



Matthias Volmer

**Attainability of the UN-Sustainable Development Goals
through Village Savings and Loan Associations (VSLAs)**

A qualitative-empirical study on the example of VSLAs in central Cameroon

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Submitted by Matthias Volmer

First Supervisor: Prof. Dr. Sabine Hofmeister

Second Supervisor: Dr. Jorge Guerra González

Institute for Sustainability Governance (INSUGO)



*I dedicate this thesis to my parents and to my sisters.
Without their mental and material support it could have never been realized.*

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Preface & Acknowledgement

With the underlying thesis I aim to complete my Master degree study of Sustainability Sciences that I began in 2012. Throughout the years, I could acquire an integrated knowledge in the fields of Economy, Political and Social Science as well as in Ecology. Thereby I perceived the associated interdisciplinary character of the program as a curse and a blessing in the same time. On the one hand, it is impossible to gain a problem-solving competence in the field of sustainability without the proverbial view beyond the horizon of a single scientific sector. On the other hand, however, the deviant ways of thinking, arguing and different epistemic perspectives always were a challenge and not rarely gave me the feeling of being stuck between the different disciplines instead of being a mean to connect them.

It is thus no coincidence that, for the purpose of this thesis, I decided to fall back on a practical experience I made, rather than focusing on one of the various theoretical constructs I got to know through my studies. I had the chance to visit Akonolinga, Cameroon in summer 2014 through an internship that was financed and coordinated by the European Platform GLEN (Global Learning Education Network) and the German member organization ASA-Program. In this manner, I participated in a one-year learning cycle that prepared myself for the stay abroad and gave insight about critical concepts on international development cooperation such as critical masculinity or critical whiteness. Also, I owe the program a professional and interesting follow-up work of my experience in Cameroon and various helpful contacts and friendships.

Neither the internship in 2014 nor the research stay in 2016 wouldn't have been possible without the efforts of my hosting organization SAIMED (service d'appui de Microfinance et de développement). Therefore, I like to express my special thanks to the founder and CEO Bienvenu Ohana, who was more than just a boss and was receiving me like a father in his 'SAIMED-family'. Among the colleagues that I worked with, I want to emphasize my particular gratefulness to Philomène Bilounga that logistically facilitated the research stay and helped me to contact, to schedule and to carry out the expert interviews. Naturally, my thanks also goes to the other colleagues that assisted me during my stay with helpful information, data and with their boundless hospitality, as well as to all the experts that were willing to help me with their interviews.

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I. Abstract

The agreement on the 17 Sustainable Development Goals (SDGs) by the UN General Assembly in September 2015 was a milestone in the common history of international development and sustainability governance. However, in order to be effective, it is necessary to identify and to define suitable instruments that can be applied in order to fulfill the ambitious goal catalogue. Therefore, the underlying thesis examines the concept of Village Savings and Loan associations (VSLAs) with regard to its mechanisms that operate towards an attainment of the respective goal category. VSLAs are self-government, autonomous and democratically organized Microfinance Institutions (MFIs). They consist of a maximum of 25 mostly female members, who know and trust each other. The work is carried out within a qualitative-empirical research design applied in central Cameroon, which has to some extent exemplary character for sub-Saharan Africa. In this manner, guided experts interviews were conducted with VSLA-presidents as well as with field officers that are creating and accompanying VSLAs. A first part addresses the historical evolution of the SDGs and the theoretical and actual implications of Microfinance and the VSLA-methodology. After considering the methodological proceeding, the results are presented, discussed and summarized in a conclusion. All in all, 22 mechanisms for the attainment of nine SDG-categories are identified and described. Of particular importance is the key role of the credits to trigger fruitful activities that generate financial wealth, economic growth and employment. Furthermore, the savings of the members are an important factor for the school enrollment of the members' children. Additionally, a combination of the credits and the solidarity fund improves the medical treatment of the members and their families. In contrast to that, direct mechanisms supporting the nutritional situation or gender equality in the research field are found to have a limited importance. Moreover, none of the identified mechanisms targets the environmental sphere of the SDG-catalogue. This is weighty in light of an increasing noticeability of the impacts of climate change for the involved population group. Nonetheless, the VSLA-concept is a simple way to effectively address the social and the economic aspects of the SDG-catalogue. In this manner, a further development of the instrument could include the canalization of the capital of international development co-operation through the VSLAs as democratic and transparent grassroots-institutions.

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IV. List of Acronyms

GAD	Gender and Development
ICSU	International Council of Science
ILO	International Labor Organization
IMF	International Monetary Fund
IPCC	Intergovernmental Panel on Climate Change
ISSC	International Social Science Council
IWY	International Women's Year
MDGs	Millennium Development Goals
MFI	Microfinance Institution
NGO	Non-Governmental Organization
OPHI	Oxford Poverty & Human Development Initiative
SAIMED	Service D'Appui aux Initiatives de Microfinance et de Developpment
SDGs	Sustainable Development Goals
UN	United Nations
UNCED	United Nations Conference on Environment and Development
UNGA	United Nations General Assembly
UNPCCC	United Nations Framework Convention on Climate Change
VSLA	Village Savings and Loan Association
WAD	Women and Development
WBGU	Wissenschaftlicher Beirat der Bundesregierung Globale Umweltveränderungen
WCHR	World Conference of Human Rights
WSSD	World Summit of Social Development

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1. Introduction

The agreement on the 17 Sustainable Development Goals by the UN-General Assembly in September 2015 represents a milestone in the history of international development and the international governance of Sustainability. The resolution comprises social, ecologic and economic targets in a single catalogue and gives the starting signal for the post-2015 process. Being committed to the principle of common but differentiated responsibilities, the goals explicitly address both developing and developed world and therefore emphasize the obligations of the industrial countries towards the economically weaker developed parts of the world (see United Nations General Assembly (UNGA) 2015, §12). Moreover, the time corridor of 15 years demands for an expeditious beginning of the worldwide efforts to achieve the goals that are mostly accompanied by a quantitative target value.

However, before getting down to work, the formulation of possible measures that ensure the achievement of the goals is a necessary precondition. The options for this are manifold and comprise, depending on the underlying ideology, direct monetary support, technological transfer or merely market-based instruments. The latter comprises in particular the inclusion of poorer population groups into the financial system in giving them simple access to basic financial services such as saving- or credit facilities. Not only since declaring 2005 as the Year of Microcredit, the UN relies on Microfinance-programs that promise cost-efficient and non-bureaucratic developmental solutions under the banner of 'self for self-help'. Notwithstanding this, only three years later, the international Microfinance industry was hit by a global series of crises. The sector was marked by usurious interest rates, violent methods of debt collection and suicide cases that were attributed to over-indebtedness and excessive group pressure (see Ashta et al. 2011; Bateman and Chang 2012).

The emergence of alternative programs that refocus on the developmental background of Microfinance can be seen as a direct reaction to these events. One of these programs is represented by the concept of Village Savings And Loan Associations (VSLA). In contrast to conventional profit-oriented Microfinance Institutions (MFI), the VSLA-methodology is a framework of democratic and transparent rules that addresses the creation of small and self-governed groups within the rural context. The groups need to consist at least to 80% of female members who know and trust each other. In regular meetings they have the opportunity to save small sums of money and to take credits from the joint capital stock. The members themselves decide democratically on the filling of the management positions or on the amount of the interest rate. The activities are cycle-bound and finish not later than one year after the creation with a

pay-out, where each member gets disbursed her/his savings plus the interest rate added (see Allen and Staehle 2007).

Today, the VSL associations are implemented in 72 countries on three continents and comprise around twelve million members worldwide (see VSL associates 2016). Notwithstanding this, the concept is still underrepresented in the scientific discussion on Microfinance and Development Economics. The few existing studies mainly examine the financial patterns or the impact on individual developmental fields such as health, nutrition or education. A common feature of these works is their predominantly quantitative research design that aims at establishing a statistical correlation between the VSLA-membership and the respective outcome (see, e.g., Anyango et al. 2007; Brannen 2010 ; Annan et al. 2013).

Apart from the attested merely positive impact on the different outcome variables, none of the existing studies targeted the mode of operation behind it. However, as a matter of fact, a statistically positive impact of the VSLA-concept could either be the result of one of its core activities or of an informal occurring constellation within the groups. The qualitative information about the design of the relation would indeed help to understand, which elements of the VSLA-concept are able to support which targets of the SDG-catalogue.

1.1. Knowledge Interest and Research Question

The underlying thesis aims to support the post-2015 process. Its objective is to contribute to the closing of the gap between the UN Sustainable Development Goals and the implementation of measures to attain them. Therefore, the concrete example of the VSLA-concept is examined regarding its mechanisms that support the achievement of the SDG-catalogue. The identification of the mechanisms relates to the core activities of the VSLA as well as to the general structure of the groups as democratic and transparent institutions. More specifically, the study aims at revealing information on the qualitative design of the relation between the VSLA-membership and the respective goal categories. The research builds upon the existing knowledge in the field and considers the quantitatively described information as a starting point for the identification process. Nevertheless, goal categories that have not been subject to previous studies are not ignored completely but treated as peripherally relevant targets.

The knowledge interest of the underlying study can be summarized under the following research question:

- *By which mechanisms Village Savings and Loan Associations (VSLAs) are able to contribute to the attainment of the UN-Sustainable Development Goals?*

At this, the membership in the VSLA is treated as the independent variable, whereas the role of the dependent variable is assigned to the respective goal category.

The knowledge generated by this work is important for decision-makers in charge for the progress in the individual goal dimension. Furthermore, the results provide useful information for actors involved in the practical implementation of the concept such as Non-Governmental Organizations (NGOs) that target the initiation of new VSLAs or even the members of VSL associations themselves. Although the 17 goals are applicable for each country, this work focusses on the rural parts of the so-called developing world, where saving groups are already widely spread.

1.2. Proceeding and Structure

The work approaches the above expressed research question with a qualitative research design. Thereby, the mechanisms are derived from expert interviews within the chosen research field of the municipality of Akonolinga, a rural region in central Cameroon. The crucial role of the experts is filled by local VSLA-presidents and NGO-employees that have a long-time experience with the concept. The transcribed interviews undergo a qualitative content analysis by the application of the software MaxQDA.

However, a first part (see chapter 2 and 3) considers the theoretical context, into which this research is embedded. On the one hand this concerns the historical genesis (see 2.1) of the SDGs that represent the preliminary end point of a long and controversial evolution of the notion of 'development'. Furthermore, a closer look is being taken on the Millennium Development Goals (see 2.2), as the precursor of the SDG-catalogue, and also on critical Post-development-approaches (see 2.3). Subsequently, the focus is put on the critical assessment of the substantive scope of each SDG (see 2.4). On the other hand, the general idea (see chapter 3.1), the variety of forms (see 3.2) and the current problems (see 3.3) of Microfinance and traditional MFIs are considered. The following section (see chapter 4) paves the way for the empirical part in presenting the fundamentals of the VSLA-methodology (see 4.1 - 4.3) and scrutinizing existing scientific work on the concept (see 4.4).

The methodological design of the qualitative-empiric study is addressed by chapter 5. First of all, this includes a closer consideration of the research location (see 5.1). Second, the specific methodological steps are introduced (see 5.2 – 5.7). The chapter closes with an auto-critical reflection on problems related to the sociocultural embeddedness of the author of this study (5.8).

Chapter 6 presents the results of the empiric study in maintaining the structure of the SDG-catalogue. Thereby, the identification of the mechanisms is demonstrated by support of the quotation of key statements of the experts. Finally, the results are discussed in chapter 7, before chapter 8 closes the thesis by the provision of the conclusion.

2. Development and the Sustainable Development Goals

In a first step, the following chapter provides an overview of the historical evolution of the notion 'development' until the moment of the creation of the Millennium Development Goals (MDGs) in 2000. Subsequently, after a brief reference to post-development approaches, the chapter focusses on the material scope of the UN-Sustainable Development Goals (SDGs). Being established in September 2015 by the UN General Assembly, the goals represent a potential "*Copernican revolution in development cooperation*" (Gass and Weinlich 2015) and are the result of a long-term process. The beginning of this process dates back to the origin of the international development debate in the second half of the 20th century, which can be seen as a direct heritage of the US- and Eurocentric colonial era. The eight Millennium Development Goals (MDGs), with the temporal implementation horizon until 2015 were a controversial milestone in this discussion as well as a precursor and a necessary prerequisite for the SDGs.

2.1. Historical Outline of the Development Debate

The natal hour of the international development debate is frequently attributed to the 20th January of 1949 when then US-President Harry Truman presented "*the improvement and growth of [the planets'] underdeveloped areas*" (Truman 1949) as the last target of the famous Point Four Program announced in his inaugural speech (see Sachs 1989, p.1; Kerner 1999, p.13). As a matter of fact, the notion of development is much older and originated from the colonial context. This is confirmed by its earlier appearance in the Peace Treaty of Versailles of 1919 which addressed it as follows:

"[...] peoples that are not yet able to stand by themselves under the strenuous conditions of the modern world, there should be applied the principle that the well-being and development of such peoples form a sacred trust of civilization. [...] The best method of giving practical effect to this principle is that the tutelage of such peoples should be entrusted to advanced nations."

(Art. 22, Versailles Treaty 1919)

Nevertheless, Truman's use of the term 'development' marks a turning-point in the political history not only of the USA. The declaration that the largest part of the Global South was suffering a lack of something that is obviously present in the Western World can be seen as the starting point for the long and winding road, the notion of 'development' went through within the last century (see Büschel 2010, p. 3).

During these late years of the colonial era, the economic power of a country became prominent as an indicator for its general performance and the level of its civilization. Before that, Eurocentric colonial philosophy was largely built on racist ideologies to justify the two colonial main-objectives: the exploitation of natural resources in order to benefit financially (economic mandate) and the civilization of the illiterate and immature 'natives' (moral mandate) (see Sachs 2006, p. 61 f.). Various postcolonial theorists (see, e.g., Fanon 1985, Osterhammel 1995, Eckert 2006) support the perspective that many of the structural problems in former colonies, such as corruption, nepotism or even ethnic conflicts, are the long-term effects of the traumatizing behavior of the European intruders (see Kerner 2010, p. 25 ff.).

Nevertheless, the introduction of the term 'development' and the concentration on economic values to measure the wellbeing of a nation was the beginning of a new philosophy. From now on it was possible to put every nation on an assigned position of a quantitative hierarchy with the US and the Western World leading the grid. Without regard to the various cultural beliefs or the ideals different peoples were pursuing, it was henceforth defined that they were lacking development and that they were in need for external help. Consequently, "*colonial disdain*" from the protective powers was replaced by "*economical disdain*" from the so-called developed world (see Sachs 2006, p. 62). Development, in this notion, means the unquestioned striving for Western values, such as economic prosperity, with the national income serving as the universal indicator for the respective level of development. As a continuation to the colonial era and in an implicit accordance with the Treaty of Versailles it was still the USA and the European states that were responsible for its implementation.

With the beginning of the second half of the 20th century, the development debate stood at the take-off point of an alternating and contradictory process which can be described as a sequence of five decadal episodes from 1950 until 2000 (see Büschel 2010, p. 4 ff.).

The first decade (1950 – 1959) was dominated by the bipolar influence of the emerging cold war. The two opposing powers were eager to demonstrate the superiority of their social model on the living example (see Petersson 2009, p. 96). The Soviet Union and other communist actors tried to protectively win over nations and peoples of the global South for their side under the theme of international solidarity. On the opposite side, the effort of the US-dominated actors held the central motivation of civilization through

economic modernization which included their institutional connection to the global markets. Furthermore, US-development policy was pervaded by the ubiquitous containment policy: the prevention of the spread of the communist influence. The described interplay of both systems, which began in this decade, prevailed until the devolution of the Soviet Union in 1989 with declining importance since the 1970s (see Büschel 2010, p. 4 f.).

The second decade (1960 – 1969) is frequently labeled with ‘classical economic modernization’. The procedures can be described as the result of an increasing influence of the US-dominated idea of modernization and a profound wave of political decolonization on the African continent.¹ Development policy in this phase pursued the vision that a general growth of the national income automatically ‘trickles down’ to each and even the poorest individual within the developing population (see Degnbol-Martinussen and Engberg-Pedersen 2003, p. 26). Characterizing for this episode were large-scale infrastructure projects that involved substantial investments and technology transfer mostly in the urban environment (see Katseli 2008, p. 11; Büschel 2010, p. 5).

The following ten years (1970 – 1979) were marked by an emerging “*discursive change*” (Hettne 2009, p. 85) accompanied by and promoted through the oil crises of 1973 and 1979, which led to a process of rethinking the rules that were thought to be without any alternative. This was supported by the fact, that key actors realized that the above mentioned ‘trickle-down effect’ was not meeting its assumed expectations (see Katseli 2008, p. 12 f.). Several initiatives, such as the Pearson Commission on International Development (Pearson et al. 1970), which investigated on the effectiveness of ongoing and recent practices of development aid, came to a decisive result. It stated that funded capital for development was not able to trigger growth in many cases. Even if it did, the benefit stayed in reality within the ruling elite of the receiving countries or drained away in regimes of fraud or corruption. In some regions even a rise in poverty could be measured - irrespectively of the capital inflow (see Pearson et al. 1970; Büschel 2010 p. 5 f.). As a result thereof, decision makers began to reconsider established practices. The then incumbent president of the World Bank, David McNamara, stated in 1972:

“The basic problem of poverty and growth in the developing world can be stated very simply. The growth is not equitably reaching the poor and the poor are not significantly contributing to the growth. Despite a decade of unprecedented increase in the gross national product of the developing countries, the poorest segments of their population have received relatively little benefit. [...] One can

¹ Independence from Great Britain: Nigeria (1960), Sierra Leone, Tanzania (1961), Kenya (1963) Federation of Rhodesia and Nyasaland (1963), Malawi, Zambia (1964), Gambia (1965), Botswana, Lesotho, (1966), Mauritania, Swaziland (1968) Independence from France: Burkina-Faso, Madagascar, Mauritania, Mali, Chad, Republic of Congo, Gabon, Dahomey (Benin), Togo, Ivory Coast, Senegal, Cameroon (1960), Algeria, Rwanda (1962), Independence from Spain: Equatorial-Guinea (1968) (see Thompsell 2015).

conclude that policies aimed primarily at accelerating economic growth, in most developing countries, have benefited mainly the upper 40% of the population and the allocation of public services and investment funds has tended to strengthen rather than to offset this trend."

(McNamara 1973)

This insight implied a shift away from the national income as the universal development indicator towards a new strategy, aligned to the basic needs of the local individual. For the first time, international development policy began to focus on groups that were ignored by the economic growth until this day, such as rural population or slum dwellers (see Sachs 2006, p. 63 f.). In addition, women were identified as an own important group of claimants which was equivalent to the evolution of the Women and Development approach (WAD). This young branch of development was institutionalized by the foundation of feminist networks of activists and scientists, accompanied by the declaration of the international women's year (IWY) in 1975 and the designation of the UN decade for women from 1976 – 1985 (see Kerner 1999, p. 11). Sachs (2006) describes this episode as the splitting of the development debate into the "*development-as-growth*" and "*development-as-human promotion*" (Sachs 2006, p. 64 f.). During the first was carried out mainly by financial institutions such as the International Monetary Fund (IMF), the latter was initiated by need-oriented actors such as the International Labor Organization (ILO) (see *ibid.*). Indication for a shift towards the approach of basic needs gave several campaigns of this time such as "*Nutrition for all*"², "*Health for all*"³, "*Education for all*"⁴ and "*Work for all*"⁵ (see Büschel 2010, p. 6). However, it should also be pointed out that similar targets were set already within the moral mandate during the colonial era (see *ibid.*). The installation of schools or hospitals can be seen as typical activities of development cooperation of the decade. As a backdrop, from 1973, the international loans granted by the developed countries increased rapidly, leading inevitably to oppressing levels of debts for the countries in the Global South (see Katseli 2008, p. 12 f.).

The period between 1980 and 1989 is often referred to as the "*lost decade of development*" (e.g. see Carrasco 1999, p. 119; Nuscheler 2012, p. 33). The reasons for this are wide and varied. Concerning this matter Büschel (see 2010, p. 6) mentions the economic crisis of the beginning at the decade which was itself induced by the two oil crises of the previous years. As a result, the countries of the Global North were obliged to tighten their households and to drastically cut down development activities. From the point of

² Program initiated by the Food and Agriculture Organization (FAO).

³ Campaign initiated by the World Health Organization (WHO).

⁴ Campaign initiated by the United Nations Educational, Scientific and Cultural Organization (UNESCO).

⁵ Campaign initiated by the International Labor Organization (ILO).

view of the developing countries, the term of a profound debt crisis seems to be more accurate. For several years, the amount of capital designated for the debt repayment was even higher than the amount of development credits granted by the countries of the North (see Nuscheler 2012, p. 32). Development projects were especially implemented as structural adjustment programs which can be seen as a shift towards a neoliberal turning point (see Nuscheler and Roth 2006, p. 18). However, in the same time, different initiatives were indicating a possible new direction of development policy. As early as 1980, the North-South commission under presidency of the former German chancellor Willy Brandt published a report⁶ investigating on the current status of development policy. It concluded with an alternative approach, by which the countries of the global South were to be met on eyelevel. The suggestion included an increase of the global funds for development and reformation of the current monetary and trade system. Furthermore, it highlighted the need for military disarmament as a necessary condition for a successful development policy (see Brandt et al. 1980; Büschel 2010, p. 6; Nuscheler 2012, p. 33). Another milestone in the debate was achieved in 1987 by the UN World Commission on Environment and Development and their release of the report “*Our common future*” (Brundtland et al. 1987). The so-called Brundtland-report⁷ declares that:

“The goals of economic and social development must be defined in terms of sustainability in all countries – developed or developing, market-oriented or centrally planned. [With Sustainability understood as] [...] development that meets the needs of the present without comprising the ability of future generations to meet their own needs.”

(Brundtland et al. 1987, p. 41)

The report contained several innovations in the general understanding of the term ‘international development’. First, it did not distinguish between receiving and assisting countries but addressed the responsibility of each nation. From a pointed perspective, any country on earth could theoretically now be seen as a developing country. Second, it was the first official document that described future generations as an own group of claim holders, and third and consequentially, it included natural capital as an important value that often becomes scarce when being confronted with an unbalanced social or economic development. As a matter of fact, the description of the 80s as ‘lost decade of development’ stands in contrast to the conceptual advancements that were reached. Only if related to the practical implementation of development policy, the attribution becomes more appropriate. Neither did the period come up with an

⁶ Full name: A program for survival – Report of the Independent Commission on International Development Issues.

⁷ The report is named after the president of the group, the then prime Minister of Norway, Go Harlem Brundtland.

extensive change of practice nor did the economic crises of the time allow any major strides for the countries of the North (Büschel 2010, p. 6 f.).

The message of the Brundtland-report led the way forward for the development policy of the fifth decade (1990 – 1999). On the one hand, the concept of sustainability found its way in the recuperating development practice, whilst on the other hand the decade was accompanied by numerous official summits and conferences on the topic. First and foremost, the *UN-Conference on Environment and Development* (UNCED), also known as *Earth Summit*, of 1992 in Rio de Janeiro⁸ developed a set of 27 principles and highlighted the key role of the global biosphere and its limits as well as the sovereignty of each country to implement its own environmental and development policy⁹ (Principle 1). The notional shift from ‘development aid’ towards ‘development cooperation’ as well as the birth of the ‘help for self-help’ - paradigm appears in the same light (see Büschel 2010, p. 2 ff.). Within the final declaration, the summit also recognized “*the special situation and needs of developing countries, particularly the least developed and those most environmentally vulnerable*” (Principle 6) (UNCED 1992). The Earth Summit was followed by an almost annual series of relevant conferences. It started with *the World Conference of Human Rights (WCHR)*, which “*reaffirm[ed] the right to development [...] as a universal and inalienable right and an integral part and an integral part of fundamental human rights*” (WCHR 1993). Furthermore, the WAD approach was forwarded, focusing on the reduction of maternal mortality and the access to reproductive sexual health services including family planning. The topic was taken up in 1995 at the Fourth World Conference on Women in Beijing, where the manifold kinds of gender discrimination and oppression were denounced. These processes reinforced the conceptual shift from ‘Women and Development’ (WAD), that solely focused on the situation of women, towards the ‘Gender and Development’ (GAD)-approach that took into account all gender-related attribution of power and rights (see Ravazi and Miller 1995, p 1 ff.). The World Summit on Social Development (WSSD) finally yielded in the further proclamation to “*place people at the center of development*” (WSSD 1995). Thereby it revisited the paradigm of ‘development-as-human promotion’ and the ‘basic-needs’ strategy from the 70s (see Nuscheler 2012, p. 33 f.). From a more practical perspective, the decade was also characterized by the collapse of the Soviet Union in 1989. By this means, numerous well-accepted alternative approaches of development policy ceased in the following years (see Büschel 2010, p. 7). Some authors argue that the end of the cold war also reduced the

⁸ Rio Declaration of Environment and Development.

⁹ This principle is applicable “*in accordance with the Charter of the United Nations and the principles of international law.*”

European and US-American motivation of development co-operation. This perspective is evidenced by the fact of globally shrinking public investments in the sector (see Brandi and Messner 2014, p. 514).

In contrast, important new actors entered the development stage taking up the paradigm of ‘help for self-help’. Even though the first pioneers of Microfinance were established already some 20 years earlier¹⁰, it was during the 90s when the general idea of small loans for an individual impact of poverty eradication gained extensive popularity. The holding of the first international Microcredit summit in 1997 with almost 3.000 participants from 132 countries gave evidence for this phenomenon (see Microcredit Summit 1997).

2.2. The Millennium Development Goals

With the beginning of the new millennium a new level in the arena of international development was reached. This was primarily caused by the agreement on the eight Millennium Development Goals (MDGs) and their 48 sub-targets by the 55th General Assembly of the UN in the autumn of 2000 within the so-called Millennium Declaration. According to Martens (2006) the establishment of the MDG can be seen as a “*new mantra of development policy*” (p. 37), which refers to their assumed universal effectiveness compared to the patchwork of the previous years. Nevertheless, the emergence of the MDGs was also the logical result from the marathon of summits and conferences one decade earlier (see Nuscheler and Roth 2006; p. 18 ff.; Freudenschuss-Reichl 2008, p. 161). However, for several reasons the MDGs represent considerably more than old wine in new bottles. Never before, had such a large number of nations (189) agreed on a comparable catalogue of international development. In addition, for the first time a relatively sharp temporal frame of fifteen years and a commitment for the frequent validation of the progress of the goal attainment were agreed. The latter manifested itself in a series of reports such as the Global Monitoring Reports¹¹ or the World Development Indicators¹² (see Nuscheler 2012, p. 109). Moreover, six out of eight goals were equipped with quantitative corridors – another novelty for that time. Finally, the announcement of the MDGs boosted the public awareness for international development and set the stage for numerous actors such as NGOs, local governments or churches to engage for their attainment

¹⁰ As a first mover, Mohamed Yunus established his ‘Grameen Bank’ already in 1976.

¹¹ Since 2006 the Global Monitoring Report is published annually by the World Bank and the International Monetary Fund (see World Bank 2015b).

¹² The World Bank raises the set of World Development Indicators annually since 2005 and reconstructs them retroactively until 1960 (see World Bank 2015e).

(see Nuscheler and Roth 2006, p. 20 ff.). The following Table 1 gives an overview on the eight MDG and their sub-targets.

MDG #	Content	Sub-Target(s)
MDG 1	Eradicate extreme poverty and hunger	A) Halve between 1990 and 2015 the proportion of people living on less than \$ 1.35/day. B) Achieve decent employment for women men and young people. C) Halve between 1990 and 2015, the proportion of people who suffer hunger.
MDG 2	Achieve universal primary education	A) By 2015, all children can complete a full course of primary schooling, girls and boys.
MDG 3	Promote gender equality	A) Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015.
MDG 4	Reduce child mortality	A) Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate.
MDG 5	Improve maternal health	A) Reduce by three quarters, between 1990 and 2015 the maternal mortality ratio. B) Achieve by 2015 universal access to reproductive health.
MDG 6	Combat HIV/AIDS, malaria and other diseases	A) Have halted by 2015 and begun to reverse the spread of HIV/AIDS. B) Achieve, by 2010, universal access to treatment for HIV/AIDS for all those who need it. C) Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases.
MDG 7	Ensure environmental sustainability	A) Integrate the principles of sustainable development into country policies and programs; reverse loss of environmental resources. B) Reduce biodiversity loss, achieving, by 2010, a significant reduction in the rate of loss C) Halve, by 2015, the proportion of the population without sustainable access to safe drinking water and basic sanitation. D) Achieve, by 2020, a significant improvement in the lives of at least 100 million slum dwellers.
MDG 8	Develop a global partnership for development	A) Develop further an open, rule-based, predictable non-discriminatory trading and financial system. B) Address the special needs of the least developed countries (LDCs). C) Address the special needs of landlocked developing countries and small island developing states. D) Deal comprehensively with the debt problems of developing countries through (inter)national measures in order to make debt sustainable in the long term E) In co-operation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries. F) In co-operation with the private sector, make available the benefits of new technologies, especially information and communications.

Table 1: Content and sub-targets of the Millennium-Development-Goals (See United Nations 2000)

Despite the abovementioned groundbreaking character, the MDGs were criticized profoundly from the moment of their publication (see Martens 2006, p.41 ff.; Nuscheler and Roth 2006, p. 23 ff.). A lot of critics referred to ‘forgotten fields’ of development that did not form part of the MDGs. Particularly relevant in this context is the necessity of military disarmament and the importance of a conflict-free environment, which was already proposed by the North-South commission in 1980 (see p. 6 in this thesis; Brandt et al. 1980). In contrast to the MDGs, the Declaration of Rio was already more sophisticated in this regard and stated that “*peace, development and environmental protection are interdependent and indivisible*” (UNCED 1992, principle 25). Furthermore, the MDGs did not address the target of good governance in their catalogue. Even though structures of corruption or nepotism were identified as barriers for devel-

opment as early as 1970 (see Pearson et al. 1970), the MDG creators did not take the fight against bad governance into account (see Nuscheler and Roth 2006, p. 25).

Harsh criticism also yielded to the direction of MDG 7: First of all it refers to the notion of sustainability, without comprising the pertinent dimensions in the terms of its definition. More precisely, it emphasizes environmental targets (loss of natural resources and biodiversity) without taking the economic and the social dimension into account. Additionally it included the access to sanitation and drinking water and the living conditions for slum population, what could rather be assigned to the scope of the poverty or health targets in MDG 1, 4, 5 or 6 (see *ibid*, p 165 f.).

