind of impact can be observed. How can we measure impacts? For this purpose, a research approach can help to facilitate the task. The approach explained in this chapter is mainly based on *Nussbaum* and *Kabeer* and my own inquiries (LES CAISSES FÉMININES 2000). At the beginning I want to start with a question: Besides of economic improvement, **what is quality of life?** To answer this, definitions of quality of life are requested.

Some scientists say that quality of life differs strongly between countries, cultures and ethnic groups and that it is not comparable. There are no common human values because they differ from nation to nation. *Nussbaum* is against this current **ethnologic relativism**. Academics who are known to be progressive usually support the conservation of traditional ways of life in developing countries. In their eyes the protection of these ways of life represents the highest value (NUSSBAUM quoted in LICHTER, REESE, SCHÄFER 1994: 106). To add a new dimension to the discussion, *Nussbaum* tries to work out the difference between qualities of human ways of life, which are unalterable and valuable for all people and those qualities which are specific to each society and which should continue to exist further in their diversity. She finds out the difference between the essence, the substance, and transitory qualities which can be added or absent without changing the essence of the qualities. This is Aristotle's method that she uses (NUSSBAUM quoted in LICHTER, REESE, SCHÄFER 1994:108).

Her theory is that there are **universal norms of human capabilities** and certain of them should be central to a political discourse. These norms can be used in making comparisons across nations. *Nussbaums* project is to develop a defensible set of cross-cultural categories (NUSSBAUM 2000:35). A core statement is

(...) that each person is valuable and worthy of respect as an end, we must conclude that we should not look just to the total or the average, but to the functioning of each and every person. We must call this the *principle of each person as end* (NUSSBAUM 2000:56).

The central question is what a person is actually able to do and to be. This leads to the approach, that certain functions are particularly central in human life, in the sense, that their presence or absence marks the presence or absence of human life. It is important to carry out these functions in a truly human way, not a merely animal way. *Nussbaum* refers to Marx who gives an example for the truly human way:

A starving person doesn't use food in a fully human way (...) He or she just grabs at the food in order to survive, and the many social and rational ingredients of human feeding can't make their appearance (NUSSBAUM 2000: 72)

The result of her reflections is a **list** with central **human functional capabilities**, which should serve as a base for state constitutions. The following list is not complete, only the highlights of the original list are presented.

1. **Life.** Being able to live to the end of a human life of normal length (...)
2. **Bodily Health.** Being able to have good health, including reproductive health (...)
3. **Bodily Integrity.** Being able to move freely from place to place, having one's bodily boundaries treated as sovereign (...)
4. **Senses, Imagination and Thought.** Being able to use the senses, to imagine, think, and reason - and to do these things in a „truly human“ way (...)
5. **Emotions.** Being able to have attachments to things and people outside ourselves, to love those who love and care for us (...)
6. **Practical Reason.** Being able to form a conception of the good and to engage in critical reflections about the planning of one's life (..)
7. **Affiliation.** Being able to live with and towards others, to recognize and show concern for other human beings, to engage in various forms of social interaction (...)
8. **Other Species.** Being able to live with concern for and in relation to animals, plants, and the world of nature.
9. **Play.** Being able to laugh, to play, to enjoy recreational activities.
10. **Control over One's Environment.**

- A. **Political.** Being able to participate effectively in political choices that govern one's life (...)
- B. **Material.** Being able to hold property (both land and movable goods), not just formally but in terms of real opportunity (...) (NUSSBAUM 2000: 78-80)

For the complete list, see Appendix.

The list may seem to be too idealistic and one could ask if its items are applicable. Even if implemented as a base for constitutions, do governments act accordingly? But this question leads to far. For my research approach, the ideas of common human capabilities and doing things in a 'truly human way' are important. Here we have a clear definition of quality of life and we can measure, if the items of the list are realised in the research region.

Also *Kabeer* stresses the argument that **women do not form a homogenous category**. If we want to understand the processes of empowerment we need to bear in mind the important distinction between women as a socially subordinate *category* and women as a highly diverse group or *individuals* (KABEER 2000:82). Underlining that women are individuals *Kabeer* states that not all women have been passive or silent actors within their households prior to the arrival of SEDP (Small Enterprise Development Program in Bangladesh) (KABEER 2000: 82).

Not only contemporary authors and scientists argue, that human beings are individuals and should be treated as such. *Traven* emphasizes this view in his *Death Ship* from 1929:

For the universe is constructed of individuals, not of herds. It lasts through the work against each other of individuals. And it breaks down if the free mobility of the single individual will be restricted. The individuals are the atoms of mankind (TRAUVEN 1929:59).

If we look at the freedom to **choose or make decisions**, the question arises, if very poor women in rural areas are mentally able to think in alternatives. Or are they completely restricted in their thinking because traditions have been so internalised, that even the thought about alternative forms of living or own wishes is not possible (KABEER 1999)? If the latter is the case, women do not behave like individuals. The task is to find a **balance** between the two arguments that people are totally governed by traditions or that they are completely free of cultural influences. Oversocialised conceptions of how society influences individual behaviour are rather mechanical: once we know the individuals social class or labour market sector, everything else in behaviour is automatic, since they are so well socialised (GRANOVETTER 1985:486) This is a static view which does not fit my way of thinking because culture is not a once-for-all structure but an ongoing process, which is continuously constructed and

reconstructed during interaction (FINE AND KLEINMAN 1979 quoted in GRANOVETTER 1985:486) According to *Granovetter*, actors do not behave or decide as atoms outside a social context, nor do they adhere slavishly to a script written for them by the particular intersection of social categories that they happen to occupy (GRANOVETTER 1985:487).

I want to refer to *Helmsing* regarding 'learning'. *Helmsing* researched firms in industrialized countries and his findings meet the research approach very well. According to his study, **learning** depends firstly on the sharing of knowledge; this knowledge is mostly tacit and embodied in organizational routines and procedures. Second, new knowledge depends on combining diverse knowledge. Third, firms may find it difficult to make effective use of new knowledge because they face resistance to changes in their existing routines and procedures in which knowledge is embodied – the phenomenon of organizational inertia (LORENZ 1999 quoted in HELMSING 2001:286) An important factor is **collective learning**. Preconditions for collective learning are common, regional, and culturally-based rules of behaviour, a language of engagement and collaboration, and accepted but tacit codes of conduct between firms, which enable the development of trust, itself essential for innovative collaboration (HELMSING 2001:289) Collective learning would be the answer for small firms. In addition to learning-by doing and learning-by using, collective learning would enhance learning-by-interaction (HELMSING 2001: 291).

Besides the theoretical background which was of importance for the field work, an **informal pre-study** was conducted about the CFs in the region of **Fenoarivo**. The results show that several of the interviewed women are aware of their situation. They wanted to **improve their quality of life**. Some women found, that „rural women had to be improved“ and they prefer a CF instead of a CO (Caisse d'OTIV), which is a mixed pay office. The interviewed women seemed up to a certain extend quite self-confident, especially in one case. It was a divorced woman who did not want to marry again. She said, that the CF gives her the possibility to care about her children independently. Some of the women stated, that learning and changes in thinking are important results of being a member of the CF (LES CAISSES FÉMININES 2000: 2F).

The **outcome** of the reflections mentioned above shows that in the research region, the rural community of **Foulpointe**, almost no thinking in alternatives exists because there are no learning opportunities. There is no awareness or strong conscience about the own situation and the problems. This is caused by a tradition of acceptance of the situation, - 'because it was always like this'. No revolutionary potential that could lead to changes seems to move the people. In addition to that a bad infrastructure, malnutrition and lack of education are big hindrances for a development, which could come from the inhabitants of the research area themselves. People do not have much exchange with other regions and they live relatively isolated. And no information can

reach them because there is often no radio in the villages. To embellish their lives, men and women are often drinking *betsa betsa*, home made rum or beer.

But there is the other side of reality. If an idea enters the villages like the CF, a process of changes in thinking and behaviour begins. Suddenly, own problems become evident. Interest in learning is apparent and the members notice personal changes. This shows that the introduction of ideas and information is the key to positive changes. But not only the idea is important but also the demonstration of new methods. Common learning is the factor which awakens people and which can create synergies. The following example shows how common learning could function. During my informal pre-study at **Fenoarivo**, I visited 21 CFs with the *animatrices*.

It was the day where the *animatrice* had to give an education lesson about how to cook children's food. It was a porridge composed of maize flour, milk powder, sugar and an egg. For the women, the ingredients are often not available or too expensive. So besides the official porridge I showed them an easy and cheap alternative: milk rice. We ate altogether our two porridges, and the children liked it too. The women wanted me to come again to show them other recipes and not only the ones for children.

Finally, my assumption is, that until the date of research, **no real improvement** of quality of life has taken place due to the short time of existence of the CF. Traditions, absence of infrastructure, low purchasing power, high investments in ceremonies and regular climatic catastrophes are impediments for development. In addition to that, there is no governmental will to improve the infrastructure. Investments in ceremonies are not per se impediments. But if they exceed the means of the family and bring afterwards along ruin, the question is, which advantage do they have to act like this? Is it so, that material values do not play a big role but spiritual wealth is more important? Regarding detrimental traditions, girls are often very early pregnant. They often become mothers at the age of 13 without being married and live with their family with the children. Microfinance is only one method to help improving the economic situation of people. But if there is almost no access to complementary inputs like education, health and infrastructure, the program 'Credit with Education' has surely its limitations.

## 6. Hypotheses

The following four research questions and main hypotheses have been formulated:

1. Is there an improvement of quality of life of CF members compared to non-members?

**Hypothesis 1:** There is no visible improvement of the quality of life of CF members compared with non-members.

Quality of life is defined as improvement of health, income, education, clothing and nutrition. This is a reduced definition, however variables that are measurable have to be selected. To learn something about local aspects of quality of life, the women in the research area were asked about their own definition of a good quality of life and of poverty. Based on my observations, the hypothesis is that no visible improvement has taken place so far due to the short time CF exists.

2. Who in the household is using the credit? The woman alone, the couple together or the male household head?

**Hypothesis 2:** The couple uses together the credit obtained from the CF.

According to the literature about credit use in similar programs in different countries I adopted a middle course between the extremes. Neither the woman alone nor the (male) household head alone is using the credit but the couple together.

3. Do members of the CF invest money in ceremonies and social events?

**Hypothesis 3:** Members of CF do invest money in social events.

As *Betsimisaraka* are known for their diverse and multiple ceremonies, the question arose if they spend a lot of money on ceremonies and if the CF changed anything in the behaviour related to social events. How important are ceremonies to them? Which underlying reasons have ceremonies? Are they an important aspect of quality of life? It seemed to me that ceremonies and social events are playing an important role in the society. The *Betsimisaraka* are mostly Christians or belong to Christian sects but at the same time a lot of them care for their original religion *nentim-paharazana*. This ancestor religion is still very strong; therefore a good relationship with the ancestors is important in human life. Hence my assumption is that ceremonies related to the ancestors (*razana*) contribute to a good quality of life. The other secular ceremonies throughout the year may be attributed to the joy of celebrating and group pressure.

4. Do members and non-members have a heavy workload or do they have enough time for doing something else during the day? How many hours do they spend for daily tasks?

**Hypothesis 4:** Members of the CF have enough spare time left for doing income-generating activities.

This hypothesis is based on my own observations in the research area and on informal information gathered through key informant interviews, and personal discussions. Even it was the season of litchi harvest, and the summer where all crops and fruits are ready

to harvest, a lot of people in rural areas were enjoying their free time. So I assumed that they have spare time during the day.

## **7. Methodology**

The applied methodology for this research consists of both a qualitative and quantitative part and the development of a research approach.

### **7.1 Qualitative Part**

First, I conducted an informal pre-study at Fenoarivo and visited 21 CFs both in rural and urban areas. Members of the CF were interviewed with a semi-structured questionnaire. During the whole stay in Madagascar, I made key informant interviews to gather valuable information regarding economic, cultural, and religious background of the *Betsimisaraka* and to obtain a general overview of politics. Informants and interlocutors were my Malagasy fellow student, the *animatrices* of the CFs, development agents and staff of OTIV, doctors, a director of a Malagasy NGO, the mayor and his assistant from Foulpointe, and a representative of a daily journal. All informants were Malagasy people except the daughter of the former King and first President of the Republic of Benin. Five case studies with women at different locations (Moramanga, Miarinarivo, Ihotsika) were conducted. For the interviews, semi-structured questionnaires were used. The case studies have illustrative character for completing the impression of the living conditions of people in the survey region. The interviews were not analysed in strictly sense with the methods of qualitative research. The qualitative part served as base for the research framework.

### **7.2 Quantitative Part**

The quantitative part were interviews with 60 women in the rural community of Foulpointe. They were divided into 30 members and 30 non-members. From the 4231 inhabitants and 12 locations with CFs within the rural community of Foulpointe, random sampling drew four locations. The survey locations were stratified into three rural and one urban location. At each location, the same number of members and non-members was interviewed. The number of members was weighted according to the size of CF and the same number of non-members was selected by random sampling in each location. A questionnaire in Malagasy language with 55 questions (see Appendix with the French original) served as the survey tool. Two female students of the University of Toamasina were employed as enumerators.

### **7.3 Conceptual Framework**

Independent variables (X):

Level of education, age, marital status, number of household members, main income source of household, main occupation of women, number of female household heads, intra-household decisions about money use and bigger investments, landownership, home in a remote area.

Dependent variable (Y): Improvement of quality of life of CF members compared to non-members.

Statistical tests used for analysis of hypotheses and variables: The null hypotheses derived from the hypotheses with descriptive and nominal variables were tested with the Chi-square test and cross tabs. Ordinal variables were analysed whether there is a correlation between them with help of the t-test. Ordinal and nominal variables together were tested with Analysis of variance (ANOVA).

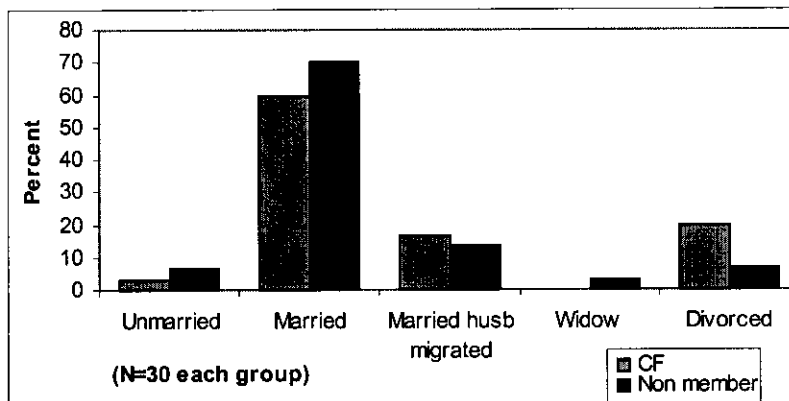


## 8. Results

Below the diagrams, the result of the statistical analysis is indicated. Most of the statistical tests do not have a significant result. This means always that there is no significant difference between CF members and non-members, which were the compared groups. The analysed variable was 'membership in the CF'.

### 8.1 Survey Results

#### Marital Status and Education

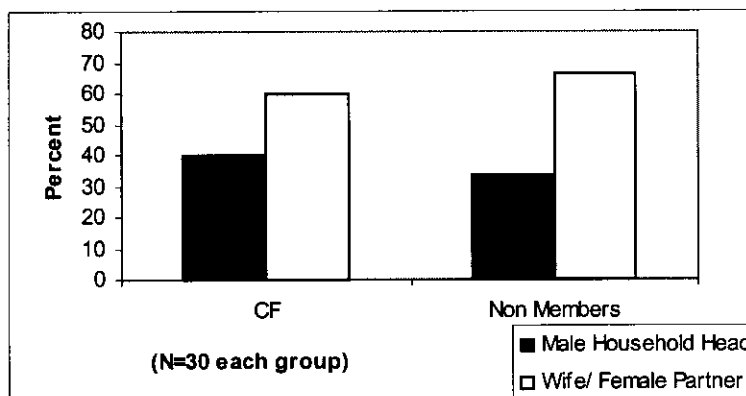


Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

Figure 5: Marital status

Most women, regardless whether member or not, are married. Amongst members of the CF a higher share of divorced women and a slightly higher share of women with an emigrated husband is observed. The mean age for members CF is 36,5 years and for non-members 35,4 years (OWN INQUIRY 2000).

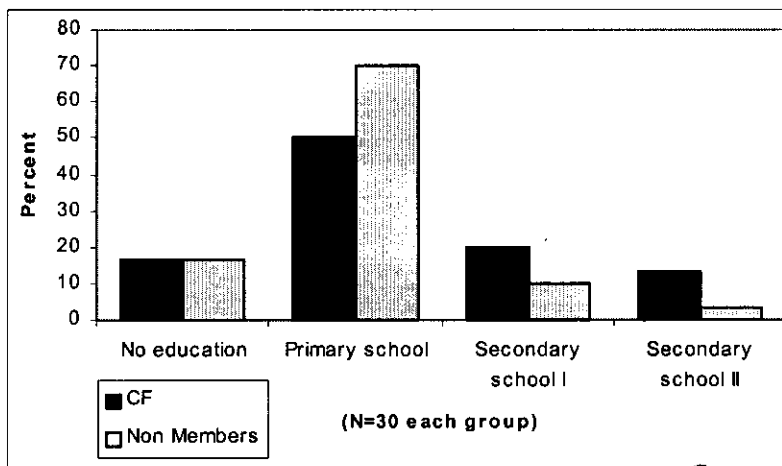


Ch<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

Figure 6: Share of female household heads

The number of female-headed households is relatively high in both groups but higher within the members of the CF.



Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

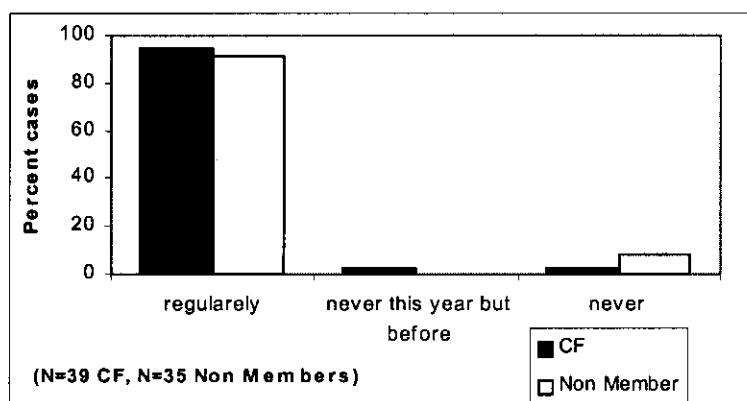
**Figure 7: Level of education**

CF Members have a higher level of education compared to non-members. The rate of illiteracy is 23,3% for members of the CF and 30,0% for non-members.

Number of children		Number of household members	
Mean CF	2,9	Mean CF	5,1
Mean Non members	2,5	Mean Non Members:	4,9

(Source: Own inquiry 2000)

Both groups do not have many children. Another survey carried out in the region stated higher mean numbers of children: Members of the CF have 4,3 children and non-members 3,1 children (ENQUÊTE SUR LA CAISSE FÉMININE 2000).