Moreover, the MDGs were frequently criticized for the inadequate coverage of the environmental sphere (see Nuscheler 2006, p. 155 ff.; Messner and Scholz 2016, p. 19). Although MDG 7 addresses “*environmental sustainability*”, it completely ignores its key role for the attainment of MDG 1-6 and does not mention human induced climate change as a powerful explanatory variable. Following the scientific logic of this critique, economically poor and underprivileged population groups are both, more vulnerable and less adaptable to environmental disasters and other climate change risks (see e.g. Schulz-Baldes et al. 2005, p. 29 ff.). Effective environmental and climate change policy hence is a prerequisite for the whole developmental nexus. The reason why the MDGs do not reflect this relation is due to their general target frame, which solely addresses the economically least developed states in the Global South. Even though human-induced climate change is mainly caused by CO₂-intensive societies in the Global North, their responsibility is not covered by the MDGs (see Nuscheler 2006, p. 160 ff.). The argumentation line concludes that MDG 7 does not sufficiently translate the necessity of thinking environmental and development policy as one. This circumstance can be seen as a step back compared to the achievements of the 1992 Rio Declaration that stated: “*The right to development must be fulfilled so as to equitably meet developmental and environmental needs of present and future generations*” (UNCED 1992, Principle 3, see WBGU 2014, p. 6).

Finally, the fact that the MDGs set targets unilaterally for the so-called developing world without taking into account the responsibilities of the so-called developed world has also constituted an open gateway for criticism. Once more the 1992 Earth Summit was more sophisticated than the 2000 Millennium summit when it defined that “*states have common but differentiated responsibilities*” (UNCED 1992, Principle 7). As a matter of fact, the unidirectional frame of the MDGs can be seen as a turning away from development cooperation to development aid, which is clearly a regress against the evolutionary background the notion of development went through in the previous decades. Furthermore, the MDGs were elabo-

rated and presented by UN-bodies, whereas the member states only “*appreciated and noted*” (Kercher 2016) them as a part of the UN implementation plan. These shortcomings supported the (true) perspective of many states, to view the MDGs as an UN-program instead of national goals (Kercher 2016). Retrospectively, the fact that some MDGs were fulfilled on a global level, but mismatched their target in other large parts of the world can be seen as an evidence for this critique (see Fehling et al. 2013, p. 1109 ff.).¹³

2.3. Post-Development-Approaches

Within the beginning of the third millennium, official policy practice concentrated on the attainment of the MDGs. Nevertheless, as of today, the discussion on the moral legitimization and the practical content of development cooperation is far from being at the end. As a consequence of the unsatisfying results of development aid so far, a group of authors came about with a new and controversially discussed paradigm (see Sachs 1992)¹⁴. The ‘Post-Development’-approach generally rejects the Eurocentric conception of development. It particularly criticizes the paternalistic structures as a heritage from the colonial era and claims the undesirability of the capitalistic and industrialized Global North as a role model for countries in the Global South. According to this argumentation line, the CO₂-intensive societies whose economies rely on the excessive use of finite natural resources and global work division are causing an ecological crisis (see Ziai 2012, p. 133 ff.). Any ‘development’ on the path of those societies is both inequitable, as it is impossible to catch up with an external developer, and doomed to fail, facing a global ecological crisis of resource depletion and climate change.

By closer inspection, two different strings of Post-Development exist. The first one, the ‘*anti-development*’-approach reclaims the right of cultural self-determination and complete autonomy against the European and North-American imposing of universal values. The second one, the ‘alternative development’- or ‘beyond development’ (Pieterse 2000, p. 176) – approach, which builds on existing patterns but rejects any kind of political incapacitation and keeps the decision-making power at the individual stage. Both sides can be criticized by different perspectives. The accusation to anti-development is a romanticized perspective on local communities and cultural traditions, ignoring that those are very often violent and inharmonic, especially in relation to children and women rights. Further, it demonizes devel-

¹³ For example: MDG 1c) “Halve between 1990 and 2015, the proportion of people who suffer hunger”, was reached already in 2010 during large parts in East Africa or India did not undergo a substantial improvement in the same time (see Center for Global Development (CGD) 2012).

¹⁴ Sachs (1992): The Development Dictionary associates the most important authors of Post-Development. To be mentioned here most prominently: Escobar (1992), Esteva (1992), Latouche (1992), Rahnema (1992). According to Ziai (2012) the notion of post-development arose in the 1980s in Latin America, influenced by the Austroamerican philosophe Ivan Illich (p. 133), who also published in Sachs (1992).

opment without recognizing positive aspects and merits such as the continued extension of life expectancy in developing countries. Critique on the alternative development string often originates on the anti-development side and points out the impossibility of living the right life in the wrong place. Latouche (1992) even links this approach with a risk and concludes that: *“the fact that it presents a friendly exterior makes ‘alternative development’ all the more dangerous.”* (Latouche 1993, p. 161; see Pieterse 2000, p. 175 ff., Ziai 2012, p. 135).

Nonetheless, it is essential to recognize that the notion of ‘development’ is far from being indisputable. The fact that there is an epistemic paradigm that rejects or at least questions the own field of study is highly relevant and should not be ignored by this contribution.

2.4. Substantive Scope of the SDGs

The approval of the 17 UN-Sustainable Development Goals in September 2015 usher a new era of development cooperation (Messner and Scholz 2016, p. 18). Already the preamble of the SDG document¹⁵ illustrates that their creators learnt something from the above mentioned critique as it formulates *“People”*, *“Planet”*, *“Prosperity”*, *“Peace”* and *“Partnership”* (UNGA 2015, Preamble) as overarching objectives. Compared to the MDGs, three advancements can already be seen on this stage. First of all, with the social (*“People”*), the environmental (*“Planet”*) and the economic (*“Prosperity”*) sphere, the SDG-catalogue respects all three dimensions of sustainability as equally important targets. This can be seen as an advancement to the MDGs that concentrated merely on social aspects and neglected the environmental and the economic sphere (see Nilsson and Costanza 2015 p. 7). Second it highlights the importance of a peaceful environment as a precondition. Even though this is not to be mistaken with a call for worldwide disarmament, it is still a progress to the MDGs. Third it obliges not only the developing countries in the Global South, but also the developed world in the Global North to work together as equal partners. This demonstrates that the goals are defined with respect to a common responsibility. This feature can also be recognized in the genesis of the SDGs. During the MDGs were elaborated and compiled by technical expert groups, the SDGs are the result of a long-term process, featuring consultations on national levels and worldwide civic involvement. At the end of this process, the goals were not only appreciated but officially passed by the UN general assembly. Although this is far from being legally binding, it still highlights a fur-

¹⁵ The final document of the 2015 UN-summit carries the name *“Transforming our world: the 2030 Agenda for Sustainable Development”*. Besides the preamble it contains a declaration, the goals and their sub-targets, means of implementation and follow-up explanations. In the following it is referred to as United Nations General Assembly (2015).

ther national commitment than the MDG evolution process. With respect to these advancements, the SDGs can be seen as the consequent conflation of the 1992 Rio process with the Millennium process (see Kercher 2016, p. 30 f.). As a result, the SDGs are considerably more extensive, comprising 17 goals with 169 sub targets.

Concerning the main goals Messner and Scholz (2016) identify three content-related clusters: With SDG 1 to 5 (poverty, nutrition, health, education and gender) and goal 7 to 10 (energy, prosperity, infrastructure, industrialization, and inequalities) nine goals are assigned to a social purpose. With goal 12 to 15 (consumption and production patterns, climate change, oceans, terrestrial and marine ecosystems) four other goals have an ecological background. The remaining four goals, 6 (water), 11 (cities), 16 (peace) and 17 (partnerships) have an integrative social and ecologic character. Figure 1 illustrates this classification (see Messner and Scholz 2016 p. 21f).

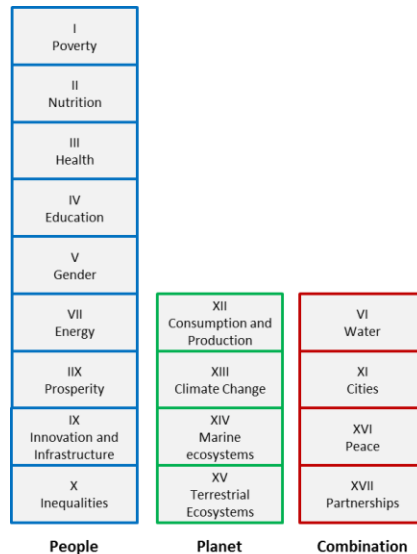


Figure 1: SDGs in order of their content-related cluster (Own representation, based on: Messner and Scholz 2016 p. 21 f.)

This categorization is in so far simplified, as it neglects that most of the goals have a multi- and interdisciplinary background. Furthermore, it doesn't display the interdependencies between them. On the one hand the fulfillment of some goals might contribute to the success of another. The coherence of nutrition and health is just one example for such a mutually reinforcing constellation. On the other hand the fulfillment of two or more goals might get in conflict. A possible trade-off constellation might for example evolve between SDG 9 (innovation and infrastructure) and 15 (terrestrial ecosystems) (see International Council of Science (ICSU) and International Social Science Council (SCCS) 2015, p. 6; Nilsson and Costanza 2015, p. 10).

Despite their recent approval, the SDGs were already subject to some criticism. First of all, some authors criticize that the mere amount of 17 goals and 169 sub targets overcharges the member states and entails the risk of fragmentary implementation on national agendas (see Messner and Scholz 2016, p. 24). In response to this, one could argue that a drastic reduction of the catalogue always would be at the cost of its aspiration to cover up all aspects of a worldwide sustainable development. Moreover, from a scientific perspective, a fragmentary fulfillment that at least indicates which field is underdeveloped is more valuable than a fulfilled catalogue that is incomplete by definition.

Another critique addresses the fact that some goals are not defined in a quantitative target frame (see ICSU and ISSC 2015, p. 7). It is arguable if this is stringently a step back compared to the quantitative character of the MDGs. Some of the goals, such as SDG 16 (Peace), need inevitably descriptive qualitative data in order to effectively measure an ongoing progress (see Messner and Scholz 2016, p. 24).

Apart from this, Nilsson and Costanza (2015) point out that *“a ‘narrative of change’ is missing”, [...] there is no clear means-end continuum [...] underpinning the framework”* (p. 8). As an ultimate goal to compensate this deficit they propose *“human wellbeing”* (p. 8). The remark that a symbolic ‘direction sign’ in order to set the course at departure is surely useful. However, the weak point of this argumentation line is that the proposition implies an anthropocentric perspective that neglects an intrinsic value of the biosphere, what could be seen as an omission of the environmental sphere. It is hence still a challenge for science and policy to create a widely accepted ‘narrative of change’ that covers all dimensions of sustainability.

Finally the SDG-catalogue is also criticized for being incomplete. Most prominently argued is the lack of inclusion of the planetary boundaries¹⁶ (see WBGU 2014, p. 6 ff.; Brandi and Messner 2014, p. 518 ff., Brandi 2015, p. 32 ff.; Messner and Scholz 2016, p. 23 f.). Even though three goals (climate change, marine and terrestrial ecosystems) affect core elements of these boundaries, they don’t precise the respective quantitative limit, such as the 2°-target for the case of climate change. Although this critique already evoked before the approval of the SDG and tried to impact their genesis¹⁷, it doesn’t reflect in the 17 goals. The interfering might in fact be the reason why the 2°-target appears at least in the subjoined declaration (UNGA 2015, sec. 31). Nonetheless, the exclamation of quantitative goals for planetary bounda-

¹⁶ WBGU (2014), p. 20 lists six quantitatively measurable planetary boundaries: (1) Limit climate change on 2° Celsius, (2) Limit ocean acidification on 0,2 pH units, (3) stop the loss of biodiversity and ecosystem services, (4) stop land degradation, (5) stop the loss of phosphor.

¹⁷ In particular: WBGU (2014).

ries that were already defined, might prove to be a missed opportunity (see Brandi and Messner 2014, p. 519 f.).

In the next step, the 17 goals are presented individually with respect to their sub-targets. On a first view, two kinds of sub-targets become apparent: Targets that are marked with the number of the respective SDG and a number (e.g. 1.1) and targets that are marked with the number of the SDG and a letter (e.g. 1.a). During the goals of the first category are formulated more precisely and often with a time limit, the goals of the latter category are more open and interpretable. Following the idea of Pisano et al. (2015) the numbered “*level 1-targets*” are handled with more attention than the other “*level 2-targets*” (p. 23). Further interest is granted to the current statistical reality and the scientific critique.

2.4.1. No Poverty

SDG 1 declares to “*end poverty in all its forms everywhere*” (UN-General Assembly 2015, Goal 1). Its universal character is contoured by five level 1-targets, all of which are limited by a time frame until 2030, and two level 2-targets without any temporal horizon. Table 2 presents the Goal with all of its sub-targets.

SDG 1: End Poverty in All its forms everywhere	
1.1	By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than 1,25 \$ a day.
1.2	By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.
1.3	Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.
1.4	By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.
1.5	By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.
1.a	Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programs and policies to end poverty in all its dimensions.
1.b	Create sound policy frameworks at the national, regional and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions.

Table 2: SDG 1, and its sub-targets (See UNGA 2015, Goal 1)

Historically, SDG 1 is assignable to the economic nexus of development that evolved in the late colonial era of the 1950s. It was during this period when the economic performance became prominent as an indicator for human development (see page 5). The MDGs addressed poverty and hunger within one goal (MDG 1). SDG 1 contains a quantitative economic threshold of 1.25 \$ per day that defines the category of being extremely poor (sub-target 1.1). In 2015 this applied for at least 836 million people or around 12% of the global population, with the vast majority living in Southern Asia and sub-Saharan Africa (World

Bank 2015d). Deacon and St. Clair (2015) recommend adjusting this threshold upwards in order to contribute more effectively to the overall success of SDG 1 (see p. 16). As a matter of fact, the official threshold of global poverty was increased only some days after the approval of the SDGs. It will further be adjusted in the coming years with respect to the inflation rate (World Bank 2015c). A coupling of the poverty threshold in the target with the official poverty line would certainly better reflect the real progress of attainment without the deadweight effect of a rising inflation.

As an extension, SDG 1 is not limited to economical poverty, but addresses poverty *“in all its dimensions”* (1.2). Without being precise which dimensions are available, the target leaves the decision in a liberal manner up to the *“national definitions”* (1.2). The same applies for the *“social protections systems”* that are prescribed in 1.3 as they are to be implemented in a *“nationally appropriate”* way (1.3). Regarding the individual designations, a deficit is irrefutable. A *“systematic comparative analysis of national poverty lines and definitions”* (Deacon and St. Clair 2015, p. 16) would provide remedy to some extent, but wouldn't be able to prevent national definitions to undermine the general objective.

Economic poverty is once more addressed in 1.4 where *“equal rights to economic resources”* are assured. In the same time the section offers an extension of the economic dimension and lists more key factors of poverty: *“ownership and control over land”*, *“inheritance”* or *“natural resources”*, and *“appropriate new technology”*. The catalogue becomes more concrete when referring to financial services and mentions microfinance as an implementation strategy (1.4). In contrast to other targets Deacon and St. Clair (2015) profoundly criticize target 1.4 for being *“too complicated and multi-faceted to be useful and measurable”* (p. 16). A splitting of the target into its individual components would probably be more precise, although at the cost of a further extension of the catalogue. Regarding the various aspects mentioned in target 1.4, it is difficult to quantify the amount of affected people. As a first approach the Oxford Poverty & Human Development Initiative (OPHI) developed the global Multi Poverty Index, which covers ten indicators in the categories of living standard, education and health.¹⁸ According to this method, in 2015 1.6 billion people lived in multidimensional poverty, 54% of them in South Asia, and 31% in Sub-Saharan Africa (see OPHI 2015). Regarding the access to financial services it can be stated that in 2014 every second adult or around 2.5 billion people didn't have a formal bank account (see World Bank 2014, p. 14 ff.).

In a last temporally limited target, target 1.5 contains the objective of *“building resilience to the poor and those in vulnerable situations”* and creates a link to the environmental sphere, when it announces *“cli-*

¹⁸ Health: nutrition, child mortality; Education: years of schooling, school attendance; Living standard: cooking fuel, sanitation, water, electricity, floor, assets.

mate change related-extreme events” as a major endangerment (1.5). On the one hand this target is essential as it shows a progress compared to the MDGs which did not mention climate change-vulnerability as a threat. On the other hand the target seems to be covered as well under several other targets of the SDG-catalogue (Deacon and St. Clair 2015, p. 16).

The two level 2-targets address the financial sourcing (1.a) and the policy framework (1.b) needed in order to implement the target. Furthermore, 1.b creates a link to the GAD-approach when it calls for “*gender-sensitive development strategies*” (1.b).

2.4.2. Zero Hunger

The overarching objective of SDG 2 is to “*end hunger, achieve food security and improved nutrition and promote sustainable agriculture*” (UNGA 2015, SDG 2). It comprises four level-1 targets with a temporal limitation of 2030, one level 1-target to be fulfilled by 2020 and three level 2-targets without any temporal frame.

SDG 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture	
2.1	By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.
2.2	By 2030, end all forms of malnutrition, including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescent girls, pregnant and lactating women and older persons.
2.3	By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.
2.4	By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality.
2.5	By 2020, maintain the genetic diversity of seeds, cultivated plants and farmed and domesticated animals and their related wild species, including through soundly managed and diversified seed and plant banks at the national, regional and international levels, and promote access to and fair and equitable sharing of benefits arising from the utilization of genetic resources and associated traditional knowledge, as internationally agreed.
2.a	Increase investment, including through enhanced international cooperation, in rural infrastructure, agricultural research and extension services, technology development and plant and livestock gene banks in order to enhance agricultural productive capacity in developing countries, in particular least developed countries.
2.b	Correct and prevent trade restrictions and distortions in world agricultural markets, including through the parallel elimination of all forms of agricultural export subsidies and all export measures with equivalent effect, in accordance with the mandate of the Doha Development Round.
2.c	Adopt measures to ensure the proper functioning of food commodity markets and their derivatives and facilitate timely access to market information, including on food reserves, in order to help limit extreme food price volatility.

Table 3: SDG 2 and its sub-targets (See UNGA 2015, Goal 2).

The historical background of SDG 2 is strongly connected to the basic needs-approach, which emerged itself during the 1970s (see page 7). Moreover, it combines biophysical processes with socioeconomic

processes, what contributes to the complexity of its fulfillment (Scholes et al. 2015, p. 19). A single goal that addresses hunger is a novelty compared to the MDG, which pooled poverty and hunger in MDG 1.

First of all, target 2.1 refines the objective and highlights the importance of infants as the most important target group of eradicating hunger. Moreover, it specifies that nutrition should be assured *“all year round”* (2.1), what makes it independent from individual crop yield, but also more difficult to measure. Target 2.2 extends the notion of hunger when it opposes against *“all forms of malnutrition”* (2.2). In addition, it highlights once more the role of children, but also addresses *“adolescent girls, pregnant and lactating women”* (2.2). This must, however, not to be mistaken with a connection to the GAD-approach, as the object doesn't aim to balance gender-based power relations but to support the health and the well-being of the up-growing infant. Scholes et al. (2015) recommend putting a focus on the first 1.000 days of goal attainment in order to comply with path dependencies. Additionally, it would be more precise to explain that malnutrition not only includes undernutrition, but also obesity and micronutrient deficiencies (see p. 20). In 2015, globally one in nine people, or around 800 million were undernourished, thereof two thirds lived in Asia (World Bank 2015d). Moreover, 3.1 million children under five years die from poor nutrition each year, what is equal to every second fatality in this group (see UN 2015). In the same time the number of overweight and obese children is estimated over 41 million (World Health Organization (WHO) 2016, p. 2 f.).

In the following, the goal formulates objectives for the further development of the agricultural sector. At this it aims to *“double the agricultural productivity and incomes of small-scale food producers”* (2.3), *“ensure sustainable food production”* (2.4), and to *“maintain the genetic diversity of seeds, [...] plants, [...] and animals”* (2.5). At this point the complexity of SDG 2 becomes evident: Doubling the productivity of the worlds' most important sector¹⁹ without overstraining the biosphere, which already is pushed to the limits of its capacity is surely one of the most challenging tasks of the SDG-catalogue. In order to sharpen this aspiration, Scholes et al. (2015) propose to merge 2.3 and 2.4 and to reformulate: *“by 2030 increase agricultural productivity sustainably, that is, without adverse impacts on the natural resource base and the environment [...]”* (p. 20).

The three indefinite targets give specifications concerning the financial sourcing (2.a) and political (2.b) as well as market based (2.c) barriers to agricultural trade. Apart from being imprecisely formulated, all of these targets are difficult to monitor (Scholes et al. 2015, p. 20). Nonetheless, they represent advance-

¹⁹ According to UN (2015) *„agriculture is the single largest employer in the world, providing livelihood for 40% of today's global population. It is the largest source of income and jobs for poor rural households.”*

ment to the MDGs as they denounce the responsibilities of the developed world instead of simply combatting the symptoms in the developing countries. As for another shortfall, none of the goals distinguishes subsistence farming from commercial farming.

2.4.3. Good Health and Wellbeing

The third goal of the catalogue is designated to “*ensure healthy lives and promote well-being for all at all ages*” (UNGA 2015, Goal 3). It includes 14 targets, half of them with a temporal horizon until 2030.

SDG 3: Ensure healthy lives and promote well-being for all at all ages	
3.1	By 2030, reduce the global maternal mortality ratio to less than 70 per 100.000 live births.
3.2	By 2030, end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1.000 live births and under-5 mortality to at least as low as 25 per 1.000 live births.
3.3	By 2030, end the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases.
3.4	By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.
3.5	Strengthen the prevention and treatment of substance abuse, including narcotic drug abuse and harmful use of alcohol.
3.6	By 2020, halve the number of global deaths and injuries from road traffic accidents.
3.7	By 2030, ensure universal access to sexual and reproductive health-care services, including for family planning, information and education, and the integration of reproductive health into national strategies and program.
3.8	Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.
3.9	By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination.
3.a	Strengthen the implementation of the World Health Organization Framework Convention on Tobacco Control in all countries, as appropriate.
3.b	Support the research and development of vaccines and medicines for the communicable and non-communicable diseases that primarily affect developing countries [...].
3.c	Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States.
3.d	Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks.

Table 4: SDG 3 and its sub-targets (See UNGA 2015, Goal 3)

As the previous goal, SDG 3 can be attributed to the basic-needs or the development-as-humans protection-approach from the 1970s. However, health was also a concern and a justification for the proceeding of colonial actors such as missionary doctors. The MDG-catalogue covered up health issues in three goals, addressing child mortality (MDG 4), maternal health (MDG 5) and HIV/AIDS, Malaria and other diseases (MDG 6).

As a first object, SDG 3 refers to maternal health (3.1) as well as sexual and reproductive health (3.7). During both issues are equipped with a time limit, only the first one includes a quantitative aim, which is to “*reduce the global maternal mortality ratio to less than 70 per 100.000 live births*” (3.1). Regarding a current rate of 216 per 100.000 this is an aspiring goal, particularly in view of sub-Saharan countries, where

maternal fatalities are drastically higher²⁰ (World Bank 2015d). Aitsi-Selmi and Murray (2015) recommend turning away from a global target value towards focusing on the problematic countries in this regard. Furthermore, 3.1 and 3.7 are related and could be merged into one target (p. 24).

Target 3.2 addresses the health of infants and young children. It aims to “*end preventable deaths*” which leaves a large scope for interpretation. Moreover, it doesn’t aim at reducing the global rate but the mortality rate of each country down to a level of 5 ‰ for the case of neonatal mortality and 25 ‰ for under 5-years old children. Once more, the high aspiration of the catalogue becomes evident compared with current rates in Sub-Saharan Africa that are up to five times higher than that²¹ (see World Bank 2015d). More expedient could be the adding of causes such as a lack of vaccines, preventive measures or treatment (see Aitsi-Selmi and Murray 2015, p. 24).

Most of the other targets address the most important health threats. Target 3.3 addresses all infectious and communicable diseases such as AIDS, Tuberculosis and Malaria (see 3.3). The target renounces a quantitative value but claims “*the end of the epidemics*”. Target 3.5 deals with the abuse of alcohol and other narcotics. As Aitsi-Selmi and Murray (2015) point out, it could have been merged with the target on the consumption of tobacco (3.a) in order to have a single target that addresses harmful stimulants (see p. 24). Additionally, target 3.6 aims to “*halve the number of road traffic accidents*” (3.6). Once more, a view on the national statistics shows a large disparity between African and Asian countries on the one and European and American countries on the other side (WHO 2014). Again it could be more useful to focus on those countries that display an emerging vulnerability for the issue. As a last source of threat, target 3.9 intends to “*substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination*”. It creates an important link to those goals dealing with nutrition (particularly SDG 2) and environmental hazards (particularly SDG 14 and 15). Even though it is difficult to measure, the target could be more precise than referring to a “*substantially reduced number*” (3.9).

The last category of targets deals with structural improvement strategies. “*Achieving universal health coverage, including financial risk protection*” (3.8) is closely linked to the poverty abatement targets of SDG 1. Target 3.b focusses on the intersection of science and economy and claims improved pharmaceutical research and development. Target 3.c comprises the sufficient financing and the training of those

²⁰ Maternal mortality rates 2015: e.g. Cameroon: 596 / 100.000; Dem. Rep. Congo: 717; Nigeria: 800; Central African Republic: 872 (see: World Bank 2015d).

²¹ Mortality rate of under 5-years olds 2015: e.g.: Cameroon: 88‰; Dem. Rep. Congo: 98‰ Nigeria: 109‰; Central African Republic: 130‰.

employed in the health sector. Target 3.d demands “early warnings, risk reduction and management” of health risks. The fact that the last three goals are addressed particularly to the developing countries must in no case exclude the developed countries from their responsibility.

2.4.4. Quality Education

The overarching objective of SDG 4 is to “ensure inclusive and equitable education and promote lifelong learning opportunities” (UNGA 2015, SDG 4). It consists of eight targets to be fulfilled until 2030, one target until 2020 and one target without temporal frame.

SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities	
4.1	By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
4.2	By 2030, ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education.
4.3	By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.
4.4	By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.
4.5	By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.
4.6	By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy.
4.7	By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development [...]
4.a	Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all.
4.b	By 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing States and African countries [...].
4.c	By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing States.

Table 5: SDG 4 and its sub targets (See UNGA 2015, Goal 4)

In the same manner its precursor, the object of achieving universal education can be attributed to the nexus of the ‘basic-needs’-approach. It can be seen as a direct successor of MDG 2.

The first three targets of this section refer to the different education units that must be passed through from the beginning. In each of the three steps, the catalogue appeals to male and female persons in order to underline its aspiration of gender equality. Despite being at the top of the chronological order, pre-primary education (4.2) is not mentioned in the first place. This is possibly due to the importance of “free, equitable and quality primary and secondary education” (4.1). In contrast to this, according to 4.2, the very first steps of the educational system are not supposed to be without cost. In the same manner “technical, vocational and tertiary education, including university” is not aimed towards being free of charge, but “equal access” should be “ensured” (4.3). The question if economic barriers, such as tuition

fees, prevent the access to the educational institutions from being equal for everyone remains unanswered by the catalogue. The aspiration of “*ensure[ing] that all youth [...] achieve literacy and numeracy*” (4.6) until 2030 seems demanding, but could become redundant when everyone benefits from “*quality education*” mentioned in 4.1 and 4.2 in the same time. The “*substantial proportion of adults*”, which should be literate and numerate until 2030, carries the risk of being undermined for its vague formulation. In 2013 the literacy rate for persons above 15 was at globally 85%, leaving 757 million people illiterate, thereof two thirds women. Once more, attention should be paid to large regional disparities with peak values in sub-Saharan Africa (see UNESCO 2015).

Target 4.4 refers to the human capital necessary for “*employment, decent jobs and entrepreneurship*” (4.4). In this way, the section builds up a bridge to the economic sphere. Sterling (2015) points out the missing link to green economy and suggests addressing “*particularly the percentage with skills relevant to employment related to sustainability [...]*” (p. 28). However, this point seems already covered up in target 4.7, which “*ensure[s] that all learners acquire the knowledge and skills needed to promote sustainable development*” (4.7).

Furthermore, target 4.5 aims at “*eliminate[ing] gender disparities in education*” and “*ensure[ing] equal access for [...] persons with disabilities, indigenous people, and children in vulnerable situations*” (4.5). It is at least questionable to put all these imbalances under one target. Especially gender disparities are addressed in another explicit goal (SDG 5) and four other sub-targets, referring to “*all boys and girls*” (4.1) or “*both men and women*” (4.6). Other goals forego this specification and address “*all learners*” (4.7) or “*youth and [...] adults*” (4.4). The catalogues’ criterion of when to include the ‘gender-remark’ and when not, remains unclear. Integrating gender disparities moreover in a separate target results in double-covering the issue and finally to a shady consistency. In order to avoid this, one could possibly omit the ‘gender-remark’ in favor of a single target that addresses the gender disparity without pigeonholing it with other imbalances.

The remaining set of targets formulates objectives on a macro level. Target 4.a demands for “*child, disability and gender sensitive education facilities*” and leads back to the question evoked above. In order to support the developing countries, the catalogue additionally claims to “*substantially expand globally the number of scholarships available*” (4b) for their citizens, and “*to substantially increase the number of qualified teachers*” (4.c). Once more, the potential weakening of the qualification criteria for teachers carries the risk of undermining the target.

2.4.5. Gender Equality

The fifth goal in the catalogue is dedicated to “achieve gender equality and empower all woman and girls”. It is notable that this goal does without any time-limit. The signification of this fact is unclear and comprises at least two possibilities: On the one hand one could argue that gender equality is of high importance and therefore all targets of this section shall be implemented immediately. On the other hand the waiver of a temporal limit suggests that the legislators didn’t want to be definite at this point due to reservations or disagreements between the member states. The decision for one of these opposing options is up to interpretation and can be marked as a weak point of the SDG-catalogue. As a matter of fact it comprises six level 1-targets and three level 2-targets, whose segregation proves difficult, even by close inspection.

SDG 5: Achieve gender equality and empower all women and girls	
5.1	End all forms of discrimination against all women and girls everywhere.
5.2	Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
5.3	Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
5.4	Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
5.5	Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.
5.6	Ensure universal access to sexual and reproductive health and reproductive rights [...].
5.a	Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.
5.b	Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.
5.c	Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

Table 6: SDG 5 and its sub targets (See UNGA 2015, Goal 5)

The context of SDG 5 is anchored in the Woman and Development (WAD)-approach of the 1970s, which later transformed into the Gender and Development (GAD)-approach. In contrast to SDG 5, the preceding MDG 3 was equipped with a time limit until 2015. Although it focused solely on gender disparities within educational systems, the target could not be attained (see Nyasimi and Peake 2015, p. 31).