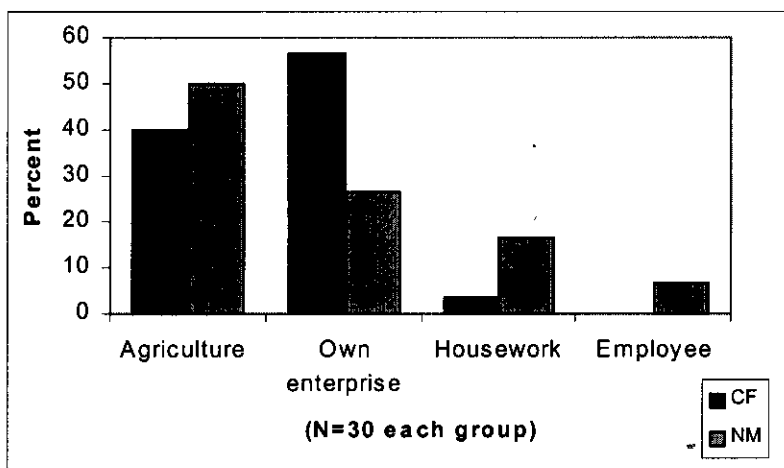
Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

**Figure 8: School enrolment of children between 7-14 years**

The school enrolment rate is very high for both groups: 94,9% for CF members and for non-members 91,4%. Non-members have a higher share (7,1%) of children who never attended school.

## Occupation and income

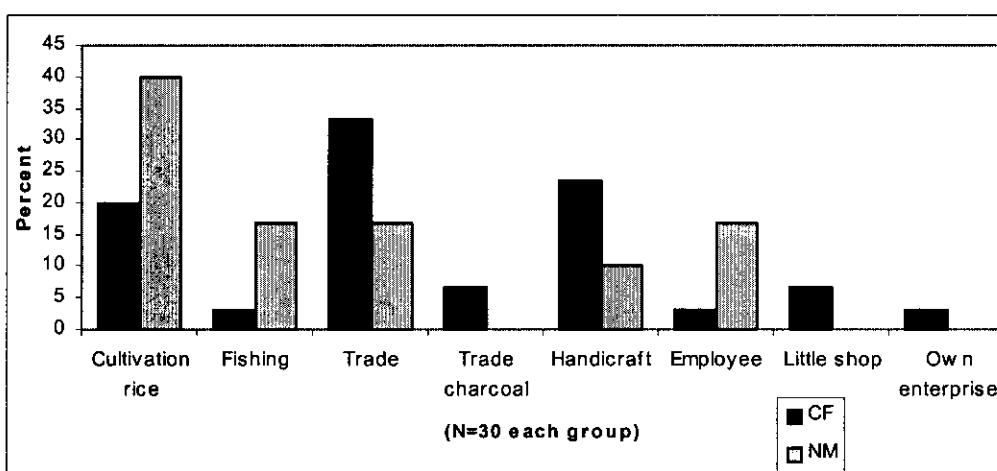


Chi<sup>2</sup>-value significant at 0,05 level

(Source: Own inquiry 2000)

**Figure 9: Main occupation**

There is a significant difference between both groups concerning occupation. Almost 60% of CF members have their own (micro) enterprise and very few are occupied with housework (as maid) whereas amongst non-members 50% work in agriculture and only 25% have their own enterprise.



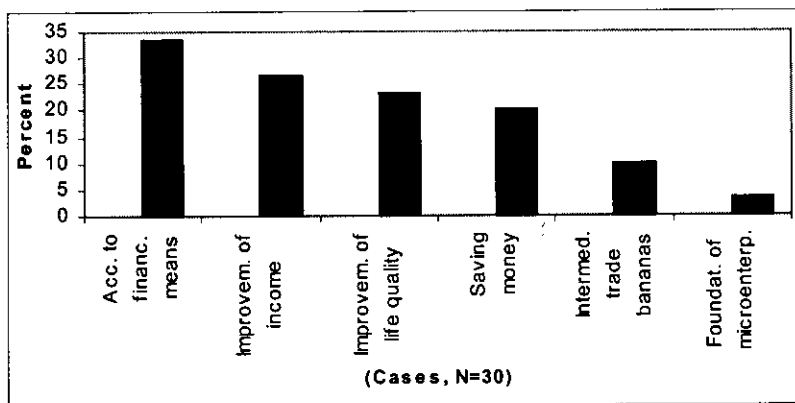
Chi<sup>2</sup>-value significant at 0,05 level

(Source: Own inquiry 2000)

**Figure 10: Main income source of the household**

The main income sources for CF members are trade and handicraft while for non-members rice cultivation is still the main income source. In the latter lies the significant difference between both groups.

## Reasons for membership in the CF



(Source: Own inquiry 2000)

Figure 11: Reasons for membership in the CF

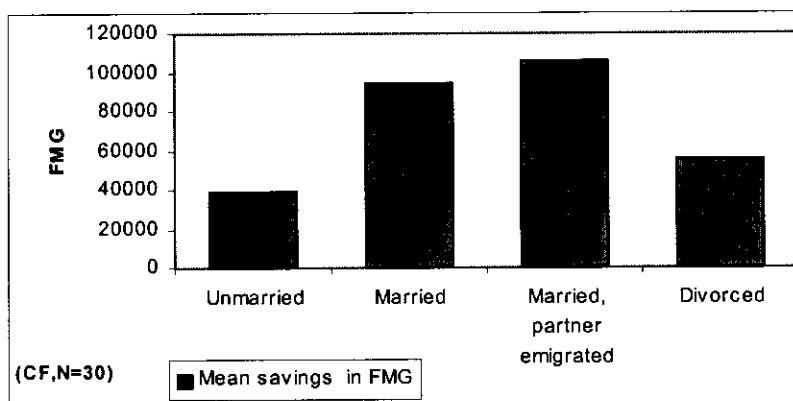
The main reasons for membership in the CF are access to financial means, improvement of income and improvement of quality of life.

## Savings

In order to have an idea regarding monetary proportions, as a comparison another loan category: A day labourer, waiter or guardian gains 6000 FMG/ day (ca. 2 DM).

Minimum savings:	20.000 FMG	Mean savings:	86.368 FMG
Maximum savings:	150.000 FMG	Median savings:	86.700 FMG

(Source: Own inquiry 2000)



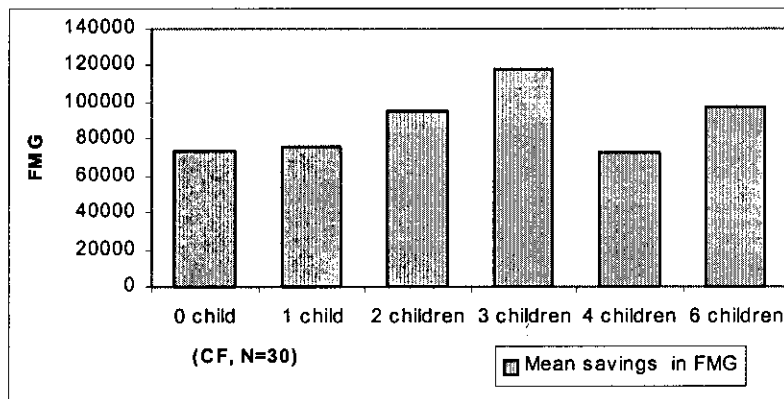
ANOVA significant at 0,1 level

(Source: Own inquiry 2000)

F-value: 2,784

Figure 12: Mean savings CF members in FMG

Married members of CF have the highest share of savings. ANOVA is significant at the 0,1 level which means that there is a difference between unmarried and married members of CF with regard to the mean value of savings.



ANOVA Post Hoc LSD value significant at 0,1 level (between 3. + 4. child) (Source: Own inquiry 2000)

**Figure 13: Mean savings in reference to number of children of CF members**

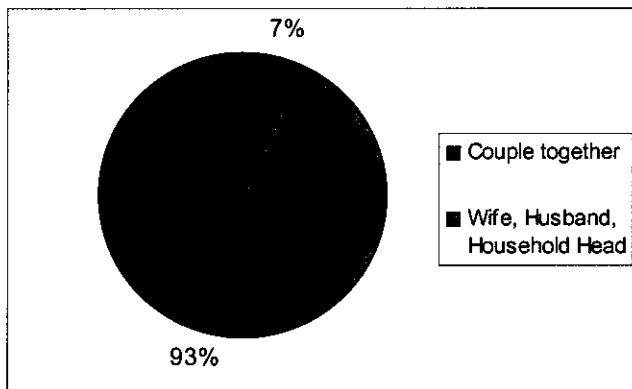
Members of CF with three children have on average the highest savings. The Post Hoc LSD test is significant at 0,1 level indicating a difference between women with three and four children and their mean values of savings.

### Credit

Minimum credit	45.000 FMG	Mean credit:	237.167 FMG
Maximum credit	500.000 FMG	Median credit:	200.000 FMG

(Source: Own inquiry 2000)

Compared to mean savings (86.368 FMG), the mean credit amount is three times higher.



Chi<sup>2</sup> value significant at 0,05 level (Source: Own inquiry 2000)

**Figure 14: If couple uses together the CF-credit**

The diagram shows clearly, that the couple is not together using the credit obtained from the CF.

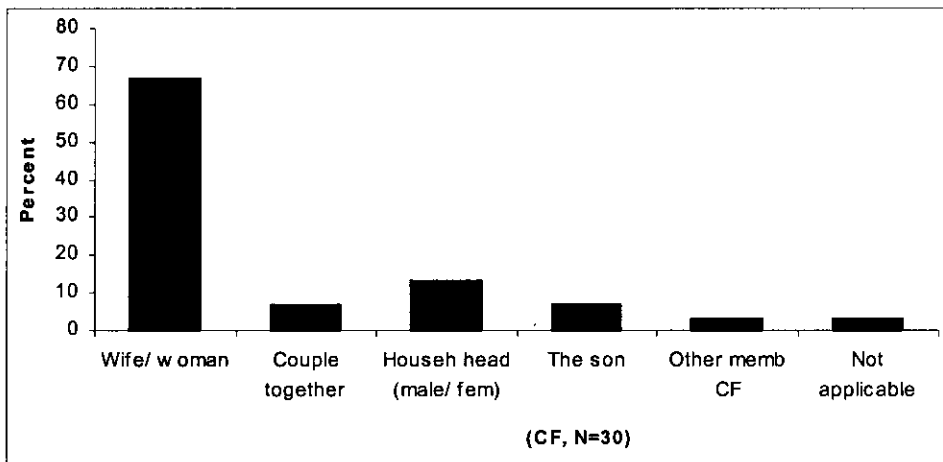


Figure 15: Person who uses CF-credit

(Source: Own inquiry 2000)

Two third of CF members are using their credits alone. In a few cases, the household head receives the credit, which may also be a female household head.

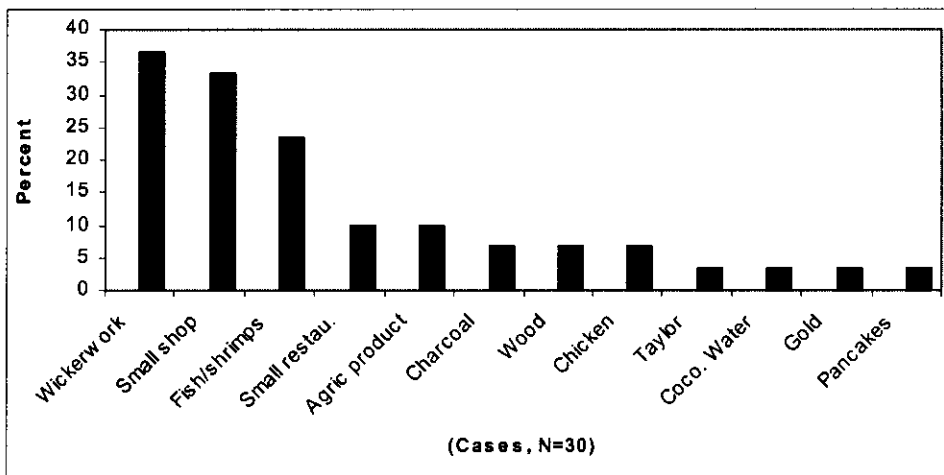
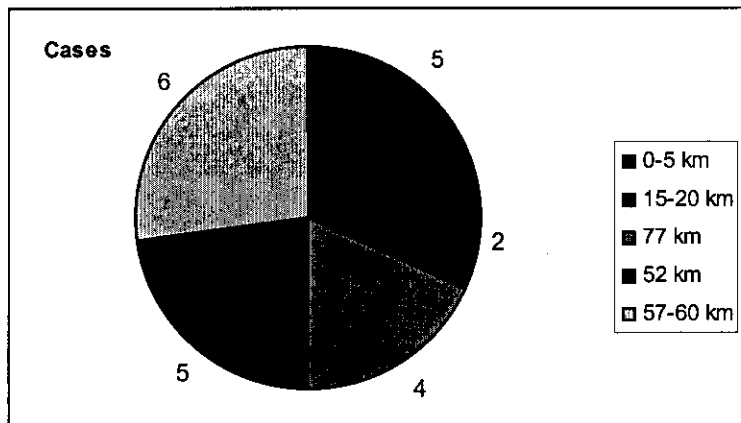


Figure 16: Investment of credit

(Source: Own inquiry 2000)

Members of the CF invested their credits mainly in wickerwork (production of huts and bags), a small shop and intermediate trade with fish. Except investments in a small restaurant and in tailoring, the rest are investments in intermediate trade with a share of 63,4% of total investments.

## Distance to the market



Cases, N=21

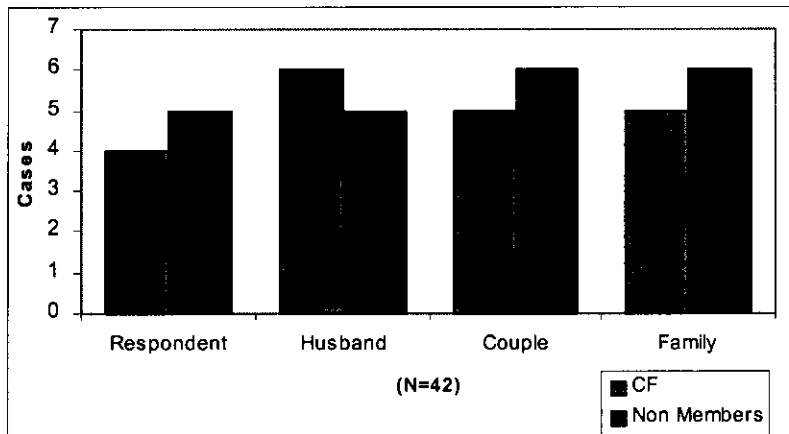
(Source: Own inquiry 2000)

**Figure 17: Distance to the market**

Out of all CF members 21 sell their commodities on markets, of which one member goes to two different markets. Nearly half the women (14 cases) travel to distant markets with ways between 52 and 77 km. They are using a *taxi brousse* to reach these.

## Agriculture

Out of all respondents, 49 work in agriculture, of which are 23 CF members and 26 non-members.



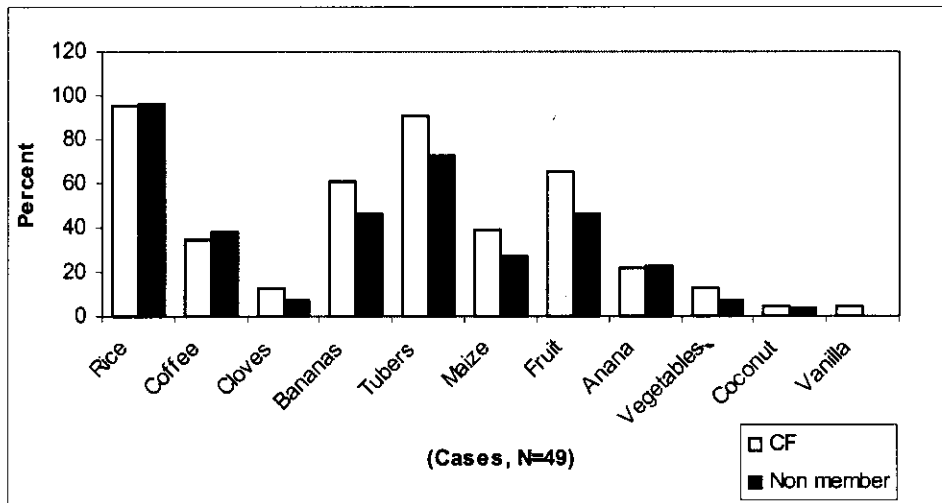
Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

**Figure 18: Landownership**

The type of landownership is relatively equally spread between and within both groups. Out of 49 respondents, 42 are working on privately held land. Nine women (4 members and 5 non-members) are proprietors of their land. In 11 cases, the husband is the landowner. Five respondents have rented the land against cash payment. Two

respondents are given the land for free from foreigners, who own houses at Foulpointe. There is no share cropping in the region of survey. Mean surfaces for irrigated land are 1.6 hectare and for non-irrigated land 2.0 hectare (ETUDE DE CAS 1999:22).

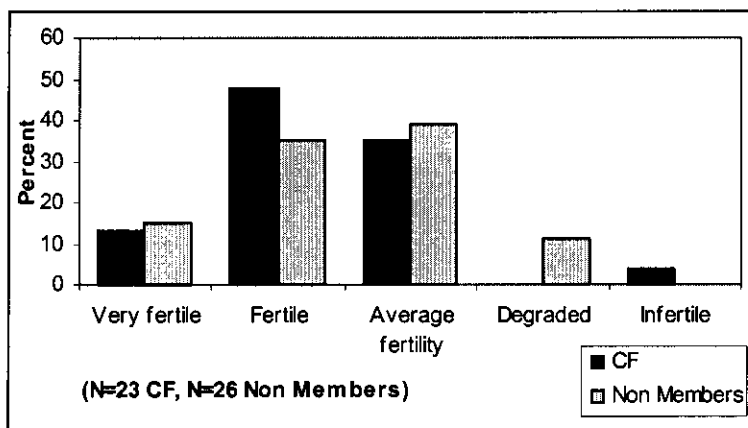


Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

Figure 19: Cultivated crops

The main cultivated crops for both groups are rice, tubers, fruit and bananas. The diagram shows 11 different crops. Most respondents cultivate more than one crop. Rice is a staple crop and mainly cultivated for own consumption as well as *anana* (brèdes). Coffee, cloves and vanilla are cash crops. Bananas, fruit (except litchis, which are a cash crop), vegetables and coconuts are sold on local markets. Coconuts are used for selling their water or oil production.



Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

Figure 20: Soil fertility estimated by respondent

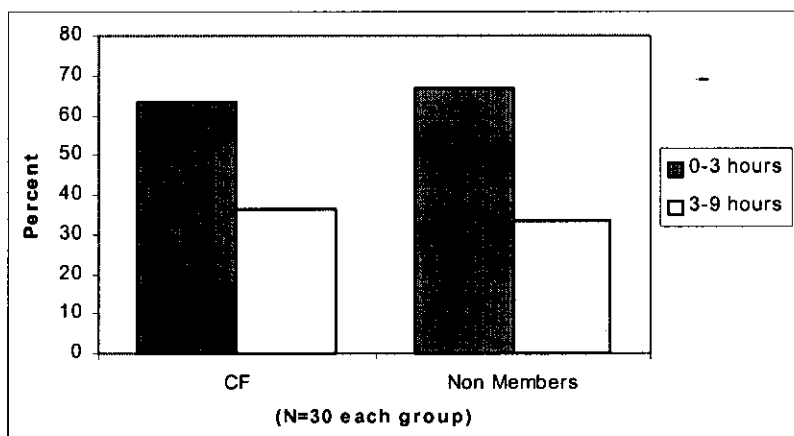
The soil fertility is relatively high: Out of CF members 61% ranked their land in the categories "Very fertile" and "Fertile" whereas 50% of non-members ranked it in the same categories. Only a few women out of both groups stated that their land is



degraded and infertile. The region of survey is known to be very fertile compared with other regions of Madagascar.