As a first sub-target, target 5.1 has a vital function when it aims to “end all forms of discrimination against all women and girls everywhere” (5.1). The target highlights the cross-sectoral relevance of the topic, what makes it relevant to several other targets in the catalogue. Nyasimi and Peake (2015) criticize the use of the notion ‘discrimination’ as it is “too weak [...] and open to many interpretations” (p. 32). By contrast, the term ‘injustice’ would be more compatible to “legal definitions within different national contexts” (ibid).

The next target aims to remove *“all forms of violence against all women and girls”* (5.2). There is a strong linkage to the objective of peaceful societies in SDG 16. More precisely, the target is directed against *“trafficking and sexual and other types of exploitation”*. As a matter of fact, human trafficking is relevant for practically all persons independent to their sex or gender and could be addressed in a more holistic way (see Nyasimi and Peake 2015, p. 32).

Target 5.3 addresses in a very open manner to *“eliminate all harmful practices”*. The substantive scope of the target appears to be unclear, as ‘harmful practices’ does neither refer to any recipient nor to any legal definition. Although the target range is specified with two examples, *“child, early and forced marriage”* and *“female genital mutilation”* (5.3) the political will behind it remains unclear. The fact that both examples share the common feature of being attributable to traditional heritage, suggests that ‘harmful practices’ is directed against those. Nevertheless, both targets could also be subject to other goals. This particularly applies to the latter example, which falls into the frame of health in SDG 3. The same argumentation line applies to target 5.6 which aims to *“ensure universal access to sexual and reproductive health and reproductive rights”* (5.6) and is therefore virtually identical to target 3.7.

In addition, target 5.4 intends to *“recognize and value unpaid care and domestic work”* and to *“promote shared responsibility within the households”* (5.4). Even though it addresses a relevant issue, it is apparent that recognition and valuation are hard to measure and monitor. Moreover, the aspiration of the target is relativized by the known supplement *“as nationally appropriate”* (5.4).

As a last level-1-target, target 5.5 deals with the unequal distribution of rights and power and aims to ensure *“women’s full and effective participation and equal opportunities [...] in political, economic and public life”* (5.5). The target abstains however from the installation of a quota for women in leading positions, which would be far easier to measure.

The three level-2-targets stipulate reforms to obtain financial participation and power (5.a), the *“use of technology”* (5.b) in order to *“promote the empowerment of the women”* and *“political reforms to promote gender equality [...] at all levels”* (5.c). Once more, the formulations are too vague to bring the relevant decisions on the way. This holds particularly true for 5.a, which again carries the risk of being undermined in favor of being *“in accordance to national law”* (5.a).

2.4.6. Clean Water and Sanitation

SDG 6 is dedicated to “ensure availability and sustainable management of water and sanitation for all” (UNGA 2015, Goal 6). It contains five level 1-targets until 2030, one level 1-target until 2020 and three level 2-targets.

SDG 6: Ensure availability and sustainable management of water and sanitation for all	
6.1	By 2030, achieve universal and equitable access to safe and affordable drinking water for all.
6.2	By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations.
6.3	By 2030, improve water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater and substantially increasing recycling and safe reuse globally.
6.4	By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity.
6.5	By 2030, implement integrated water resources management at all levels, including through transboundary cooperation as appropriate.
6.6	By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.
6.a	By 2030, expand international cooperation and capacity-building support to developing countries in water- and sanitation-related activities and programs, including water harvesting, desalination, water efficiency, wastewater treatment, recycling and reuse technologies.
6.b	Support and strengthen the participation of local communities in improving water and sanitation management.

Table 7: SDG 6 and its sub-targets (See UNGA 2015, Goal 6)

A single goal addressing water resource management is a novelty, but absolutely significant for sustainable development (see Lawford et al. 2015, p. 35). There is a strong linkage between the access to drinking water and good health and well-being appealed in SDG 3. Therefore, SDG 6 is also related to the basic-needs approach. Furthermore, the ecologic significance of water resources makes it also attributable to the holistic idea of sustainability from the Rio Declaration.

Firstly, target 6.1 aims to “achieve universal and equitable access to safe and affordable drinking water for all” (6.1) As Lawford et al. (2015) point out, there is a difference between the quality and the safe access to water sources. It is not apparent that both dimensions are covered by the target. A reformulation should keep that aspect in mind and respect both of them (p. 36). In view of almost 10% of the global population that are lacking access to clean and safe water, the high ambition of the target becomes clear (WHO and Unicef 2015, p. 4).

Target 6.2 and 6.3 are dealing with human induced pollution of water resources and its health threats. On an individual level this comprises “access to adequate sanitation and hygiene” and to “end open defecation”. Once more, women and girls are addressed with special attention (6.1). Particularly demanding is the implementation of this target in sub-Saharan Africa, where less than a third of the population has access to proper sanitation (WHO and Unicef 2015, p. 5).

On a more general level, pollution also applies “*dumping and [...] release of hazardous chemicals and materials*” (6.2). Moreover, the treatment, the recycling and the reuse of water sources are enclosed by 6.2, what contributes to its high complexity (see Lawford et al. 2015, p. 36).

Additionally, SDG 6 intends to “*increase water use efficiency*” (6.4), to “*implement integrated water resources management*” (6.5) and to “*protect and restore water-related ecosystems*” (6.6). As a matter of fact, all three objectives aim at a more sustainable use of water resources and could be merged into one single target (see Lawford et al. 2015, p. 36).

The both level 2-targets contain specifications concerning the water-related “*international cooperation and capacity building*” (6.a) as well as “*the participation of the local communities*” (6.b). Although both of these targets are important, they are actually applicable for the SDG-catalogue as a whole and could be incorporated in other structure-lending parts such as SDG 17 (Lawford et al. 2015).

2.4.7. Affordable and Clean Energy

SDG 7 purposes to “*ensure access to affordable, reliable, sustainable and modern energy for all*” (UNGA 2015, Goal 7). Both, the three level 1-targets as well as the two level-2 targets are equipped with a temporal implementation horizon until 2030.

SDG 7 Ensure access to affordable, reliable, sustainable and modern energy for all	
7.1	By 2030, ensure universal access to affordable, reliable and modern energy services.
7.2	By 2030, increase substantially the share of renewable energy in the global energy mix.
7.3	By 2030, double the global rate of improvement in energy efficiency.
7.a	By 2030, enhance international cooperation to facilitate access to clean energy research and technology, including renewable energy, energy efficiency and advanced and cleaner fossil-fuel technology, and promote investment in energy infrastructure and clean energy technology.
7.b	By 2030, expand infrastructure and upgrade technology for supplying modern and sustainable energy services for all in developing countries, in particular least developed countries, small island developing States, and land-locked developing countries, in accordance with their respective programmes of support.

Table 8: SDG 7 and its sub-targets (See: UNGA 2015, Goal 7)

The contextual background of this goal is linked to at least two nexuses. Albeit energy poverty is a much younger category that isn’t even covered by the MDGs, it is on the one hand related to the basic-needs-approach of the 1970s. On the other hand, questions of energy generation and consumption do always carry an environmental footprint that is manifested above all through its climate change impacts. Therefore, there is a strong linkage to the scope of SDG 13 (see p. 40 here).

In a first part, the goal intends to “*ensure universal access to affordable, reliable and modern energy devices*” (7.1.). Since ‘modern’ isn’t further refined, this section clearly displays the priority of social and

economic aspects over environmental questions. Moreover, Ürge-Vorsatz et al. (2015) point out that *“the goal risks becoming weak and subject to loopholes”* (p. 39) because the notion of ‘access’ is too unprecise. By contrast, they highlight the difference between *“the types and the level of energy services people should have access to”* (p. 39). This specification is weighty, as it makes a clear difference which activity is carried out by the help of the modern energy device. This ranges between simple illuminations over cooking facilities to hygiene technologies in hospitals. All of these applications are executable by different energy devices with different implications on economic resources, health and environment. A precise designation of energy applications and devices would be beneficial for a better conception of the goals objective (see Ürge-Vorsatz et al. 2015, p. 35 f.). The aspiration of making modern energy devices accessible for all is sophisticated, regarding 1.2 billion people without access to electricity and more than 2.7 billion people relying on traditional biomass for cooking globally. Moreover, it is advisable to focus on rural areas and the relevant regions, in particular sub-Saharan Africa and developing Asia, where 95% of people without electricity live (see IEA 2015).

With the promise of *“increase[ing] substantially the share of renewable energy in the global energy mix”* target 7.2 covers the environmental aspects of energy generation. The goal does not mention an exact target value, what makes it less sophisticated than possible. Regarding 144 countries that already have renewable energy targets in place, Ürge-Vorsatz et al. (2015) recommend to specify to *“double the share of sustainably produced renewable energy in the global energy mix by 2030”* (p. 36).

By contrast, target 7.3 refers to a concrete value when addressing energy consumption. In this manner, it purposes to *“double the global rate of improvement in energy efficiency”* (7.3). Even though this is already a demanding target, it would not suffice to meet the requirements of effectively mitigating climate change as proposed by SDG 13. Furthermore, an annual target value would be easier to monitor. Ürge-Vorsatz et al. (2015) propose hence to reformulate the target as follows: *“Double the global annual rate of improvement in energy intensity of GDP, to 2.9%/year”* (p. 36).

The two level 2-targets address international cooperation for research and development of energy infrastructures (7.a) and underline the special needs of developing countries (7.b). In the same time the target recognizes land-locked countries as another focus group for alleviating energy poverty.

2.4.8. Decent Work and Economic Growth

The wide-ranging SDG 8 aims at “*promote[ing] sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all*” (UNGA 2015, Goal 8). It is equipped with ten level 1-targets and two level-2 targets. Irrespectively of their level, half of the targets have a temporal implementation limit lying between 2020 and 2030.

SDG 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment & decent work for all	
8.1	Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries.
8.2	Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labour-intensive sectors.
8.3	Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.
8.4	Improve progressively, through 2030, global resource efficiency in consumption and production and endeavour to decouple economic growth from environmental degradation, in accordance with the 10-year framework of programmes on sustainable consumption and production, with developed countries taking the lead.
8.5	By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.
8.6	By 2020, substantially reduce the proportion of youth not in employment, education or training.
8.7	Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including re-recruitment and use of child soldiers, and by 2025 end child labour in all its forms.
8.8	Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.
8.9	By 2030, devise and implement policies to promote sustainable tourism that creates jobs and promotes local culture and products.
8.10	Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.
8.a	Increase Aid for Trade support for developing countries, in particular least developed countries, including through the Enhanced Integrated Framework for Trade-Related Technical Assistance to Least Developed Countries.
8.b	By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization.

Table 9: SDG 8 and its sub-targets (See UNGA 2015, Goal 8)

The substantive background of SDG 8 clearly derives from the era of classical economic modernization of the 1960s (see p. 6), which itself was the catalyst for the ‘development-as-growth’-approach (see p. 7). The isolated pursuit of this approach carries the risk of trade-off relations to a number of other goals, in particular those with an environmental scope. First and foremost, these are climate change (SDG 13) as well as marine and terrestrial ecosystems (SDG 14 and 15). For this reason, Muñoz and Togtokh (2015) note that “*economic growth should not come at the expense of a country’s inclusive wealth, which encompasses multiple determinants of well-being, namely environmental, human and produced capital*” (p. 44).

The first section of the goal refers to the least developed states and purposes for them a minimum of 7% GDP growth per year (see 8.1). Even though the national-suitability clause is part of the target, “*the value*

used (7%) appears arbitrary” (Muñoz and Togtokh 2015, p. 44 f.). In the same time, the target does not take into account the question if *“the inclusive wealth of a country (including the natural capital) is declining”* (Muñoz and Togtokh 2015, p. 45). As a result, target 8.1 can be misleading and counterproductive for the attainment of other targets. The same applies for 8.2, which aims at *“achieve[ing] higher levels of economic productivity”* (8.2) irrespectively of the corresponding resource efficiency and ecological footprint.

Addressing this problem, target 8.4 intends to *“improve [...] global resource efficiency in consumption and production and to endeavor to de-couple economic growth from environmental degradation”* (8.4). Even though the integration of this target is of high importance for the consistency of the catalogue, the use of the notion ‘endeavor’ softens its aspiration and carries the risk of being simply ignored.

A whole set of targets applies to employment and labor aspects. In this manner, target 8.3 supports job creation and entrepreneurship from a policy perspective. On this occasion the key role of *“access to financial services”* (8.3) is highlighted. This point is taken up in the financial scope of target 8.10, which purposes to *“expand access to banking, insurance and financial services for all”* (8.10).

The simple plan to *“achieve full and productive employment and decent work for all”* (8.5) by 2030 can be seen as one of the most ambitious targets within the SDG-catalogue. Again, there is no reference to the environmental footprint of this purpose. Additionally, target 8.6 focusses on youth unemployment with the intention to *“substantially reduce”* (8.6) it. As a matter of fact, the achievement of target 8.3 would make this target redundant. Moreover, youth employment is addressed once more in 8.b and could therefore also be combined. Target 8.7 and 8.8 deal with the social aspect of labor aiming at *“eradicate[ing] forced labor, end modern slavery and human trafficking”* (8.7) and *“protect[ing] labor rights”* (8.8). As Muñoz and Togtokh (2015) point out, the whole set of labor targets does not mention employment in the so-called informal economy. In actual fact, this ‘grey’ work that is neither taxed nor monitored by governmental authorities, plays large role particularly in developing countries. Moreover, self-subsistent farming, which applies mostly for rural population in least developed states is neither addressed nor valued by SDG 8 (p. 44). In contrast to that, sustainable tourism, which in all probability concerns a smaller share of population, is addressed in a single goal (8.9).

The level 2-target 8.a covers the integration of developing countries in the world markets and can therefore be seen as the direct embodiment of ‘classical economic modernization’ within the SDG-catalogue.

2.4.9. Industry, Innovation and Infrastructure

The overarching objective of SDG 9 is to “*build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.*” It is underlain by five level 1-targets, thereof three with a limit until 2030 and three level 2-targets with one target to be fulfilled until 2020.

SDG 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	
9.1	Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.
9.2	Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry’s share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries.
9.3	Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.
9.4	By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities.
9.5	Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending.
9.a	Facilitate sustainable and resilient infrastructure development in developing countries through enhanced financial, technological and technical support to African countries, least developed countries, landlocked developing countries and small island developing States.
9.b	Support domestic technology development, research and innovation in developing countries, including by ensuring a conducive policy environment for, inter alia, industrial diversification and value addition to commodities.
9.c	Significantly increase access to information and communications technology and strive to provide universal and affordable access to the Internet in least developed countries by 2020.

Table 10: SDG 9 and its sub-targets (See UNGA 2015, Goal 9)

The context of SDG 9 is clearly anchored in the nexus of ‘classical economic modernization’. With the keyword ‘industrialization’ it names the exemplary pathway the developed world already has passed and that now serves as an orientation line for development. This is relativized by the supplement of ‘inclusive’ and ‘sustainable’ in order to correspond to other goals, particularly climate change (SDG 13) marine and terrestrial ecosystems (14 and 15) and inequalities (10). Another key factor is ‘resilient infrastructure’, which is necessary in order to avoid lock-in situations. During supporting the economic and social dimension of sustainability, there is again a possible trade-off-relation with the environmental dimension (see Tukker 2015, p. 47).

Already the first sub-target addresses “*quality, reliable, sustainable and resilient infrastructure*”. Even though it mentions the notion ‘sustainable’, the key functions, “*to support economic development and human well-being*” (9.1), only cover two dimensions. This is confirmed by “*the focus on affordable and equitable access for all*”, which again ignores environmental aspects. The subject is taken up in 9.a, which identifies among others “*African countries and developing countries*” as a receiving actor for “*financial, technological and technical support*” (9.a) in order to create infrastructure.

In the same manner, the next target refers to “*inclusive and sustainable industrialization*” (9.2) with an emphasis on “*employment*” (social dimension) and “*gross domestic product*” (economic dimension). Again, the target leaves the actual interpretation up to the “*national circumstances*” and focusses on the least developed countries. Tukker (2015) criticizes the isolated focus on the industrial sector and mentions the service sector as an important key to “*create added value and a circular economy*” (p. 48).

The industrial sector in developing countries is once more highlighted in target 9.3 which aims to “*increase [their] [...] access to financial services, including affordable credit and their integration into value chains and markets*” (9.3). Tukker (2015) emphasizes the importance of a functioning financial sector, which is a catalyst for “*economic activity and development*” (p. 48).

With its role to integrate the environmental dimension into an economic objective, target 9.4 can be seen as the equivalent to target 8.4. With a clear time limit until 2030 it promises to “*upgrade infrastructure and retrofit industry to make them sustainable with increased resource efficiency and a greater adoption of clean and environmentally sound technologies*” (9.4). According to Tukker (2015), concentrating on retrofitting represents a missed opportunity as it neglects the possibility of “*leapfrogging*”²² (p. 48). Once more, the target is lacking a quantified horizon in terms of an ecological footprint and is relativized by being implementable “*in accordance with the capabilities*” of the respective country.

One key element for ‘leapfrogging’ could be represented by target 9.c, which intends to reinforce the sector of information and communication technologies (ICT). “*Universal and affordable access to the internet*” (9.c) can be seen as an important factor towards this objective. It is therefore incomprehensible why target 9.c only “*strives to provide*” it, without giving a target level (see Tukker 2015, p. 48). According to World Wide Web foundation (WWWF) (2016), in 2015 around 57% of the global population was yet without access to the internet. Again, this value displays large differences within the different regions, leaving sub-Saharan African countries far behind²³ (see WWWF 2016).

The remaining two targets take the science (9.5.) and the policy perspective (9.c) in order to reinforce the industrial and infrastructural transformation. Although both targets have a given time horizon and target

²² ‘Leapfrogging’ allegorically refers to the adoption of advanced or state-of-the-art circumstances in application areas, where immediate or prior steps have not been adopted. The adoption of information and communication technologies (ICT) without the intermediate step of industrialization can be seen as the most important example (see Fong 2009).

²³ Eritrea brought up the rear with only 1.1% of the population having access to the internet. Other examples: Niger (2,1%), DR Congo (3,9%), Benin (5,6%), Cameroon (18%) (see WWWF 2016).

9.5 even presents a possible indicator –“*number of research and development workers per 1 million people*” – both targets are not equipped with a quantified target value (see Tukker 2015, p. 48).

2.4.10. Reduced Inequalities

SDG 10 claims plainly to “*reduce inequality within and among countries*”. It comprises seven level 1-targets, thereof only two with a horizon until 2030, as well as three level 2-targets with one to be achieved until 2030.

Goal 10. Reduce inequality within and among countries	
10.1	By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.
10.2	By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.
10.3	Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.
10.4	Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality.
10.5	Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations.
10.6	Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable and legitimate institutions.
10.7	Facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies.
10.a	Implement the principle of special and differential treatment for developing countries, in particular least developed countries, in accordance with World Trade Organization agreements.
10.b	Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States and landlocked developing countries, in accordance with their national plans and programmes.
10.c	By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent.

Table 11: SDG 10 and its sub-targets (See UNGA 2015, Goal 10)

It is difficult to attribute a single era of development history to SDG 10. As a matter of fact, the answer to this depends on the object the respective inequality refers to. On the one hand, a purely economic perspective that solely compares GDP-values globally, clearly suggests the background of classical economic modernization. This economic inequality *among* countries can be read as the heritage of ‘economic disdain’ beginning in the late colonial era of the 1960s. On the other hand, the aim to reduce inequalities in terms of rights and power or to reduce economic inequalities *within* the countries is a younger idea, which wasn’t even covered by MDGs. If human rights and democratic values are seen as universal necessities, it certainly carries features of the ‘development-as human promotion’-approach from the 1970s.

Depending on which dimension of inequality is referred to, SDG 10 has strong or even formative linkages to other goals. To put an example “*economic inequality damages health, well-being [SDG 3] and social*

cohesion, [...] increases violence [SDG 16] [...] hampers poverty reduction [SDG 1], weakens economic growth [SDG 8], and compromises democracy.” (Wilkinson and Rogers 2015, p. 51).

The first concern that is addressed by target 10.1 is economic inequality within the countries. Its object is *“to progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average by 2030”*. As Wilkinson and Rogers (2015) point out, this target is essential for the fulfillment of practically all targets of this section. However, target 10.1 would be more effective if it focused on both sides of inequality: *“The ratio of top 10% to bottom 40% is particularly variable and important to wellbeing”* (Wilkinson and Rogers 2015, p. 51). The enforcement of a reformulation, which would take into account this ratio, might prove difficult, as it hazards to worsen off one party in favor of the other. However, in order to ensure a serious pursue of SDG 10 it should at least be considered.

In contrast to the economic perspective of target 10.1, target 10.2 addresses more than one dimension of inequality when aiming at *“empower[ing] and promote[ing] the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status”*. It can be seen as a ‘one-covers-all’-target, which claims the same rights to all population groups. Although the content of 10.2 is of high importance, it is far from being measurable and carries the risk of being undermined for this lack.

A set of four targets takes the policy perspective and addresses *“equal opportunities”* (10.3), *“fiscal, wages and social protection policies”* (10.4), *“the regulation and monitoring of global financial markets and institutions”* (10.5), and on a more general level, *“enhanced representation and voice for developing countries in decision-making”* (10.6). These targets are neither based on a temporal limit nor on a quantified target level. The monitoring of a progress will hence be difficult, if not impossible.

Two more targets refer to the subject of migration. First, target 10.7 aims to *“facilitate orderly, safe, regular and responsible migration and mobility of people”* (10.7). Second, 10.c intends with a quantitative approach to *“reduce to less than 3 per cent the transaction costs of migrant remittances”*. Both objectives in combination are clearly capable to combat economic inequalities among countries. However, especially in view of the current developments in the European migration policy²⁴, the question arises to which extent

²⁴ Meant here is the obstruction of the immigration possibilities on the part of the EU in spring 2016, manifested among other things by a political agreement with the Turkish government. For an in-depth consideration see e.g. Durchow (2016).

the community of developed countries is willing to ‘facilitate’ migration. The imprecise wording of 10.7 is a weak point and could easily be undermined.

The remaining two targets address developing countries and African countries with a special regard. Target 10.a refers to the implementation of “*the principle of special and differential treatment for developing countries*” (10.a), that is based on an external agreement of the World Trade Organization (see Kleen and Page 2005). Target 10.b aims at “*official development assistance and financial flow*” that should be directed to those countries “*where the need is greatest*” (10.b). Wilkinson and Rogers (2015) indicate the lack of addressing the current debt situation and recommend the supplement: “*Attain long term debt sustainability through coordinated policies of debt financing, relief, and restructuring*” (p. 52).

2.4.11. Sustainable Cities and Communities

The objective of SDG 11 is to “*make cities and human settlements inclusive, safe, resilient and sustainable*” (see UNGA 2015, Goal 11). It comprises six level 1-targets with a time limit until 2030 and one without implementation horizon. Two out of three level 2-targets are indefinite during one is to be achieved until 2020.

SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable	
11.1	By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.
11.2	By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons.
11.3	By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.
11.4	Strengthen efforts to protect and safeguard the world’s cultural and natural heritage.
11.5	By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations.
11.6	By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.
11.7	By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities.
11.a	Support positive economic, social and environmental links between urban, peri-urban and rural areas by strengthening national and regional development planning.
11.b	By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015-2030, holistic disaster risk management at all levels.
11.c	Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials.

Table 12: SDG 11 and its sub-targets (See UNGA 2015, Goal 11)

The scope of SDG 11 goes beyond the country-level and focusses on the social, economic and ecological dimension of the urban space. It is interlinked with a wide range of disciplines such as “*demography, eco-*

nomics, climate science, ecology, health, engineering, planning and the humanities" (see: Hsu et al. 2015, p. 55). It is therefore not attributable to a single development approach. During the aim to improve the social dimension of urban life is closely linked to the basic-needs-approach, the environmental aspects have a strong relation to the sustainability merits of the era after the cold war. In contrast to the SDG-catalogue, the MDGs did not respect the urban sphere as a general goal, but addressed the living conditions in urban slums as a sub-target of environmental sustainability (see MDG 7/11).

Despite being at the third position, target 11.3 can be seen as a sign post for SDG 11 in aiming *"to enhance inclusive and sustainable urbanization"* (11.3). Since there is no further definition, the goal risks being sapped. Moreover it is unclear, why the catalogue intends to unilaterally support urbanization - sustainable and inclusive or not- without regard to the obvious causes: the living conditions in rural environments. As Revi et al. (2014) convey *"urbanization is neither inevitable, nor always sustainable, nor the terminal condition of most states and civilizations"* (p. 3). In the present form of the SDG-catalogue this insight is not reflected.

Two targets refer to social improvements of urban life. The objective of target 11.1 complies with the human right of housing (see UN 1998, Art. 25) when claiming to *"ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums"*. During MDG 7/11 gave the quantitative aim to improve the lives *"of at least 100 million slum dwellers"*, SDG 11 is not equipped with a target value for this aspect. According to UN-Habitat (2014) globally over 800 million people lived in slum areas in 2013 with a strongly increasing tendency. Target 11.2 addresses the universal *"access to [...] sustainable transport systems [...] and improve[d] road safety"* (11.2). As Hsu et al. (2015) point out *"it might be preferable to define the targets in terms of a percentage improvement of the population served by safe and affordable public transport"* (p. 56). Furthermore, there is no clear definition of 'sustainable transport system', what makes it difficult to monitor the goals progress. Especially in those urban areas, where transport is organized mainly on an individual commercial level, the achievement of this goal might prove to be demanding.

Four more targets focus on the intersection of the social and the ecologic dimension of sustainable cities. First, target 11.4 aims at *"protect[ing] world cultural and natural heritage"* (11.4). Second, target 11.5 addresses human induced and natural disasters. Despite presenting two indicators, a clear target value is missing. The same applies to target 11.6, which deals with a reduced *"per capita environmental impact of cities"*. As a last target in this group, target 11.7 purposes *"universal [...] access to green and public spaces"* (11.7). Hsu et al. (2015) indicate that this *"is not realistic by 2030 in most developing countries"* (p. 57).

The three level 2-targets refer more generally to linkages between the dimensions of sustainability (11.a), regional an urban policy (11.b) and the special needs of urban areas in developing countries. As none of the targets is underlain with a quantified target corridor, success will be difficult to measure.

2.4.12. Responsible Consumption and Production

The 12th goal of the SDG-catalogue addresses the assurance of “*sustainable consumption and production patterns*” (UNGA 2015, Goal 12). It contains eight level 1-targets, thereof six to be implemented within a time limit until 2020 or 2030. The three level 2-targets go without any temporal horizon.

SDG 12: Ensure sustainable consumption and production patterns	
12.1	Implement the 10-year framework of programs on sustainable consumption and production, all countries taking action, with developed countries taking the lead, taking into account the development and capabilities of developing countries.
12.2	By 2030, achieve the sustainable management and efficient use of natural resources.
12.3	By 2030, halve per capita global food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses.
12.4	By 2020, achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, [...] and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment.
12.5	By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse.
12.6	Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.
12.7	Promote public procurement practices that are sustainable, in accordance with national policies and priorities.
12.8	By 2030, ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature.
12.a	Support developing countries to strengthen their scientific and technological capacity to move towards more sustainable patterns of consumption and production.
12.b	Develop and implement tools to monitor sustainable development impacts for sustainable tourism that creates jobs and promotes local culture and products.
12.c	Rationalize inefficient fossil-fuel subsidies that encourage wasteful consumption by removing market distortions, in accordance with national circumstances, including by restructuring taxation and phasing out those harmful subsidies, where they exist, to reflect their environmental impacts, taking fully into account the specific needs and conditions of developing countries and minimizing the possible adverse impacts on their development in a manner that protects the poor and the affected communities.

Table 13: SDG 12 and its sub-targets (See UNGA 2015, Goal 12)

By definition, SDG 12 covers all three dimensions of sustainability. Respecting both steps of the capitalistic value chain, it is however closely linked to the economic sphere. Politically connecting it to environmental and social objectives is an idea that evolved in the course of the 1990s with the Rio-Process. Despite being at the end of this decade, the MDGs did not yet comprise a goal of production and consumption. In a world of limited resources, the combination of economic and environmental means is a prerequisite for sustainable development. In the same manner, Lu (2015) points out that “*production and consumption processes need to be decoupled from escalating resource use and environmental degradation*” (p. 59). There is hence a strong connection to all environmental goals of the catalogue.

First, five targets deal with both sides of the value chain. Target 12.1 generally refers to the principle of ‘common-but-differentiated responsibilities’ reminding on the accountability of the developed world and *“taking into account the capabilities of the developing countries”* (12.1). Moreover, *“achiev[ing] sustainable management and efficient use of the natural resources”* (12.2) also concerns both sides, as natural resources are subject to further processing in production and direct consumption. In contrast to that general perspective, target 12.3 claims to *“halve global food waste”* (12.3) along the value chain until 2030. Additionally, target 12.4 focusses on *“the environmental sound management of chemical waste [...] and their release to air, water and soil”* (12.4) until 2020. Lu (2015) indicates that this time frame is too narrow and recommends its extension until 2030 (see Lu 2015, p. 60). As a last target of this group, target 12.5 aims at *“reduce[ing] waste generation through prevention, reduction, recycling and reuse”*. The formulation of 12.5 uses the notion ‘reduction’ in a dual function of a mean and an end, which is at least questionable. Besides that, most of these targets aren’t equipped with a quantitative target value, *“which could make it difficult for states to achieve”* (Lu 2015, p. 59).

Only one target addresses solely the production side in intending to *“encourage companies [...] to adopt sustainable practices and to integrate sustainability information into their reporting cycle”* (12.6). Once more the target dispenses with a clear target and might therefore be neglected.

The same applies to both targets that deal predominantly with the consumption side. For its intrinsic proximity to the political sphere, the target of *“promote[ing] sustainable procurement practices”* (12.7) could however easily be equipped with such a quantitative target value. Target 12.8 purposes to *“ensure that people everywhere have the relevant information and awareness for sustainable development and lifestyles in harmony with nature”* (12.8). As Lu (2015) points out, the present formulation ignores the crucial role of ‘capacities’ for sustainable development. He therefore recommends adding the notion to the factors of ‘information and awareness’ (see p. 60).