### Usage of time for daily tasks

The main daily tasks are: Fetching water from the river, washing dishes at the river, cooking meals, searching fuel, working in the rice fields and washing clothes in the river. Some respondents mentioned getting the children in the morning ready for school, putting in order the house and bed.

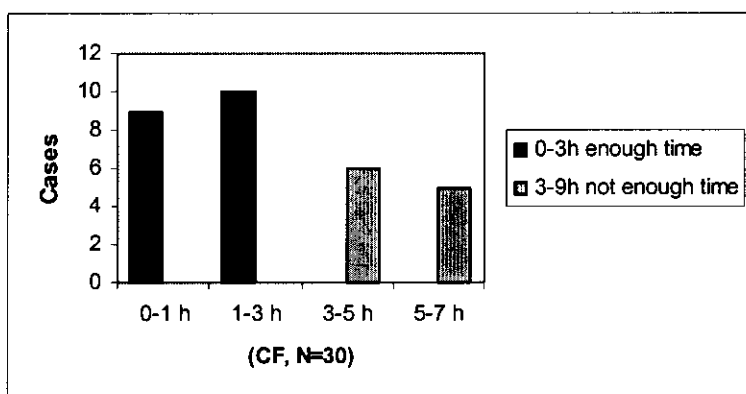


Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

Figure 21: Time used for daily tasks

The graph shows, that two thirds of both groups spend between 0 and 3 hours per day on daily tasks. There is almost no difference between the two groups. About one third of both groups need 3 up to 9 hours daily for the tasks.



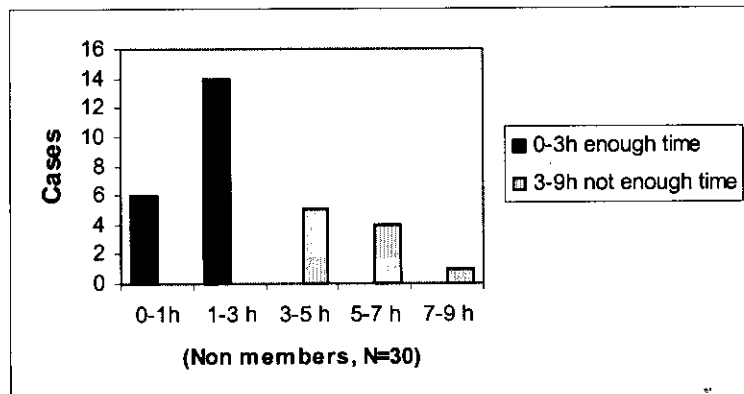
Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

Figure 22: Spare time for other activities (CF members)

The time usage is further split into hours and a time limit was set: If the CF member works up to 3 hours per day for the household, there is enough time for doing income

generating activities. Two thirds of the women have enough time and one third does not.



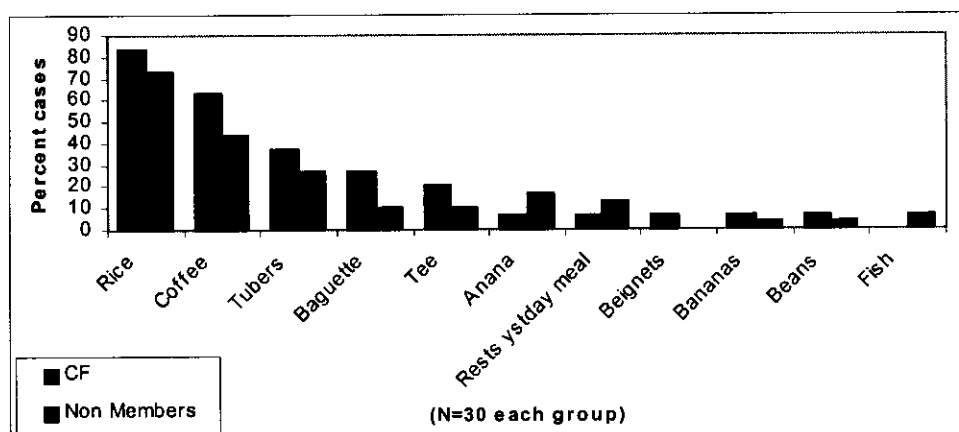
Chi<sup>2</sup>-value not significant (Source: Own inquiry 2000)

Figure 23: Spare time for other activities (non-members)

Amongst non-members, a similar result can be observed. Two thirds of the respondents have enough time for doing other things. From the point of view “Time usage for daily tasks”, they could become a member of the CF.

## Nutrition

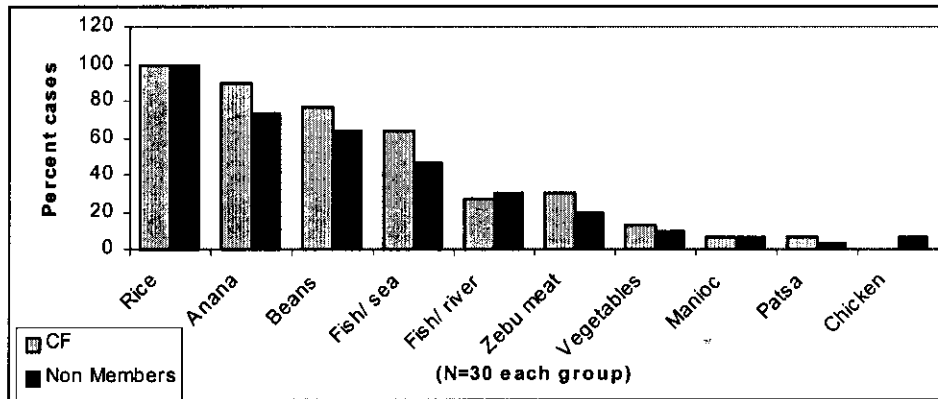
The following graphs show various different foodstuffs. With regard to the composition of a meal, rice is the main component of all meals. Meat, fish and garnishing are served in very small quantities and have an estimated share of 10-15%. Normally, there is no salad or fresh food and no valuable vegetables except *anana*. The latter are comparable with cress, dandelion, stinging nettle and spinach and are often gathered in the nature. They are cooked in water and are served in small quantities.



Chi<sup>2</sup>-value not significant N=30 each group (Source: Own inquiry 2000)

Figure 24: Foodstuff composing the breakfast

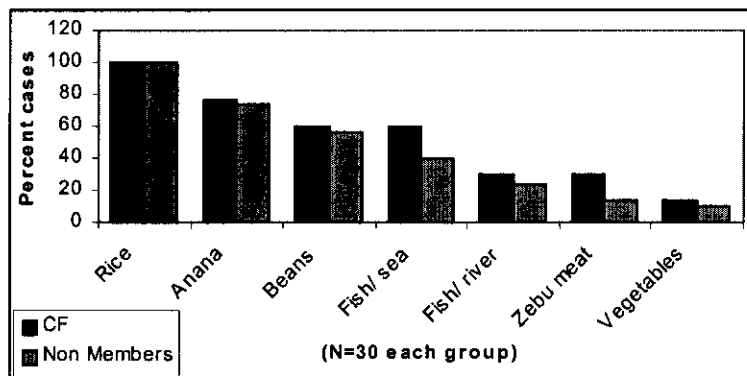
Members of CF are consuming more rice, coffee, tubers and baguette in the morning than non-members. Tubers are cooked and eaten with Nestlé concentrated sweet milk. Other foodstuffs are *kitoza* (smoked zebu meat), butter, jam, honey, maize flour and oil, *via*, juice and *patsa* (little dried shrimps).



Chi<sup>2</sup>-value not significant N=30 each group (Source: Own inquiry 2000)

**Figure 25: Foodstuff composing the lunch**

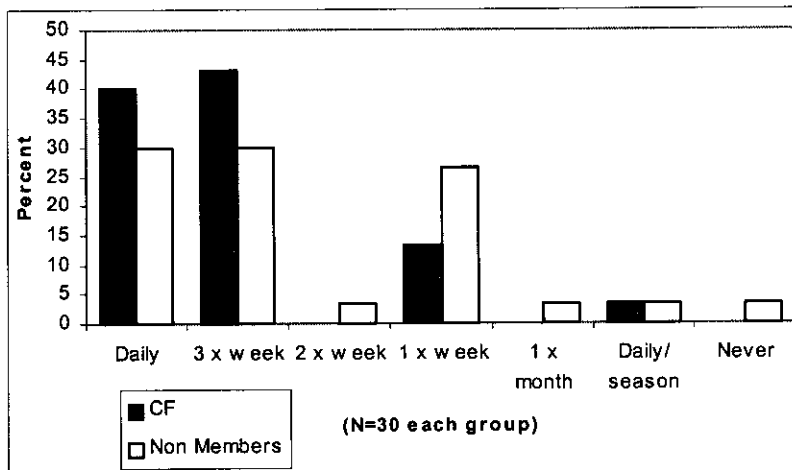
Concerning lunch, there is almost no difference between both groups. Rice, *anana*, beans and sea fish are the main components of lunch. Sea fish and fish from the river is dried and salted. Both types are very small.



Chi<sup>2</sup>-value not significant N=30 each group (Source: Own inquiry 2000)

**Figure 26: Foodstuff composing the dinner**

As for lunch, the components of dinner are the same. There is no difference between both groups concerning the type of foodstuffs. Further components of dinner are eggs and manioc.



Chi<sup>2</sup>-value not significant

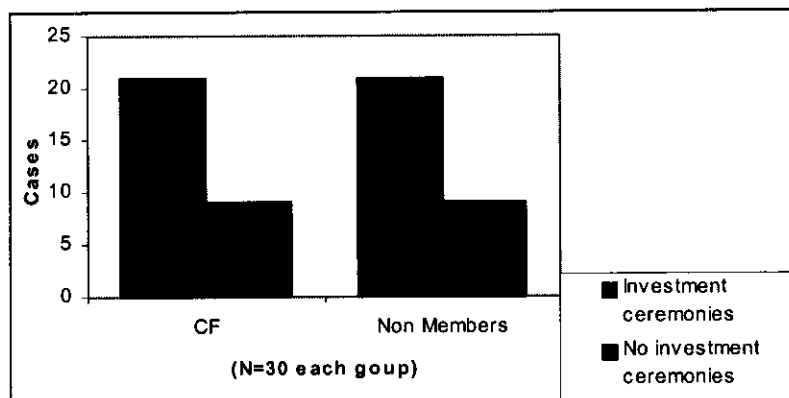
(Source: Own inquiry 2000)

**Figure 27: Consumption of fruit**

Members of CF are consuming more frequently fruit than non-members. During the fruit season from November to April, people generally eat more fruit. Only bananas are harvested the entire year, but they are often sold instead of eaten.

## Ceremonies

In the region of Foulpointe, the most important and obligatory ceremonies are *tsaboraha*, New Year and Independence Day at the 26<sup>th</sup> of June. The *tsaboraha* is not held every year. Another important ceremony is that of the Dead after All Saint's Day on the 1<sup>st</sup> of November.

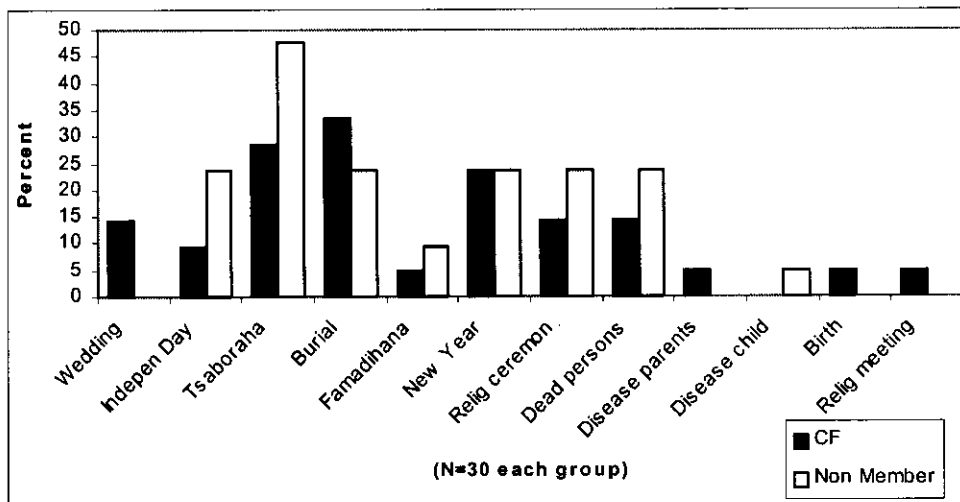


Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

**Figure 28: Investment in ceremonies in the last 12 months**

For both groups 21 women invested in the last 12 months in ceremonies. Mean investment per women was 1,7 ceremonies in this period.

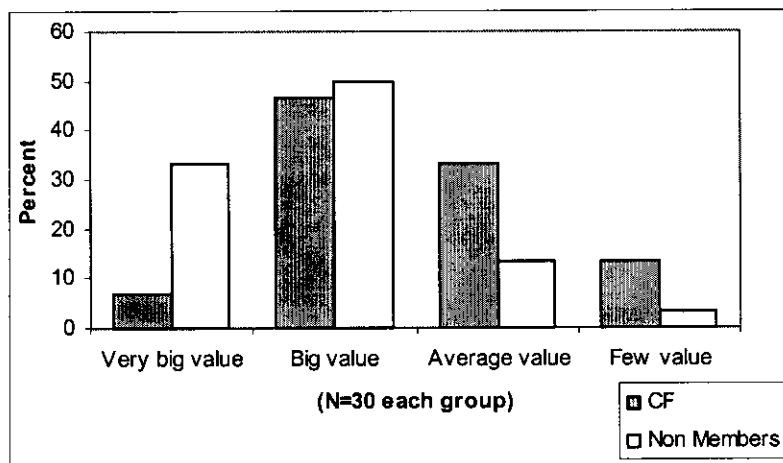


Chi<sup>2</sup> value not significant

(Source: Own inquiry 2000)

**Figure 29: Kind of ceremonies invested in**

There is no significant difference between members and non-members concerning the kind of ceremonies invested in. Most important ceremonies for members of CF are funerals, *tsaboraha* and New Year. For non-members *tsaboraha*, Independence Day, New Year, religious ceremonies and ceremony of the Dead are the most important ceremonies they invested in.



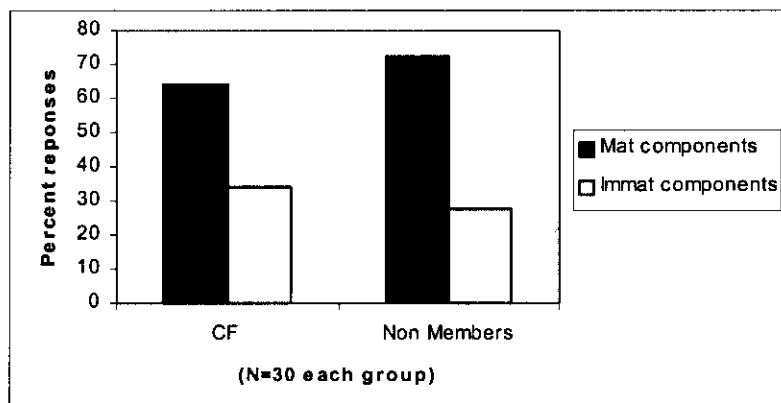
Chi<sup>2</sup> value significant at 0,05 level

(Source: Own inquiry 2000)

**Figure 30: Value of ceremonies for the respondents**

Here we have a significant difference between both groups with regard to the value of ceremonies. Most CF members mentioned that ceremonies are of big to average value to them while a big part of non-members stated that ceremonies have a very big to big value for them.

## Indicators for a good quality of life

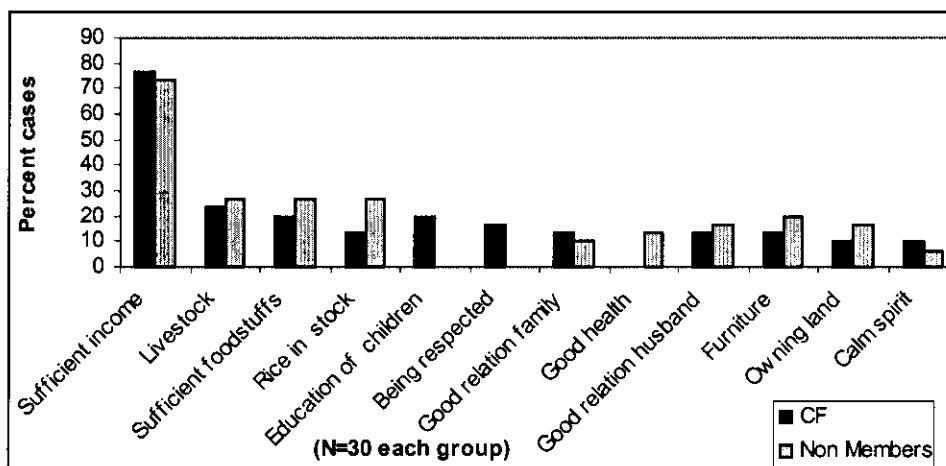


Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

**Figure 31: Quality of life: material and immaterial indicators**

For CF members, immaterial indicators constitute a share of about one third and material indicators of about two third for a good quality of life. Non-members found material indicators to be more important than immaterial ones compared with members of the CF.



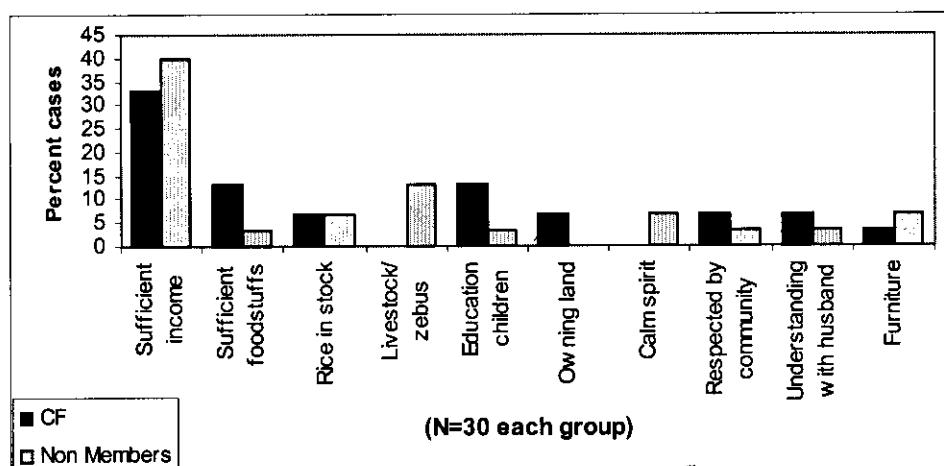
(Source: Own inquiry 2000)

Chi<sup>2</sup>-value significant at 0,05 level for 'education of children' compared with non-members

**Figure 32: Indicators for a good quality of life CF members and non-members**

Sufficient income is the most important indicator for a good quality of life for the interviewed women, followed by owning livestock/ zebus, sufficient food and good education of children. Here lies the significant difference between both groups: For CF members, education of children is important. Immaterial indicators are 'Being respected within the community', 'Having a good relationship with the family/ clan', 'Being in good health', 'Having a good relationship with the husband', 'Having a calm spirit' and 'Being able to participate in expenditures for ceremonies'. Interesting indicators were 'Having many children', 'Having a tidy/ clean house' and 'Working without getting tired'. The last four indicators are not shown in the graph above. See Appendix for the complete table.

## Ranking of indicators for a good quality of life

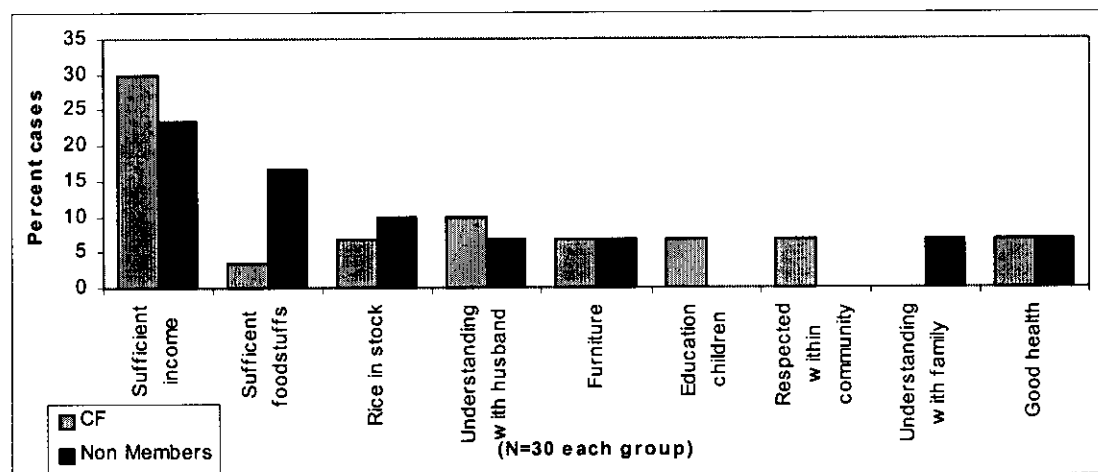


Chi<sup>2</sup>-value not significant

(Source: Own inquiry 2000)

**Figure 33: Rank 1 – Most important indicators for a good quality of life**

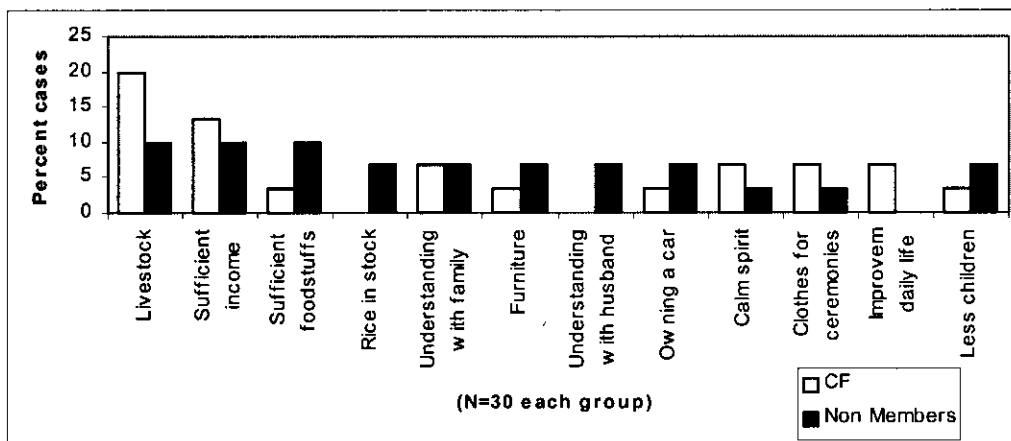
Members of CF stated, that for them the most important indicators are a sufficient income, good education of children and sufficient foodstuffs. Concerning non-members, a sufficient income and livestock/ zebus are the most important indicators.



(Source: Own inquiry 2000)

**Figure 34: Rank 2 – Average important indicators for a good quality of life**

Average important indicators for a good quality of life for CF members are a sufficient income (additional to 'most important indicator) and good understanding/ good relationship with the husband. For non-members, a sufficient income, sufficient foodstuffs and rice in stock are the average important indicators.

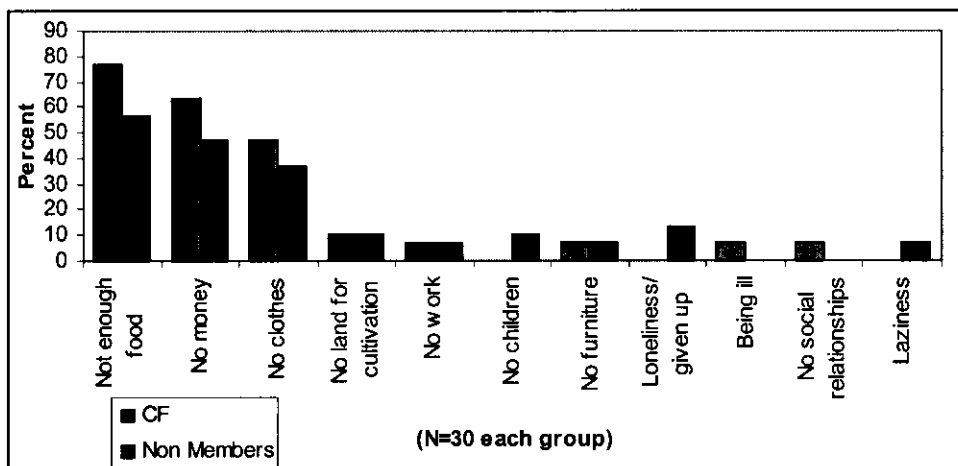


(Source: Own inquiry 2000)

Figure 35: Rank 3 – Less important indicators for a good quality of life

Members of the CF mentioned that owning livestock and having a sufficient income are the less important indicators. This is a contradiction with the other ranks, where a sufficient income was the most important or average important factor. Concerning non-members, the indicators are almost equally spread amongst owning livestock, having a sufficient income and sufficient food as the less important indicators for a good quality of life.

### Poverty indicators



Chi<sup>2</sup>-value significant at 0,1 level for 'Not enough food to eat' (Source: Own inquiry 2000)

Comparison members CF and non-members

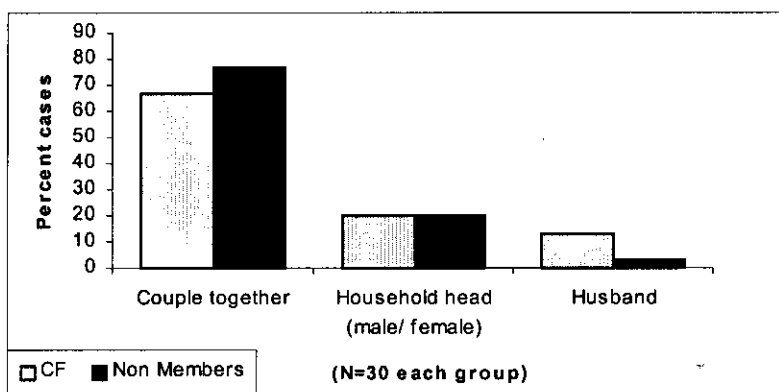
Figure 36: Poverty indicators set by respondents

For CF members not enough food to eat, no money and no clothes are the most important indicators for poverty. Three immaterial indicators have been mentioned 'Having no work', 'Being ill' and 'Having no social relationships'. For non-members, the most important indicators for poverty are the same as for members of CF. This graph contains also immaterial indicators like the graph of members of CF. The immaterial



indicators of importance are "Being lonely/ given up by people", "Having no work", and "Being lazy".

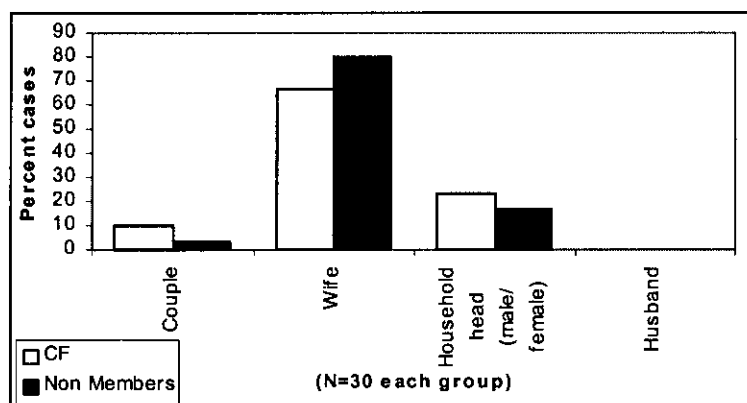
### Intra-household decision-making



Chi<sup>2</sup>-value not significant (Source: Own inquiry 2000)

**Figure 37: Intra-household decision-making about bigger investments**

It is shown in the figure that in the majority of cases, the couple decides together about bigger investments. The two groups are almost not distinct.



Chi<sup>2</sup>-value not significant (Source: Own inquiry 2000)

**Figure 38: Intra-household decision-making about money use**

Concerning intra-household decision-making about the money, it is clearly the wife or female partner who decides about the money in the household. Contrary to figure 38, only in a few cases the couple decides together about the money. There is no significant difference between members and non-members.

## 8.2 Case Studies

### Case study 1

The first case study was conducted at Moramanga in September 2000. My interview partner was Mrs V., a member of OTIV. Moramanga is a small town inside the country with a big market. It is located 90 kilometres towards the east of the capital Antananarivo. The town is a point of intersection for cross-country busses. OTIV was founded at Moramanga in January 1995 with 11 members. In September 2000, OTIV counted 954 members of which were 502 women. There is no CF at Moramanga.

Mrs V. has a butcher's shop on the market and the interview was taking place near her work. She is 41 years old, married and mother of three adolescent sons. Originally, she stems from Antananarivo and belongs to the ethnic group of the *Merina* from which the Malagasy kings originate. Her family belongs to the wealthy class and she has 10 siblings. Mrs V. studied 5 years medicine but has not completed her studies. In the mid-nineties, she became a member in a credit organisation where she was educated in bookkeeping and economics for founding her own micro-enterprise. She participated also in a family planning program that she found very useful. Mrs V. saved some money and obtained a credit. Her first activities consisted of producing pastries and selling them, afterwards she cooked for big ceremonies like marriages.

In 1997, she became a member of OTIV. After having saved money, she obtained a credit, which helped her to open the butcher's shop on the market. With her husband, an agronomist, she breeds pigs at home. Now she wants to begin with fish breeding because the market at Moramanga is saturated with meat. A Canadian NGO, 'La hutte canadienne' helps her with the new project. She received the 4<sup>th</sup> credit from OTIV. Mrs. V. said, that OTIV is a good system to help the poor even without an education program. It is really reaching the poor. Her neighbours want to do the same as she does. OTIV should be disseminated further. For her there are no problems handling the credits, but she thinks, that the interests are too high with 3% per month. Mrs V. thinks that it is better to give the credit to women instead of men. Men would only waste the money.

Mrs. V. began to talk about her life and explained me, that for her ethnic group, the *Merina*, it is not possible to get married to somebody from another ethnic group. To marry a stranger is allowed. Her cousin has a husband from Pakistan and converted to Islam. Mrs V. got married in 1982 in the capital, which she left immediately and moved to Moramanga. First, the young couple received money from the family and began with chicken breeding. After a while, she decided to become independent from her family,

which was very difficult. She always wanted to earn her own money, also with regard to her children because one never knows if the marriage will last forever. Mrs V. appeared to be a self-confident woman with her own objectives and opinions. She always worked for her enterprise with the target to improve and expand it. Her working days at the butcher's shop are Monday to Saturday, from 6.00 a.m. to 6.00 p.m. She said that it is very difficult to cope with such working hours and to bring up her children. At the end of the interview, she gave me a handicraft bag as a gift.

### **Case study 2**

The second interview was carried out on the same day also on the market of Moramanga. Place of the interview was a fish shop run by a couple. Mr A. and Mrs S. are about 35-40 years old. They were both present in the shop and clients were coming and going, hence it was not possible to talk in a quiet environment and to Mrs S. alone. So I interviewed them together. Mr A. and Mrs S. are OTIV members and received their first credit six months ago. The credit has already been paid back. They invested into the fish shop because fish is one of the market gaps in Moramanga. For realising the enterprise, the couple put together their former work experiences.

Mrs S. used to work as a seller at one of the biggest fish producers in Madagascar, *Frigoripêche*, and Mr A. was a cooling technician. He had been already self-employed before while she had some problems with her chief at work. So they were forced to look for a new solution. As Mrs S. has a good knowledge of fish, they found that a fish shop was meeting their skills. Moramanga is located at the highlands inside the country hence the fish for the shop originally comes from Mahajanga, a bigger town on the west coast of Madagascar. The shop is running very well. Mrs S. and Mr A. did not talk about OTIV, but as they showed their pride about the shop, it is obvious that the credit helped them. Both of them seemed to be self-confident people. The husband was talking almost alone during the interview and was leading the conversation. Because of the clients the interview took only half an hour.

### **Case study 3**

This interview was carried out in October 2000 at Miarinarivo, a small village in the northeast of Madagascar. It lies inside the country, not far from the sea but difficult to access. From the next bigger village, Vavatenina, one must walk 26 kilometres and cross two rivers to reach Miarinarivo. Porters who are hired by the people carry all commodities needed in the village. These porters transport all kind of goods on long bamboo poles. One kilo of luggage costs 250 FMG (7 Pfennig in October 2000).

At Miarinarivo, there is also an OTIV. The president of the OTIV took two colleagues from OTIV and me from Vavatenina to Miarinarivo. The president reported, that porters

carried the heavy safe for the OTIV pay-office to the village. The surroundings of Miarinarivo are very green and fertile. People are cultivating rice, coffee, litchis, cloves, bananas, manioc and beans. As in most regions in the countryside of Madagascar, there is no electricity, no drinking water and no latrines at Miarinarivo.

At Miarinarivo I interviewed 5 women who belong to an informal women's association. The association counts 17 members. In 1994, some women of the village founded this association with the aim to improve their lives. One year later an OTIV pay-office was set up at Miarinarivo and 8 women became member. But the original group of the former association was still functioning. In 1995 the women began to work with very small credits. They invested them in cultivation of *anana* (brèdes), vegetables and tomatoes. The sales profits were paid to a joint account belonging to the association. Besides, each woman has her own account at OTIV. The credit is three times higher than the obligatory savings for obtaining a credit. The women reported, that they have no problems paying back the credits.

In 1998 the association had 21 members who were all OTIV members. They obtained together a credit for cultivating rice. A cyclone completely destroyed the harvest in 1999 and four women left the association. The 17 members who stayed in the association were able to pay back the credit despite of the members having left. After this misfortune the women now cultivate manioc instead of rice. The members of the association are doing everything together. They rented together some land for cultivation. After making an appointment, the women meet to work together on the fields. They are selling the products together after harvest. If there is a new member, she works with the others on the common fields.

The women own zebus, pigs, ducks and chicken. With chicken and pigs, there is a disease problem: at Miarinarivo, there is no veterinary. The women own between 1 up to 40 zebus. They are used for rice cultivation and not for transport. Afterwards they are slaughtered. The main income sources are rice and coffee cultivation. Besides agriculture, 8 women of the association receive guests in the village. They worked together with the mayor and cooked for the guests. The women distribute the guests amongst them, and for a better reception, they bought cooking equipment. The association planned to build a restaurant in the village.

During a crosscheck interview with the 'President of OTIV' it was discovered that there were five or six women's associations before 1995 when OTIV came into the village. The associations competed with each other, there was jealousy and rumours, hence only one association survived, which I interviewed. Not only this reasons led to the disappearance of the other associations, but also women's mentality. The president reported that the women are very traditional and strict.

The idea to begin with the cultivation of gardens came from Conservation International (CI), a former U.S.- NGO that is now financed by the World Bank. CI has been for 15 years in Madagascar and has been present during the last 10 years in the region of Miarinarivo with the target to protect the environment. The NGO gave the women the necessary equipment and instructions for garden cultivation. After several years many women neglected their gardens because of the heavy daily workload and the lack of CI's presence at Miarinarivo. The idea of the eight women to open a restaurant does not seem to be realistic because not enough guests visit the village, making it an unprofitable enterprise.

#### **Case study 4**

The last two interviews took place at Ihotsika, a little village near Foulpointe in February 2001.

A) Mrs B. is 63 years old and member of the CF in the village. She was born in Ihotsika where she always lived. Mrs B. was the only child and at the age of 10 her father died. Her mother lived *en brousse*, in the bush. Her grandmother on her father's side prohibited her mother to bring up Mrs. B, so she grew up with her grandmother. She went to school first time at the age of 12 and left with 17. She got married one year later and had one son. Now she has seven grandchildren. Her income source is agriculture with the cultivation of coffee, cloves, bananas, manioc, upland rice, maize, sweet potatoes, coconuts, litchis and *sakoamanga*.

Regarding agriculture in the village, the main crop is rice, which is cultivated as paddy and upland rice which is combined with *favy* (slash & burn cultivation). Upland rice is planted in August and harvested in December. In the same month, new rice is planted and harvested in May or June. This rice is called *vary malady* (rice quickly made). For upland cultivation, the same soil with a fallow system in a one-year rhythm is used.

The paddy is transplanted in September and harvested in January/February. This paddy is called *vary kitranga* (sensible rice). In the same months the new paddy is transplanted and harvested in May/June, which is called *vary vato* (stone rice). There are two harvests per year without leaving the soil to recover.

Manioc, sweet potatoes and maize are cultivated together with paddy and upland rice in rows. Manioc is planted in October/November and harvested after 6 months. Sweet potatoes are harvested in April; the entire harvest takes 3 months. These tubers must be weeded. The harvest seasons for fruit are as follows:

Litchis: End of November until end of December

Mangoes: January

Bananas: During the entire year

Pineapples: December - February

Avocados and Breadfruit: End of April/May

Sakoamanga: April. This is a salty-sweet fruit.

The parturition time of zebus is distributed all over the year.

Then Mrs B. talked about the important ceremonies in the region. The most important one is the *tsaboraha* (to do something) that is carried out in winter from June until August. The family, which organises a *tsaboraha* puts money together to buy the necessary things for the ceremony. These are: one or two zebus, for around 1 million FMG (330 DM in February 2001), 12 *damjan* (1 *damjan* is 20 litres) of *betsa betsa* (fermented sugar cane juice) for 750 FMG/litre (25 Pfennigs at time of interview) and 10 litres of rum. The guests bring along cooked rice. For doing the *joro* (prayer to the ancestors), which is the purpose of a *tsaboraha*, the organisers need cooked zebu meat and 12 *kapoaka* of cooked rice (a *kapoaka* is the empty tin of Nestlé's sweet evaporated milk and contains 285 g of rice grains). Rice and meat are for the ancestors at the holy place where the *tsaboraha* is held. The plates for rice and meat are put on a big flat stone, the *fisakina*.

The zebus are slaughtered and the guests give 500 FMG (17 Pfennig) for a piece of raw meat of the size of a little finger. Afterwards the meat is cooked and every participant gets the quantity of meat that he or she paid for. This meat purchase is symbolic in order to recompense the organisers. The money from the purchases equals the zebu price,;sometimes it will be the double.

After the meal, a person who is neither orphan, nor father nor mother and who belongs to the organiser's family puts the head of the zebu on top of an *alo alo* (a pole of solid wood which resists weather influences). It has to be a young man of no more than 20 years. His uncle must take him on his shoulders and walk six times around the holy place. The young man holds the zebu head in his hands, and all guests cheer. Then the young man climbs up the *alo alo* and fixes the zebu head on it. Then he sits on the zebu head between the horns and gets some *betsa betsa* to put into his mouth and spit around. The young man comes down and the guests are cheer and sing. Normally, the ceremony comes to an end after the skull ceremony but if the organisers have enough money, there will be a ball afterwards.