The three remaining level 2-targets refer to the use of *“scientific and technological capacities”* (12.a), the chances of sustainable tourism (12.b) and the *“rationalize[ation] of inefficient fossil-fuel subsidies”* (12.c). The latter target is embedded once more in the clause of national appropriateness and might therefore be undermined. Also, it is unclear if the target opposes solely *inefficient* fossil-fuel subsidies, or if it categorizes fossil-fuel subsidies per se as inefficient. Lu (2015) proposes to replace harmful subsidies in favor of tax rebates for sustainable practices (see p. 60).

2.4.13. Climate Action

SDG 13 represents the widely expected climate goal in the SDG-catalogue. It states to “*take urgent action to combat climate change and its impacts*” (see UNGA 2015, Goal 13). Despite being the only goal that shall be achieved ‘urgently’, there is only one level 2-target with a temporal implementation limit until 2020. The three level 1-targets and the other level-2 targets are formulated for an indefinite period.

SDG 13: Take urgent action to combat climate change and its impacts	
13.1	Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.
13.2	Integrate climate change measures into national policies, strategies and planning.
13.3	Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.
13.a	Implement the commitment undertaken by developed-country parties to the UNFCCC to a goal of mobilizing jointly \$100 billion / a by 2020 from all sources to address the needs of developing countries in the context of meaningful mitigation actions and transparency on implementation and fully operationalize the Green Climate Fund through its capitalization as soon as possible.
13.b	Promote mechanisms for raising capacity for effective climate change-related planning and management in least developed countries and small island developing States, including focusing on women, youth and local and marginalized communities.

Table 14: SDG 13 and its sub-targets (See UNGA 2015, Goal 13)

A goal addressing climate change was demanded by experts since a long period. Scientifically there is a broad consensus about the human impact on climate change and the obligation to take up mitigation strategies in order to avoid an extensive increase of natural disasters and a significant sea level rise. With climate change mitigation and climate change adaptation, two different strategies are relevant for a target formulation. The background of SDG 12 is related to the Rio-Process, but is also a direct heritage from the efforts of the Intergovernmental Panel on Climate Change (IPCC) and the UN Framework Convention on Climate Change (UNFCCC).²⁵ However, in contrast to the SDGs, the MDG-catalogue didn’t even address climate change in a sub-target. Adaptation strategies are needed especially for the most vulnerable countries, which in the same time tend to be the less responsible for climate change drivers (see Oxenfarth 2015).

Target 13.1 is the only target that focusses uniquely on adaptation strategies. More concretely it aims at “*strengthen[ing] resilience and adaptive capacity to climate-related hazards and natural disasters*” (13.1). Lecocq (2015) criticizes that the present formulation lacks the obligation for adaption also for gradual changes (p. 64).

Three targets comprise both kinds of strategies. Target 13.2 takes the policy perspective when claiming to “*integrate climate change measures into national policies, strategies and planning*” (13.2). Moreover,

²⁵ In order to avoid legal conflicts, SDG 12 is equipped with the supplement: “*Acknowledging that the United Nations Framework Convention on Climate Change is the primary international, intergovernmental forum for negotiating the global response to climate change*” (UNGA 2015, Goal 12).

target 13.3 intends to “improve education, awareness-raising and human and institutional capacity” (13.3) for both strategies. As a last target of this set, target 13.b addresses the special needs of the least developed states, in order to be able to implement mitigation and adaptation.

As the only target dealing solely with mitigation strategies, target 13.a calls for the responsibility of the developed world. Besides that, it is the only target underlain with a time frame and a target value. In this way, it states to “mobilize jointly \$100 billion/a by 2020” on the part of the ‘developed’ countries.

2.4.14. Life below Water

To “conserve and sustainably use the oceans, seas and marine resources for sustainable development” is the objective of SDG 14. Each of the seven level 1-targets is equipped with a time limit between 2020 and 2030. In contrast to that, the three level 2-targets go without such a horizon.

SDG 14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development	
14.1	By 2025, prevent and significantly reduce marine pollution of all kinds, in particular from land-based activities, including marine debris and nutrient pollution.
14.2	By 2020, sustainably manage and protect marine and coastal ecosystems to avoid significant adverse impacts, including by strengthening their resilience, and take action for their restoration in order to achieve healthy and productive oceans.
14.3	Minimize and address the impacts of ocean acidification, including through enhanced scientific cooperation at all levels.
14.4	By 2020, effectively regulate harvesting and end overfishing, illegal, unreported and unregulated fishing and destructive fishing practices and implement science-based management plans, in order to restore fish stocks in the shortest time feasible, at least to levels that can produce maximum sustainable yield as determined by their biological characteristics.
14.5	By 2020, conserve at least 10 per cent of coastal and marine areas, consistent with national and international law and based on the best available scientific information.
14.6	By 2020, prohibit certain forms of fisheries subsidies which contribute to overcapacity and overfishing, eliminate subsidies that contribute to illegal, unreported and unregulated fishing and refrain from introducing new such subsidies [...].
14.7	By 2030, increase the economic benefits to Small Island developing States and least developed countries from the sustainable use of marine resources, including through sustainable management of fisheries, aquaculture and tourism.
14.a	Increase scientific knowledge, develop research capacity and transfer marine technology [...] in order to improve ocean health and to enhance the contribution of marine biodiversity to the development of developing countries, in particular small island developing States and least developed countries.
14.b	Provide access for small-scale artisanal fishers to marine resources and markets.
14.c	Enhance the conservation and sustainable use of oceans and their resources by implementing international law as reflected in the UNCLOS [...].

Table 15: SDG 14 and its sub-targets (See UNGA 2015, Goal 14)

Being a prime example of an environmental goal, SDG 14 is attributable to the values of the Rio-Process. The achievement of the goal has however strong implications for the social and economic dimension of sustainable development. The fact that over two thirds of the Earth’s surface is covered by oceans and seas illustrates the importance of the goal and its “central role in climate stability, oxygen generation, nutrient cycling, food production and coastal protection” (Fulton et al. 2015, p. 67). Moreover, about 75% of the human population is living in coastal areas, with a rising trend. SDG 14 hence has a key function for

the catalogue and a series of interdependencies with other goals and sub-targets (see Fulton et al. 2015, p. 67). Despite these coherences, the MDGs did not comprise an ocean goal.

Three targets affect the direct human interference with the state of the oceans and seas. Target 14.1 aims at *“significantly reduce[ing] marine pollution of all kinds”* (14.1). A specification of the notion ‘significantly reduce’ would be beneficial in order to control the goals’ progress. Target 14.2 and target 14.5 both focus on coastal and marine areas and ecosystems. In this manner, they shall be *“sustainably manage[d] and protect[ed] [...]”* (14.2). Furthermore, *“at least 10% of coastal and marine areas shall be conserve[d]”* (14.5). According to Fulton et al. (2015), the target value should be increased up to 30% in order to be effective (see p. 68).

Three other targets address the fishing industry. First of all, *“harvesting and end overfishing, illegal, unreported and unregulated fishing and destructive fishing practices”* (14.4) shall be regulated. Second, from the policy side, *“fisheries subsidies which contribute to overcapacity and overfishing”* (14.6) shall be prohibited. Third, target 14.b aims at supporting *“small-scale artisanal fishers”* in giving them access to *“marine resources and markets”* (14.b). A possible conflict can be identified regarding the distinction between ‘unregulated fishing’ and ‘small-scale fishers’. Equipping the goal with indicators for these categories might be helpful.

Target 14.3 deals with the increasing ocean acidification, which is the most important indirect human interference with oceans. The target aims at *“minimize[ing] and address[ing] [its] impacts”* without giving a feasible quantitative target value. Moreover, the present formulation neglects the causes of ocean acidification in focusing predominantly on the impacts. Therefore Fulton et al. (2015) demand to *“make the wording clear that emission reduction is needed for mitigation”* (p. 68).

The remaining targets take the science (14.7) and the economic (14.a) perspective in order to respond to the special needs of developing countries and Small Island developing countries. Additionally, target 14.c gives a reference to the United Nation Convention on the Law of the Sea (UNCLOS). It can therefore not be seen as a stand-alone target (see Fulton et al. 2015, p. 68).

2.4.15. Life on Land

The extensive SDG 15 states to *“protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodi-*

versity loss” (UNGA 2015, Goal 15). It is underlain with nine level-1 targets, thereof six with an implementation horizon of 2020 or 2030. The three level 2-targets are formulated indefinitely.

SDG 15: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	
15.1	By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in line with obligations under international agreements.
15.2	By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally.
15.3	By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world.
15.4	By 2030, ensure the conservation of mountain ecosystems, including their biodiversity, in order to enhance their capacity to provide benefits that are essential for sustainable development.
15.5	Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and, by 2020, protect and prevent the extinction of threatened species.
15.6	Promote fair and equitable sharing of the benefits arising from the utilization of genetic resources and promote appropriate access to such resources, as internationally agreed.
15.7	Take urgent action to end poaching and trafficking of protected species of flora and fauna and address both demand and supply of illegal wildlife products.
15.8	By 2020, introduce measures to prevent the introduction and significantly reduce the impact of invasive alien species on land and water ecosystems and control or eradicate the priority species.
15.9	By 2020, integrate ecosystem and biodiversity values into national and local planning, development processes, poverty reduction strategies and accounts.
15.a	Mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems.
15.b	Mobilize significant resources from all sources and at all levels to finance sustainable forest management and provide adequate incentives to developing countries to advance such management, including for conservation and reforestation.
15.c	Enhance global support for efforts to combat poaching and trafficking of protected species, including by increasing the capacity of local communities to pursue sustainable livelihood opportunities.

Table 16: SDG 15 and its sub-targets (See UNGA 2015, Goal 15)

In the same manner as its marine equivalent, SDG 15 derives from the approach of recognizing the values of all three pillars of sustainable development equally. It was at the beginning of the 1990s, when the Rio-Process paved the way for the reflection of terrestrial ecosystems within the SDG-catalogue. The scope of SDG 15 is wide-ranging and concerns “*different dimensions of human wellbeing, such as basic material for a good life (e.g. food, freshwater, energy), physical and mental health, security, cultural diversity, freedom of choice and action and good social relationships*” (Baptiste and Martin-López 2015, p. 71). Within its environmental goal, the MDG-catalogue did comprise a target to halt biodiversity loss (MDG 7.b). Three different kinds of biodiversity can be distinguished: Diversity between species, diversity between ecosystems and diversity within the species (see Kakada 2012). The latter is an important factor for the resilience of a species in the view of diseases and crises. Depending on which ethical code is applied, biodiversity has also an intrinsic value (see Baptiste and Martin-López 2015, p. 71). Being a fundamental prerequisite for human wellbeing, biodiversity features interdependencies with most of the other SDGs. Most striking are the connections to health (SDG 3) and climate change (SDG 13). Possible conflicts can be iden-

tified in the interplay with enlarging infrastructure and industrialization (SDG 9) and urban spaces (SDG 11).

Most of the targets refer to biodiversity between ecosystems. In this manner, target 15.1 aims at “*ensure[ing] the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands*”. As Baptiste and Martin-López (2015) point out, important types of ecosystems, such as agro-ecosystems and river-systems, are missing in the enumeration (p. 72). Three other targets address particular ecosystems: Forests (15.2), ecosystems threatened by desertification (15.3) and mountain ecosystems (15.4). Since forests are threatened by desertification, it is obvious that target 15.2 and 15.3 are strongly connected, if not overlapping. Forests are once more affected by target 15.b, which intends to support sustainable forest management in developing countries (15.b).

Three targets mention biodiversity in general and therefore comprise more than one of its categories. Target 15.5 purposes “*urgent action to reduce the degradation of natural habitats, halt the loss of biodiversity*” (15.5). As a weak point, the target overlooks the drivers of the biodiversity loss, such as climate change, forest clearing or spreading human infrastructure (see Baptiste and Martin-López 2015, p. 72). Target 15.9 aims at the integration of biodiversity protection strategies “*into national and local planning, development processes, poverty reduction strategies and accounts*” (15.9). This can be seen as a link to the poverty nexus of SDG 1. Target 15.a takes the financial perspective and claims to “*increase financial resources [...] to conserve and sustainably use biodiversity and ecosystems*” (15.a). As there is no target value given, the target is a potential victim of being undermined.

Three other targets address biodiversity between species. Target 15.7 focusses on the prohibition of the illegal trafficking and hunting of protected species. With a complementary function, target 15.c supports this objective, claiming “*global support*” (15.c). Target 15.8 aims at “*reducing the impact of [...] invasive alien species*” (15.8).

Target 15.6 is the only target affecting biodiversity within species. However, its central motivation is not its multiplication, but the “*fair and equitable sharing of [its] benefits*” (15.6). Therefore a link to the nexus of inequality (SDG 10) can be identified.

2.4.16. Peace, Justice and Strong Institutions

The purpose of SDG 16 is to “*promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels*” (UNGA 2015, Goal 16). It contains ten level 1-targets and two level 2-targets. Two level 2-targets are equipped with an implementation horizon until 2030. All other targets renounce the temporal component.

SDG 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	
16.1	Significantly reduce all forms of violence and related death rates everywhere.
16.2	End abuse, exploitation, trafficking and all forms of violence against and torture of children.
16.3	Promote the rule of law at the national and international levels and ensure equal access to justice for all.
16.4	By 2030, significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets and combat all forms of organized crime.
16.5	Substantially reduce corruption and bribery in all their forms.
16.6	Develop effective, accountable and transparent institutions at all levels.
16.7	Ensure responsive, inclusive, participatory and representative decision-making at all levels.
16.8	Broaden and strengthen the participation of developing countries in the institutions of global governance.
16.9	By 2030, provide legal identity for all, including birth registration.
16.10	Ensure public access to information and protect fundamental freedoms, in accordance with national legislation and international agreements.
16.a	Strengthen relevant national institutions, including through international cooperation, for building capacity at all levels, in particular in developing countries, to prevent violence and combat terrorism and crime.
16.b	Promote and enforce non-discriminatory laws and policies for sustainable development.

Table 17: SDG 16 and its sub-targets (See UNGA 2015, Goal 16)

The background of SDG 16 is threefold. First of all, it promotes peaceful and just societies, what can be attributed to the proposals of the North-South-Commission in the 1980s. Second, the aim of inclusive societies can be read as a heritage of the development-as-human promotion-approach of the 1970s. In contrast to that, the third element, to support effective and accountable institutions, reminds on the efforts of modernization of the 1960s. As a result, SDG 16 can be seen as a mixture between these three approaches. For the same reasons it has different implications and interdependencies with other goals in the catalogue. As Levy and Scobie (2015) point out “*armed conflicts and broader forms of violence undermine human wellbeing and reduce the ability of societies to achieve development*” (p. 75). Inclusive and just societies are also preconditions for human well-being, even though the relation with economic development success is less striking. During effective institutions are a crucial factor for economic development and human well-being, their accountability and inclusiveness are a less important variable for the economic performance of a country (see Levy and Scobie 2015, p. 75). Major interdependences can be identified between SDG 16 and education (SDG 4), gender equality (SDG 5) and general inequalities (SDG 10).

Despite its crucial role for economic development and well-being, only three targets affect peaceful structures. Target 16.1 aims at “*significantly reduce[ing] all forms of violence and related death-rates everywhere*” (16.1). Once more the wording is rather imprecise and the lack of a target value will make this

target difficult to monitor. The same applies for target 16.4, even though it is equipped with a temporal limit of the 2030 when claiming to “*significantly reduce illicit financial and arms flows [...] and combat all forms of organized crime*” (16.4). Target 16.a represents a bridge to the institutional nexus of SDG 16 when intending to “*strengthen relevant national institutions [...] to prevent violence and combat terrorism and crime*” (16.a).

Two more targets focus uniquely on institutions. The object of target 16.6 is to “*develop effective, accountable and transparent institutions*” (16.6), which is in fact a repetition of the wording of the main goal. In contrast to that, target 16.8 refers to the role of ‘developing’ countries “*in the institution of global governance*” (16.8). Levy and Scobie (2015) indicate that this “*needs to be more specific*” (p. 76).

The remaining seven targets affect predominantly the features of justice and inclusiveness. Target 16.2 focusses on children rights and purposes to “*end abuse, exploitation, trafficking and all forms of violence against*” them. This target is strongly connected to the inequality nexus of SDG 10, where children are not represented in the current wording. The same connection can be established for the aim of “*equal access to justice for all*” (16.3). Furthermore, SDG 16 addresses corruption (16.5), democratic decision-making (16.7) and the provision of legal identities (16.9). Target 16.10 displays a linkage to the internet target (9.c), since it aims at “*ensure[ing] public access to information and protect[ing] fundamental freedoms*” (16.10). As a last target of this category, target 16.b takes the policy perspective and intends to “*promote and enforce non-discriminatory laws and policies for sustainable development.*”

2.4.17. Partnerships for the Goals

The last goal within the SDG-catalogue can rather be seen as an overarching objective than as a stand-alone-goal. It refers to the other goals and intends to “*strengthen the means of implementation and revitalize the global partnership for sustainable development*” (UNGA 2015, Goal 17). With 19 level 1-targets SDG 17 is the most extensive goal of the catalogue. Dependent to their core purpose, they are grouped into five categories. Due to the large extent of SDG 17, the following table only displays the five categories. The full goal and its sub-targets can be found in Annex VII

Goal 17: Strengthen the means of implementation and revitalize the global partnership for sustainable development	
17-I	Finance (5 targets)
17-II	Technology (3 targets)
17-III	Capacity Building (1 target)
17-IV	Trade (3 targets)
17-V	Systemic Issues (7 targets in three categories: Policy and institutional coherence; Multi-stakeholder partnerships; Data, monitoring and accountability)

Table 18: SDG 17 and its sub-categories (See UNGA 2015, Goal 17)

Due to its cross-sectional character, SDG 17 is not attributable to a single era or approach of development. Nonetheless, the idea of a global partnership for development can be read as a facet of the shift from development aid to development co-operation. Also, the goal is a direct heritage of MDG 8 which featured the same wording.

The first category addresses financial targets. This includes domestic resource mobilization (17.1), the financial commitment of the developed world (17.2), support from other sources (17.3), debt financing (17.4) and investment promotion regimes (17.5). Despite their quantitative character, none of these financial targets is equipped with a scheduled target value.

The second category contains targets with a technological background. The scope ranges from cooperation in and access to science and innovation (17.6) to environmental sound technologies (17.7). Additionally, target 17.8 aims at installing an *“innovation-capacity building mechanisms for developing countries”* until 2017.

Capacity building is taken up again by the third category that is represented by a single target. This intends to *“enhance international support for implementing effective and targeted capacity-building in developing countries”* (17.9).

The fourth category affects trade-related questions. It comprises a reference to the competences of the World Trade Organization (WTO) (17.10), the aim of increasing the exports of developing countries (17.11) and the access of developing countries to the global markets (17.12).

The last category deals with merely systemic issues. This concerns policy and institutional coherence (17.3-17.5), multi-stakeholder partnerships (17.16; 17.17) and data, monitoring and accountability (17.18; 17.19). As Hoiberg Olsen and Emerson (2015) point out at the example of the last group, the targets *“do not go far enough”*, are *“lack[ing] specificity and so [are] at risk of failing to motivate and achieve anything concrete”* Due to their waiver of a clear time frame and suitable target values, this critique is to some degree applicable to SDG 17 as a whole.

2.5. Synoptic Evaluation of the SDG-Catalogue

From an overall perspective, the Sustainable Development Goals mark a considerable progress in the development debate. Although featuring a series of weak points that become evident by closer inspection,

they represent the consequent fusion of the Millennium- and the Rio-process. It is hence the first extensive catalogue that consistently integrates development cooperation with all three dimensions of sustainable development. Compared to the MDGs, that comprised 8 goals and 18 sub-targets, the SDGs are considerably more comprehensive, featuring 17 goals and 169 sub-targets. By this means, the SDGs are able to address more problems and to address problems more profoundly. To be mentioned here the foremost, is the adequate handling of the environmental sphere, which was poorly dealt with by the MDG-catalogue. Particularly the inclusion of a goal focusing on the mitigation of and the adaptation to of climate change was long overdue and demanded by experts. Furthermore, it is notable that the consideration of social aspects within the SDGs goes beyond the 'basic-needs-approach'. Indication for this is given especially by SDG 10, which focuses on inequalities within and among countries, and SDG 5 which aims at promoting gender equality. Additionally, those goals being at the core of 'basic-needs', are set very ambitiously. This particularly holds true for the aim of ending hunger and malnutrition (2.1 and 2.2), achieving universal and free education for all (4.1 - 4.5) as well as full and productive employment (8.5).

Nevertheless, the SDGs should not be confused with a panacea for problems of sustainability and international development. A variety of weaknesses and inconsistencies can be identified by closer inspection. This applies for example to the multiple addressing of gender questions within the catalogue. Even though it is more than comprehensible that girls and women are promoted in their rights to receive equal education or health services, it is unclear why these aspects are not fully covered by SDG 5 (gender equality). Instead, it is mentioned on different places individually (e.g. see SDG 6.2) or in a row with disability or religion (see SDG 10.2). The fact that SDG 5 is the only goal, which fully goes without any time limit, increases this lack of clarity.

Moreover, it should be noted that some of the trade-offs between the goals are not taken into account adequately. This explicitly includes the economic goals (predominantly 8 and 9) and their risk of being at the expense of the environmental goals (Goal 12 – 15). The purpose of putting economic growth, industrialization and urbanization at the core of development efforts reminds on the era of 'classical economic modernization' and is to some extent incompatible with sustainable development. Although the adding of a 'green' sub-target (see 8.4 and 9.4) is worthy, it doesn't satisfy the aspiration of an integrative implementation of sustainability. For this, an inclusion of ecologic boundaries *within* the economic target would be necessary.

Besides that, a large part of the targets lack a time limit and a quantitative target value. However, both features are necessary in order to be able to measure and monitor the progress in achieving the goals. It

is evident that some fields, such as peace, don't allow quantitative measurements. Still, the SDG-catalogue prefers a qualitative approach, when quantifications are possible. This particularly applies for the case of energy poverty (SDG 7.1) and renewable energies (SDG 7.2) as well as for all targets related to climate change (SDG 13).

3. Impact of Microfinance

The purpose of this chapter is to define the concept of microfinance, to trace its historical development, and to discuss different forms. The chapter also addresses recent debates on microfinance triggered by several crises in the last decade.

3.1. General Idea

As the name already indicates, the term Microfinance refers to financial services that involve small amounts of capital. There is, however, no clear quantitative threshold dividing Microfinance from other forms of financial services. For this reason, most definitions of Microfinance focus the target group. For example, Otero (1999) defines Microfinance as *“the provision of financial services to low-income, poor, and very poor self-employed people”* (p. 8). These services generally include micro-savings and micro-credits but also micro-insurances and micro-payment services (see Ledgerwood 1999, p. 1). According to the ‘diminishing returns principle’²⁶, a theorem of classical economic theory, investments in low-income households and smaller businesses are more profitable than in large ones and should therefore be favored. However, reality proves the theory radically wrong. The commercial banking sector avoids the above mentioned target group for several reasons: First, even small loans and saving facilities require a basic administrative infrastructure. Therefore, the smaller the amount of the capital the higher the proportional cost per loan granted or per saving received. Second, lending capital to poor population groups seems risky, due to the lack of securities and collateral those people are capable to offer. The alternative focusing on personal trustworthiness, however, is associated with costly efforts of information acquisi-

²⁶ The ‘diminishing returns principle’ is best illustrated by the following example: The investment of an electric sewing machine into a small sewing shop, which previously worked manually, is able to generate a higher marginal increase of production output than the same investment into an industrial textile factory. Therefore, the theory suggests that a lending to the sewing shop is more profitable per invested capital unit (see Armendariz and Morduch 2005, p. 5).

tion, which cannot fully exclude the 'moral hazard'-problem²⁷. Given all that, profit expectations are too limited to provide a sufficient incentive for financial institutions that are driven by commercial profit (see Armendariz and Morduch 2005, p. 5 ff.). In regard of these circumstances, the classical mechanism of commercial banking would be to increase the price of banking, particularly through the interest rate. However, the combination of disruptive factors would result in such excessive interest rates, that borrowing would become unprofitable for the debtor. As a result, the target group of microfinance is affected by the phenomenon of financial exclusion (see Steinhöfel 2014, p. 23 ff.).

Microfinance aims at integrating this previously 'unbankable' population group in offering them the possibility to profitably and securely safe money, to take small-scale credits or to invest in insurance schemes. It is not explicitly attributable to a single era of the development debate as discussed in chapter 2. However, due to its concentration on economic parameters it carries features of 'economic modernization'. From another point of view, one could argue that the inclusive potential of Microfinance is equivalent to the 'basic-needs-approach'. Finally, due to the self-determinant and grassroots character of Microfinance, compared to top-down development, it can be seen as a part of 'development as human promotion'. More appropriately, Microfinance constitutes an individual pillar in the debate, being the first economic tool that is consequently based on the principle of individual help for self-help.

Microfinance Institutions (MFI) address the above mentioned disruptive factors with several strategies. As some of the problems concern predominantly the credit liquidation, one simple solution is to focus on other elements of Microfinance, particularly micro-savings. Nevertheless, MFIs came about with a series of sectoral innovative specifications that were able to minimize both their risk and their cost in carrying out their lending activity. First and foremost to be mentioned, is the sectoral innovation of joint liability or group lending, which "*refers specifically to arrangements by individuals without collateral who get together and form groups with the aim of obtaining loans from a lender*" (Armendariz and Morduch 2005, p. 85). These contractual fixed arrangements allow the financial institution to spread the risk of debt default upon the shoulders of the group members. On the other side, mutual confidence is the currency that holds the group members together. Even though loans are granted individually, it is the group that vouches in the case of a members' payment problem. Groups like this vary in size but usually consist of 5 to 10 members, who get together by their own will and choice. The circumstance that each member has an interest to keep untrustworthy debtors outside reduces both: the risk of the MFI and its administrative

²⁷ 'Moral hazard' refers to "*a situation in which people or organizations do not suffer from the results of their bad decisions, so may increase the risks they take*" (Cambridge Dictionaries 2015).

effort to screen potential lenders, to evaluate and control the members individually and to enforce the contract.

Another set screw of Microfinance is the frequency and the form of debt repayment and the amount of the periodical installment (see Armendariz and Morduch 2005, p. 129 f.). In this manner, the MFI reduces its risk in obliging the debtor to start the liquidation of the loan soon after the initial lending, and allows him or her to carry out the repayment in relatively small but frequent installments. The periods between the partial repayment dates can be as short as one week, allowing the debtors to schedule their profitable activity dependent on this day. Within these frequent liquidation sessions, the MFI employee is able to create a personal relation to the borrowers, in order to monitor their economic performance and to initiate suitable measures promptly. As a drawback, the personal maintenance of the group is tied to costs that are passed on to the borrower through an increased interest rate. Furthermore, when implemented with groups in joint liability, making the payments of the installments public, is a frequent measure of Microfinance. In doing so, the MFI benefits from the willingness of the individual borrowers to avoid being stigmatized as an unreliable member (see Armendariz and Morduch 2005, p. 137f).

Apart from this, another strategy of MFIs to address the risk of the moral-hazard phenomenon is the focusing on women as a target group of their activity (see Rahman 1999, p 69 f.; Armendariz and Morduch 2005, p. 139 f.). Publicly, MFIs often justify the exclusion of male borrowers, with the hypothesis that *“lending to women and increasing their welfare bring more qualitative benefits to family welfare than the earning of men”* (Rahman 1999, p. 69). Moreover, lending to poor women is often perceived as a direct mean to assist their empowerment (see *ibid*). A more secretly handled motivation, however, is a recorded higher liability of female borrowers compared to their male counterparts. In detail, men are following repayment schedules less reliable and tend to be *“more argumentative and non-compliant”* (Armendariz and Morduch 2005, p. 139). Furthermore, male lenders are more often subject to violent confrontation (see Rahman 1999, p. 69). Besides the positive image gained by targeting family welfare and gender equality, focusing on women as a target group of Microfinance hence is a strategy of MFIs to reduce their risk of default and unpleasant side effects. The findings of D'Espallier et al. (2009), who carried out a quantitative study including data of 350 MFIs in 40 countries, support this perspective. They report a negative correlation between the proportion of associated female clients and the portfolio-at-risk, the credit write-offs and the credit-loss provisions, *ceteris paribus* (see D'Espallier et al. 2009, p. 17 ff.). The circumstance that the credits granted to women are often used by men, gives indication to the hypothesis, that the motivation of the MFIs to focus on female borrowers is rather driven by risk-minimizing than by the altruistic wish to carry out assistance to their empowering (see Rahman 1999, p. 69).

3.2. Historical Evolution and Forms of Microfinance

Historically, the concept of Microfinance is often being attributed to the 2006 Nobel-prize winner Mohammed Yunus and the evolution of his Grameen Bank (see e.g. Sengupta and Aubuchon 2008). However, providing poor population groups with small-scale financial services is notably older and dates at least back to the second half of the 19th century. In the aftermath of the industrialization, cooperatively led banks such as the Raiffeisen Bank in Germany aimed at supporting impoverished farmers in rural areas by offering them simple access to a bank account and flexible loans. The model quickly spread over the European and the North American continent with varying degrees of success (see Armendariz and Morduch 2005, p. 68f; Colvin and McLaughlin 2012, p. 1 ff.).

Other cultures look back over a long tradition of privately organized savings- and lending groups. To be mentioned here the foremost are a variety of informal rotating savings and credits associations (ROSCAs). Although there is no literature about the actual origin²⁸, ROSCAs became popular under the name *tontine* or *susu* in large parts of Western and Central Africa but are also widespread in Asia and Latin America (see Tripp 2001, p. 10; Armendariz and Morduch 2005, p. 59). Most of them share the common feature of being constituted of a small amount of peers, friends or neighbors, who meet regularly to fund a stock that is disbursed to a single member in a fixed order. The proceeding that fixes the order varies between lottery systems, social hierarchy or even bidding schemes. Dependent to the individual position in the order, the members benefit from the credit (early payout) or the saving (late payout) function of the ROSCA (see Steinhöfel 2014, p. 49 f.). ROSCAs usually work without interest rate, what makes it profitable to benefit from the payout as early as possible. Anderson et al. (2003) refer to this as the “*early pot motive*” (p. 5). In contrast to that, it seems to be rather unattractive to be at a back position of the order. However, besides the mutual solidarity between the members, Anderson et al. (2003) identify the “*household conflict motive*” (p. 5). According to this, the member benefits from the commitment to save the household income instead of making it subject to direct consumption of him- or herself or other members of the household. Particularly women are perceived to share this perspective, in order to “*bind themselves to a particular saving pattern that is different from their husband*” (Anderson et al. 2003, p. 5). Until today, ROSCAs or similar constellations for financially excluded population groups can be found on each continent. Thereby it makes no difference, weather this group is located in a developed or developing

²⁸Sütterlin and Karsch (2014) indicate traces of loosely organized saving groups in West Africa that date back to the 15th century (see p. 1).

part of the world. Indication for this gives the reported existence of ROSCAs in New York (see Buchter 2015).