Besides the *tsaboraha*, there are other ceremonies like *la fête des morts* (ceremony of the dead), which begins with All Saints on the 1<sup>st</sup> of November and continues until January. Every family holds a *fête des morts* during this period of time.

Comparing the cost of ceremonies to the annual income of a family, Mrs B. said, that she could not give a precise answer because it is too difficult to measure. Ceremonies are obligatory and even if there is no money, one has to borrow and if there is only a

small amount available, it will also be spend on ceremonies. The most important ceremonies are Christmas, *fête des morts*, New Year, *tsaboraha* and Independence Day (26<sup>th</sup> of June). Ceremonies that must be held are New Year and Independence Day. The *fête des morts* is organised within the family. *Tsaboraha* does not take place every year, but may be held every five, seven or ten years or only once in a lifetime. Circumcision is not celebrated in this region. Ceremonies are not leading to the ruin of people because the guests are bringing along gifts like rice, rum or chicken, which are not intended for immediate consumption. But this equilibrium of give and take is not a stable one because it is not known before how many guests will come to the ceremony.

**B)** Mrs M. is 68 years old and was also born in Ihotsika. She did not go to school because she had to look after zebus. Mrs M. has six sisters. At the age of 15 she got married in the traditional way. She was married four times in her life. With two of the husbands, she stayed two to four years. 'Men are malicious so I went away. I packed my things and left'. With the third husband, she had five children of which two died. She stayed eleven years with this man. Now she lives alone with her three children.

Mrs M. was asked if a woman could leave her husband easily. Mrs M. explained together with Mrs B. who was sitting next to her, when the husband moves in with his wife, and they feel that the relationship does not work out and the couple does not get on anymore, the husband has to leave the house of his wife. And vice versa: when the wife moves in with her husband and it's over, she hast to leave the house of her husband. After the separation, both return to their villages. When Mrs M. has moved to one of her husbands, her sisters cultivated her land was. After the separation, she got back her land and cultivated it. All the land of the family belonged to her mother who is dead now. Mrs M. inherited the land and cultivates rice and manioc and has 3 litchi trees.

## 9. Discussion

In this chapter results of the survey and the case studies are discussed. Concerning the survey results, there are almost no statistically significant differences between members of CF and non-members. This confirms the first hypothesis (see chapter 'Hypotheses'). Significant differences were mostly observed between the three survey villages and Foulpointe. This can be attributed to the fact that Foulpointe is the nearest market place and attracts tourists from both within and outside Madagascar. So changes have taken already place here. For the survey results, it is important to bear in mind that people in the region of Foulpointe are 'over-surveyed'; therefore the motivation to do another survey is low. For them the surveys come from the government and they fear them. That means one cannot always expect true answers (OWN INQUIRY 2000-2001).

## 9.1 Analysis of Survey Results

### Marital status and education

Figure 5 shows that members of CF have a **higher share of divorced** women and women with an emigrated husband. Both groups are defined as female household heads (figure 6) and they have to earn their living almost alone. Their share within both groups is relatively high with over one third. In two cases the interviewed women declared themselves as household heads despite their husbands presence (Own inquiry 2000). This statement may point to the relative freedom women have on the east coast. With regard to emigrated husbands, there is no information about transfer payments. The CF gives these women a possibility to generate income independently. For married women the CF offers a possibility to augment the household income or as one women reported 'To help the husband in household expenditures' (OWN INQUIRY 2000).

The **illiteracy rate** is 23,3% amongst members of the CF and 30,0% for non-members (figure 7). These rates seem to be fairly low but could be attributed to age. As all interviewed women are in the mid thirties, they have possibly more frequently attended school in comparison to children nowadays (see Appendix for actual enrolment statistics). Annual population increase of 3% and the lack of teachers and school material in rural areas are strongly favouring illiteracy today. Another reason the low illiteracy rates may be that respondents, due to fear or timidity, indicated to be literate.

Compared to the highlands of Madagascar, the **household size** and number of children (see table below figure 7) are low, however slightly higher amongst CF members. As the survey only asked about people actually living in the household, it might be that some children have already moved out or constantly live with other families. In addition to that, it can be assumed, that **small household sizes** are caused by a high child mortality and low fertility of women due to malnutrition and underweight.

The **small number of children** in the survey may be attributed to chance. Another survey about the CF that was carried out only 50 km in the north in the region of Fenoarivo stated higher mean numbers of children (see below figure 7). School enrolment rates for children over 90% (figure 8) are not trustworthy. The gross school enrolment rate for Madagascar is 51% for both sexes (THE WORLD'S WOMEN, FAO 2000). The schooling situation in rural areas is very bad. No infrastructure exists, which means walking on loam beaten tracks and often in the rain, crossing rivers and climbing hills. Additionally, the payment system for teachers demands a journey to the *faritany* capital to receive their salary. Hence every month for about one week there is no school.



## Income and Occupation

The chi-square test proved a significant difference between members and non-members concerning the **main occupation** (figure 9). Members of the CF have significantly more micro enterprises than non-members. This fact can be attributed to the CF and shows that credits are invested in economic activities. **Main income** sources for members of the CF are trade and handicraft besides agriculture while for non-members rice cultivation is still the main income source (figure 10). A significant difference exists between both groups. Being a member of CF does not only lead to a diversification of economic activities but also to the main income source stemming from the new activity. Women member have a greater diversity of income sources than non-members. This can be seen as an insurance substitute for the household in times of climatic or idiosyncratic risks. As *Scoones* pointed out, all income generating activities can be seen as a livelihood portfolio (SCOONES 1998). The more diverse the portfolio the less risk-prone the household income will be.

### 9.1.1 Members of the CF

#### Reasons for membership in the CF

Most women replied that **access to financial means** and an improvement of income were the reasons that convinced them to become a member. Membership in the CF was the own decision of the women. Apart from economic aspects, most of the women said that **improvement of their quality of life** as well as saving money is important to them (figure 11). The former answer implies that not only a better living standard and a higher income are important but also immaterial aspects that will be discussed in the section 'Indicators for a good quality of life'. According to the informal pre-study at Fenoarivo, one reason for membership was that there is no possibility for informal lending. Some women mentioned, that „rural women had to be improved“ and they prefer a CF instead of a CO (Caisse d'OTIV), which is a mixed savings and credit cooperative. For a divorced woman who does not want to remarry, the CF gives her the possibility to bring up her children on her own (LES CAISSES FÉMININES 2000:2-4).

#### Savings

Married women have significantly higher savings than unmarried members of CF (figure 12). As only one woman out of 30 members is single, no interpretation can be made without being speculative. The result may be attributed to chance. If we compare average savings with member's number of children (figure 13), the Post Hoc LSD test indicates significance between women with three and four children. Women with three children have more savings. However, this is not a sign that three children are the limit for having high savings; and that with more children the savings are diminishing.

Women with six children have the same mean savings as women with only two children. Regarding the results of the survey concerning members only, one must bear in mind that the sample size was only 30 women. So results may be accidentally.

## **Credit**

Assessing mean savings in comparison to mean credit (below figure 13), the credit amount is about three times higher than the savings amount. The program 'Credit with Education' has foreseen a savings amount about 2-5% of the credit sum (CRÉDIT AVEC EDUCATION 1999: CHAPTER 17). Consequently women do **not use their full credit line**. Either they are anxious or the *animatrice* does not want to take the risk of pay back failure. With regard to intra-household decisions about credit use, it is not the couple that is together using the credit (figure 14). This outcome disproves the second hypothesis. Two thirds of the members dispose alone over their credit (figure 15). In some cases, the male or female household head uses the credit, but possibly it is the female household head. The reason for this assumption is based on the intra-household decision regarding the use of money (see 'Intra-household decision-making' below). Domains of credit investment (figure 16) are handicraft (wickerwork) carried out by one third of the women and intermediate trade with local agricultural products; mainly fish (two third of women). It can be seen, that there is no big diversification of income generating activities. This may have its reason in raw materials for handicraft being too expensive or rare and in a lack of skills and ideas. Intermediate trade is the most convenient way to make money.

## **Distance to the market**

For most of the 21 women who sell their products distance to the market is between 52 and 77 km (figure 17). They invest in travel costs for the *taxi brousse* to reach the market. For to be still profitable to sell products on the market, there has to be a big price difference between rural areas and Toamasina, the market they use.

### **9.1.2. Members and Non-members**

#### **Agriculture**

About three quarters of both groups work in agriculture. It is an important income source for members and the most important income source for non-members.

## Landownership

The majority of women **work on privately held land** and no share cropping takes place in the research region. If land is rented, the rent is paid in cash. The land belongs to the couple, the family, the husband or the wife (figure 18). It is not clear which kind of ownership is prevalent. Women have the **right to inherit land**, but it is not obvious whether it is a real right or only the right to use the land during their lifetime. In a study about privatisation of land in Africa, *Lastarria-Cornhiel* discovered that

Women in matrilineal societies who receive customary land as a gift can leave it to whomever they wish - to their daughters, sons, or sisters. (...) She has cultivation rights on her birth family's land, even after she marries, as long as she lives in her community. Even when she marries outside the community, she has the option of returning to her birth community and reclaiming her cultivation rights (LASTARRIA-CORNHIEL 1997:1324).

This finding meets the outcome of one of the case studies made in Ihotsika (see the fifth case study). For the research region it is possible that a woman who owns money can rent land. As the land belongs to nobody, as long it is not cultivated, it can be difficult to buy land. It must belong to the family, be inherited or for rent.

In addition to rice there is a **diversity of cultivated crops** and fruit (figure 19). Members of the CF cultivate more tubers, bananas, maize and fruit than non-members. This may be for sales or home consumption or because they are wealthier than non-members. Even if there is diversity, the plots and fields are relatively small with a mean of 1,6 hectare for irrigated and 2,0 hectare for non-irrigated land (ETUDE DE CAS 1999).

Members of the CF seem to have more fertile land in comparison to non-members (figure 20). This part of the east coast is known to be fertile and thinly settled; hence agriculture could be more intensive and diverse. Despite of the fertile land people are very poor. Reasons may be the lack of inputs, missing technical knowledge, bad infrastructure and a dislike against more work.

## Usage of time for daily tasks

Members and non-members have the same **daily workload** (figure 21). Two third of the women stated that they use between zero and three hours for their daily tasks in the household and in the rice fields. Objective of this question was to discover, if the respondents have enough spare time for other activities. It seems, that this is the case. For defining enough and not enough time, a **time limit** for daily tasks was set. Working more than three hours daily for the household and in the fields means not to have enough time for undertaking income generating activities (figure 22 and figure 23). The

outcome is that two thirds of the women have enough time. Therefore the fourth hypothesis is accepted.

Additionally, due to the progressing christianisation of the east coast, people have **three holy days in the week**. Tuesday and Thursday are *fady* (taboo) and Sunday is also a holy day (OWN INQUIRY 2000-2001). People in the research region are not willing to work more than they do actually (OWN INQUIRY 2000-2001). But maybe the estimated time use for daily tasks is not correct, as most people do not have a watch making it difficult to give an exact answer. Possibly women feel that they do not need a lot of time for work in the household and in the rice fields.

## **Nutrition**

Nutrition of members and non-members was investigated to find out if the program "Credit with Education" has a positive impact on nutrition of members compared with non-members. For this study, only the **type of food was important** because another survey investigated in detail the nutrition of members of CF and non-members in Fenoarivo. The outcome was that the credit helped the family to have a higher variety and better food. In addition to that, over half of the interviewed women said, that **food security improved** during the last 12 months (ENQUÊTE SUR LA CAISSE FÉMININE 2000). For it is quite difficult to remember when one had which quantity of a certain type of food during a fixed period of time, only the quality and type of food was researched. In this study, the small difference between both groups is observed in food used for breakfast (figure 24). Members of the CF have more rice, coffee, tubers and baguette for breakfast. Baguette can be seen as a 'modern' diet in the morning. The alimentation with certain types of food is a sign of extreme poverty such as *via* (elephant's ear) and *havotro* (pith of traveller's tree, belonging to the family of bananas). Both are very bitter and contain high shares of cellulose. Two non-members reported that they are eating them.

For lunch (figure 25) and dinner (figure 26), there is **no visible difference** between both groups. Rice is the staple food for all meals. From the results it can be assumed no direct improvement of member's nutrition occurs due to the membership, which is also attributable to their cooking customs. There is no tradition in cooking vegetables or eating fruit. Normal meals are composed of rice, small quantities of *anana*, beans or little salted fish. **Malnutrition** is visible in young women's teeth loss, a sign of calcium deficiency and underweight (OWN INQUIRY 2000-2001). Members of the CF report that they often consume fruit, more than non-members (figure 27). The time of the survey was during the fruit season (litchis, mangoes, Jack fruit and pine apples) in December 2000. This may have biased the answers. According to this assumption some respondents stated that they daily eat fruit.

## Ceremonies

Ceremonies play an **important role** in the society of the *Betsimisaraka*. To research ceremonies had the aim to understand their function and their degree of importance to the people. From an economic point of view they can be seen as expenditures. What is gained by organising ceremonies? Are they more important than material values? Do people invest a lot of money in ceremonies, which may lead to their own ruin? If this is true, is economic growth in the financial and material sense possible? Do members of the CF invest more or less money in ceremonies than non-members? Last but not least: Do ceremonies create a kind of social insurance?

The number of members and non-members who invested in ceremonies and social events in the last 12 months is the same (21 women of each group, see figure 28). The expenditures depend on the **type of ceremony** or social event. If it was a *tsaboraha*, it will surely cost more than one yearly income of a rural household (ETUDE DE MARCHÉ 1994:7). There have been cases where families ruined themselves with ceremonies (OWN INQUIRY 2000-2001). **Ceremonies are a duty** and the social status is improved but it does not oblige the guests to help the organising family in times of need. Guests are only obligated to invite them when it is their turn. The kinds of ceremonies held by members of the CF were funerals, *tsaboraha* and New Year. Non-members invested in *tsaboraha*, Independence Day and New Year (figure 29). This shows, that they spend a lot of money on ceremonies, because *tsaboraha* is for both groups important. Interestingly, (traditional) marriages are not a big social event, possibly because they are not so strict and easy to dissolve.

Additionally, it must be taken into account, **that the mean number of ceremonies** invested in during the last 12 months was 1,7. Ceremonies related to Christian religion were not very important. Therefore, respondents are connected to their original religion *nantim-paharazana*. Being a member of the CF does not influence the behaviour with regard to ceremonies and social events. A study from *Zeller* shows, that the use of informal loans for financing social events is fairly low. Social events in the households were not significant determinants of loan application (ZELLER 1994: 1903). This is caused by the differences between the people, because this research was carried out in the Highlands in the centre of Madagascar, where other ethnic groups (*Merina*, *Betsileo*) live.

Regarding the **value of ceremonies** and social events to the respondents, figure 30 shows a significant difference between both groups. For most members of the CF ceremonies have a big to average value while a great part of non-members stated that ceremonies have a very big to big value for them. The opinion regarding ceremonies is different between both groups. For members they are less important than for non-members. The lower value of ceremonies may be caused by the influence of the

*animatrices* who teach members of the CF not to invest their money in traditional ceremonies. Non-members seem to be more committed to traditions than members. Organising ceremonies is an important aspect for gaining status and for non-members it may be the only way to gain it. Members have more money so perhaps this gives them a higher status and they do not strongly rely on ceremonies anymore. However, the investments are the same. Hence we have to ask, whether the answers of members are not biased. Perhaps they wanted to show, that they are 'modern'. De facto members and non-members live in the same society in the same villages and there is a social duty concerning ceremonies, therefore traditions and group pressure can be another reason for the same behaviour of both groups with regard to investments in ceremonies.

### **Indicators for a good quality of life**

As figure 31 shows two thirds of member's answers regarding a good quality of life were composed of **material aspects** while one third of the answers indicated immaterial aspects. Interestingly, non-members stressed more the material aspects of a good quality of life compared with members. One should think, that with increasing 'monetisation' and 'capitalistic' thinking brought in by the CF, members should give material things a much higher value than non-members. However, this is not the case. Figure 32 shows a significant difference between members and non-members with regard to quality of life indicators. For members, **education of children** is more important than for non-members. Here, the influence and effect of the education program of the CF is obvious. Most answers of both groups stated that sufficient income is the most important aspect for a good quality of life. This is followed by 'owning livestock/ zebus' (members) and 'having rice in stock' (non-members). The difference is that members choose the status symbol and 'bank on hoofs', the zebu as aspect, while non-members – being poorer – choose rice in stock. Both groups indicated 'sufficient food' as a third aspect. For non-members, having furniture is also important. Furniture means owning a foam pillow, which is often too big for the little huts (OWN INQUIRY 2000-2001).

Both groups mentioned similar indicators for the **immaterial components** of a good quality of life. 'Being respected within the community', 'Having a good relationship with the family/ the clan', 'Good understanding with the husband', 'Having a calm spirit', 'Being able to participate in expenditures for ceremonies', 'Having a tidy and clean house' and 'Working without getting tired' (figure 32). Analysing these answers, it can be concluded that women struggle for respect within their society whilst maintaining a good relationship with their family. As the family is the one and only real social network in Malagasy society, this answer is understandable. The wish to live in harmony with the husband shows, that there is probably not much harmony between the partners. One **experience** made during the pre-study may highlight this common situation in rural society on the east coast.

An *animatrice* and me went on her small motorcycle to **visit a CF in a remote area**. We sat in a very small room of an untidy hut. It was raining. The women sat in a tacit manner around. Some man brought another man into the hut; his hands were tied on his back. On this day, members of CF should pay back their credit to obtain a new one. One woman could not pay back. She stood in front of us, her baby on her back and began to hold a *kabary*, a speech. While speaking, the man with the tied hands was crying and tried to dry his eyes on his knees. I did not understand what was going on. Afterwards the *animatrice* explained all to me. The tied man was the husband of the woman who held the speech. She had given him her credit, about 100.000 FMG (about 30 DM) and he promised to invest it with a gain for the couple. Instead of that, he 'financed' two other women and left home. His wife just had a second baby. This was what she explained in front of all members and her husband. He was apparently losing his face and crying out of shame. The wife said, that men are cheating and lying, she never would live with a man together again. 'They always have other women and they do not take responsibility for their real wife and family'. All people in the room forced the husband to bring back the 100.000 FMG until the next day. I asked the *animatrice*, whether he followed the order. Yes, he brought back the money so all members of the CF obtained their new credit (OWN INQUIRY 2000-2001).

The 'calm spirit' indicates, that the women have sorrows. Being able to participate in expenditures for ceremonies tells us, that ceremonies are really important in the rural society. Working without getting tired and having a clean and tidy house shows, that people are not very keen on work and that they usually do not clean up their huts – this is supported what I always saw inside the huts. Interestingly, some members said, that having a lot of children is also an aspect for a good quality of life. Only one member wished to have less children and more time between births.

### **Ranking of indicators for a good quality of life**

In order to have a more exact definition of a good quality of life defined by the respondents, a ranking was the most appropriate method. Both groups do not show significant differences in their ranking, but some divergences are apparent. On the first place of rank 1 (most important aspects) in figure 33 is '**sufficient income**', as well as on place one of rank 2 (average important aspects) in figure 34. For members, the sufficient income is not as important as for non-members, perhaps because they have already a higher monetary income. 'Sufficient food' is on place two of rank 1, followed by 'Rice in stock' and 'Livestock/ zebus'. The latter was only important for non-members. **Livestock** takes the first place of rank 3 (less important aspects) in figure 35 for members. 'Education of children' is on place four in rank 1 for members, which shows it to be an important indicator for a good quality of life. The changes in mentality through the CF are quite obvious.

Out of ten indicators in rank 1, **six were material and four were immaterial aspects** (the latter with less weight). 'Being respected within the community' and 'Good understanding with the husband' are mentioned in rank 1 as most important aspects. It

can be assumed that respondents have a demand for these two indicators and that there is a deficiency of both for them. Giving indicators for what a good quality of life entails also states wishes or thoughts about how life could be in a positive sense. Looking at rank 3, we see that almost the same indicators are mentioned in the same set. Either the respondents did not properly understand the ranking system or they have completely different opinions about quality of life. Maybe both interpretations are right. The latter can lead to the assumption that women are individuals with their own thoughts and wishes; therefore thinking in alternatives (KABEER 1999) must be possible.

### Poverty indicators

Letting the respondents define poverty is a method to find out, whether official poverty indicators are meeting local values and definitions. For a better understanding of the society, as seen through the eyes of female members, emic definitions are valuable. First of all indicators for both groups were the **lack of food**, followed by 'no money' and 'no clothes' (figure 36). The only statistically significant difference between members and non-members is 'not enough food to eat'. Members of the CF mentioned to be the most important indicator for poverty. Looking at the other indicators, both groups are similar. People in the research region are very poor and they know it. They even stress their state of poverty. Despite of material poverty, **immaterial aspects of poverty** played also a role in the definition. 'Having no work', 'Being lonely /given up by people', 'Being ill', 'Having no social relationships' and 'Being lazy' were mentioned. The indicators loneliness and social relationships correspond to the relatively new western definition of 'social poverty', which a lot of people in the Northern hemisphere experience. Interestingly, laziness was given as an indicator as well but it is more a reason for poverty, not an indicator. It coincides with the widespread opinion of other Malagasy ethnic groups about the *Betsimisaraka*. People are poor and they are often disinclined to work compared to people in other regions.

### Intra-household decision-making

With regard to decisions about **bigger investments** in the household, figure 37 shows that in most of the cases (about two thirds) in both groups the **couple** decides together about investments. Around 20% of the respondents stated, that the household head alone is the decision maker, regardless whether it is a man or a woman. In a few cases and more within the member's group the husband takes the decisions about bigger investments alone. If the couple usually takes the decision, it means that women have a say in the matter. Here we see that the society in the research region is different to other investigated countries like Bangladesh (KABEER 2000) where women have almost nothing to decide or to say.



**Money employment** in the household lies clearly in the hands of the **wife** (figure 38) for both groups. For about 20% of the CF members, it is the household head that decides about money use, female household heads included. In a few cases the couple decides together but never the husband alone. This outcome supports the assumption that women in the research area have a relatively high status in their society, and compared with other developing countries they have more freedom.

## 9.2 Analysis of Hypotheses

Regarding the **first hypothesis** that assumes that there is no visible improvement of material quality of life, the quasi-absence of statistical significant differences between both groups proves this hypothesis to be correct. There are improvements if we take the outcomes of *Enquête sur la Caisse Féminine 2000*, but as stated earlier, not all answers are true. Surely there is an increase in monetary income, but besides relatively food security no other significant change is observed.

The **second hypothesis** states that the couple uses the credit together. This was disproved. In most cases the women who obtained the credit use it alone. With regard to the **third hypothesis**, members of CF do invest in ceremonies and social events in the same manner as non-members do, the hypothesis is accepted.

The last and **fourth hypothesis** was that members and non-members have enough spare time during the day for doing other activities like income generating activities. Statistical tests proved this hypothesis to be right.

## 9.3 Analysis of Case Studies

The first **two interviews** took place in *Moramanga*, a town inside the country in the Highlands. Both women were **members of an OTIV** (mixed co-operative), there is no CF in this region. The big difference with members of the CF was, that both women were educated and the first one was a former student of medicine and came from a wealthy family. They were convinced about OTIV, but perhaps they told me that, as I was a foreigner. The most impressive woman was the first interview partner. She undertook a lot of different income generating activities, beginning with small jobs and working herself up more and more. She stressed her will to **be financially independent** and that is also the reason for her diligence concerning work. The two women showed a strong will and they had aims that they wanted to reach. They are ready to work hard for their targets – contrary to women of the east coast. But perhaps education and social class played an important role in the lives of the two women making their behaviour different to the poorest of the poor.

The **third interview** took place in *Miarinarivo*, a remote village without electricity, water taps and latrines. Despite of this the members of the **informal women's association** were very lively and full of energies. They had ideas and discovered that doing things in a group gives more power to the individual. The five interviewed women seemed to be self-confident and willing to **improve their lives**. This might be attributed to the long time presence of Conservation International, an environmental NGO from the U.S.A., which helped the women to set up home gardens. CI introduced some of the ideas the women had. During this interview, the cross check with the 'President of OTIV' was very important, because he added other aspects to the statements of the women. He reported, that not everything within the association worked well. The women wanted to show the best sides of their group.

The most interesting fact in *Miarinarivo* was, that **the whole village takes the initiative** to improve life. The inhabitants wanted an OTIV despite of being remote and porters having to transport the heavy safe for the pay office to the village. The 'President' ordered a machine for husking rice that was brought in pieces by porters as well. Porters to *Miarinarivo* carry even the Diesel fuel oil for the machine. In the evening, there is music from recorders. The electricity stems from Diesel-driven generators. During the interview of members of the women's association, it was mentioned that **they wish to have a CF** in their village, but it is not possible due to the distance. Usually, no *animatrice* would walk the 26 km to get there. Here we come to the already mentioned article from *Zeller and Sharma* concerning outreach and placement of microfinance institutions. The personnel want to live in proximity to urban centres. Additionally, there is the problem of security when the personnel have to carry large amounts of money to remote areas (ZELLER AND SHARMA 1999). An *animatrice* reported, that she was robbed while transporting money.

The village *Miarinarivo* is very different from other parts of the research area, and the reasons are not clear. As I was only for two days in the village, there was no time to investigate this issue any further.

The last **two interviews** were conducted in *Ihotsika*, one of the **research villages** close to *Foulpointe*. Both interviewed women were over 60 years old. One is member of the CF the other is not. They were a bit shy and did not speak freely. Therefore the questions had to be asked directly. Both of them are very poor. The first woman talked about **ceremonies** and agriculture in the region. She said, that *tsaboraha* is the most important ceremony. It is very expensive, but there is a financial equilibrium, because the guests buy little pieces of meat from the immolated zebu. Additionally, they bring gifts like rice, rum or chicken. Hence no monetary loss will be incurred for the organisers of the *tsaboraha*. The problem is, that the organisers never know, how many guests will come, therefore a loss can occur. It is an unsteady equilibrium of ceremony economics (see Holzer 1996 for Mexican economics of ceremonies in the

city of Juchitán). As ceremonies are obligatory, there may be the danger of ruin for very poor families. Also Christmas belongs to the important ceremonies, but probably this statement was only mentioned to me being a white person. Usually people only go to church on Christmas without holding a ceremony.

The interview showed, that ceremonies take an important place in the life of the *Betsimisaraka*. The importance of ceremonies lies in the social capital that can be created by investing in ceremonies. Referring to *Bourdieu* (BOURDIEU 1983) these investments can be converted into economic or financial capital. As the time for research was short, it was not possible to investigate the type of social capital, and the kind of social relationships build up by the mentioned investments. Obviously investments in ceremonies lead to a gain of status. Besides, ceremonies are belonging to the **immaterial components of a good quality of life**. The *animatrices* partly try to convince members of the CF not to invest too much in ceremonies. It has to be taken into account that almost all *animatrices* do not belong to the *Betsimisaraka*, therefore they have a different point of view reinforced by their high education level with an university degree.

The last interview revealed details about **social aspects** of the *Betsimisaraka*. The interviewed woman was almost 70 years old and had four husbands. She explained, that **she inherited rice fields** from her mother, which she owned all the time whilst being married. Her opinion – like many other women – regarding men was not good. She left her husbands every time when they did not understand each other anymore. It is not clear, if women really have the right to inherit or not. Additionally to the survey several people stated, that they have this right and that the land is divided amongst all children of the family. It seems, that the society is patrilocal and matrilocal organised. The interview underlined the impression that women on the east coast are relatively free in decision-making and able to move around.

## 10. Conclusion

Six months are not a long time to examine social realities and to get an insight into the country. Therefore the presented results can only reflect a superficial perception and a fraction of the reality, because the reality is always local, complex, diverse, dynamic and uncontrollable or unpredictable (CHAMBERS 1999: V). Being an outsider, white, not speaking Malagasy it is strongly possible, that I did not understand all occurrences or what people meant to say and answered during the survey.

Regarding surveys one has to be careful with the outcomes. People may have no incentive to give right answers because the survey comes from the government – that is, what the women in my research region thought about my survey – or too many

surveys have taken place without any improvement of people's living conditions. Hence the results presented here cannot be the absolute truth, but only indicate trends. *Chambers* wrote a little rhyme about people who think that only surveys present the reality:

Economists have come to feel  
What can't be measured isn't real.  
The truth is always an amount  
Count numbers only numbers count.  
(CHAMBERS 1999: 42)

For not becoming like people in the rhyme different methods were used to receive in a lot of valuable information related to the research subject in a short time. The first part of the research was an informal and qualitative pre-study about women's savings and credit co-operatives to obtain a general overview. Then, based on literature and the pre-study a research approach with four hypotheses followed. The last part was a survey, which was statistically evaluated to prove the hypotheses and the theory. In addition to this, many conversations with Malagasy people to gather information about political, economic, cultural and religious items took place. An important method was crosschecking of information by asking different people the same question. It is of advantage to combine several disciplines in a research project to obtain a more complete view of things and people. In this study, ethnologic information about the *Betsimisaraka* with the aim to understand their relationship with economic and financial issues was gathered. Another important issue was to ask the surveyed women about their opinion regarding quality of life and poverty. I tried my best to integrate both quantitative and partly qualitative methods within the research with the target to present results that are valuable for several organisations and interesting for the reader.

The main question of this research was how the program 'Credit with Education' influenced the quality of life of members. For measuring quality of life, *Nussbaum's* (NUSSBAUM 2000: 1-303) theory was taken as a base. In the following section several items that are basic aspects of a good quality of life for both sexes are compared to the situation of people in the researched region. This comparison is qualitative and reflects personal observations and experiences.

The notion „quality of life“ is not easy to define and it means to everyone something different. Referring to *Martha Nussbaum's* (ibid) theory, despite of the millions of meanings of quality of life there are central human functional capabilities all over the world that should be possible to develop. The basis for the capability development should be provided by the state. Taking her list, which includes ten important items (see chapter 'Research Approach') and comparing it to the situation of people in the research region, we see that a lot of the items on the list are not realised.

Beginning with **point two** of the list about bodily health, individuals should have the possibility to be in good health (NUSSBAUM 2000: 78). In the research region, people are not able to have a good health because they are not adequately nourished and they often do not have the financial means for medical care. Furthermore **point four** of the list is not fulfilled due to the lack of good or any education: In *Nussbaum's* sense, people of the east coast are not really able to imagine, think and reason in a 'truly human' way, that means in to be informed and having had an adequate education including literacy, basic mathematical and scientific training (ibid). Coming to 'practical reason', **point six** of the list, the individual should be able to form a conception of the good and to engage in critical reflection about the planning of one's life (ibid). People surely think about their lives and have a conception of the good based on their religion, traditions and social environment. But it seems, that it is not always possible to critically reflect the given concepts of how life should be. **Point seven** treats 'Affiliation'. The individual should be 'able to live with and towards others, to recognize and show concern for other human beings, to engage in various forms of interaction; to be able to imagine the situation of another and to have compassion for that situation (...)' (NUSSBAUM 2000: 79). The behaviour of people in the researched region prevents the accomplishment of this capability, as they sometimes do not care for their children. An example may highlight this behaviour:

In the vicinity of my home, where I lived in Toamasina during the research, there were little boys playing every day in the courtyard. One of them began to have a skin disease in the face, which spread out onto his head. He scratched his head all the time and his eyes began to close because of the swollen skin. His friends contracted the same disease a few days later. Finally my landlady intervened and talked to the parents of the ill boys. She wanted them to take the boys to a doctor. The parents were astonished, why take the children to a doctor? God will help them and if not, than it was His decision and one has to accept it. They showed no concern for their children, even though they were crying in the night. After some discussions, my landlady convinced the parents to take the boys to the doctor. She was shocked about this behaviour as the parents were young couples living in the city and she expected them to be more conscious than people in rural areas (OWN INQUIRY 2000-2001).

This is only one example but it corresponds to other reports regarding the behaviour of the people that may be partly caused by alcoholism and deep religiosity. **Point nine** of the list may seem odd: 'being able to laugh, to play, to enjoy recreational activities' (NUSSBAUM 2000: 80). This point is more remarkable as it may seem at first glance. For us western people it is completely normal to laugh and to enjoy recreational activities. But in other societies, for some members there is no time for recreational activities and to play. There are people who do not have anything to laugh about. In the study region, people seem not to play or laugh. But this is not due to a heavy workload and a lack of spare time. It can be stated that they are per se very silent and introverted people who spend the free time by sitting around or sleeping. Hence this capability is probably not

important as a part of a good quality of life for people in the research region. Despite this, everyone feels better whilst laughing. Possibly poverty and an absence of a conversation culture are the reasons. The last item, **point ten** deals with the control over one's environment that means in a political sense the effective participation in political choices that govern one's life (ibid). This is often not possible because there is no information transfer to remote villages. People do not know what is going on in politics. So they do not have a notion who to vote for. Illiteracy does oblige people that somebody else tells them what is written on the ballot.

Point one (Life: being able to live to the end of a human life of normal length) (see Appendix for life expectancy), point three (Bodily integrity: being able to move freely from place to place), point five (Emotions: being able to have attachments to things and people) and point eight (Other species: being able to live with concern for animals, plants and the world of nature) (NUSSBAUM 2000: 78-80) seem to be (partly) fulfilled. The above-mentioned points and the outcome of their comparison to the situation of people in the research area stand for many developing countries. With regard to women, there is – as I experienced it – no visible difference to men, so the list could be compared to the situation of both sexes. Last but not least: In our 'developed' world also not all items of the list are fulfilled.

Obvious problems women on the east coast have are the too early and too many births. Sometimes at the age of thirteen a girl become a mother. This fact is caused by two reasons. First, the use of contraceptives is not wide spread and men do not want to use condoms. Second, there is a custom to build a little hut for the girl after her first period next to the hut of the family. She is free to receive any man during the night. As long as the man does not show his face to the parents he is not obliged to marry her. So there are a lot of girls with children without husband leading to more poverty (OWN INQUIRY 2000-2001).

The other part of the theory consists in *Kabeer's* findings that women often are not able to even think in alternatives because traditions are so internalised, that they form the thoughts (KABEER 1999). Thinking in alternatives means the capability to imagine which options one has. There are two evident points with regard to women in the research area. First, they seem not to be able to think in alternatives due to a lack of education and information. Geographical isolation and traditions also play an important role. If new ideas enter the villages, like the researched program 'Credit with Education', women begin to change their way of thinking. Second, it is not the incapability of women to think in alternatives, but the missing mental exchange and the lack of new ideas. How can changes take place when they begin with new thoughts if there is nothing new reaching the region? Any kind of development can only take place if new ideas arrive that and convince people. And it is – to refer to *Nussbaum* – not important from where the idea stems as long as it is a good and helpful idea (NUSSBAUM 2000).

Coming back to the members of the CF, the following section shows changes in member's life through the program 'Credit with Education'.

Members of the CF stated that they

1. enlarged and improved their micro enterprises
2. learned how to save money
3. had more money at their own disposition
4. became more self-confident
5. experienced changes in thinking
6. learned how to calculate profits and losses of micro enterprises

These outcomes meet partly the aims of the education lessons and the program. The interviewed women stressed the economic side of the program. Negative aspects of the program are that women are mostly not satisfied with the weekly repayment of the loans. This interval is too fast; they prefer a repayment after two weeks. In the agricultural season, during the season of sale, they need a higher credit for intermediate trade with agricultural products. During the poor seasons, they don't want to take up a new credit. But the program is not changeable. After four months members have to take up a new loan. In regions where purchasing power is very low, women are not likely to carry out trading activities. (LES CAISSES FEMININES 2000:2-4).

The above-mentioned outcomes correspond to the findings of the survey carried out by the donor of the CF. The program really **helped the women to improve their income** and to have more food security. On the immaterial side of results, they learned several things due to the education lessons and stated, that they have more self-confidence now. Additionally group solidarity (not in the sense of group liability) was a new and positive aspect for members. A fact confirming the positive impact of the program is the financial independence of the CF in these months (summer 2001) from the donor three years after the set up. This is a fast success that is also related to the hard and good work of the *animatrices*. Conditions making the set up of the CF easier than in other developing countries are the relatively freedom of women in decision-making, in disposition of money and in mobility.

With their new or improved income source members of the CF obtained an additional livelihood strategy, which is mostly combined together or in sequence with agriculture. Actually, no statements can be made about substantial shifts in the combination of the livelihood portfolio (SCOONES 1998) for assessing the sustainability of the program. With regard to cyclones, declining rice yields and a steady impoverishment a membership in the CF can be seen in the long run as an **income insurance alternative to agriculture**. The CF helps the women in the beginning to improve the living standard and incites the members to open up more and more their minds. The

program 'Credit with Education' leads to more empowerment of women because a process of consciousness about the own situation begins in the mind of members. As they become economically more independent, they have more to say in decision-making. But there is a **ceiling concerning economic growth** in the region because of natural hazards and bad living conditions. Additionally, amongst members of the CF competition to each other can occur because they undertake mainly the same income generating activities (wickerwork and intermediate trade). They sell their products on the same markets. And it is not only the economic growth which has its limits: without improvement of infrastructure, especially schools and roads, no further improvement of quality of life and living standard is possible.

## Epilogue

The six months in Madagascar showed me a lot about life of people, politics, economics and culture of the east coast. A part from the learning aspect, the research took place under difficult conditions. First, I stayed in a nun's convent with six Malagasy nuns who were very friendly to me. It was the beginning of a long time living isolated and lonely. It was not easy to make contacts so feedback for planning the research project was missing. Finally, I planned and executed the entire project all by myself with some support from my landlady, director of a Malagasy NGO. Together with two female students of the university of Toamasina who were employed as interviewers, I went by bike to the villages to carry out the survey. It was extremely hot, but it was a pleasure because one sees more of the scenery when using a bike.

Another impressive event was the walking-tour from Vavatenina to Miarinarivo, about 26 km one-way. The 'President of OTIV' from Miarinarivo took two colleagues and me along. Many times he was walking 52 km in one day. We went on slippery beaten loam tracks through the hills. While walking, the President explained all the trees and plants to me. We had to cross two rivers with strong currents and the water was reaching my upper thighs. After half of the way, I took off my hiking boots and went barefooted like the 'President' which was much more convenient. On the side of the track we saw a hanged up owl on a pole as magic against a certain sorcerer. It was very interesting to be in the nature and to learn something about the region.

Additional to loneliness, my housing conditions were not good, so twice I had Malaria towards the end of my stay. Despite this, and due to the obligation to carry out the research almost without help and support, I learned how to organise and execute a field study independently and how to cope with difficult situations alone. Like it always is, at the end of the six months, I had more contacts but I had to leave. Madagascar as a country is very interesting and beautiful. There are places I wanted to visit, but there was no time for travelling. Toamasina and the capital Antananarivo became familiar to



me and hopefully there will be another possibility to visit once again 'Gondawana Land'.