Nevertheless, none of these activities officially carries the name of Microfinance. According to Fouillet et al. (2013) the notion of Microfinance began to raise scientific interest not earlier than 1994 (see p. 4). However, the actual proceedings that shaped the form of Microfinance as a development tool, took place two decades earlier. It was already during the 1970s when the US-educated economist Mohammed Yunus returned to his home country Bangladesh and began to grant first microloans to groups of manually working women. Being fascinated by the high repayment rates and the impact he could reach with relatively small resources he decided to scale up this activity. Consequentially, the Grameen Bank was founded and governmentally authorized in 1983 and was subject to rapid growth rates, reaching over one million members by the year of 1990 and over two million members by 1995 (see Armendariz and Morduch 2005, p. 11 ff.; Sengupta and Aubuchon 2008, p. 11). The bank focused predominantly on credits and began to institutionalize what would later be known as the *“classic Grameen system”* (Armendariz and Morduch 2005, p. 88) featuring group lending with joint liability, weekly liquidation sessions and small installments. In contrast to that, the focus on women as a main target group was added only some years later, after having experienced increasing repayment problems with male creditors (Rahman 1999, p. 69). In contrast to that story, Sütterlin and Karsch (2014) refer to the activities of the Brazilian development organization ‘Acción’ as the origin of the modern Microcredit (see p. 1).

Irrespectively to their true evolutionary background, repayment rates at almost 100% and little evidence for debt default prompted the rapid spread of the model throughout practically all parts of the world. Sengupta and Aubuchon (2008) identify Grameen duplicates in at least fourteen countries on five continents (see p. 13). MFIs were established both by local and international NGOs as well as by commercially operating financial institutions. The boom of the microcredits was reinforced by a community of international donors and scholars, especially in the US, that were increasingly attracted by the apparent *“efficient, private-sector-led and market-driven model of poverty reduction and ‘bottom-up’ economic and social development”* (Bateman and Chang 2012, p. 15) The microcredit sector reached full bloom in the second half of the 1990s, being supported by the first Microcredit Summit in 1997. The public zenith of the microcredits popularity was reached however one decade later, when the UN declared the year 2005 to be the ‘UN year of the Microcredit’, and Mohamed Yunus and the Grameen was awarded with the 2006 Nobel prize for peace (see Seibel 2010, p. 4). After having focused predominantly on microcredits during the first years, some MFIs began to extend their portfolio, offering micro-savings and micro-insurances to their clients. Nevertheless, the general emphasis was still put on the granting of credits.

With the beginning of the new millennium, the global amount of MFIs became subject to extensive and high growth rates: During 1.065 MFIs were recorded globally by the year 2000, their amount increased to 3.589 programs in 2010. The highest growth rates were reached in Asia, where the amount of MFIs was five-folded in the same period. The particular boom of the microcredit can be evidenced by a view on its global development. Even though the increase of established MFIs was already dynamic, it was outshone by the increase of global credit holders. The amount of 21 Million micro-creditors that were recorded in 1999 skyrocketed up to 190 Million borrowers in 2010, which is equivalent to a nine-fold increase. The development of the amount of MFIs in contrast to the amount of borrowers is illustrated in Figure 2 (see Sütterlin and Karsch 2014 p. 4 ff.).

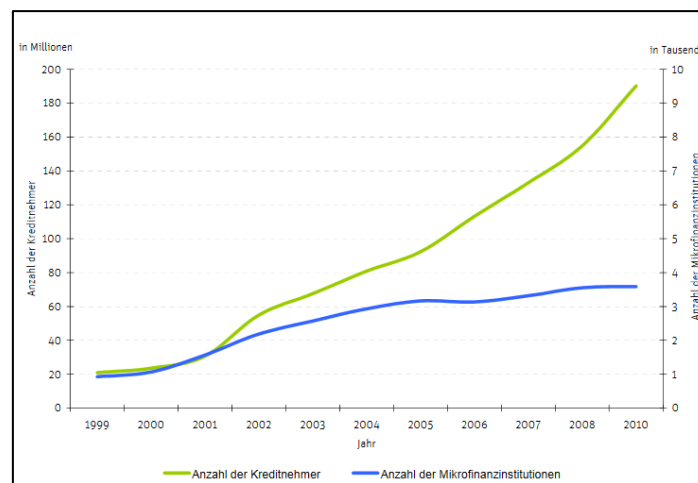


Figure 2: Global development of MFIs and creditors between 1999 and 2010 (Sütterlin and Karsch 2014, p. 6)

3.3. Current Crisis and Critique on Microfinance

The critique on Microfinance is as versatile as its different concepts. However, in the same manner as for the initial euphoria, the main critique addresses predominantly microcredits. Since these represent only one possible element of Microfinance, this criticism isn't applicable for the whole spectrum of institutions and services provided by MFIs.

The first big wave of critique on microcredits evoked in 2007, when investigations revealed cases of private enrichment in local MFIs, financed by charging interest rates of up to 195% on loans granted to their clients. In contrast to this unique case, several rather sectoral crises occurred in 2008 simultaneously in different countries beginning with Morocco, Nicaragua and Pakistan. In each of the countries the markets featured a distinct over-indebtedness of the borrowers, resulting from both high interest rates and open credits at several MFIs at the same time (see Bateman and Chang 2012, p. 15). Wagner (2010) analyzes

the connection of these crises with the global banking crisis of 2008 caused by the collapse of Lehmann brothers. Her findings indicate little difference in the development of MFIs and the commercial banking sector (see p. 7). However, even besides these crises, the amount of the interest rate in microcredit programs traditionally evokes broad criticism (e.g. Mitra 2009). In order to prove the legitimization of this reproach, it is necessary to highlight the big regional and functional differences between the programs. Bateman and Chang (2012) set the range between 9 to 12% p.a. at governmentally subsidized programs, 22% p.a. at the Grameen Bank and 50-120% p.a. in different commercial programs in South-East Asia, Africa and Latin America (p. 24). Interest rates of this dimension are usually justified with the insecurities caused by the lack of collateral (see p. 49 here), the costly administrative effort to serve clients in remote rural areas and the even higher rates of private money-lenders. Hulme and Thankom (2011) consider the comparable moderate rate of 22-25% as appropriate (p. 24). Whether the critique of high interests is justified or not, hence is a subject to individual assessment.

More profoundly than ever before, the global Microfinance sector was shaken by the microcredit crisis evolving in the Indian state of Andhra Pradesh in October 2010. Not only were borrowers exposed to usurious interest rates, but also to the doubtful treatment of the respective MFI-staff. This concerns various reported cases of psychological and physical menace including the public disgracing of indebted clients and violently led payment collections. Moreover, borrowers were encouraged or even forced to take up more and bigger credits in order to be able to repay initial loans (see Bateman and Chang 2012, p. 16). These practices, in combination with the group pressure resulting from the concept of joint liability, were reason for Indian media and politicians to associate a series of suicides of borrowers with the impact of Microfinance (see Microfinance Focus 2010; Hulme and Thankom 2011, p. 23). A comprehensive analysis of suicide rates and microfinance in India, carried out by Ashta et al. (2011) indicates little correlation, but *“however, to some extent, suicides increase with development”* (p. 22). Nevertheless, *“suicides may perhaps be just the tip of the iceberg”* (p. 24) and it is difficult to create such connections on a quantitative level.

More purposeful is the regard on the Indian Microfinance sector of the time, which reveals that a median Indian MFI served six times more clients than a median global one. The rapid growth of the amount of credit-holders compared to development of MFIs (see Figure 2) was raised to the extreme in India, resulting in an extensive average amount of 10.000 people per MFI (see Ashta et al. 2011, p. 2 f.). Large parts of the criticism towards Microfinance can be understood as a reaction to these developments. The increasing amount of borrowers per MFI causes a less personalized treatment of the groups. The commercialization that demands for an increasing number of clients is at the expense of the time and the effort of the

MFI to accompany the groups and to monitor their economic performance. Recommendations to reform the Microfinance sector hence include not only the limitation of interest rates but also the limitation of growth rates (see Ashta et al. 2011, p. 23; Bateman 2011, p. 3 f.). On the other hand, the mainstreaming and the liberal commercialization of microfinance is seen as desirable in order to enhance the economic sustainability of the sector and to make it independent from subsidies (see Wong 2014, p. 384). In the regard of *“such high levels of commercialization”* Hulme and Thankom (2011) find it *“only to be expected that some staff are encouraged to push their financial performance, i.e. more and bigger loans, to the limit and, sometimes, beyond it. This is particularly likely to happen, when the staffs are male, middle-class university graduates and the clients are uneducated women”* (p. 24).

The curse or the blessing of subsidized programs is also at the core of the criticism that underlay the incompatibility of poverty alleviation and financial sustainability in Microfinance programs. Morduch (2000) points out, that those programs with a social emphasize, that target the poorest population groups tend to be more often dependent to subsidies. If however, MFIs operate profitably, this target group remains excluded or subject to drastic over-indebtedness. The evidence of repayment rates of almost 100% does not signify that all poor households are able to take up loans with interest rates beyond 20% (see p. 617 ff.). Repayment rates and the monitoring of credit volumes hence don't measure the proportion of people that refrain from borrowing, or as Morduch (2000) conveys *“it is clear that considering only aggregate demand is inadequate for programs seeking to maximize social welfare”* (see Morduch 2000, p. 621).

Last but not least, a more systemic point of criticism was evoked by Bateman (2011). It concerns the potential of MFIs to promote a lifestyle of indebtedness within the poor population groups. According to him, *“by conferring social legitimacy upon Microfinance, [...] the stage was set for the poor to become open to the idea of going into debt”* (p. 2). This change in perception is followed by an increasing dependency to a deepening cycle of debts. Cases like this are often referred to in critical qualitative studies, such as Cons and Paprocki (2008, see p. 3) Instead of fostering microcredits as the universal tool of poverty alleviation Bateman (2011) suggests *“an urgent refocus on the promotion of local micro-savings”* (p. 3 f.).

In summary, both the different crises that the Microfinance sector went through and the range of criticism indicate the need to reconsider Microfinance as a tool for poverty alleviation and human development. On the one hand, commercialized and profit-driven granting of credits has the potential to undermine the targets of 'development-as-human-promotion'. On the other hand, a Microfinance sector that is long-term subsidized by governments or NGOs carries the risk of being economically unsustainable and instable.

4. The VSLA-Concept

The above mentioned critique led to different propositions to reform the Microfinance sector or to complement it with other development tools that are more capable to meet the needs of the target group. Particularly among the poorest communities in African countries, Microfinance services turned out to be extremely expensive. Reasons for this include the comparably low population density, the poor condition of the rural infrastructure, relatively high labor costs and a loan demand which is comprehensibly lower than in other developing parts of the world²⁹ (see International Rescue Committee 2012, p. 7). The concept of 'Village Savings and Loans Associations' (VSLA), which was originally developed in 1991 by a Norwegian NGO in Niger³⁰ and was refined by Allen and Staehle (2007), represents a model that responds to these problems. This chapter gives a systematic overview on the basic elements of its methodology, including the status of the scientific discussion.

4.1. General Idea

In general, the VSLA-concept belongs to the genre of financial self-help groups (SHG), that has evolved in the 1980s in rural India and today comprise a great variety of concepts and methodologies (see Das 2012, p. 1 ff.). However, there are several features that are characteristic to SHGs and their demarcation to usual MFIs and traditional ROSCAs. In contrast to commercially operating MFIs they don't consist of a formal external staff that serve their clients, but solely of a self-governed group of 10 to 25 people from a homogenous class that know each other through neighborly, amicable or family relationships. Unlike the traditionally grown concept of ROSCAs, SHGs are more flexible and can be tailored to the individual needs of their members (see Beaman et al. 2014, p. 3). As a matter of inclusion, this concerns in particular an emphasis on savings rather than the granting of credits. As of another difference to the ROSCAs, the amount of savings is not fixed by a single value but by a range of amounts, what makes bookkeeping compulsory. By this means, the SHG offers their members a protected space to deposit their individual savings, a community framework with regular meetings that can serve as a saving incentive and, where

²⁹ International Rescue Committee (2012) indicates an "average loan demand for a village-based income-generating activity is under \$20, about 40 percent less than the average entry-level of microfinance loans" (p. 4).

³⁰ According to Allen and Staehle (2007) the Norwegian CARE project manager Moira Eknes ran the pilot project in NIGER (see p.3).

applicable, a solidary opportunity to borrow money. In this case, it is the group itself, which decides over the introduction and the level of an interest rate, which flows back to the assets of the group.

The VSLA-concept gives a theoretical framework to this idea, what makes it possible to establish reliable SHGs on the basis of strong and practicable rules and democratic values. The basic principle, formulated in the VSLA-Program guide by Allen and Staehle (2007) , can be read as a pure reflection of the above mentioned SHG-features:

“The basic principle of the VS&L system is that members of a self-selected group voluntarily form a VSL association and save money in the form of shares. The savings are invested in a loan fund, from which members can borrow, repaying with a service charge added” (p. 6).

The same document lists a series of sub-principles that form the general framework for VSL associations. The following explanations comprise the basic principles that are essential for the understanding of the functioning of VSLAs.

First of all, each VSLA is *“autonomous and self-managing”* (Allen and Staehle 2007, p. 6). This principle refers to the key difference to conventional MFIs that are operated by a trained external staff. In this manner, the group aims to achieve *“institutional and financial independence”* (ibid) rather than being subject to the seeking of profit. Additionally, Allen and Staehle (2007) propose a group size of 10 to 25 members, that are self-selected among the adult population of the operating area. In general, VSLAs are constituted of women. This can be explained by the objectives of empowerment and family support that many NGO pursue, but also by a better financial discipline and social competences that are attributed to women. Nevertheless, the female members have the right to create a mixed group that is composed of a maximum of 20% male members.

During the meetings, *“all transactions are carried out [...] in front of all members of the Association”* (ibid). Since increased accountability and transparency supports the mutual trust of the members, this clause is an important element of the framework. As highlighted above, trust is able to compensate for the lack of collateral the target group features. Operating transparently helps avoiding the unequal treatment of the members and is therefore an essential clause that helps to secure the valuable currency of trust.

Another principle states that *“the cycle of savings and lending is time bound [...] [and] must not last for more than one year prior* (ibid). At the end of each cycle, the savings are distributed fully to the members proportionally to the individual amount they were able to save throughout the period. This feature underlines the simplicity of the VSLA-concept, and that it isn't an instrument to seek for long-term profits but to pragmatically serve the individual needs of its members.

The clause that *“all members have individual passbooks”* (ibid) is compulsory in order to be able to track the amount of savings and liabilities of each member. The passbook is updated at each meeting of the group in direct sight of the member and in a manner that allows her or him to comprehend the operation. Between the group meetings, the books of all members are locked in a solid cash register in order to prevent fraud, loss and theft.

The frequency of the group meetings is prescribed only for the first cycle of a VSLA. Here, Allen and Staehle (2007) set the range between *“weekly, fortnightly or every four weeks [...] as the members agree”* (ibid). As another indication for the democratic and autonomous character of the group, it is the VSLA itself that decides about the frequency and the setting of the meeting.

In order to assure the controlled procedure of each meeting *“associations are comprised of a General Assembly”* which elects *“a Management Committee”* at the beginning of each circle (ibid). This democratically legitimized organ *“consist of five people: a chairman [or president], secretary, treasurer and two money counters”* (ibid).

Besides the election of the committee, the General Assembly discusses and decides over a constitution which gives answer to several crucial questions. This includes the length of the cycle and the value of a share. This value represents the minimum amount each member should be able to put aside for every group meeting. It is for this reason that the group should *“set [it] at a level that allows the poorest members reliably and regularly to purchase at least one share per meeting”* (ibid). The highest possible saving amount per meeting equals the fivefold of this unit. In every meeting, each member can freely decide to save between one and five shares. The amount of the purchased shares is noted in the respective passbook by the use of stamps – each stamp represents one share. Moreover, it is possible that the group *“may allow a member who is experiencing financial difficulties to suspend share-purchase [...] for a limited period”* (ibid). This demonstrates that the groups function rather as a solidary than a profit-driven organization.

Moreover, the General Assembly decides over the level of the interest rate on loans that are granted from the common capital stock. The program guide does not prescribe a rate but indicates that *“10% is most typical”* (ibid). An interest rate of 10% makes it easier to calculate the instalment rates. This meets the needs of the members, which very often are innumerate due to the lack of formal education.

The program guide gives several further specifications for the credit granting activity of the VSLA. First of all, *“the size of a loan available to a member may not be more than three times the total value of shares*

they have purchased" (ibid). This is not only a trust-supporting step towards a collaterally based loan, but also as a measure to assure that the credits of the stock are fairly distributed among the members. Furthermore, *"loans are made every four weeks"* (ibid). To set the frequency of savings higher than the frequency of credits, guarantees that the stock is always abundantly equipped with capital for credits. If the association still faces a demand surplus for credits that cannot be satisfied by the common capital stock, the credits are given in the order of their intended purposes, which priorities are fixed by the General Assembly at the beginning of the cycle. For reasons of security, the length of the loan repayment is limited and *"should never be more than six months and, during the first cycle, no longer than 12 weeks"* (ibid). Finally, *"the association does not fine borrowers for late loan repayment"* (ibid). This marks a major difference to conventional MFIs that often raise reminder fees or financial sanctions to illiquid borrowers. From the perspective of the VSLA-concept, this practice *"aggravates any underlying economic crisis the household may be facing"* (ibid). Finally, lending to persons or institutions outside the VSLA is strictly forbidden.

Another key feature that underlines the solidary character of the concept is that *"all associations create a Social Fund"* (ibid). This fund is different to the common capital stock and does not serve any credit granting activity. It is once more the General Assembly that decides over the amount of the solidarity contribution that every member should be able to hand in each meeting. *"This provides small grants for specific purposes such as emergency assistance, funeral expenses and educational costs for orphans"* (ibid) without the obligation of repayment. In order to avoid the unequal treatment of members, who face emergencies, the possible purposes and the related amounts are fixed by the General Assembly at the beginning of each cycle. The decision of the group also includes the setting of a priority order that applies in cases of extensive demand for solidarity assistances.

At the end of each cycle *"the association shares out the total value of its financial assets amongst the members (except for the Social Fund)"* (ibid). As a prerequisite, all loans have to be repaid until this date. If this is not the case, the deletion of the shares of the insolvent member and the refusal of admission in a new cycle are the only ways the respective member can be sanctioned within the VSLA-framework. Notwithstanding this, the common capital stock is distributed among the members proportionally to the amount of their shares accounted in their saving books. If no-one took a credit, each member receives exactly the amount of money she or he saved throughout the cycle. However, the more credits are granted and the higher the interest rate the General Assembly has set in the beginning, the higher the surplus per share each member receives on top. In this manner, *"Associations which charge a 10% monthly service charge on loans often experience a 50% profit in one cycle"* (ibid).

The beginning of the new cycle can be initiated on the same date directly after pay-out of the savings. On this occasion, members are free to quit their membership; the group can discuss the approval of new members or the exclusion of untrustworthy or unreliable old members. With the initiation of the new cycle, the Management Committee is newly elected and the core decisions are made by the new General Assembly. This includes the adjustment of the value of a share or the level of the interest rate as well as the possibility to agree on an initial capital deposit each member hands-in, in order to equip the common stock with new capital for credits. This *“amount is not limited to the normal five-share ceiling”* (ibid), but is registered in the saving book of each member in terms of initially purchased shares.

Table 19 gives an overview of the core activities of a VSLA and their key features.

VSLA activity	Key features
Structure	<ul style="list-style-type: none"> - Members choose themselves on the basis of free will and mutual trust. - All members build the General Assembly, which democratically elects the Management Committee and passes a constitution. - The Management Committee consists of a president, a secretary, a treasurer and two money counters.
Savings	<ul style="list-style-type: none"> - The members hold regular meetings within a limited cycle of maximum one year. - The regular saving per meeting can vary between one and five shares. The value of a share is fixed by the General Assembly at the beginning of a cycle. - Each member owes a saving book that accounts for the amount of shares the member has saved during the cycle (one stamp \triangleq one share) - Between the meetings, the saving book and the savings are stored in a solid register which is stowed at a secure place at the treasurer. - Suspension of saving is possible for a limited period.
Credits	<ul style="list-style-type: none"> - Interest rate is fixed by General Assembly at the beginning of a cycle. - Meetings dedicated to the granting and the repayment of credits are held every four weeks. - The maximum credit line is limited to three times the amount of savings a member has done at the moment of demand. - Credit repayment periods are limited to six months or twelve weeks during the first cycle. - The amount of the credit and the course of the repayment are registered in the saving book of the member. - In case of a credit demand surplus, the credits are granted in the order of purpose priority, which is fixed by the members at the beginning of the cycle.
Social Fund	<ul style="list-style-type: none"> - The Social Fund consists of a regular small contribution by each member handed in at each meeting. - The value of the solidarity contribution is fixed by the General Assembly at the beginning of the cycle. - The Fund serves as emergency assistance and is not subject to repayment. - The solidarity stock is not disbursed at the end of the cycle but outlasts until the next cycle. - In cases of excessive demand for social assistance, the solidarity stock is granted in the order of the purpose priority that is fixed by the members at the beginning of the cycle.

Table 19: Overview of the core activities of a VSLA and their features

4.2. Rights and Obligations of the Management Committee

As described above, it is the General Assembly of the VSLA that elects the Management Committee at the beginning of each cycle. The Management Committee comprises five posts: The president, the secretary, the treasurer and two money counters. During the meetings, the Management Committee takes an ex-

posed position, with its members sitting next to each other with viewing direction towards the other members. In groups that are composed of both men and women, three out of the five seats in the Committee must be occupied by women. This precondition is necessary in order to assure the purpose of female empowerment of the group. Moreover, at least one of the main positions (president, secretary or treasurer) must be female (see Allen and Staehle 2007, p. 22). The following explanations concern the rights and the obligations of the positions of the VSLA Management Committee according to the Program Guide by Allen and Staehle (2007).

The most powerful position of the Association is the president her responsibilities include *“to ensure that the meetings follow proper procedure and that the Constitution is followed and respected [...] [and] to call the meetings to order, announce the agenda and lead discussions”* (ibid). Furthermore she *“ensures that everyone’s view is listened to [...], to resolve conflicts [...] [and] to represent the Association to outsiders and non-members, including local government officials”* (ibid). Her presidency does not undermine her right to have own savings, an own claim to solidarity assistance or to take credits. Within the meetings, she is neither supposed to touch the money of the members nor to make entries in their saving books.

In contrast to that, it is the Secretary of the Association that *“ensures that all financial transactions concerning Social Fund, share purchase/savings and lending take place according to procedure [...], makes all passbook entries for shares and loans [...] [and] provides a verbal summary of the financial state of association affairs at every meeting”* (ibid). In this manner, it is necessary that she is numerate and organized. Just like the president she is not supposed to touch the money of the members.

The task of the elected treasurer of the association is to stow the savings and the passbooks within the solid register at a safe place at her home. For this reason she should live in a trustworthy community in a secure house, which should not be too far from the regular meetings place.

The two money counters of the group are the only persons that are supposed to touch the money of the members. It is their task to *“verif[y] all movements of money both in and out of the cash-box [...], [to] count the money during each cash-box operation [...] [and to] inform the Secretary of each transaction”* (ibid). In order to fulfill these tasks they should also be numerate.

Finally, there are three more posts that are not comprised by the Management Committee. The only task of these three key bearers is to open and to close the register at the beginning and the end of the meeting and to keep the key for the respective lock for the time between the meetings. Consequentially, the register can only be opened without force when the three key bearers and the treasurer are present. The

introduction of three key-bearers that live in secure places and that are not part of the Committee is a measure to enhance security and transparency in the group.

4.3. Formation and Training of the VSLA

Before the creation of a group, a facilitating organization needs to bring the idea to the community, to accompany the democratic decision-making process including the election of the Management Committee and to train the members regarding the operational procedure of a meeting or to resolve ambiguities or conflicts between the members. All these functions are typically carried out by an NGO with an explicit developmental ambition. This organization employs so-called field officers that are able to take the route to the village, which is very often in a remote area without modern infrastructure. The tasks of the field-officer are structured in four phases and eight modules among the first cycle of the group.

Within the first preparatory phase, the field officer establishes the contact between the facilitating organization, potential members and local authorities. If there is a sufficient amount of villagers willing to form a group of mutual trust and there are no objections from the official side, this phase has reached its end. It is followed by the intensive Phase, which last 14 weeks. The first half of this period is dedicated to the election of the positions and the establishment of the constitution. The second half contains several exercise units, where the members are taught the actual purpose of saving, borrowing and solidarity aid. Furthermore, the first meetings dedicated to savings are taking place in the presence of the field officer. Subsequently, the development phase begins. It lasts 18 weeks and is marked by a smaller visiting rate of field officer, who nevertheless remains approachable in case of problems. The last element is the maturity phase, which lasts further 18 weeks and involves usually not more than three visits of the field officer. *“If [however] the association needs additional training or supervision, the cycle can be extended as needed”* (Allen and Staehle 2007, p. 11). A more specific description of the phases and all of their modules can be found in the VSLA Program Guide by Allen and Staehle (2007, see p. 11 ff.). Once the first cycle has passed, it depends on her or his evaluation, if the group is further accompanied or released in an autonomous state. However, the long term objective of the field officer is to make her- or himself obsolete and to gradually prepare the groups to function without external help. After having passed each of the four phases, the group has reached the end of the first cycle and pays of their members as described above. The presence of the field officer at this crucial day is compulsory for the first year.

Moreover, the field officer equips the group with a starter kit, which is lent to the group free of charge during the first cycle and can be purchased by the group at the beginning of the next cycle. The starter kit contains at least the following utensils (see Allen and Staehle 2007, p. 37):

- One lockable and solid **cash box** that serves as the storage place for the savings and the passbooks between the meetings.
- Three solid **padlocks**, each with two keys, in order to lock the cash box securely after the meeting.
- 25 **passbooks** with one part for the savings and one part for the credits.
- One **rubber stamp** (including ink pad) that is used by the elected secretary to register the amount of shares a member has purchased in the respective passbook
- One **ruler** that is used by the secretary to mark the amount of unpurchased shares in the passbooks or to delete purchased shares.
- Two ball point **pens** of different color.
- One solar-powered **calculator**.
- Four plastic **bowls** used for separating out the collection of savings, loan repayments, fines and contributions to the social fund.
- Two fabric **money-bags** of different color, in order to store the Social and the Loan Fund separately within the cash box.

Figure 3 displays the equipment that is contained in the VSLA starting kit.

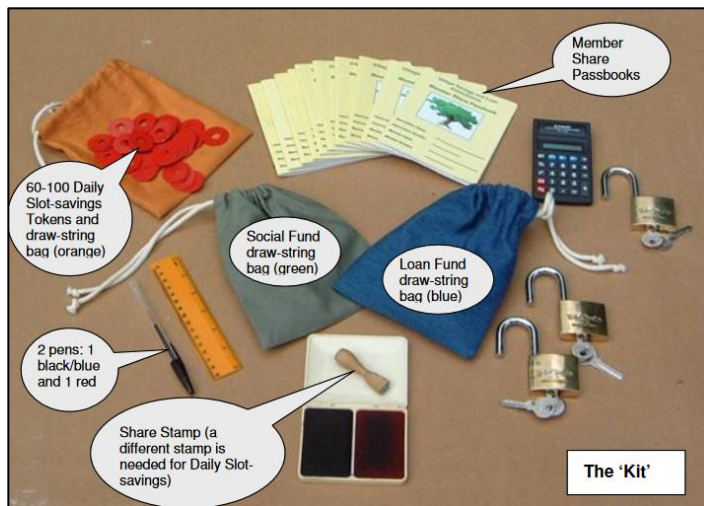


Figure 3: Equipment of the VLSA starting kit(Allen and Staehle 2007)

The training of the members, especially the General Committee regarding the appropriate and transparent utilization of the instruments belongs to the key functions of the intensive phase.

Once the VSLA has reached an autonomous stage, the field officer doesn't need to visit the group at a regular frequency. However, he or she always stays an important contact person, when the group faces difficulties or conflicts. In villages or remote areas that comprise more than one VSLA it is possible to install a village agent, who serves as the first contact unit of the groups. In this case the field officer is solely contacted for serious problems and only by the village agent.

4.4. Status of the Scientific Discussion on the VSLA-Concept

During Microfinance in general is subject to an excessive amount of impact evaluation studies, SHG and particularly the VSLA-concept are rather underrepresented in the scientific debate. It is however necessary to understand, that both things can't be interchanged arbitrarily. As Singer (2012) describes:

"VSLAs are complementary to MFIs. They serve people living in remote places whose income is low and irregular, need to save cash in small amounts, and have limited demand for credit because markets for their products are weak" (p. 2).

In this manner, results on studies that focus on the impact of Microfinance can't serve as the key for a scientific analysis of the VSLA-methodology. More appropriate is the inspection of the few studies that focus on the VSLA-methodology and its multivariate impact on different developmental fields. In order to avoid the 'inventors bias', the literature review being presented here, excludes explicitly publications on the part of the VSL associates network, a multiplication and information platform provided by the methodologies' authors. The only information provided by this source refers to the quantitative frame and the spreading of the methodology: According to VSL associates (2016) the concept has spread to 72 countries in Africa, Latin America and Asia. The groups comprise at least twelve million members worldwide. Concerning financial sustainability, *"89% of groups continue to operate more than five years after receiving training, on average doubling their capitalization and average loan size"* (VSL associates 2016). The programs' focus is put on the African continent, where most of the VSL associations can be found (see Care International, 2013 p. 3). In accordance to this global dispersion, most of the relevant studies focus on projects in sub-Saharan Africa.