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### Data on Madagascar's women

1990-96	Urban	Rural
Piped water (%) 1990-96	77	5
15 min walk water source (%) 1990-96	78	17
Flush toilet (%) 1990-96	17	0
Electricity (%) 1990-96	47	2
	Women	Men
Population, thousands, year 2000	8028	7914
Married 15-19 years old (%) 1991/98	34	0
Life expectancy 1995-2000	59	56
Infant mortality rate per 1000 live births 1995-2000	76	89
Combined 1st and 2nd gross enrolment ratio/100 1992/97	51	51
Adult (+15 years) economic activity rate (%) 1995/97	69	89
Women/ 100 men	101	
Annual population growth 1995-2000 (%)	3	
	employed (%)	self employed (%)
Women with young children under 6	40	62
Average household size 1991/94	4,5	
Female headed households (%)	22	
Total fertility rate births/ woman (%)		
1990-1995	5,9	
1995-2000	5,4	
Births/ 1000 women 15-19 years old 1995-2000	137	
People with HIV/ AIDS end 1997	9000	
Women among adults with AIDS (%)	50	
Pregnant women who received prenatal care (%) 1996	78	
Girls 2nd level enrolment rate (%) 1992/97	49	
Women 3rd level enrolment rate (%) 1992/97	45	
Women in adult labour force (%) 1995/97	44	
Women at ministerial level (%) 1998	19	

(Source: The World's Women, FAO 2000)

**Quality of life indicators by members of CF(percent of cases)**

<b>Indicators</b>	<b>CF</b>
Sufficiency of income to live without financial constraints	76,7
A lot of livestock/ owning zebus	23,3
Good and sufficient foodstuffs	20
Good education of the children	20
Being respected within the community	16,7
Good understanding with the family/ the clan	13,3
A lot of rice in the stock	13,3
Good understanding with the husband	13,3
Complete furniture in the house	13,3
Owning big surfaces of land	10
Having a calm spirit	10
Participation in expenses for ceremonies	6,7
Having clothes/ having nice clothes for ceremonies	6,7
Having a lot of children	6,7
To live better/ improvement of daily life with children	6,7
Having a clean house	6,7
Good health	3,3
House made of stone/ house in region of birth	3,3
Having work/ to work without getting tired	3,3
Being married (in church)	3,3
Couple is going for a walk every evening	3,3
Praying	3,3
Less expenses	3,3
More time between births/ not a lot of children	3,3
Cultivation of coffee	3,3
Owning a car	3,3
No response	3,3
	300

**Quality of life indicators by non members (percent of cases)**

<b>Indicators</b>	<b>NM</b>
Sufficiency of income to live without financial constraints	73,3
A lot of rice in the stock	26,7
Good and sufficient foodstuffs	26,7
A lot of livestock/ owning zebras	26,7
Complete furniture in the house	20
Owning big surfaces of land	16,7
Good understanding with the husband	16,7
Good health	13,3
Good understanding with the family/ the clan	10
House made of stone/ house in region of birth	6,7
Having clothes/ Having nice clothes for ceremonies	6,7
Having work/ to work without getting tired	6,7
Having a calm spirit	6,7
Owning a car	6,7
Good education of the children	3,3
Being respected within the community	3,3
Having a lot of children	3,3
My children in good health	3,3
Being married (in church)	3,3
Being independent of the family	3,3
Being admired by others	3,3
Not to envy the others	3,3
To love each other	3,3
Having things to do	3,3
Owning a small shop	3,3

300



**Most important aspects of quality of life both groups (percent of cases)**

<b>Indicators</b>	<b>CF</b>	<b>Non Members</b>
Sufficiency of income to live without financial constraints	33,3	40
Good and sufficient foodstuffs	13,3	3,3
A lot of rice in the stock	6,6	6,7
A lot of livestock/ Owing zebus		13,3
Good education of the children	13,3	3,3
Owing big surfaces of land	6,7	
Having a calm spirit		6,7
Being respected within the community	6,7	3,3
Good understanding with the family/ the clan	6,7	3,3
Complete furniture in the house	3,3	6,7
House made of stone/ house in region of birth		3,3
Good understanding with the husband	3,3	3,3
To love each other		3,3
Having work/ to work without getting tired		3,3
Good health	3,3	
Praying	3,3	
Rank 1	100	100

**Average important aspects of quality of life both groups (percent of cases)**

<b>Indicators</b>	<b>CF</b>	<b>Non Member</b>
Sufficiency of income to live without financial constraints	30	23,3
Good and sufficient foodstuffs	3,3	16,7
A lot of rice in the stock	6,7	10
Good understanding with the husband	10	6,7
Complete furniture in the house	6,7	6,7
Good education of the children	6,7	
Being respected within the community	6,7	
Good understanding with the family/ the clan		6,7
Good health	6,7	6,7
Participation in expenses for ceremonies		
Owing big surfaces of land	3,3	
Having clothes/ having nice clothes for ceremonies		3,3
A lot of livestock/ owning zebus	3,3	
Having a lot of children	3,3	3,3
My children in good health		3,3
Having work/ to work without getting tired		3,3
Being married (in church)	3,3	
Not to envy the others		3,3
Couple is going for a walk every evening	3,3	
Having a clean house	3,3	
Owning a car	3,3	
Rank 2	100	100

**Less important aspects of quality of life both groups (percent of cases)**

<b>Indicators</b>	<b>CF</b>	<b>Non Member</b>
A lot of livestock/ owning zebus	20	10
Sufficiency of income to live without financial constraints	13,3	10
Good ans sufficient foodstuffs	3,3	10
A lot of rice in the stock		6,7
Good understanding with the family/ the clan	6,7	6,7
Complete furniture in the house	3,3	6,7
Good understanding with the husband		6,7
Owning a car	3,3	6,7
Having a calm spirit	6,7	3,3
Having clothes/ nice clothes for ceremonies	6,7	3,3
Improvement of daily life with the children	6,7	
More time between births/ not a lot of children	3,3	6,7
Good education of the children		3,3
Being respected within the community	3,3	
Having a lot of children	3,3	
House made of stone/ house in region of birth	3,3	3,3
Owning a small shop		3,3
Being independent from the family		3,3
Being admired by others		3,3
Being married (in church)		3,3
Having things to do		3,3
Having work/ to work without getting tired	3,3	
Owning big surfaces of land		3,3
Less expenses	3,3	
Having a clean house	3,3	
Cultivation of coffee	3,3	
No response	3,3	
Rank 3	100	100

## Data on members of the CF

### Reasons for leaving the CF

Own decision	(85%)
Too frequent repayments	(27%)
Problems with repayment	(30%)
Care about 1 family member	(16%)

### How the credit helped the family

More or better foodstuffs	(69%)
Instruction: children/ self	(25%)
Medical cost/ health:	(25%)
Clothes:	(18%)
Commodities for the house	(25%)

### Degree of utility of credit

It helped me a lot	(42%)
It helped me a little bit	(50%)
Did not help me at all	( 6%)
It was a constraint	( 3%)

### Use of credit concerning the enterprise

New enterprise	(22%)
Change of enterprise	(22%)
Increase of sales	(55%)
To save	(33%)

### Most appreciated issues of program

Education: improvement of enterprise	(39,4%)
Friendship/ solidarity of women	(34%)
Education	(26,5%)
Credits	(21%)

Program was advantageous for 87% of members and 59% would participate once again in the program in future and 10% would not participate

Income diminished	(14%)
Income stayed the same	(12%)
Income increased	(73%)

Members CF are earning about 290.000 FMG (ca 90 DM) through their income generating activities and non-members do earn 160.000 FMG (ca 50 DM) monthly.

### Food security in the last 12 months

Worsened	(12%)
Stayed the same	(35%)
Improved	(53%)

### Poverty indicators

Latrine	(98%)
All children go to school	(90%)
Access to drinking water	(55%)
Means for medical care	(60%)
Electricity	(16%)
House of stone/concrete	(10%)

(Source: Enquête sur la Caisse Féminine 2000:6-9)

### The List of Central Human Functional Capabilities – Martha Nussbaum

1. **Life.** Being able to live to the end of a human life of normal length, not dying prematurely, or before one's life is so reduced as to be not worth living.
2. **Bodily Health.** Being able to have good health, including reproductive health, to be adequately nourished; to have adequate shelter.
3. **Bodily Integrity.** Being able to move freely from place to place, having one's bodily boundaries treated as sovereign, i.e. being able to be secure against assault, including sexual assault, child sexual abuse, and domestic violence; having opportunities for sexual satisfaction and for choice in matters of reproduction.
4. **Senses, Imagination and Thought.** Being able to use the senses, to imagine, think, and reason - and to do these things in a „truly human“ way, a way informed and cultivated by an adequate education, including, but by no means limited to, literacy and basic mathematical and scientific training. Being able to use imagination and thought in connection with experiencing and producing self-expressive works and events of one's own choice, religious, literary, musical, and so forth. Being able to use one's mind in ways protected by guarantees of freedom of expression with respect to both political and artistic speech, and freedom of religious exercise. Being able to search for the ultimate meaning of life in one's own way. Being able to have pleasurable experiences, and to avoid non-necessary pain.
5. **Emotions.** Being able to have attachments to things and people outside ourselves, to love those who love and care for us, to grieve at their absence; in general, to love, to grieve, to experience longing, gratitude, and justified anger. Not having one's emotional development blighted by overwhelming fear and anxiety, or by traumatic events of abuse or neglect. (Supporting this capability means supporting forms of human association that can be shown to be crucial in their development.)
6. **Practical Reason.** Being able to form a conception of the good and to engage in critical reflections about the planning of one's life (This entails protection for the liberty of conscience.)
7. **Affiliation. A.** Being able to live with and toward others, to recognize and show concern for other human beings, to engage in various forms of social interaction; to be able to imagine the situation of another and to have compassion for that situation; to have the capability for both justice and friendship. (Protecting this capability means protecting institutions that constitute and nourish such forms of affiliation, and also protecting the freedom of assembly and political speech.)  
**B.** Having the social bases of self-respect and non-humiliation; being able to be treated as a dignified being whose worth is equal to that of others. This entails, at a minimum, protections against discrimination on the basis of race, sex, sexual orientation, religion, cast, ethnicity, or national origin. In work, being able to work as a human being, exercising practical reason and entering into meaningful relationships of mutual recognition with other workers.
8. **Other Species.** Being able to live with concern for and in relation to animals, plants, and the world of nature.
9. **Play.** Being able to laugh, to play, to enjoy recreational activities.
10. **Control over One's Environment. A. Political.** Being able to participate effectively in political choices that govern one's life; having the right of political participation, protections of free speech and association.  
**B. Material.** Being able to hold property (both land and movable goods), not just formally but in terms of real opportunity; and having property rights on an equal basis with others; having the right to seek employment on an equal basis with others; having the freedom from unwarranted search and seizure.

(Source: Nussbaum 2000:78-80)

# EVALUATION DES CAISSES FEMININES RATTACHEES AUX OTIV DANS LA REGION FOULPOINTE

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Madagascar

## QUESTIONNAIRE POUR LES MEMBRES ET NON-MEMBRES

**Lisez le texte suivant avant de poser les questions :**

Nous souhaitons vous poser quelques questions en ce qui concerne votre travail, votre situation familiale et alimentaire afin d'améliorer le programme de la caisse féminine d'OTIV. Même si vous n'êtes pas membre de ce programme, vous nous aidez beaucoup en répondant aux questions qui nous servent à comparer les membres et les non membres. Il s'agit de savoir, si le programme de la caisse féminine a déjà changé la situation des femmes. Vos réponses sont traitées avec anonymat. Merci beaucoup pour votre coopération !

Pr = pas de réponse

### A. INTRODUCTION

A1. code enquêteur: I \_\_\_ I

A2. Date: \_\_\_ / \_\_\_ / 2000

A3. Code Fokontany/ quartier: I \_\_\_ I

A 4. L'interrogée est-elle un membre d'une CF (Caisse féminine d'OTIV)? I \_\_\_ I 0= Non, 1= Oui

*Si non à A 4, continuez avec la section B « Structure Familiale ».*

A 5. Nom de l'AC: I \_\_\_\_\_ I

A 6. Cycle de prêt de l'AC I \_\_\_ I

A 7. Montant du dernier prêt de la cliente: I \_\_\_\_\_ I Fmg

A 8. Montant total d'épargne de la cliente auprès de l'AC: I \_\_\_\_\_ I Fmg

## B. STRUCTURE FAMILIALE

B 1. Nom de l'interrogée: \_\_\_\_\_

B 2. Les membres du ménage

Code	Statut de l'interrogée (a)	Relation avec le chef du ménage (b)	Sexe 1=M 2=F	Age	Alphabétisation		Niveau maximum d'éducation (c)	Occupation principale (d)	Membre Actuel d'OTIV 0= Non 1= Oui	Scolarisation des enfants de 7 à 14 ans (derniers 12 mois) (e)
					Peut Lire	Peut écrire				
1										
2										
3										
4										
5										
6										
7										
8										

(a) **Statut de l'interrogée:**

1 = célibataire, 2 = mariée, avec le conjoint résident en permanence dans le ménage, 3 = mariée, avec le conjoint migrant (le conjoint garde des liens économiques avec le ménage),

4 = veuve, 5 = divorcée, 6 = séparée

(b) **Relation avec le chef de ménage:**

1 = Chef du ménage, 2 = Femme, mari ou partenaire, 3 = Fille ou fils, 4 = Père ou mère,

5 = Petit fille/ petit fils, 6 = Autre parent, 7 = Autre non parent

(c) **Niveau d'éducation:**

0 = pas d'éducation, 1 = école primaire, 2 = école secondaire 1<sup>ère</sup> cycle, 3 = école secondaire 2<sup>ème</sup> cycle, 4 = université

(d) **Occupation principale:**

1 = Agriculture propre exploitation, 2 = Propre entreprise, 3 = Travail domestique, 4 = Salarié journalier, 5 = Salarié permanent, 7 = Cherchant du travail, 8 = Ne cherche pas du travail/ retraité,

9 = Incapable de travailler (handicapé), 10 = Elève/ étudiant

(e) **Scolarisation des enfants de 7 à 14 ans pendant les 12 derniers mois:**

1 = Présent régulièrement, 2 = présent irrégulièrement à cause de maladies, 3 = jamais présent à l'école cette année, mais présent avant, 4 = jamais présent à l'école, 5 = pas d'école à cause du travail

**B 3. A quel groupe ethnique appartenez-vous?**

I \_\_\_ I

1 = Betsimisaraka, 2 = Merina, 3 = Betsileo, 4 = Antankarana, 5 = Sihanaka, 6 = Origine de groupes ethniques différents, 7 = Autre groupe ethnique (à préciser) : \_\_\_\_\_

**B 4. Quelle confession avez-vous?**

I \_\_\_ I

1 = chrétienne catholique, 2 = chrétienne protestante, 3 = musulmane, 4 = religion malgache, 5 = autre confession (à préciser) : \_\_\_\_\_

**B 5. Quelle est la source principale de revenu du ménage ?**

I \_\_\_ I

1 = Culture du riz, 2 = Culture des tubercules, 3 = Pêche, 4 = Commerce (revente des produits agricoles, des vêtements etc.), 5 = Production et vente de charbon, 6 = Culture des girofles, 7 = Artisanat, 8 = Travail journalier, 9 = Travail comme employé(e), 10 = Epicerie, 11 = Propre entreprise, 12 = Instituteur/ Institutrice, 13 = Autre (à préciser), 99 = pr

### **C. ACTIVITES ET CREDIT (MEMBRES D'UNE CF SEULEMENT)**

**C 1. Pour quelle raison êtes-vous devenu membre de la CF? (Ne lisez pas les réponses. Cochez une ou plusieurs cases.)**

I \_\_\_ I 1 = Pour avoir accès aux moyens financiers pour investir dans la micro entreprise déjà existante

I \_\_\_ I 2 = Pour fonder une micro entreprise

I \_\_\_ I 3 = Pour améliorer la qualité de vie

I \_\_\_ I 4 = Pour faire des épargnes

I \_\_\_ I 5 = Pour participer à l'éducation

I \_\_\_ I 6 = Pour augmenter le revenu

I \_\_\_ I 7 = L'animatrice m'a convaincu

I \_\_\_ I 8 = Pour avoir accès aux services financiers

I \_\_\_ I 9 = Pour gagner plus d'indépendance économique

I \_\_\_ I 10 = Autres raisons (à préciser) : \_\_\_\_\_

I \_\_\_ I 99 = pr

**C 2. Comment avez-vous utilisé votre dernier prêt de la CF (caisse féminine) d'OTIV? (Cochez une au plusieurs cases).**

I \_\_\_ I 1 = Revente du riz

I \_\_\_ I 2 = Revente du poisson frais et sec

I \_\_\_ I 3 = Revente des produits agricoles locaux (manioc, bananes, litchis, brèdes, etc.)

I \_\_\_ I 4 = Revente du charbon

I \_\_\_ I 5 = Revente du bois

I \_\_\_ I 6 = Epicerie

I \_\_\_ I 7 = Production et vente de la vannerie

I \_\_\_ I 8 = Gargote (petit restaurant)

I \_\_\_ I 9 = Friperie

I \_\_\_ I 10 = Production et vente du jus à canne à sucre fermenté (betsa)

I \_\_\_ I 11 = Production de l'huile de girofle

I \_\_\_ I 12 = Broderie

I \_\_\_ I 13 = Couture des vêtements

- I\_\_ I 14 = Location des filets de pêche  
 I\_\_ I 15 = Louer des rizières  
 I\_\_ I 16 = Production / vente des condiments  
 I\_\_ I 17 = Autres activités génératrices de revenu: (à préciser): \_\_\_\_\_  
 I\_\_ I 98 = N'a pas investi le prêt dans une entreprise

**C 3.** Avez-vous utilisé une partie de votre prêt pour ...? (lisez les réponses et mettez un code dans la case).

1. Acheter de la nourriture pour votre famille? I\_\_ I 0 = Non, 1 = Oui, 99 = pr  
 2. Acheter des vêtements? I\_\_ I 0 = Non, 1 = Oui, 99 = pr  
 4. donner l'argent à votre mari? I\_\_ I 0 = Non, 1 = Oui, 99 = pr  
 5. Prêter l'argent à qqn d'autre? I\_\_ I 0 = Non, 1 = Oui, 99 = pr  
 6. Garder l'argent sous forme d'épargne pour l'utiliser en cas d'urgence ou pour payer ses dettes? I\_\_ I 0 = Non, 1 = Oui, 99 = pr  
 7. Autres utilisations: (à préciser): \_\_\_\_\_

**C 4.** Outre l'emprunt de la CF d'OTIV, avez-vous reçu d'autres prêts d'une source différente dans le 12 derniers mois?

I\_\_ I 0 = Non, 1 = Oui, 99 = pr

*Si non à C 4, allez à no. C 6. Si oui à C 4, continuez avec C 5.*

**C 5.** De quelle source était ce prêt? (Lisez les réponses, réponses multiples possibles. Cochez les cases).

- I\_\_ I 1. Banque commercial  
 I\_\_ I 2. OTIV  
 I\_\_ I 3. Famille/ ami/ prêteur informel sans coût  
 I\_\_ I 4. Famille/ ami/ prêteur informel à coût (spécifiez coût): \_\_\_\_\_  
 I\_\_ I 5. Marchant en gros ou fournisseur  
 I\_\_ I 6. Group d'épargne / crédit informel  
 I\_\_ I 7. Autre (à préciser) \_\_\_\_\_  
 I\_\_ I 99. pr

**C 6.** Est-ce que vous vendez vos produits sur un marché?

I\_\_ I 0 = Non, 1 = Oui, 99 = pr

**1** Si non à C 6, allez au no. section D «Agriculture». Si oui à C 6, continuez avec C 7.

**C 7.** A quelle distance se trouve t-il le marché?

1	2	3	4	5	99
0-5 km	5-10 km	10-15 km	15-20 km	Autre distance (à préciser)	pr



**C 8.** Quel moyen de transport utilisez-vous, si vous allez au marché pour vendre vos produits?

I \_\_\_ I

1= à pied, 2 = bicyclette, 3 = mobylette / motorcycle, 4 = taxi brousse, 5 = voiture, 6= autres moyens de transport ( à préciser): \_\_\_\_\_

99 = pr

**C 9.** Combien de temps avez-vous besoin pour le chemin pour aller au marché ?

1	2	3	4	5	99
0-1 h	1-2 h	2-3 h	3-4 h	4-5 h	pr

6 = Autre temps (à préciser): \_\_\_\_\_ heures

*Les sections suivantes concernent les membres et les nōn-membres.*

## D. AGRICULTURE

**D 1.** Travaillez-vous dans l'agriculture?

I \_\_\_ I 0 = Non, 1 = Oui, 99 = pr

*Si non à D 1, allez à la section E « Tâches Quotidiennes ». Si oui à D 1, continuez avec D 2.*

**D 2.** Quelles plantes cultivez-vous? (Réponses multiples possibles).

1	2	3	4	5	6	7	8	9	10	99
riz	café	girofl s	Bananes	manioc, patates, taro	maï s	litchi s	brèdes	haricots	légumes : carottes, concom b tomates	pr

11 = Autres cultures (à préciser) : \_\_\_\_\_

**D 3.** Comment estimez-vous la qualité de la terre dans votre village et l'entourage ?

I \_\_\_ I

1 = Très fertile, 2 = fertile, 3 = fertilité moyenne, 4 = dégradée, 5 = infertile / salée, 99 = pr

**D 4.** La terre, que vous labourez, est-elle votre propriété?

I \_\_\_ I 0 = Non, 1 = Oui, 99 = pr

*Si non à D 4, allez au no. D6. Si oui à D 4, continuez avec D 5.*

**D 5.** Qui dans le ménage possède la terre?

I \_\_\_ I

1 = propriété personnelle de l'interrogée, 2 = propriété du mari/ conjoint 3 = propriété commune du couple, 4 = propriété de la famille, 99 = pr

**D 6.** Avez-vous loué la terre que vous labourez ? (Le terrain est loué de quelqu'un)

I \_\_\_ I 0 = Non, 1 = Oui, 99 = pr

Si non à D 6, allez au no. D 10. Si oui à D 6, continuez avec D 7.

**D 7.** Si oui, avez-vous loué la terre (Lisez les réponses et cochez une case)

I \_\_\_ I 1. d'une personne?

I \_\_\_ I 2. de la commune?

I \_\_\_ I 3. d'une autre façon? (à préciser): \_\_\_\_\_

I \_\_\_ I 99. pr

**D 8.** Quel genre de bail avez-vous conclu? (Mettez un code dans la case)

I \_\_\_ I 1 = Bail contre paiement, 2 = Métayage

**D 9.** Combien d'are de terre labourable travaillez-vous? (Mettez la grandeur en are dans la case)

I \_\_\_\_\_ I Are

**D 10.** Est-ce que vous élevez du bétail?

I \_\_\_ I 0 = Non, 1 = Oui, 99 = pr

**2 Si non à D 10, allez à la section E « Tâches Quotidiennes ». Si oui à D 10, continuez avec D 11.**

**D 11.** Quel genre de bétail élevez vous?

I \_\_\_ I

1. = Bœufs, 2 = cochons, 3 = ouies, 4 = canards, 5 = poulets, 6 = autres (à préciser), 99 = pr

## **E. TACHES QUOTIDIENNES OUTRE LES ACTIVITES GENERATRICES DE REVENU**

**E 1.** Quelles sont vos tâches quotidiennes dans le ménage / en ce qui concerne la famille?

I \_\_\_ I

1 = Aller chercher de l'eau, 2 = Faire la lessive, 3 = Préparer les repas, 4 = Aller chercher du bois/ du combustible, 5 = Travailler dans les rizières, 6 = Autres tâches( à préciser): \_\_\_\_\_

99 = pr

**E 2.** Combien de temps avez-vous besoin par jour pour finir vos tâches quotidiennes?

1	2	3	4	5	6	99
0-1 h	1-3 h	3-5 h	5-7 h	7-9 h	Ne travaille pas dans le ménage/pour la famille	pr

7 = Autres temps (à préciser): \_\_\_\_\_

## F. ALIMENTATION

F 1. De quoi se compose-t-il votre petit déjeuner quotidien ? (Cochez les cases correspondantes)

1	2	3	4	5	6	7	8	9	99
riz	viande fumée	brèdes (feuilles vertes)	pain (baguette)	beurre	confiture/miel	café	ranoampango	rien	pr

I\_\_ I10 = autres aliments (à préciser): \_\_\_\_\_

F 2. De quoi se compose-t-il votre déjeuner quotidien ? (Cochez les cases correspondantes).

1	2	3	4	5	6	7	8	9	99
riz	viande	volaille	poisson	brèdes	haricots	tubercule	légume	fruits	pr
	zébu (a)	porc (b)	poulet (a)	canard (b)	eau douce (a)	mer (b)		manioc (a)	patates (b)

I\_\_ I10 = Autres aliments (à préciser): \_\_\_\_\_

F 3. De quoi se compose-t-il votre repas de soir quotidien ? (Cochez les cases correspondantes).

1	2	3	4	5	6	7	8	9	99
riz	viande	volaille	poisson	brèdes	haricots	tubercule	légume	fruits	pr
	zébu (a)	porc (b)	poulet (a)	canard (b)	eau douce (a)	mer (b)		Manioc (a)	patates (b)

I\_\_ I10 = Autres aliments (à préciser): \_\_\_\_\_

F 4. Combien de fois mangez-vous des fruits?

1	2	3	4	5	99
quotidien	3 fois/semaine	1 fois/semaine	1 fois/mois	jamais	pr

7. Autres temps (à préciser): \_\_\_\_\_

## G. EVENEMENTS SOCIAUX (MEMBRES ET NON -MEMBRES)

G 1. Es-ce que vous avez investi dans les 12 derniers mois l'argent, qui reste à votre disposition personnelle ou une partie d'un prêt dans des événements sociaux?

I\_\_ I 0 = Non, 1 = Oui, 99 = pr

Si non à G 1, allez au no. G 3. Si oui, continuez avec G 2.

**G 2.** Dans quels évènements sociaux avez-vous investi? (Réponses multiples possibles. Lisez les réponses et cochez les cases.)

I\_\_ I 1 = Mariage

I\_\_ I 2 = Fête de jour de l'indépendance (26.06.)

I\_\_ I 3 = Fêtes de Tsaboraha (mois de novembre à partir de Toussaints)

I\_\_ I 4 = Enterrement (Linceul)

I\_\_ I 5 = Famadihana (Revêtement des morts)

I\_\_ I 6 = Fête de St. Silvestre

I\_\_ I 7 = Autres évènements sociaux (à préciser): \_\_\_\_\_

I\_\_ I 99 = pr

**G 3.** Quelle valeur les évènements sociaux ont pour vous? (Lisez les réponses et cochez une case).

1	2	3	4	5	99
Très grande valeur	Grande valeur	Valeur moyenne	Peu de valeur	Aucune valeur	pr

**G 4.** Quelle valeur les évènements sociaux ont pour vous comparés avec des biens matériels comme l'or, meubles, maison, terre labourable etc.? (Lisez les réponses et cochez une case)

I\_\_ I 1 = Valeur plus grande que les biens matériels

I\_\_ I 2 = Valeur égale aux biens matériels

I\_\_ I 3 = Valeur inférieure aux biens matériels

I\_\_ I 99 = pr

**G 5.** D'après vous, de quoi se compose une bonne qualité de vie? Nommez trois aspects. (Ne lisez pas les réponses. Cochez trois cases.)

I\_\_ I 1 = un revenu suffisant pour mener une vie sans difficultés financières

I\_\_ I 2 = Beaucoup de propriété foncière

I\_\_ I 3 = Beaucoup de riz en stock

I\_\_ I 4 = Des aliments bons et suffisants

I\_\_ I 5 = Des beaux vêtements pour les fêtes

I\_\_ I 6 = Beaucoup de bétail

I\_\_ I 7 = Une bonne santé

I\_\_ I 8 = Assez de moyens financiers pour organiser des évènements sociaux (famadihana, linceul,

tsaboraha, mariage etc.)

I\_\_ I 9 = Une bonne éducation des enfants

I\_\_ I 10 = Etre respecté dans la communauté

I\_\_ I 11 = Avoir de l'eau potable dans la demeure

I\_\_ I 12 = Avoir beaucoup d'enfants

I\_\_ I 13 = Avoir une bonne relation avec la parenté/ grande famille

I\_\_ I 14 = autres aspects de bonne qualité de vie (à préciser) \_\_\_\_\_

I\_\_ I 99 = pr

**G 6.** Des trois aspects, qui font une bonne qualité de vie pour vous, lequel est le plus important, lequel vient à la deuxième et à la troisième place? (Mettez les codes de G 5 par ordre de leur importance dans le 3 cases).

I\_\_ I 1. I\_\_ I 2. I\_\_ I 3.

**G 7.** Quelle est votre définition de pauvreté; de quoi on est démuné quand on est pauvre?  
On est démuné de... (cochez les cases correspondantes).

- |                                    |  |
|------------------------------------|--|
| I__ I 1 = de nourriture suffisante | I__ I 7 = des enfants  |
| I__ I 2 = d'une demeure            | I__ I 8 = d'un conjoint  |
| I__ I 3 = du travail               | I__ I 9 = d'une famille  |
| I__ I 4 = des vêtements            | I__ I 10 = des liens sociaux   |
| I__ I 5 = de la santé              | I__ I 11 = des moyens pour le culte des morts<br>(linceul, famadihana, tsaboraha etc.) |
| I__ I 6 = de l'argent              | I__ I 12 = autres (à préciser) : _____   |
|                                    | _____  |
| I__ I 99 = pr                      |  |

## H. DECISIONS DANS LE MENAGE SUR LES AFFAIRES FINANCIERES

**H 1.** L'argent disponible au ménage, est-il géré par... (Lisez les réponses)

- I\_\_ I 1 = le couple
- I\_\_ I 2 = le mari/ conjoint
- I\_\_ I 3 = l'épouse/ partenaire
- I\_\_ I 4 = le membre le plus âgé du ménage
- I\_\_ I 5 = chacun du couple dispose sur son propre argent
- I\_\_ I 6 = le chef du ménage (soi la femme ou l'homme)
- I\_\_ I 7 = qqn d'autre (à préciser) : \_\_\_\_\_
- I\_\_ I 99 = pr

**H 2.** Qui dans le ménage décide sur les grands investissements (achat de terre, des outils, des

meubles, les fêtes, etc.)?

I\_\_ I

- 1 = Le couple ensemble, 2 = Le chef de ménage, 3 = Le mari/ conjoint, 4 = L'épouse/ partenaire,  
5 = qqn d'autre (à préciser) \_\_\_\_\_, 99 = pr

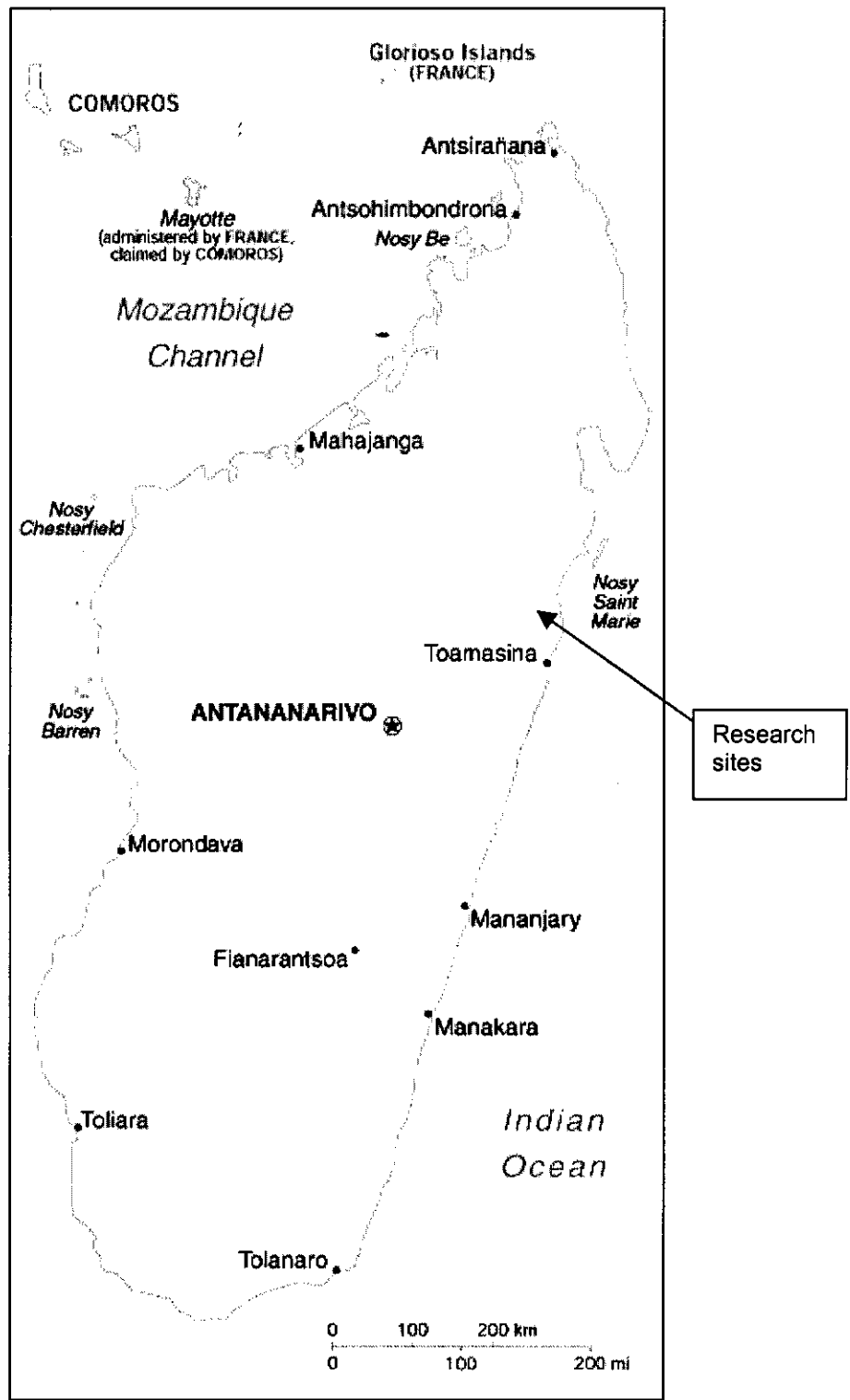
*La question H 3 concerne seulement les membres d'une caisse féminine d'OTIV!*

**H 3.** Qui dans le ménage utilise le crédit obtenu de la caisse féminine d'OTIV?

I\_\_ I

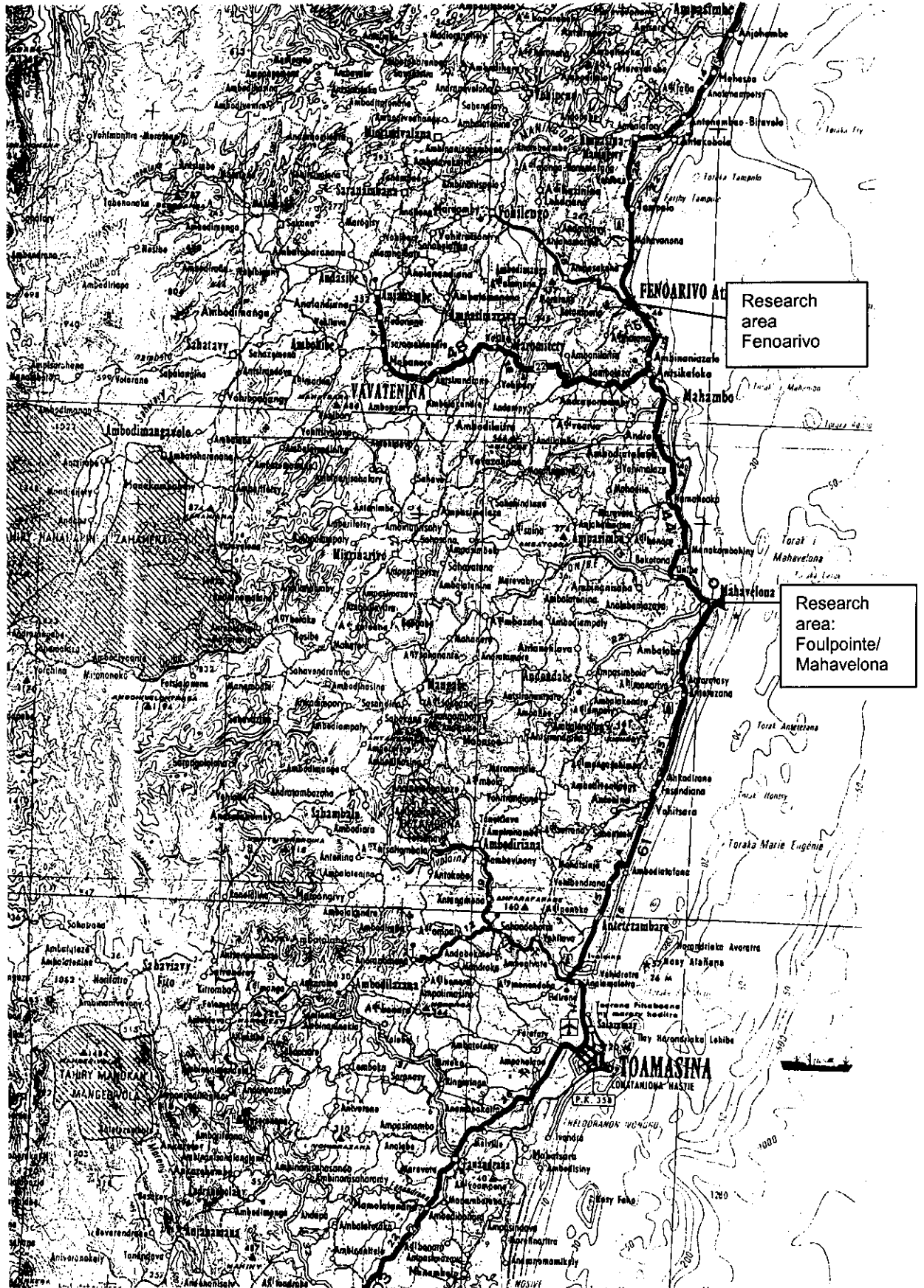
- 1 = L'épouse/ partenaire, qui a obtenu le crédit
- 2 = Le mari/ conjoint
- 3 = Le couple ensemble
- 4 = Le chef du ménage
- 5 = qqn d'autre (à préciser): \_\_\_\_\_
- 99 = pr

# Map of Madagascar



(Source: Internet, World Factbook, CIA 2000)

Map of the research region at the east coast



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