One of the first relevant studies that can be found, was carried out by Anyango et al. (2007). The study examines the development and the performance of 73 VSLA groups in Zanzibar that were created and trained by Care International between 2001 and 2002. For the year 2006 the results indicate that the groups were subject to an increase in memberships at a rate of 258%. During the original share had a value of \$ 0.4, approximately every second group decided to double this value until 2006. This allowed members to accumulate savings of averagely \$ 90 within one cycle. Furthermore *"it was reported that 95% of members had taken a loan during the previous cycle [...] suggesting a good rotation of funds around the group"* (p. 4). The main problems occurred in groups that agreed to operate without the loan ceiling of maximum three times of respective members' savings (see p. 4). Nevertheless *"none of the groups interviewed had written off any loans during any cycle and they felt confident that they would always recover their loans in*

full” (p. 5). Consequentially, all groups displayed an impressive profitability. The rate of return within the previous cycle ranged between 10 and 92% and hit a mean value of 53%.³¹ It must be mentioned however, that the education of the examined VSLA-members was above the average Zanzibar population and can therefore not provide full representativeness (see p. 6). Furthermore, the validity of the results is limited, because the quantitative method of Anyango et al. (2007) does not include a control group of non-members and “no tests of statistical significance were performed” (Brannen 2010, p. 44).

The subsequent impact study of Brannen (2010) focusses once more on Zanzibar as a research field and aims at offsetting the weak points of Anyango et al. (2007). The mixed-methods-approach he uses, consists firstly a of quantitative regression analysis based on a questionnaire that is answered by VSLA-members, VSLA-dropouts and persons that have never been member of a VSLA. Second, the study includes the qualitative analysis of group discussions and interviews with key informants. The results indicate an overall positive impact of the VSLA-membership, particularly on the daily diet and the health of their members (see p. 112 ff.). Furthermore, the author specifies that “the VSLA program has a substantial self-reported positive effect on the self-esteem and social statuses of its participants” (Brannen 2010, p. 97). In contrast to that, the regression analysis and the evaluation of the group discussions revealed relatively little impact on education (see p. 109) and on gender equality and empowerment (see p. 100). As its preceding study, Brannen (2010) attests that the VSLA model “has performed well in outreach” [...] *financial sustainability* [and an] *apparent overall success of the VSLA program*” (p. 135 f.).

Another highly relevant contribution of Annan et al. (2013) examines 77 VSL associations representing over 1.000 households in East and South Burundi for the period of two full VSLA-cycles. The participants are analyzed regarding the financial development within the examination period. Methodologically the study is based on quantitative household- and children surveys that were completed by the households of the members and by a control group. As a first result, Annan et al. (2013) indicate the quantitative development of the households expenditures before and after both cycles. This value “amounts to USD 7 per capita per month” (p. 23 ff.). The control group shows a smaller increase of only \$ 2.4 for the same period. As a weak point, the study doesn’t examine for what purpose this surplus is used. The only category examined by Annan et al. (2013) is the development of food expenditures. At this, they indicate an increase of approximately \$ 2 per month and VSLA-member, compared to a decrease of almost \$ 5 in the control group. Moreover, Annan et al. (2013) compare the proportion of persons below the poverty line of \$ 1.25 per day before and after the examination period, with the following result:

³¹ With a share value of \$ 1, a rate of return of 53 per cent implies a pay-out of \$ 1,53 per share.

“While the percentage of control group households living below the poverty line increased from 65% to 75% (a 10% increase), the incidence of poverty decreased from 67% to 63% (a 4% decrease) among the households who participated in the VSLA intervention. [...] The results indicate that the treatment households were able to resist a general trend towards greater poverty in rural Burundi” (p. 27).

As a limitation to these convincing findings, it can be argued, that the results don't indicate the exact mechanisms that make the households economically benefit from the VSLA-membership. The positive development could either be the effect of the core elements of the VSLA-methodology (savings, credits and solidarity) but could also be an achievement of the *“entrepreneurship and financial literacy education that was included in the VSLA intervention”* (p. 49).

The contribution of Ksoll et al. (2013) investigates on the impact of VSL associations in 46 villages in northern Malawi. In one half of the villages, groups were initiated already in 2009, during the other half served as a control group until 2011. From then on, groups were existent in each of the sample villages and their impact could be examined and compared. The results were derived from two quantitative surveys carried out with 1.775 households in 2009 and 2011 that focused on the impact on food security, income-generating activities, and household income. The surveys were evaluated and quantitatively analyzed in applying OLS regression with ten different outcome variables. The study indicates a general positive impact of the VSLA intervention on four variables, particularly on those relevant for food security. Households in villages, where VLSA were already initiated in 2009 were found to have significantly increased the amount of meals per day compared to households from the control group. Moreover, the amount of rooms per dwelling increased for those households that were inscribed in a VSL association. Concerning the income equality and the income-generating activities, the results indicate a positive trend, although the evidence is statistically insignificant for most of the examined indicators. Similarly to the above mentioned studies, the results of Ksoll et al. (2013) should be treated with caution. The outcomes are limited to a quantitative description of a statistical correlation and give no information on the underlying mechanisms. To put it pointedly: An increase of meals per day or rooms per dwelling could be the result of an increased exchange of recipes or architectural ideas within the groups to the same extent as being the effect of the core VSLA activities.

Furthermore, Beaman et al. (2014) assess the impact of VSL associations in central Mali on the variables of food security, women's access to finance, economic activities, assets and social capital. The study is based on the application of a quantitative household panel survey in 500 villages with and without VSL associations covering over 6.000 households. Additionally, a small proportion of households received survey visits once a week within the investigation period in order to participate in a *“high frequency sur-*

vey” (p. 9). Strikingly, an indicated 30% increase of savings for those enrolled in a VSL association, demonstrates the effectiveness of the methodology. Positive evidence is further signified for food security, consumption, agricultural output and livestock holdings. In contrast to that, Beaman et al. (2014) find no correlation between the VSLA-membership and the variables of health, health expenditure, education, women’s bargaining power, involvement in the community or the allocation of social capital (see p. 14 ff.). After having presented these results the authors raise and discuss the following question:

“[...] why does this ‘new’ arrangement change behavior, in turn affecting economic outcomes such as livestock holdings, food security and consumption smoothing? What is the mechanism through which the savings groups shifted actual behavior? We do not think there is a single mechanism. [...] We have no dispositive evidence on mechanisms, but rather suggestive and exploratory evidence on a number of potential mechanisms.”

(Beaman et al. 2014, p. 4).

Probably unintentionally, Beaman et al. (2014) formulate their own critique, namely the incapability of a purely quantitative research design to reveal the concrete social mechanisms within the groups that are able to describe the assumed behavioral change of the members. Nevertheless, the contribution underlines once more the general positive impact of the VSLA-methodology on the life of their members. Furthermore, it highlights that the concept is *“inexpensive compared to [conventional] microcredit, does not require outside capital, and has low administrative costs”* (p. 24). Finally, Beaman et al. (2014) show the way forward in order to complete the scientific overall picture of the concept:

“Future work on mechanisms would need to test alternative interventions, collect more nuanced and detailed process data, or expand the sample frame and identify mechanisms through testing for heterogeneous treatment effects” (p. 21). *“[...] Future research could further disentangle the underlying mechanisms of how savings groups improve households’ consumption smoothing”*

(Beaman et al. 2014, p. 25).

Furthermore, another study puts its focus on the impact of the VSLA-concept on the selective field of nutrition. Brunie et al. (2014) assess the connection between VSLA-membership and children malnutrition in northeast Mozambique. Therefore, quantitative data on household level were raised in 2009 and in 2011, including the measurement of the bodyweight of the households’ children. In order *“to provide a deeper understanding of the reasons why households reached (or did not reach) expected outcomes”* (p. 115), this survey was followed by a qualitative follow-up study which was based on 72 in-depth interviews with program-participants. The results indicate a mixed picture *“with some improvements in food availability and access, with evidence of continued challenges with child nutrition”* (p. 118). Particularly the qualitative part of the studies revealed that the VSLA helps their members to adapt more appropriately to

external shocks, and to attain seasonal food security throughout the course of the year (see p. 118). However, Brunie et al. (2014) emphasize the following limitation:

"[Our] findings also highlight chronic dietary shortcomings related to persistent financial challenges and intra-household dynamics, and suggest that economic benefits do not automatically translate into improved child nutritional status."

(Brunie et al. 2014, p. 119)

4.5. Synoptical Evaluation of the VSLA-Methodology

The concept of Village Savings and Loans Associations (VSLA) is a framework of democratic rules that enables groups of 15 to 25 persons to profitably and securely save money, to have flexible access to small credits and to build up a simple and solidary assurance scheme. The General Assembly of the members elects democratically a Management Committee that consists of a president, a secretary, a treasurer and two money counters. Through regular meetings, during which all process run out in the most transparent way possible, VSLA-members have an incentive to save small amounts of money. Herby it is possible to save between one and five shares, whose value is fixed by the General Assembly oriented at the capacities of the most indigent member. After a period it is possible to take small credits from the common stock. The loan amount is limited to three times of the current savings of the borrowing member and is to be repaid with an interest rate that is also fixed by the General Assembly. Additionally, the groups collect a small sum dedicated to help members who face emergencies. After the end of one cycle, which never lasts longer than one year, all funds except the solidarity stock are paid of proportionally to the savings accumulated by each member.

The group is trained and accompanied by a field officer, who presents the VSLA-methodology in front of the respective local authorities, hands over the starting kit and supervises the elections and the first meetings. After one year, the field officer decides if the group is ready to operate in an independent mode or if additional support is needed. However, the long term objective is an autonomous functioning of the group without external help.

Scientific publications concerning the impact of VSL associations on the various fields of development are still rare and mainly built on a quantitative research design in the regional context of sub-Saharan Africa. However, existing literature attests the VSLA-methodology an overall positive image. This concerns particularly the financial outreach and sustainability of the groups, who were found to operate stably several years after their creation. Several studies examined the impact of a VSLA-membership on different cate-

gories. A positive impact could have been demonstrated especially for the aim of poverty abatement (Annan et al. 2013;), food security (see Ksoll et al. 2013, Brunie et al. 2014), consumption and agricultural output (see Beaman et al. 2014). Given all examined categories, seven SDGs can be classified as centrally relevant goals for the impact of the VSLA-methodology: No Poverty (SDG 1), Zero Hunger (SDG 2), Good Health and Well-Being (SDG 3), Quality Education (SDG 4), Gender Equality (SDG 5), decent work and economic growth (SDG 8) and reduced inequality (SDG 9). For this reason they are classified as centrally relevant goals for the impact of the VSLA-methodology. The impact on the other 10 goals was not yet subject to scientific examination. For this reason they are classified as peripherally relevant goal categories. Table 20 gives an overview on this classification.

Despite giving evidence for a positive impact of a VSLA-membership on several of the respective fields, none of the studies is able to indicate the exact mechanisms, through which these impacts could have been achieved. Beaman et al. (2014) refers to this and suggests addressing this problem within future investigations on the field.

Goal	Literature concerning VSLA-impact	Classification C: central relevance; P: peripheral relevance
1. No Poverty	Anyango et al. (2007); Annan et al. (2013); Ksoll et al. (2013); Beaman et al. (2014)	C
2. Zero Hunger	Brannen (2010); Annan et al. (2013); Ksoll et al. (2013); Brunie et al. (2014)	C
3. Health	Brannen (2010); Brunie et al. (2014)	C
4. Education	Brannen (2010)	C
5. Gender Equality	Brannen (2010); Beaman et al. (2014)	C
6. Clean Water	-	P
7. Energy	-	P
8. Work and Growth	Anyango et al.(2007); Ksoll et al. (2013); Beaman et al. (2014)	C
9. Industry, Innovation & Infrastructure	-	P
10. Reduced Inequalities	Ksoll et al. (2013); Beaman et al. (2014)	C
11. Sustainable Settlements	-	P
12. Consumption & Production	-	P
13. Climate action	-	P
14. Life below water	-	P
15. Life on land	-	P
16. Peace, Justice & strong Institutions	-	P
17. Partnership for the Goals	-	P

Table 20: Literature concerning the impact of VSLAs on the Goal Categories

5. Methods

The following chapter addresses the strategy that is used in order to answer the research question: By which mechanisms VSLAs are able to contribute to the attainment of the UN-Sustainable Development Goals?

The first part deals with the presentation and the justification of Central Cameroon as the research location of the study. This is followed by the consideration of guided expert interviews combined with qualitative content analysis (see Gläser and Laudel 2010) as the methodological strategy to answer the above mentioned question. The chapter closes with an auto-critical reflection of the author of this study in his role as research subject in the context of a research field which is characterized by both postcolonial and gender related power structures.

5.1. Central Cameroon as Research Location

The decision to carry out the field research in central Cameroon arose from several reasons. Due to its key role for international development and its central position for VSLA-activities, the regional focus on sub-Saharan Africa was a prerequisite. By reason of limited time and financial resources, the consideration of different locations within sub-Saharan Africa could not be realized. Therefore it was necessary to choose a location with a reasonably representative character.

The central African country of Cameroon fulfills this condition to a high degree. Hosting all main vegetation types of the continent and a representative cultural diversity, it is frequently referred to as *“Africa in miniature”* (Ayani 2004, p. 2; Morazán 2005, p. 5; Bellassen and Gitz 2008, p. 336). As a matter of fact, Cameroon *“is the meeting point of Equatorial Africa to the south and Tropical Africa to the north”* (Kumase 2010, p. 2) and is home to approximately 22,5 million inhabitants on a surface area of 476.000 km² including a coastline of 400 km at the Gulf of Guinea (see Kumase 2010, p. 2). Moreover, there are at least 200 languages spoken in Cameroon with French and English serving as the official languages. Due to a lack of formal education, the usage of both colonial languages however is limited, particularly in rural areas. (see Morazán 2005, p. 19; Rosendal 2008, p. 16 ff.). Despite the ethnical diversity *“with their individual histories, cultural, traditions and governments”* (Global Conscience Initiative 2015) all of present-day Cameroon was a German colony for 30 years (1884 - 1914) and became divided after the First World War. From then on, the largest part of the country was under French rule, during the British controlled a smaller region next to the coast neighboring their Nigerian colony (see Morazán 2005, p. 5 ff.). Even though Cameroon gained political independence in 1960 and became reunited in 1962, this linguistic and

(to some extent) cultural border exists until today (see Morazán 2005, p. 14 f.; Global Conscience Initiative 2015). Furthermore, the country is characterized by religious diversity that comprises 70% of Christian and 20% of Muslim religious followers. The latter group is particularly more represented in the northern part of the country. Today's Cameroon features a relatively young population, with over two thirds of the people being younger than 30 years. All in all, Cameroon therefore is a country with a characteristic historical and demographic background for sub-Saharan Africa. In contrast to most of its neighbor countries such as the Central African Republic, the Democratic Republic of Congo or Nigeria and despite its ethnical and religious disparities, the Republic of Cameroon looks back over a long period of relatively peaceful societal and ethnical coexistence.³² However, recent challenges concern the spread of the fundamental-Islamic sect Boko-Haram in the north of the country. The general societal peace in the largest part of the country must not hide the fact, that democratic values such as legal certainty or regular free and equitable elections are far from being anchored in the political system. According to the democracy index of Economist Intelligence Unit (2014) Cameroon ranked 133th among 167 examined countries, featuring 3,4 of 10 points and classifying it as an authoritarian state.³³ Today's president Paul Biya continuously controlled the national political institutions for the last 34 years without the existence of a serious opposition (see Morazán 2005, p. 16 f.; Elischer 2010). Currently, the 83 years old Biya is preparing for another seven year term of legislation from 2018 (see Ndi 2016).

The republic of Cameroon is divided into ten federal regions (régions) and 58 divisions (départements). Approximately one quarter of the population lives, evenly distributed, in the two largest cities of the country. During Yaoundé in the Center region is the official capital that hosts all major political and administrative institutions, Douala in the Western region serves as the commercial capital and as a bottleneck that practically all imports and exports have to pass before entering the national or international markets. Main exports products are unprocessed goods such as wood originating from the (still) abundant resources of the equatorial rain forest belt to which Cameroon is connected, crude oil, cacao, aluminum and coffee. In contrast to that, most of the imports are processed or finished goods such as machines, refined fuels and cars and transportation equipment. The Cameroonian formal economy produces an annual GDP

³² This statement refers to the circumstance that conflicts were not carried out by the use of armed forces. According to Morazán (2005), structural and political violence between the different ethnical groups are indeed widespread in Cameroon (see p. 19 ff.).

³³ The EIU Index of Democracy is an annually published report that examines election processes, governmental conduct, political participation, political culture and civil rights in the respective countries and evaluates them on a scale between 1 (poor value) and 10 (high value). The final index is derived from the weighted average values of the indicators. The classification is carried out in four categories: Full democracies for countries with a score above and equal 8(24 entries in 2014), flawed democracies with a score between 6 and 7,9 (52), hybrid regimes with a score between 5 and 5,9 (39) and authoritarian regimes with a score below 3,9 (52) (see Economist Intelligence Unit 2014).

of 2.800 US\$ per capita. This mostly relies on the agricultural sector that contributes to around 42% followed by services (38%) and industry (20%) (see Geden 2010, p. 4). The close connection to the former colonial ruler France can be read off by its position as the first trading partner of the Cameroonian economy (see Morazán 2005, p. 34). The important role of agriculture is underlined by the fact that 70% of the working places are to be found in this sector (see Morazán 2005, p. 30). Not to be underestimated, however, is the extent and the role of the so-called informal economy that includes illegal employment as much as neighborhood or family assistance or subsistent farming.

Additionally, development indicators for Cameroon display a representative image for the whole region of sub-Saharan Africa. In 2014, approximately one third of the population lived below the poverty income line of 1.25 US\$ per day. The current life expectancy at birth amounts to only 55.5 years, pulled down inter alia by an infant mortality rate of 6%. Concerning education, Cameroon features a literacy rate of roughly 70% and pupils visit schools averagely not longer than 6 years. A look on the inequalities from gender-based power structures underlines the necessity to interfere. Displaying a Gender Inequality Index of 0.59, the country ranks 155th in the global comparison³⁴ (see UN Development Program 2015). The fact that only 17.5 % of the population in 2011 had a bank account at a formal financial institution gives evidence for the extensive proportion of the informal economy and indicates the financial inclusion gap that is targeted by the VSLA-concept (see World Bank 2015a).

Even though the results gained from field research in Cameroon are not unfailingly representative, they can serve as first approximate evidence that is yet to be proven on larger scale. For reasons of limited financial and temporal resources, a study covering different regions of Cameroon was not implementable. More particularly the study focused on the rural area around the city of Akonolinga, the provincial capital of the regional division of 'Nyong et Mfoumou' in the Center Region of Cameroon. This decision was caused by the comparably simple access possibilities to the field. Despite being characterized by a rural environment, which is a prerequisite for the examination of VSLAs, it is located only some 100 km to the east from Yaoundé that features an international airport. Moreover, the consisting relation between the author of this contribution and the VSLA-facilitating local NGO was a beneficial constellation for the feasibility of the research project.³⁵

³⁴ The Gender Inequality Index (GII) is raised annually by the UN Development Program. It comprises five comparative indicators, respectively for male and female citizens: a) Adolescent birth rate, b) Share of seats in the parliament, c) Population with at least some secondary education, d) Labour force participation rate.

³⁵ Chapter 5.8 enlarges inter alia on this circumstance.

The county of 'Nyong et Mfoumou' is inhabited by around 130.000 people that live on a surface area of approximately 6.000 km². The provincial capital Akonolinga is populated by 21.300 inhabitants and features a simple hospital, a market place, a police station, a bus terminal, several handicraft shops as well as a variety of bars and restaurants that offer mainly regional specialties. These institutions reinforce the role of the city to function as a point of attraction as well as a hub for the region to travel to other cities, especially to Yaoundé. Figures 4, 5 and 6 give an overview on the location of Cameroon, the district of 'Nyong et Mfoumou' and the city of Akonolinga

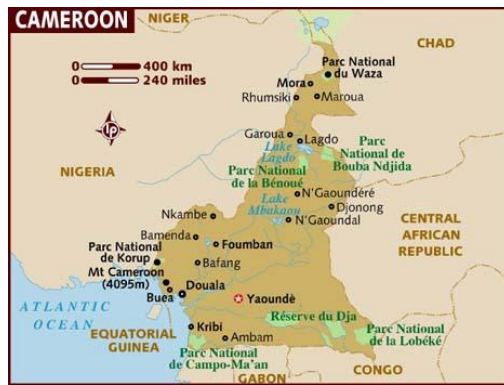


Figure 4: Geographical location and important cities of Cameroon (Nations Online 2015)

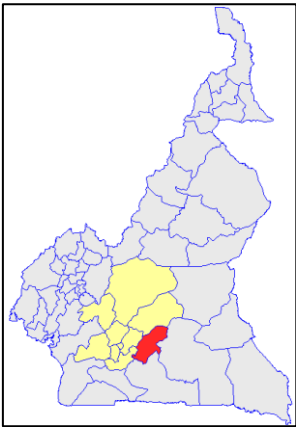


Figure 5: Location of the division 'Nyong et Mfoumou' in the 'Center' region of Cameroon (Maphill 2015a)



Figure 6: Geographical location of the province capital Akonolinga (Maphill 2015b)

5.2. Guided Expert Interviews

The next step addresses the methodological strategy in order to answer the research question. Thereby, the decision was made in favor of *qualitative, guided expert interviews*, a method based on Gläser and Laudel (2010). In the following, the main strengths and weaknesses of this method are outlined. Furthermore, it is specified for what reasons the method is strategically appropriate to answer the research question: *By which mechanisms VSLAs are able to contribute to the attainment of the UN-Sustainable Development Goals?*

First of all, it is necessary to list the features of a scientific method that is able to approach the research interest. A first decision that is to be made, concerns the question whether to apply a quantitative or a qualitative method. The look on the status of the scientific discussion (see chapter 4.4) revealed that most of the relevant studies that dealt with VSLAs are based on a quantitative framework. With this emphasis, these impact studies aimed at detecting a statistical correlation between the membership in a VSLA and a given outcome variable such as nutrition, health or financial sustainability. In the sighted studies, evidence for the existence of these correlations could be given either to a greater or to a lesser extent. However, none of the existing studies was able to reveal the crucial mechanism that operates towards the establishment of the impact on the outcome variable. As a matter of fact, a statistical positive correlation could either be the result of one of the main elements of the VSLA elements (savings, credits, solidarity), or to the same extent be traced back to informal mechanisms such as group dynamic or social cohesion. Therefore, the above mentioned research question does not target the statistical correlation between two variables but the exact mechanisms that operate between them. For these reasons, it becomes clear

that a method that is able to approach the scientific interest of the study should have a qualitative character.

Moreover, it is necessary to define the exemplary cases for which the mechanisms should be revealed. In contrast to quantitative studies, whose explanatory power increases with the amount of examined cases, qualitative studies target the reconstruction of constellations on the basis of fewer cases that are however analyzed more detailed. In the present study these cases are represented by existing VSL associations in Central Cameroon. In order to reconstruct them and to make the operating mechanisms scientifically ascertainable, two options are available. First, one could simply accompany the development of the groups either as an external or as a participatory observer. The latter option carries the advantage of enabling the researcher to reconstruct the relevant cases without the possible bias that occurs as a result of his or her scientific presence. Reconstruction with groups that are aware that they are observed and analyzed always carries the risk of members that try to actively influence the outcome. A 'hidden' participation, without informing the members about the scientific motivation, however, raises ethical questions. Additionally, both options involve a long stay at the field, which was not feasible for the purposes of this contribution

The third option to reconstruct the relevant cases is the interviewing of members. In order to respect the qualitative demands of the method, it should be clear that an interview should be carried out rather in the form of a free dialogue than as a mere list of questions that leaves no scope for the detection of unintentional or surprising mechanisms. This method is classified as "*non-standardized expert interviews*" (Gläser and Laudel 2010, p. 41). Nevertheless, the dialogue should have a target-oriented character in order to avoid drifting away and to finish the interview without any results. As a compromise between the free dialogue and the questionnaire, Gläser and Laudel (2010) introduce the method of "*guided expert interviews*" (p. 38 ff.).

This method is characterized by the application of a prepared interview guideline that comprises the questions that should be answered in each of the interviews. However, the interviewer is neither obliged to use the same formulations nor to apply the same order in each interview. If, for example, the respondent talks on his or her own initiative about relevant information, it is not necessary to pose the question at a later part of the interview (see Gläser and Laudel 2010, p. 42).

In order to be able to better engage with the respondent, Gläser and Laudel (2010) recommend the realization of guided expert interviews within a personal frame. This implies to conduct the interview at a place, where both actors can come together in a relatively shielded atmosphere that allows the expert to

talk freely and informally about the research object. The methodological and geographical decision in favor of guided expert interviews in central Cameroon hence implied a research visit in the field.³⁶

5.3. Explanation Strategy and its Variables

The above described selection of the research question and the related methods imply a mechanism-based explanation strategy. In contrast to a relation-oriented research design, this strategy is not supposed to establish a statistical relation between two variables, but to reveal causal mechanisms that operate between two variables (see Gläser and Laudel 2010, p. 26 f.).

Each causal mechanism is based on a set of variables that either have independent or dependent character. During independent variables represent the descriptive condition of the research subject, the dependent variable informs about the outcome after the impact of the mechanism(s). In the present study, the independent variable is represented by the VSLA-membership during the independent variables comprise the individual progress in the SDG-related categories. The identification of mechanisms focusses on those seven goal categories that are most likely to be relevant for the impact of the VSLA-methodology (see section 4.4). However, the peripherally relevant goal categories are not rejected completely, but summarized within one category. Figure 7 gives an overview on the explanation strategy and its associated variables. The selected method of guided expert interviews aims at reconstructing the situation, the members of VSLAs are confronted with, in order to reveal and to describe possible mechanisms that operate in the direction of a progress in the respective SDG-category.

³⁶ For financial, organizational and legal reasons an invitation of experts outside their environment (e.g. in Germany) didn't come into consideration.

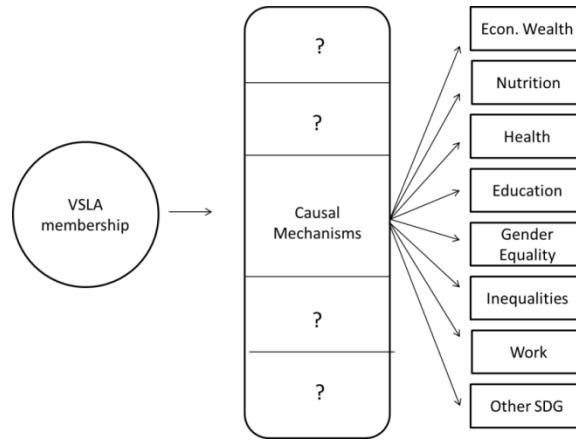


Figure 7: Explanatory strategy and crucial variables of the research design

5.4. The Experts

The selection of suitable experts that are willing to participate in an interview is a precondition for the reconstruction of the above described constellation and the identification of the respective mechanisms. There are at least three requirements that possible experts have to meet.

First of all, an expert should have knowledge about the relevant situation. For the case of the underlying study, the expert should at least have been VSLA-member for a sufficiently extensive period or, as a field officer, should have a long-time experience in creating and accompanying different groups. Second, the information of the expert is even more meaningful, if the member has the knowledge and the overview over the proceedings within the group and is able to speak representatively for other members. With a regard on the democratic legitimacy and the different tasks of the Management Committee of the VSLA, it is particularly the VSLA-president, who comes into closer consideration. Third, as the author of this study has no knowledge of the actual local language, the expert should be able to sufficiently master the French language. This precondition is necessary to create an open, communicative and trustworthy atmosphere during the interview.

As a result of a selection procedure based on these requirements, only two groups of actors become relevant as possible experts: French-speaking long-term presidents of VSLAs and French-speaking field officers with a long-term experience in the work with the groups in the field. For both kind of candidates, the local NGO ‘SAIMED’ (service d’appui pour des initiatives de microfinance et de developement³⁷) provided

³⁷ English translation: Support service for Microfinance initiatives and development.

the data and the infrastructure needed for contacting possible experts. SAIMED itself was founded 1995 by a local developmental economist. It is located in Akonolinga, the province capital of the above presented region of Nyong-et-Mfoumou in Central Cameroon. Since approximately ten years they are employing field officers for the creation and the company of VSL associations. Their financial partner is the Cameroonian branch of the internationally operating aid organization Plan International.

5.5. Interview Guideline

The interview guideline is the central methodological tool that serves as orientation line throughout the dialogue with the experts. In order to be able to identify and to record the relevant information, several requirements have to be met.

First of all, it is necessary that the guideline covers all relevant information without being suggestive. One of the key features of the method is the openness and the neutrality of questions posed during the interview (see Gläser and Laudel 2010, p. 131 ff.). This includes already the beginning of the dialogue, which should explain the expert the objective of the interview and why she or he was chosen, without being too explicit about the potential outcome. The anticipation of potential mechanisms that are relevant for the impact of VSLAs on a SDG-category carries the risk of distorting the statements of the experts. However, in order to assure the completeness of the guideline, the first questions should be more general than the last ones. When the interview has practically reached its end, it is possible to pose questions concerning the mechanisms in a more target-oriented manner than before.

Furthermore, the guideline should be oriented on the needs and the capacities of the experts. Therefore, the language used in the guideline should be oriented on the linguistic peculiarities of the interviewees. For the underlying case, it should be noted that French is potentially not the mother tongue of the experts. Also, the local conditions of the rural environment suggest that presidents of VSL association do not have an academic background. This circumstance must not be accurate for the field officers that have at least received a formal education from SAIMED. Nevertheless, for both kinds of experts, it is necessary to adapt the language of the interview guidelines by applying simple sentence constructions and by avoiding technical terms. Otherwise the guideline risks creating miscommunication, incomprehension or even resentment on the side of the experts.

Ultimately, the temporal resources are limited for both the VSLA presidents and the field officers. It is therefore necessary to limit the extent of the guideline on those elements that are relevant to the an-

swering of the research question. Gläser and Laudel (2010) recommend setting the maximum time of an interview to a maximum of 1.5 hours. Interviews beyond that time risk creating aversion or reluctance on the side of the experts (see p. 162 f.). Given the fact that both, the experts and the interviewer, are not communicating in their mother tongue, this time horizon is adjusted downwards to a determined maximum of one hour per interview.

The final interview guidelines for field officers and presidents can be found in Annex I + II (English versions) and Annex III + IV (original versions in French).

5.6. Transcription Rules

In order to reconstruct the cases as genuinely as possible, the interviews are transcribed in full length. Since memorizing and reproducing information already involves interpretative steps, the alternative option of applying a memory log risks distorting the statement of the experts (see Gläser and Laudel 2010, p. 193). For the purpose of the transcript, the interviews are recorded electronically with the consent of the experts. Nevertheless, the interview and the recording can be interrupted or terminated at any point by the wish of the interviewee. As outlined above, the interviews are led in French language. For reasons of contextual consistency, the transcription and the content analysis are also implemented in French. To be able to comprehend the results in the context of this study, those passages that are used in the final draft are translated into English. The translations of the quoted statements are provided in Annex V.

Since there are no universally valid transcription rules, it is necessary to define an individual framework of rules that guides the transcription of the interview. For the underlying case, the transcription rules are based on the recommendations of Gläser and Laudel (2010, see p. 194):

- Standard orthography is applied in order to transform statements of the experts in written language rather than spoken language (e.g. *“je ne sais pas”* (I don't know) in case of *“j'sais pas”* (vaguely: dunnow).
- Non-verbal expressions (e.g. laughing or coughing) are not transcribed, except if they give the statements another meaning (e.g. laughing as a signal of doubts).
- Peculiarities within statements (e.g. long considerations or hesitations) are noted within the transcripts.
- Interruptions within the interview are noted.
- Incomprehensible passages within the transcript are marked.

For reasons of data protection, each interview is anonymized after transcription. This involves not only the obliteration of the name of the experts, but also the modification of names of VSL associations, villages or third party data. The transcripts of the interviews with the VSLA presidents are labelled with the code 'P' and the number of their chronological order. The transcripts of the interviews with the field agents are labelled with the code 'F' and the same number.

5.7. Qualitative Content Analysis

As a next step, the transcripts are analyzed regarding their content relevant to the answering of the research question: *By which mechanisms VSLAs are able to contribute to the attainment of the UN-Sustainable Development Goals?* For this objective qualitative content analysis after Gläser and Laudel (2010, p. 198 ff.) is applied. Technically, the implementation of the method is supported by the use of the software MaxQDA.

First of all, based on the explanation strategy and the respective variables (see chapter 5.3), a temporary research grid is developed, which in turn is applied to the original transcripts of the interviews. For the technical implementation, this implies the definition of categories³⁸. For the underlying case, each of the goals is assigned to one categorical group of mechanisms. A last group of mechanisms is dedicated to the peripherally relevant goal categories:

The statements are analyzed regarding their information on...

- Mechanisms within VSLAs that support the financial welfare of their members;
- Mechanisms within VSLAs that support the quality or the quantity of the nutrition of the members;
- Mechanisms within VSLAs that support the health of the members or the health of their families;
- Mechanisms within VSLAs that support the education of the members or the education of their families;
- Mechanisms within VSLAs that support the empowerment of female members or the empowerment of girls or women within the household;
- Mechanisms within VSLAs that support the general equality between the members or between the villagers;

³⁸ The nomenclature of MaxQDA chooses the denomination "codes" instead of "categories" that is used by Gläser and Laudel (2010, see p. 199ff).

- Mechanisms within VSLAs that support the creation of jobs or the improvement of working conditions for the members;
- Mechanisms within VSLAs that support the achievement of other SDG-relevant categories.

Following the defined research grid, the text passages are extracted and allocated to one or more categories. After having marked the relevant statements with the respective code, the information is processed by a closer examination, which is orientated on the following questions:

- Does the statement contain information about the relevance of the subject within the research field?
- Does the statement contain information about the design of the mechanism that operates towards an achievement of the respective SDG?
- Does the statement contain information about the degree of diffusion of the identified mechanism within the research field?

Within the different categories, the statements are provided with an additional comment that contains information on the above mentioned questions. Subsequently, the statements are arranged in the order of their respective category. This allows gaining an overall image of the relevance and the mechanisms and the degree of diffusion in the respective goal category.

The last step concerns the consistency of the results. For this purpose, the interviews are revised regarding two possible restrictive elements, namely the presence of local alternatives to the VSLA and the perceived problems within the methodology. If there are one or more alternatives with the same mechanisms associated to the VSLA-methodology, the results would be relativized to some extent. Even though the revealed VSLA-mechanisms would be beneficial for their members they would only represent an additional framework. In case of a variety of perceived problems with the methodology, they would need to be compared to the positive impact of the mechanisms revealed before.

In order to transfer the results into a clear and communicable form, the results of each goal category are summarized and evidenced with an explicit or an exemplarily statement of an expert. If this statement is a singular message that one expert made exclusively, it is noted accordingly. If only few experts (2-3) made statements of similar content, a quoted statement functions as an example, with a corresponding note. If a similar perception is reported by several experts (4-9) or all experts (10), two or more examples are included. The transformation of the results into written text includes their structuring into information about the relevance of the goal category, the mechanisms itself and background information.

Because of anonymity reasons the interviews are assigned with a number from 1 to 10 in order of their execution. In this manner, the interviews with the president are equipped with a number from 1 to 7 and during the interviews of the field officers carry a number between 8 and 10.

5.8. Auto-critical Reflection of the Methodological Approach

The application of qualitative methods assigns a key role to the researcher himself or herself. During the survey and the analyzation of qualitative data, it is him/herself, who chooses how information is recorded and which information is relevant to the answering of the research question (see Gläser and Laudel 2010, p. 63). Therefore, the content of the results is dependent to the living environment of the researcher, including his or her professional background and his or her integration into societal created systems such as gender roles or ethical and political ideologies. This applies particularly if these factors differ from the societal created systems that the experts in the research field would attribute to themselves. For these reasons, this chapter provides a critical assessment of the author of this study in his role as a research subject within the research field. Its target is to describe, how his cultural and social embeddedness and its clash with the local constellations may have influenced the obtainment of the data.

During the composition of this study, the author of this study was a 29 years old male and white student. His professional background included a Bachelor Degree in Political Science and Public Economy and an ongoing Master Degree Study in Sustainability Science. He was of German Nationality but, through a series of professional and travel experiences, perceived himself rather as a European citizen than as a German. After having worked as an external analyst for SAIMED from July to October 2014, the research visit in Cameroon was already his second stay in the country. He would describe himself as a humanist motivated individual, who is sensitive towards emancipatory approaches that target balancing gender-related power structures. His political point of view bears green as well as antiracist and alterglobalisational³⁹ features. Moreover, he recognizes the historical burden and responsibility assigned through his cultural embeddedness in the German and European context. In this matter, the author of this study particularly perceives the European colonialist exploitation driven by racist ideology in the 19th and 20th century and the contemptuous and brutal crimes of Nazi-Germany between 1933 and 1946 as undeniable parts of the development of the culture, in which he is socially integrated.

³⁹ In contrast to globalization opponents, adherents of alterglobalisational approaches do not aim at stopping globalization. The alterglobalisational movement targets reforms towards a global system of equality and justice that is sensitive towards the finiteness of resources, climate change and any forms of discrimination.

The author of this study perceived the encounter with the social context in the research field both as personally challenging as well as exciting. Hereby, he benefitted from his self-view as a curious and inspirable person, who is willing to change perspectives and to exchange opinions in an atmosphere of mutual respect and tolerance. By this means, both stays in Central Cameroon (summer 2014 and February 2016) gave a variety of opportunities to discuss the mutual perception of cultural differences as well controversial subjects such as political history, global justice and gender-related power structures. Within these dialogues it became apparent that the self-critical view of the author of this study wasn't shared by a large part of the interlocutors. For example, his negative branding of the colonialist era was frequently contradicted. Several dialogue partners rather differentiated between the different colonizing powers and indicated that the country of Cameroon benefitted from the presence of the Germans, whereas the French rule was judged negatively. However, the brutal methods of conquest and oppression that were applied by both powers were broadly ignored. In this matter, it is possible that interlocutors avoided mentioning them in order not to affront the author of this study with accusations on behalf of a comfortable course of conversation.

Concerning his interpersonal relations, the author of this study perceived himself in a series of difficult and often unpleasant situations. This included particularly the encounter with differences in gender-related questions. In this manner, he perceived the expectation of his social environment to engage himself on male-typical subjects such as motorbikes or football. By contrast, spending his time with cooking frequently caused general skepticism. However, most of the situations could be eased by the application of humor and/or the stressing of the cultural differences.

Generally, the author of this study perceived himself in a privileged situation that was induced by his masculinity and his white skin color. In contrast to both, female (and white) visitors from Europe as well as most of the male (and black) locals, he felt to be seen as a capable, an extremely wealthy and sometimes a superior individual, even without perceiving to express himself in this sense. Addressing himself with this concern to his social environment helped to ease the situation and to get back on the eyelevel of his interlocutors.

Nevertheless, the willingness to avoid an unpleasant course of conversation and the privileged treatment of the author of this study may have influenced the obtainment of the results to a large extent. What is more, the professional background of the author could have caused the anticipation of the answers of experts with a substantially lower degree of formal education. Even though their practical experience is the crucial factor of their expertise, lacking background knowledge about greater coherences or the rely-

ing on the theoretical expertise of the interviewer might have caused a bias. The application of the French language within the interviews, the language of the long-term colonizer, could have manifested this constellation even further. This includes potentially the omission or the modification of certain answers in the interview but could also have provoked the experts to answer in a way the interviewer appreciates. All results revealed by these interviews hence should be evaluated in the light of this discourse and, if possible, analyzed concerning their respective potential to bear features of the above presented assignment of power.

6. Results

The following section presents the results of the qualitative content analysis of the expert interviews that were carried out in February 2016 on the basis of the interview guideline attached in Annex I-IV. The first part refers to a general description of the data, particularly regarding the experts' experience with the VSLA-methodology. After that, the main part of the results section addresses the respective SDG-related field. The findings are presented within a dual structure that includes the relevance of the SDG-field for the life circumstances in the field and the mechanism within the VSLA-methodology that supports the attainment of the respective SDG. Analogically to the guideline, the centrally relevant SDGs are treated with a greater attention than the peripherally relevant SDGs. The subsequent part of this section concerns the experts' perception of problems and obstacles within the implementation of VSLAs that are able to undermine the revealed mechanisms.

6.1. Data Description

Out of 52 VSLA long-term (minimum 3 years) presidents that were accessible in the closer distance (maximum 30 km) to Akonolinga, 39 (75%) had to be excluded from the list due to the language barrier. From the remaining presidents, only one half (7 presidents / 12.5 %) was responding and willing to give an interview. Concerning the second expert category, all three field officers that were working in Akonolinga during the research stay could be enlisted for an interview. Consequently, a total amount of ten interviews could be conducted within the given time frame.

The expert group of the VSLA-presidents consisted out of seven women between 37 and 60 years with a median age of 49 years. At the time of the interview, the experts had been presidents of their VSL association between 4 and 6 years. Besides the presidency, each of the women had a main job: Four of them

were commercial and/or subsistent farmers, two presidents were school teachers and one was self-employed as a hair-dresser.

The length of the interviews with the presidents has an average of 45 minutes. One interview is as short as 28 minutes bearing witness to a conceived limited communication flow. Even after sorting out those presidents from the field, who do not habitually use the French language, a distinct language barrier is conceivable in some interviews. This translated into short or evasive answering and sometimes into long hesitations or elusive laughing. The following extract illustrates this problem exemplarily:

“Q: So, one doesn’t know if some villagers became richer or poorer?”

A: (laughing) [...]

Q: Are there also problems especially for the women here in the village?”

A: Problems for the women, yes, yes. There are those who are not visiting school. So if there are maybe problems, this annoys, this annoys.

Q: So rather the boys visit school?”

A: (laughing) (hesitation)

Q: Ok, so a major problem for the women is a lack of education?”

A: Yes. There are a great number of women who is not visiting school.”

(Interview 06: 61 - 68)

The expert group of the field officers is considerably younger. With the median age of 36, a difference of 13 years compared to the presidents can be claimed. For each of the three field officers the occupation at the NGO was a full-time job. One of the field officers recently was promoted as a supervisor for field officers. Two of the field officers have had a six years’ experience of creating and training VSLAs with a total amount of 170 groups. One field officer has had a two years experience with an amount of 41 groups at the time of the interview.

With an average time of 58 minutes, the interviews with the field officers were considerably longer than the interviews with the presidents. Reasons for this were the comparably smaller language barrier and a conceived greater capability and willingness to freely speak about the subject.

6.2. Financial Welfare

The following section presents the identified mechanisms from those parts of the interviews that address financial welfare as referred to in SDG 1. Despite comprising “*poverty in all its forms*” the Goal targets predominantly economic poverty as outlined in chapter 2.4.1. For this reason, the underlying results only address poverty measured in economic terms.

a) **Relevance**

In the first instance, the statements of most experts indicate that economic poverty is not the most crucial problem for the daily life in the villages of the research field. This is reflected by the answers regarding the perceived advantages of living in the respective village. Here, most of the presidents stated predominantly economic advantages as the following statements of different presidents illustrate:

“A: Well, for me especially the advantage of living [here] is, first I don’t pay much for my rent and two, well; the life conditions are affordable here, particularly maybe for the nutrition.”

(Interview 01: 43 - 45)

“A: The advantage of living here [...] is firstly, I don’t pay for the water, I don’t pay for electricity, I don’t pay for the food, so you see it’s an economic advantage, I don’t rent a house. [...] I have wood, I have water for drinking.

Q: So everything you need?

A: Yes the first necessities.”

(Interview 04: 33 - 38)

“A: Here in the village, there are some advantages, because you don’t pay practically for nothing here. We cultivate everything for ourselves. Maybe that’s the only advantage.”

(Interview 06: 50 - 50)

As pointed out from the perspective of the presidents, the economic advantage of living in the village comprises a wide range of life spheres such as nutrition and housing. According to the statements, this can be traced back to the property of land and buildings and the crucial role of subsistent farming. As a first result, one could derive a limited relevance of poverty measured in economic terms. The following statement of a field officer underlines this outcome:

“A: It’s the only advantage. They don’t pay for food. So: they cultivate, they eat for free and they don’t buy.

Q: And the money doesn’t play a big role?

A: The money plays a role but not in the first instance. Because it’s my manioc that I harvest, I don’t need to search money, I eat first. And afterwards the money comes in the second instance. So the advantage of living in the village is that everything is a bit for free, this concerns only the food. When I say all this I mean only the level of food.”

However, the field officer relativizes his above quoted statement and refines its limits:

“Q: And on the other side: What is the disadvantage?

A: There you go: On the other side there is a problem of money [...] so, you see and you know that you can’t live only from food. If you get ill, in order to send your children to school, you need money, and that’s the difficulty: you don’t have access to money in the villages.

Q: But at least they have enough to nourish themselves?

A: Yes, nevertheless there is a bit for eating. So to speak, they have food. But the true problem is

that you can't live only for eating. You have to cure yourself, you have to send your children to school, you have to buy clothes [...]."

(Interview 09: 27 - 34)

All in all it becomes apparent that poverty measured in economic terms is not the main problem of the people living in the villages of the examined field. The presidents and to some extent the field officers stated the limited importance of monetary patterns as a main advantage of the daily life in the villages. However, it could also be shown that this advantage is restricted to the fields of housing and nutrition. When it comes to the topic of medical treatment or education, financial liquidity can be seen as a key resource and a prerequisite. It is therefore a highly relevant factor for the access to schools and hospitals, during there are other low-threshold ways to access food and housing.

b) Mechanisms

First of all, it should be noted that the development of economic patterns is a quantitative process, that is, in the underlying case, induced by qualitative mechanisms within the VSL association. Since the quantification of the economic welfare was not targeted by this study, it can only be stated that each of the experts remarked a positive economic development of the VSLA as a whole, this can be illustrated by the following statement of a field officer:

"Q: And normally, during your long experience, the price of a stamp, of a share, starts at which amount?"

A: Well, in 2010 we began with groups of 200 FCFA⁴⁰, but today there is no group left with 200. The majority of the groups that have started with a stamp-price of 500 FCFA are today at 1.000 FCFA. And those that started at 200, they went already up to 300, 500, so: It evolves.

Q: And was there a group with a decreasing amount?"

A: No, there was no group like that. Except in 2010, the first group we have created. I don't know how, they wanted to test it in the city. [...] This group originally set the price of a stamp at a level 2.000 FCFA. They thought, since they are in the city they have activities, but afterwards they understood that this was not the best way. They went back to 500 FCFA in the second year. And from 500 FCFA they went on to 1.000 FCFA in the third year. And up to today they are still at 1.000 FCFA, and really each woman saves 5.000 FCFA per meeting, so five stamps at each meeting."

(Interview 10: 185 – 190)

Despite not being targeted by this study, the increasing stamp prices of the groups serves as a first rough indication for the positive impact of the VSLA-methodology on the financial wealth of their members. A crucial prerequisite for this is given by the adequate setting of the stamp price at the beginning of the cycle.

⁴⁰ FCFA stands for Franc de la Communauté Financière Afrique and is the official currency in Cameroon. It is pegged to the Euro with the exchange rate of 1€ ≙ 655 FCFA. This implies the following exemplary values: 200 FCFA ≙ 0,31€; 500 FCFA ≙ 0,76€; 1.000 FCFA ≙ 1,53€.

The same field officer quoted above, gives indication for a mechanism that is operating in the direction of wealth development:

“A: In the villages there are people that don’t have any income, but who can be members of the VSLA. So to say, because when we explain it, in the villages they don’t have the culture of saving. They always say: they have nothing, so they can’t put something aside in order to anticipate the expenditures of tomorrow. So we explain well how the project functions, to take those who have a little income to encourage those who don’t have to enter and to start income-generating activities and then we move on from one stage to another, so they can accumulate as well and they can proceed with the others.”

(Interview 10: 69 - 69)

The creation of the ‘culture of saving’ that was obviously induced by the VSLA can be identified as a first mechanism within the methodology that supports the economic development of members that don’t have the habit of earning a regular income. Several presidents came up with similar statements, for example:

“A: It forces us to save money. Nevertheless I can state this. This is forced saving. Without the VSLA you can even waste your money for whatever. But when you are in the VSLA you are obliged to save your money in order to do something serious with it.”

(Interview 06: 99 - 102)

Furthermore, it is worth noting that the impact of this mechanism is obviously likely to increase under the influence of group-dynamical behavior:

“A: Well, at the beginning they neglect, so to say they come with one part, two parts, but today it becomes like a concurrence between the members. Everyone wants absolutely to save five parts per meeting. This causes that everyone is obliged to double the efforts of work or to find a work in order to save at the same level as everyone.”

(Interview 10: 158-158)

Due to the high frequency and the intensity this mechanism was perceived by the experts, a high degree of diffusion is indicated.

Another crucial factor identified within several interviews was the welfare-generating quality of credits. These are characterized by a profit-driven purpose, such as the purchase of fishing nets or seeds. Hereby it was especially the easy and uncomplicated access to credits granted by the groups that marked a crucial difference to the members. The following statement of a president illustrates this factor exemplarily:

“Q: The first category is the development of wealth in the village during the last years...

A: It increased!

Q: Yes? How that?

A: With the credits that the people can take now. The youngsters buy nets for fishing; [...] their sis-

ter's open shops when you look around you will find a lot of shops. And also there are a lot of youngsters who build small houses, they didn't live well, but recently they perform quite well."

(Interview 02: 107 – 110)"

The existence of this mechanism is confirmed by the statement of a field officer, who emphasizes the crucial role of credits for a wealth-generating agriculture:

"Q: The impact of the VSLA. Is there one and if yes, how does it operate?

A: Well, when you speak of economic wealth, I don't know [...] Yes, I would say that this impact is very positive at this point [...]. For example for everyone who makes agriculture, when you look a bit on the credits they take during the year. The men have huge cacao plantations, so once they don't have enough money to maintain the field, they borrow at the VSLA and they buy fungicide [...]. This causes that, at the moment of the harvest, they have big yields since the cacao is in a good condition. And so they have a lot of money for the realization of their projects."

(Interview 10: 121 - 126)

According to the variety of statements that indicate the wealth-generating potential of VSLA-credits, the mechanism is classified to have a high degree of diffusion.

As a last mechanism of this category, the crucial factor of cooperative activities could be identified. This is characterized by a joint investment in a project, a tool or a technical instrument, that allows each member to benefit in the long-term. This can be illustrated by the following statement of a field officer reporting from his experience:

"A: I have one group [...] they decided to buy a mill in order to grind up the couscous. It was bought from the money of their VSLA and it was for the development of their community. The inhabitants of this village are not obliged anymore to travel to the city in order to grind. They can do it in their village."

(Interview 08: 92 - 93)

The existence of this cooperative mechanism is also confirmed by the statement of a president, who emphasizes its role for agriculture:

"A: The development of wealth increases.

Q: How that?

A: It increases because before, we didn't have motorbikes here, now we already have mototaxis. And before, we killed the fish and we ate in and so on. Now, the fish goes already much longer ways in order to be sold somewhere. It does develop, and the people they do it already in the groups. They make collaborative fields and these cacao plantations they do nothing but increasing the wealth every day."

(Interview 05: 167 - 173)

It should be noted, however, that this collaborative implementation of activities was not reported by all of the field officers and only by one president. Therefore, it can only be concluded that this mechanisms exists with a low degree of diffusion.

Table 21 summarizes the identified mechanisms that support the financial welfare of the VSLA-members.

I. VSLA and Financial Welfare			
#	Mechanism	Description	Degree of diffusion
M1	Creation of culture of saving	Incentive for members to find income-generating activity and to save additional wealth for future investments; increasing impact through group-dynamical behavior.	High
M2	Credit-induced welfare	Members take credits for the purpose of profit-generating activities.	High
M3	Cooperative activities for income generation	Collective investment in a project, or a technical instrument for the purpose of individual benefit or a joint income-generating activity.	Low

Table 21: Mechanisms supporting the financial welfare of the members

6.3. Nutrition

As outlined in 2.2.2, the second SDG targets predominantly the abatement of hunger and malnutrition. Therefore, the related results that are presented below derive from all the statements of the experts that affect the nutrition of the VSLA-members.

a) Relevance

In the same manner as economic poverty, it appears at first glance that nutrition problems do not play the most critical role in the villages of the field. Reasons for this are given once more by the property of land and the practice of subsistent farming in the research area. The statements that give indication for this, overlap to some extent with those explanations in 6.3.2 that refer to the advantages of the daily life in the villages. Nevertheless, some statements of the field officers address the nutrition situation more concretely as the following example illustrates:

“A: For those who like to eat meat, there is meat and it is not as expensive as it is in the cities. And also there is fish, since there are rivers and in the rivers you’ll find fish. Sometimes it is not expensive – if you know fishing, it is for free and you just have to go to the river and fish.”

(Interview 10: 35 - 35)

Several statements of the presidents are directed in the same way, shown by the following example:

“A: I can say there are two advantages: First, you have the [local river] and also you have the plantations. The people are farmers and they are fishermen. So the people go to the fields or into the [local river] for fishing, that’s the advantage of here.

Q: So you eat well here?

A: Yes we are eating well, nevertheless we are eating well. We have drinking water, there are sources."

(Interview 07: 30 - 33)

On the other hand, one president speaks about a deterioration of the nutritional situation and its strong connection to health problems:

"Q: The second category: Nutrition:

A: Ah, here you go: This is very dangerous, the nutrition is very bad [...]. It is worse today, the people are ill more frequently since we don't eat well [...]. Before, it was otherwise, but now it is more difficult to find something to eat, to balance the alimentation here in the village."

(Interview 04: 121 - 130)

Additionally, one field officer speaks about a perceived general cultural difference between city and village life that concerns the emergence of material necessities:

"A: There [in the village] you are satisfied with the things that are there [...]. Even concerning the food. For example you don't need to buy extraordinary things. When you are at a village, for example bread, there are no bakeries. So, you adapt, you don't need to buy bread. So, maybe for the breakfast, it is the manioc you will pick directly from the field. So you have less expenditure for the food, since everything is either in the field or bought to a very low price."

(Interview 10: 43 - 43)

The statements of the experts draw the image of a predominantly uncomplicated situation in the villages of the field concerning the availability of food. However it should be noted, that this must not be the case for the nutritional balance of the members, which might demand for more than the local field crop or the fish from the local river.

b) Mechanisms

Regarding a mechanism that operates in the direction of a nutritional improvement, the statements of the experts reflect an inconsistent picture. First, the confused reaction of some presidents, indicate that they perceive no connection between the VSLA-membership and their nutritional status:

"Q: How can the VSLA can help its members to avoid starvation?

A: Starvation? No (Hesitation)."

(Interview 01: 309 - 312)

"Q: How can the VSLA help its members to avoid malnutrition?

A: (Laughing) (Hesitation), I don't know yet. Not yet..."

(Interview 06: 147 - 148)

The same president brings up the idea that members that are confronted with a difficult nutritional situation can help themselves by raising a credit at the VSL association:

“A: I don’t see that we eat better (Laughing), but it did become stable [...]. If you want to eat better and if you feel yourself able to take a credit, you take a credit and you buy nutrition”

(Interview 06: 103 - 104)

Even though she explains that this is not the basic idea of the methodology, the existence of such constellations is confirmed by one field officer:

“A: It is true that we encourage not taking money from the VSLA only for eating, but they do it sometimes: If they don’t have food at home, they can go to the VSLA, they take a credit and they go home and prepare food.”

(Interview 10: 131 - 132)

This encouragement on the part of the field officers is reflected in the answer of several presidents confronted with the idea of ‘nutritional credits’. This is illustrated by the following exemplary statement:

“Q: If you take a credit for eating, this is impossible?”

A: Ah, no, no, no. I always say: Don’t borrow for searching the mackerel and eating because when you borrow for eating you will forget to pay, you won’t understand that it helped you but if you borrow you borrow to pay the school, to cure the disease, you borrow to make your business. You see that it helped, you go back to reimburse, but if you take [the credit] for eating, you’ll forget.”

(Interview 05: 177 - 182)

As the encouragement not to take credits for nutrition is perceived to be fruitful, the dispersion of this mechanism is limited. It is therefore attributed with a low degree of diffusion.

Apart from this, one field officer speaks about the sensitizing character of the VSLA and its contribution for the nutritional balance of the members:

“Q: Nutrition or malnutrition. Was it a problem before? And what was the contribution of the VSLA?”

A: Yes, before, this word created problems in the sense that in the village you eat everything, but is eating and eating the same? [...] With the VSLA we had to move towards a sensitization of the women. With the resources of the village and those of the savings – they can associate both of them in order to find a balance.”

(Interview 09: 101 - 104)

Some presidents also refer to this idea, without perceiving its practical implementation within their groups. It also becomes apparent that the sensitizing character of the VSLAs, described by the field officer quoted above, is not (yet) reality within the examined groups:

“A: At first we have to make small trainings, so that each of us knows how to vary his/her alimentation: You have to eat this in order to get strong, you have to eat that... you have to take up vitamins. You need to sensitize which aliments to consume and which aliments to avoid.”

(Interview 05: 326 - 327)

The above quoted statements testify that nutritional sensitization within VSL association exists rather as a vague idea than as a widely spread behavior. Consequently, only a low degree of diffusion can be attributed to this mechanism.

As a third mechanism, the solidary function of a VSLA-membership can be identified as a supporting element for malnutrition. One president referred directly to the solidarity fund:

“Q: How does your VSLA help its members to avoid starving or malnutrition?

A: This depends. [...] The VSLA cannot take all of your money, like maybe you don't pay anymore, and if you see that a member doesn't have enough to eat at home we go to the solidarity fund, we help you a bit.”

(Interview 03: 197 - 198)

Another president confirms the idea of a solidary support of a member in nutritional difficulties. In contrast to the above quoted president, she relates rather on simple material donations for the member in a nutritional shortage:

“A: As I said: by helping the women with some nutritional things. We can say, well when we pay 100 each of us we pay the rice, we give the women in the VSLA. Or even the matchbox, since there is sometimes not even a box of matches. This causes that no-one has a problem concerning something to eat.”

(Interview 07: 201 - 204)

The release of capital from the solidarity fund as a measure to support a member in nutritional shortages was only perceived by two presidents. Other experts did not perceive a connection between nutrition and the solidarity fund. For this reason a medium degree of diffusion is assigned to this mechanism.

Table 22 gives an overview on the three identified mechanisms within the VSLAs of the examined field that operate in the direction of a nutritional balance of the members.

II. VSLA and nutrition			
#	Mechanism	Description	Degree of Diffusion
M4	Credits for nutrition	Member raises credit at VSLA meeting in order to buy food.	Low
M5	Nutritional Sensitization	Educational work towards a nutritional balance.	Low
M6	Nutritional Solidarity	Support of the solidarity fund or direct material donation of other members.	Medium

Table 22: Mechanisms supporting the nutritional situation of the members

6.4. Health

The following section provides the results concerning the perceived mechanisms within the VSLAs that are related to the health-context of SDG 3. As outlined in 2.4.3 the Goal comprises different levels of action from maternal health to the prevention of road accidents or the containment of communicable diseases. The identification of mechanisms could not be realized in such a detailed structure, but rather seeks to reveal the general way how the VSLA-membership affects the health of the members.

a) Relevance

Several statements of the experts give strong indication for a high relevance of the content of SDG 3 in the villages within the research field. This became most apparent by the answers of the experts regarding the general disadvantage of the daily life in the respective villages:

“Q: Okay, and on the other side: What are the biggest problems of the daily life here?”

A: The biggest problem is that we don’t have a hospital; this is a true problem that we don’t have a hospital here. And we have a lot of orphans, their parents deceased.”

(Interview 07: 36 - 37)

Moreover, one field officer brings into consideration that the pure presence of a hospital (or health center) alone, does not solve the problem:

“A: [...] Even if there is a health center, you don’t always have the qualified staff that is needed [...] So you don’t have the same chances to get cured, sometimes it needs too much time to get there as the roads are not good yet or you don’t get the medicaments you need.”

(Interview 10: 39 - 39)

A similar problem is described by a president, who addresses the bad equipment of the health centers and also the partially unaffordable prices of the medicaments:

“A: There is a health center in the village but there are no medicaments. There is nothing at all. And also the medicaments are too expensive. The VSLAs can help us here [...] but when you are ill, how will you manage the VSLA? And if you are ill, maybe you have the money, but where will you buy them? Over there? Hum, there is nothing over there. “

(Interview 06: 105 - 106)

All in all, the experts perceive the health problem as a highly relevant challenge for the people in the villages of the research field. Furthermore, the statements of the experts signalize strong connections to the spheres of infrastructure and education.

b) Mechanisms

Regarding the mechanisms operating towards an improvement of the health situation, a considerable amount of statements could be identified. Each expert, no matter whether president or field officer, perceived a distinct positive impact of the VSLA-membership on health issues. However, the variety of identified mechanisms was limited.

First and foremost, all of the experts described the crucial role of the solidarity fund when members are confronted with health challenges. Hereby, the solidary aid is not limited to the support of an ill member, but also comprises their children. The following two statements demonstrate that relation exemplarily:

“A: In the field of Health it is the solidarity fund through which they give help to an ill member or a member with an ill child. It is like a small insurance, no matter what disease you have, there is an amount for all diseases.”

(Interview 08: 89 - 91)

“Q: And in which cases the solidarity fund intervenes?”

A: In the case of a simple disease, in the case of the hospitalization of a member or also in the case of a hospitalization of the member him/herself.”

(Interview 02: 191 - 192)

However, since the solidarity fund consists of only small regular payments by all members, its supportive power is restricted to a certain degree. This circumstance is recognized by several experts. Although emphasizing the social meaning of this mechanism, a field officer speaks about this limitation:

“A: For example, the one who is ill, you give him 5.000 FCFA. This won't cure him entirely, but at least he can buy a pill or two. And he knows that it has been my brothers from the VSLA who bought me that pill. And for him, for his support, this is already important. He feels that he isn't alone.”

(Interview 10: 223 - 223)

Another president emphasizes the importance of restricting the purposes of the solidary fund to the amount of the initially defined (health) cases. In the same time, it becomes apparent that these cases target particularly maternal health but also comprise the decease of family members:

“Q: But are there no rules in the groups' constitution?”

A: There are rules, but we do not apply all the cases we have in the constitution. For example, if we speak of a collapsed house, we cannot take it, we can't.

Q: Why?”

A: Because this will be difficult to manage. We take the health, so when someone is ill we have to

help. We take the decease, when one of our members dies, we take things as a birth, when a woman gives birth to a baby, we have to give her soap and things like that. “

(Interview 05: 318 - 323)

Even though the means of the solidarity fund are limited, every expert perceived the direct connection between the releases of solidarity capital and health issues. Therefore a high degree of diffusion can be assigned to this mechanism.

The second health-related mechanism identified within the statements of the experts concerns the borrowing of capital for the purpose of medical treatment. Being neither a doubling nor a contradiction to the health-bound solidarity, health-bound credits function rather as a complementary element for those cases that are not covered by the solidarity fund. This constellation is described exemplarily by a president:

“Q: And the health, how can the VSLA improve the health of its members?

A: It is still the credit. Because the help you get from the solidarity is not sufficient. You cannot heal, but you can already pay the consultation. The solidarity is only for the first care, but if the disease aggravates, you take up a credit.”

(Interview 02: 198 - 199)

Moreover, one field officer refines the widespread diffusion of health-bound credits within VSL associations:

“Q: The next key-word is ‘health’. Has the VSLA an impact on it and, if yes, what kind of impact?

A: Ah, yes, plenty! Plenty because even if you go to a group today and you ask, themselves they have fixed it in their constitution, and practically all the constitutions I’ve seen, the first priority to obtain a credit in the VSLA is health. This means that, when there are a lot of credits and when there is not enough money in the fund, they give first of all the one who has a health problem. [...] So today there are plenty of people who say, I was ill [...] but thanks to the VSLA I could get operated, or even I could go to a big hospital in Yaoundé. Because I received the solidarity at first, I took a credit; and I add to all of this the money I receive in the end in order to care for myself.”

(Interview 10: 137 - 138)

As for health-bound solidarity, health-bound credits were perceived to have a significant dispersion within the research field. This circumstance indicates a high degree of diffusion.

Table 23 summarizes both identified mechanisms that operate towards an improved health care situation of the VSLA-members.

III. VSLA and Health			
#	Mechanism	Description	Degree of Diffusion
M7	Health-bound solidarity	VSLA supports a member in health troubles with capital from the solidarity fund.	High
M8	Health-bound credits	Member with health problem takes up a credit.	High

Table 23: Mechanisms supporting the health situation of the members

6.5. Education

This section refers to the identification of mechanisms related to an improved educational situation of the members. In the same manner as SDG 4, this concerns predominantly the enrollment of the member's children in primary and consecutive educational institutions. Moreover, this section includes the potential educational learning effect of the members themselves as a result to their membership.

a) Relevance

Concerning the educational situation in the research field, the statements of the experts have heterogeneous character. Despite the qualitative character of the underlying study, those experts giving a vague statement were asked to estimate the general enrollment rate in their villages. The estimative values were between 70 and 80% of enrollment. The following statements of two presidents, one of them working as a teacher, illustrate this:

*“Q: Most of the children are enrolled in schools?
A: Certain children are enrolled...
Q: For example, out of ten children, how many are enrolled?
A: Seven”*

(Interview 02: 79 - 90)

*“Q: In your role as a teacher can you say how many children aren't enrolled [here], could you estimate?
A: No, you can find maybe 20%
Q: And the 80%?
A: Nevertheless they go to school.”*

(Interview 05: 121 - 142)

Another president mentions the deficient enrollment when being asked for the major problems of women in the village. In the same time she clarifies the reason behind the lack of enrollment:

*“Q: Okay, and are there also difficulties particularly for women in the village?
A: Yes the women, we have problems here in the village. At first we have, - how can I put it? – There are several between us they didn't go to school. The men and the women here in the village, there are a lot who didn't go to school due to a lack of money. And even until today there are a lot of our*

children that don't achieve the end of the school, for example they obtained the cep⁴¹, they just stop there, they don't go to a college due to the lack of money to pay the scholar fees."

(Interview 04: 49 - 52)

Even though the question aimed at a description of gender-based difficulties, she comprises both, men and women in her answer. When evoking the subject in other interviews, the experts mainly described gender-based differences in enrollment with different opinions. One president describes it as a problem of the past:

"A: There were differences. Sometimes the parents preferred to send the boys to school and to leave the girls at home [...] So to say that, well, the woman will go in a marriage. Only the boys could go to school and the woman was reduced to her household tasks. They say that the woman can cook [...] why should I send you to school, I prefer to send the boy to school because you will go and marry. And in the school there were more boys than girls. But today it changed, there is almost equality."

(Interview 07: 75 - 80)

Moreover, one field officer claims that a potential difference is not caused by parental decision but rather by a decreasing motivation on the part of female pupils:

*"Q: Okay, and between the children; are there any differences between boys and girls?
A: No, there is no difference between boys and girls. It is true that in the villages, the girls themselves, at a certain level, they start to – there is no difference on the parental level – the girls themselves in a certain age they are not any more interested in school."*

(Interview 10: 86 - 87)

Given the above quoted statements, it can be derived that the enrollment rate the villages is still perceived as expandable for the future. Lacking education is viewed as a major problem for the villagers. Furthermore, a gender-based bias in the enrollment rate is mainly perceived as a problem of the past, so that most of the experts estimate a general balance between the enrollment rates of boys and girls.

b) Mechanisms

Regarding the impact on the educational situation, three mechanisms could be identified from the interviews. Two of them aim at the enrollment of children in schools, whereas one mechanism addresses the lesson the member him/herself takes from the membership in the VSLA.

First of all, presidents as well as field officers report that educational ends are one of the most important purposes of the savings paid-out at the end of a VSLA-cycle:

⁴¹ Certificat d'école primaire: Usually obtained after four years of enrollment.

“A: This is what I say; most of it [the saving capital] is for the enrollment of the children. Well, few also furnish their houses, especially us women, plates, cooking pots like this. But the biggest part of the money is for the enrollment of the children.”

(Interview 04: 209 - 214)

One field officer perceives the improvement of the educational situation even as the biggest virtue of the VSLA, supporting the enrollment of children through savings and credits:

“Q: In your opinion, what are the biggest merits of the VSLA-concept?

A: With my experience I think that the VSLAs have changed a lot of things especially in the education of the children. Because now the women, who belong to the VSLA, can send their children to school with the money of their savings they obtain on the day of pay-out or in taking up a credit.”

(Interview 08: 88 - 89)

More concretely, some experts describe that their groups adapt the scheduling of their VSLA cycle to the beginning of the school year, when the enrollment fees become due:

“Q: The next category is education. The situation of the children, so the enrollment rate: did it improve, stagnate or deteriorate?

A: It improved. Because there are not many children that don't go to school. Almost all children go to school. For me as the president of this VSLA, I fixed the pay-out in September; this is the beginning of the schoolyear. When we pay out, all the parents are obliged to send their children to school, because there is a bit of money. Even if you go and drink with the rest, you do the essential things at first.”

(Interview 02: 125 - 126)

“Q: And the education; concerning the school, how does the VSLA help?

A: Yes, it improves. The children go to school. And the VSLA helps. There are groups who pay out the savings during the long vacation. This money allows the members to register the children in the school in the month of September. And also the books and the uniforms.”

(Interview 06: 107 - 108)

It also becomes apparent, that the financial burden of the parents is not limited to the enrollment fees but also comprises additional costs for the equipment of the pupils. One field officer perceives that this mechanism sometimes requires additional sensitization of the members:

“A: A lot of things have changed nowadays. There were a lot of children, 10 or 15 years who were not enrolled, but with the VSLAs, the parents can send their children to school, so they found their serenity. Now they can send their children to school, thanks to their savings.

Q: So you also sensitize the parents?

A: Yes, there is this sensitization to make the parents understand why to send their children to school. Because without that, even if they have the means, they won't send their children to school.”

(Interview 09: 107 - 110)

Nevertheless, educational expenses were perceived as an important end for the savings of the members at the end of a cycle. On these grounds a high degree of diffusion is evident.

Another president establishes the connection of education-bound savings with the prevalence of education-bound credits, which already represents the second mechanism of this section:

“Q: Okay and for the education, you already told me about how you make the pay-out in September...”

A: Because when we pay out in September, the parent registers the child in the school, and during the first trimester, when the payment of the second rate is required, the parent can already borrow to finish the rate.”

(Interview 2: 200 - 201)

The customary practice of education-bound credits is confirmed by another president. She complements that the group favors credit demands with an educational background:

“A: It helps, because during the beginning of the schoolyear we privilege at first the parents who need to send their children to school and who don’t have the money. Because you can’t say I have to eat very well I borrow money – no. We will put you aside at first. We privilege at first the parents who need to send their children to school.”

(Interview 3: 119 - 122)

However, the importance of education-bound credits is not shared by every expert. Therefore the mechanism can only be classified with a medium degree of diffusion.

In contrast to both of the mechanisms presented above, another educational mechanism concerns rather the members themselves than their children. In this manner, some experts state to observe a learning effect within them:

“Q: And the members themselves; do they receive any education from the VSLA?”

A: Yes, we learn, because you’ll always learn within a societal life. The education is first: we begin with the prayer. There are people who learn the prayer only here, this is education. When there is a problem, the people answer, each of them gives his point of view. When we solve the problem together this will explain you something in contrast to when you’re alone. If I was alone, I would have done it like this, but as we are a group it goes like that.”

(Interview 02: 202 - 203)

“A: [...] But the education you receive here, you know. [...] So the education you take home, you educate your children. Because in the VSLA I swear, it’s terrible: It is not even possible to create disor-

der. When I leave the VSLA I know it is already an education. Because, afterwards I am at home I start to scold, what is it? What is it? I don't like disorder, because there where you sort, there is no disorder over there. "

(Interview 03: 201 - 202)

Furthermore, as one president states, the education received by the members during the meetings, in turn is perceived to have a positive impact on the school success of the enrolled children:

"Q: And they also benefit by learning something in the VSLA?

A: Ah, they also learn, because sometimes when your child returns from school [...] you say my son, come here and show me your folder, I want to see it a bit. Even if you don't know reading, when the child knows already that when I come home I'll be asked to show my folder, they will do something to show you, you see here, this is what we wrote at school. Even if you are a parent who doesn't know reading, he'll already know that each time I come home, my father asks me what we have done at school."

(Interview 07: 207 - 218)

As demonstrated above, the main educational impact was perceived to be the enrollment of the children to schools. However, the direct educational effect for the VSLA-members is also perceived by the experts. Therefore the mechanisms are assigned with a high degree of diffusion.

Table 24 summarizes each identified mechanism of this section.

IV. VSLA and Education			
#	Mechanism	Description	Degree of Diffusion
M9	Education-bound savings	Pay-out is scheduled to the beginning of the school-year.	High
M10	Education-bound credits	Member takes a credit to pay scholar fees of his / her children.	Medium
M11	Direct Educational effect for the members	Member takes lessons from the group meetings.	High

Table 24: Mechanisms supporting an improved educational situation for the members.

6.6. Female Empowerment

As pointed out in chapter 2.4.5, the gender-based unequal distribution of rights and power is of cross-sectoral relevance. Therefore, the identification of mechanisms that target female empowerment as a pathway towards gender equality is not as conclusive as for other targets. Nevertheless, the statements revealed a high relevance and at least two mechanisms that are presented in the following section.

a) Relevance

Concerning the relevance, two different strings of statements could be identified. On the one hand, each of the field officers perceives a general disadvantageous situation of the woman, as the following two examples illustrate

“Q: Are there problems especially for the women?

A: In the villages? Well yes [...] because in the villages the men tend to think that it is the woman who has to exert a bit all of the household tasks. This means, in the morning she goes on the field, she returns, she has to cook, prepare to eat for everyone in the family. It is her, who has to clean, wash the clothes of everyone [...] and in the same time [...] she does not often have the right to speak. So to say in the household it is like the man takes the decisions for the women. It is a bit like that, particularly in the villages.”

(Interview 10: 44 - 47)

“Q: Are there any difficulties that woman have to deal with in contrast to man?

A: Yes! Well I don't know if there is a difference, but I think that the women have to deal with a lot of difficulties in their homes because they feel oppressed. When they want to search money, their husband refuses, or other women who work, sometimes also, when she has a bit of money, her husband takes her money for his benefit. So sometimes the women cannot realize. The other problem is that only the women care for the children and the husbands doesn't really play their role. This is another difficulty for the women.”

(Interview 09: 35 - 38)

Another problem for the woman is perceived to be created by the general culture of partnership and commitment in the research field. According to the experts, women are considered to leave her birth-place after the marriage in order to live at her husbands' place, where social adhesion is not self-evident from the beginning:

“A: Yes. Well, the women so to speak, most often here at our place, it is the woman that moves in order to get married. The man stays at his place. And sometimes, when there are problems, so to speak, when the couple has a problem, the woman is obliged to go back to her place. She's leaving her home, everything she created; she cannot carry it with her.

Q: Is it a problem, when she arrives at a new place and she doesn't know anyone at the beginning?

A: There you go! So to speak when she enters the new village she has no-one. The live conditions are not very good for her. Because in the beginning, you have to create everything, this is also a problem for the woman. When she is new she really has to start working. She has to make an effort until maybe after one year she found her balance.”

(Interview 09: 38 - 40)

On the other hand, most of the interviewed presidents, although perceiving a general gender-imbalance, are reluctant to the idea of the equalization of man and women:

“Q: Did the inequalities between man and woman increase?”

A: A woman can never be equal to a man. The women are always behind the men.”

(Interview 06: 109 - 110)

Another president confirms this opinion and refers to her religious belief as a source for the unequal treatment of men and women:

“A: No, no, no, here it is the man who has to...who is the boss, this is just normal. It is the man who speaks; it is the man who has the right, yes.

Q: And you think this is good?”

A: Yes it is good.

Q: Why?”

A: Because, since the creation, god has placed the man as a master, as a boss. And the woman has to respect the man. So it is like this. Even when a woman comes into my group, if she is married, I ask her if she talked to her husband because she shouldn't come just like that, tomorrow or the day after tomorrow, when she annoys; her husband is surprised to hear that they take her to the police. I always tell them: Your husband is your father and your mother in an emergency case; it is him who will save you.”

(Interview 05: 85 - 98)

A more explicit indicator for the prevalence of gender-related power-structure is the perceived gender-dependent enrollment rate. As pointed out in 6.5, the experts indicated diverging constellations. The general tendency however is that an imbalanced enrollment to the disadvantage of girls is a problem of the past with limited but noticeable effects until today.

b) Mechanisms

With respect to the effects related to female empowerment, two major mechanisms could be identified from the statements of the experts.

First and foremost, all experts perceive that the gender-related power structures, at least during the VSLA meetings are in favor of the female members:

“A: And at least during the meeting, there are no differences?”

Q: No, during the meeting, to the contrary, since there are only few men in the board of the VSLA, they demand that the most important positions are attributed to women. For example the president she has to be automatically female. [...] This causes that the most important persons are women and it's up to them to speak first or in the end, when everyone spoke, who are taking the final decision. So in the VSLA it is rather the woman who is more important than the man.”

(Interview 10: 149 - 150)

In this manner, the VSLA represents a protected space, where women enjoy at least equal access to rights

and power. The fact that this is to a certain degree exceptional for the daily life in the research field is indicated by the statement of one president:

“A: We always say it, this is the business of the women, so even when men are with us, you are not going to disturb us with our thing. The VSLA is for the women first, so we are at the same level and you must not come and show us how...This is for us first, so it helps and they take us like that.”

(Interview 07: 219 - 220)

Moreover, each of the field officers describes that groups that accept only female members tend to function more efficiently than mixed groups:

“Q: Are there differences between them [mixed groups and female-only groups]?”

A: Yes. There is a big difference [...] you’ll see in the mixed groups, the men always tend to govern, to dominate, to command, to suppress the women. So in the groups that consist essentially out of women, those groups are a bit dynamic. Even with the respect to the decisions.

(Interview 09: 139 - 144)

“Q: Are there differences between the groups exclusively female and those mixed ones?”

A: Yes. You know, to a certain degree the men are always a bit self-imposing. He wants to dictate his law; he wants that you make it like that. But this does not often function, because in the VSLA you don’t decide by imposing yourself. But in those groups where you’ll find only women everything works out well. “

(Interview 08: 126 - 129)

“A: The differences? Mh, my experience is that those groups of 100% women are the groups that function rather very good. So to speak, the constitution is really respected, the methodology is respected. On the other side, within the mixed groups, the men always tend to impose their viewpoint. They forget that the project is for the women first. Just to help the woman to be independent from the man. No matter if financially or morally.”

(Interview 10: 183 - 184)

Each of the field officers perceives women-only groups to function more efficiently compared to the mixed groups. According to them, democratically passed decisions and rules are accepted more consequently.

The gender-related mechanism within the VSLA hence is twofold: On the one hand, in mixed groups, female members are perceived to have at least the same access to power than their male counterparts. On the other hand, groups are estimated to function more efficient without the presence of male members. These circumstances reinforce the female empowerment within the established power structures. Since this is observed by each of the experts, a high degree of diffusion can be assigned to this mechanism.

Outside the VSLA the effect on gender-related power-structures is perceived less explicit. Rather than perceiving a general impact on the societal level, several experts describe an enhanced appreciation of the woman’s position within the partnership or their marriage:

“Q: And the inequalities between men and women; do the VSLAs support something here?”

A: Yes, there is an impact. We had situations before, where the man asked his wife what she’s contributing to the household, what are you giving? But now, with the VSLA the women don’t have this problem anymore. [...] We witnessed a woman who permanently had this problem with her husband. She entered a VSLA she took a credit for a market stall, she began to sell and now [...] she even employs people [...] This causes that the same problem she had with her husband, during she did nothing she doesn’t have it anymore. So now she is already useful for her family. You don’t just wait for the man.”

(Interview 08: 96 - 97)

Besides this enhanced appreciation, one president indicates an effect of greater self-confidence on the part of the woman:

A: Well, the VSLAs [...] encourage the women to struggle their way, not to fold their arms... So to speak, just to stay in the house and wait for the man who will nourish you and it is the man who will buy the oil [...] well on the level of the VSLAs, the woman already makes her efforts to fight, to cultivate her field and to sell her things in order to come and save the money [...]. When she takes the money at the end of the year she can show it to her fiancé: Here you see, this is what I got at the end of the year. I will buy a TV on my own; I will pay the cable on my own.”

(Interview 01: 323 - 326)

Furthermore, the both examples presented above demonstrate that the exact mechanism is not the exclusive result of a single element but comprises the saving as well as the lending activity of the VSLA. The prevalence of the established power structures that downgrade the societal position of women causes a limited significance of this mechanism. However the effect of enhanced appreciation and power is only perceived on the level of partnerships and marriages. It is not (yet) visible on a greater societal level. Therefore, only a medium degree of diffusion can be allocated to this mechanism.

Table 25 gives an overview on the identified mechanisms that operate towards an empowerment of female members within the examined VSLAs.

V. VSLAs and Female Empowerment			
#	Mechanism	Description	Degree of Diffusion
M12	Power structures within the VSLAs	Mixed groups: Female members have at least the same rights as their male counterparts; Women only groups: Higher acceptance of decisions and rules.	High
M13	Better standing societal standing of the woman	Through their membership, women have more rights, greater say and greater appreciation.	Medium

Table 25: Mechanisms supporting the empowerment of female members

6.7. Growth and Work

The initiation of economic growth and the creation of jobs and employment is the concern of SDG 8. As a matter of fact, the impact of VSL associations does not apply to the large-scale economic indicators mentioned in the goal, but rather are valid on a small-scale level. For this reason the following section presents the relevance of the subject for the daily life in the research field as well as the identified mechanisms that operate towards the local economic growth and job creation in the villages.

a) Relevance

With regard to the relevance of growth- and employment related problems, the statement of the experts are characterized by a broad unanimity. This concerns first of all the circumstance that the concept of unemployment, understood as the absence of a value-generating activity, is not applicable for the local frame of the research field. All experts describe in their statements the important role of farming for the members, as the following examples illustrate:

“Q: Okay, if you think of your members, do they have a job? Or are there members who are unemployed?”

A: No they are basically farmers. They work on their fields, they create plantations. Others have projects of planting cacao. So they are creating; [...] they want to create cacao fields.”

(Interview 07: 51 - 52)

“A: Well, it is difficult nowadays to find people in the villages who don't work. They are all farmers and now the youth of our days they are very active. They make fields of Gombo, certain buy themselves motorbikes. So you cannot speak of unemployed people in the villages. Even the least wealthy manages to save money in order to buy parts, to march just like the others do. “

(Interview 09: 117 - 120)

During the above quoted expert mentions commercial farming as the reason behind the absence of unemployment, another expert describes a different constellation:

“Q: Do the members of the VSLA have an own income? Do they work?”

A: Yes, especially as we are in a forest zone, so the population consists mainly of farmers.

Q: So, there are no members unemployed?”

A: Well, you cannot say that a farmer is not unemployed. He is unemployed, but he is working with his hands. He has his field.”

(Interview 08: 60 - 65)

The statement of this expert relates to subsistent farming, which does not generate a regular monetary income to the villagers, but a material output that is subject to direct consumption.

In contrast to the variety of statements related to employment, the absence of economic growth was mentioned only by one president as a major problem for the life in the research field:

“Q: On the other side, what are the biggest problems of living here?”

A: Well, the biggest problems [...] are on the level of the business evolution. For example, if you have a shop [...] the evolution is not like for example if you are at Yaoundé, where there are a lot of people going fast. In contrast here you have to be patient. Since, for example there are only 300 persons in the same village and here everyone makes the same things. For example there are ten bars in the same place.”

(Interview 01: 49 - 54)

In referring to the absent economic growth in her village, the above quoted expert compares the economic dynamics of the capital with the relatively economic stiffness in her rural environment. Apart from this, none of the experts indicate economic growth as the missing element in the daily life research field.

b) Mechanisms

On the subject of mechanisms that support the initiation of economic growth and the creation of jobs, all experts perceived a direct impact of the VSLA-membership. The identified mechanisms were related to the core components of the VSLA-methodology: Savings, credits and solidarity.

The element of saving allows the members once a year to invest a bigger amount in their respective income-generating activity. This includes particularly farming or the operation of small businesses:

“Q: Ok [...] first of all, what are the members doing with their savings after the pay-out?”

A: After the pay-out, each does what he wants. [...] But after the pay-out, since it is in June, the people start to realize certain projects in September for example. They can invest in their field or in their business.”

(Interview 03: 183 - 184)

This perception is confirmed by the statement of a field-officer:

“A: Well, after a cycle... The pay-outs are generally scheduled during the period of field works. Most of the members are turning towards agriculture, there are those who equip their houses, others make purchases or invest in their businesses.”

(Interview 08: 135 - 135)

Due to the high frequency, at which this mechanism was described by the experts, it can be stated that the utilization of savings for the purpose of economic growth is a common practice. In contrast to that, no expert mentioned that savings are invested in the creation of jobs.

However, several experts perceive job creation as a widely spread object of credits granted by the VSLA. This is illustrated by the following statement of a president:

“Q: And the VSLA helps at this point?”

A: On the level of work, it helps. When you borrow your money to the people, who can clear your field from the bush – you can borrow money from the VSLA. You pay for the working power. When you are tired you can borrow money for the women who cultivate for you. It is on this level.”

(Interview 04: 157 - 162)

The creation of jobs through VSLA-credits is also described by a field officer. Furthermore, she outlines the close connection between employment and economic growth:

“A: It is the same thing for the women. Today also the women maintain large fields of corn or of manioc. They borrow money of the VLSA, they don't work alone anymore. So to speak they take money of the VSLA and they give it other persons who come and work for them.

Q: So they employ?”

A: There you go, they employ. They are able to employ persons. Those persons work for them; this causes that they have large fields and in the end they have a lot of harvest.”

(Interview 10: 126 - 128)

Another president emphasizes the initiation of self-employment triggered by a VSLA-credit:

“A: The VSLA is not only able to help, the VSLA helps, because when you already buy a small boat to cast your fishhook, you take 15.000 FCFA, you give 5.000 to the carpenter he builds a small boat, for 3.000 you buy two boxes of fishhooks and a fishing rod. [...] But if you go for two or three times on the [local river] you get the 15.000 the profit is the small boat and the rods. [...] You can start small jobs, it will grow.”

(Interview 02: 210 - 211)

As for the case of savings, the object of initiating growth and employment is widely perceived by the experts. The respective mechanism is hence assigned to a high degree of diffusion in the research field.

As a last mechanism of this category, the utilization of the solidarity fund could be identified as a perceived option to trigger growth and employment. However, this mechanism can only be realized, when the group did not face too many emergencies for a longer period:

“A: [...] there are groups who enlarged their reflection on it [the solidarity fund]. For example they did not have too many unlucky events, they seek to fructify their solidarity capital and they create a small income generating activity together. For example, one of my VSLAs rented out a whole field for 300.000 they got for 100.000 so that they have a profit of 200.000.”

(Interview 09: 171 - 174)

A president describes to have the same vision. However, the occurrence of emergencies prevented the solidarity fund to yield a profit within a joint project:

“A: Well, for my VSLA we had the idea, because over there we have this fund for solidarity aids. So we said, when we don’t have any cases, we can release the solidarity money to initiate a project related to that fund. But then there were moments, where we released the money for bereavements or diseases.”

(Interview 01: 285 - 286)

Due to the actual purpose of the capital from the solidary fund, the identified mechanism that connects solidarity with economic growth and job creation is perceived to have only limited significance. It can hence be assigned to low degree of diffusion.

VI. VSLAs and economic growth and employment			
#	Mechanism	Description	Degree of Diffusion
M14	Credits for employment and growth	VSLA grants credits for the purpose of employment or other investments with the aim of economic growth.	High
M15	Savings for economic growth	Members utilize the savings received at the Pay-out for profitable investments.	High
M16	Solidarity for employment and growth	Members decide to release the solidarity capital to initiate a joint income generating project.	Low

Table 26: Mechanisms supporting the creation of jobs or economic growth

6.8. General Equality

SDG 10 and the notion of general equality presented in 2.4.10 refer predominantly to economic differences between and within the countries. Since the underlying study did not focus on the country-level, possible mechanisms were outlined on the level of the research field. For this reason, the following section presents the results concerning the economic inequalities in the respective villages and between the members of the VSLAs.

a) Relevance

Regarding the relevance of economic inequalities, a slight trend towards disagreement was notable between the experts. On the one hand, one field officer states that everyone shares the same national background which, according to him, limits the extent of inequalities. Furthermore he emphasizes natural differences that apply within as well as between the villages:

“Q: Are there richer villages?”

A: Yes, well [...] when I say rich it is on the level of soil for example, there are villages located next to the [local river], they have fish, the cacao growths. But all the people live in the same context, this is Cameroon. There are the same dry seasons and the same rain seasons for everyone. And when it’s the cacao season, it applies for all the villages. [...]

Q: And within the members of the VSLA, there are some who are richer?

A: Well, for this problem I say it is a natural problem. I would say it is like the finger of a hand, they don't have the same size, it's natural. There are those who are better off than the others, they have large fields during others don't have personal and they don't have a great amount of fields."

(Interview 09: 45 - 52)

Other experts, however, don't perceive any inequalities between the villagers but rather between urban and rural people:

"Q: Concerning the inequalities between the villagers. Are there people who became richer or others who became poorer? Did the difference increase or decrease?

A: The richer people, they live in the city and we, we live here in the village."

(Interview 06: 57 - 62)

Another president reports her impression that there are differences between the villagers that are however anchored in the people's minds:

"Q: And did this difference [between the rich and the poor] increase, decrease or stagnate?

A: No it stagnates, because not everyone is born for being rich, there are those who are born to be poor. But this poverty comes first of all from their minds. Even if they give you the money, when you don't know how to manage it, you stay poor. But if your head starts thinking, even if you have a bit of money you'll get rich."

(Interview 02: 143 - 146)

All in all, the perceived relevance of economic inequalities was difficult to measure. The reasons for this include the inaccuracy of the notion itself as well as the differing frame of reference applied by the experts.

b) Mechanisms

In contrast to the relevance, the statements with regard to a possible mechanism that targets the economic equality were more fruitful and consistent. First of all, one president speaks about the foundation process of the group and the possibility to set the minimum saving amount at a comparatively low level:

"Q: And the inequalities; When you think on the poorest in the village - how can the VSLA help?

A: Are there even the poorest? You could create a group of 100-200 FCFA for the least wealthy. [...] There are no poorest. At each level you can find a solution. When you begin at 500 the people get a taste for it, it is 1.000 FCFA. Now I proposed 2.000, obviously the people still get the taste. It will increase."

(Interview 02: 208 - 209)

The mechanism identified from the above quoted statement prevents the deepening of inequalities with-

in the village, by the inclusion of any person irrespectively to their economic wealth. In order to be effective, the democratic decision of the determination of the price of a share needs to be oriented towards the capacities of the least wealthy member. That this actually happens cannot be guaranteed plainly, so that only a low degree of diffusion can be assigned.

Several experts refer to the freedom of choice between one and five saving parts per meeting as a perceived mechanism that supports equality:

"A: Both of them [the rich and the poor] work together [...] In the VSLA, there you notice that the average is to save five parts, the poor ones can save two or three parts, this is what we want, and the most indigent can save one part."

(Interview 09: 125 - 126)

In contrast to the preceding mechanism, the consideration of the step-wise saving is a key element of the VSLA-methodology. Its diffusion hence can be evaluated at a high level.

Another president emphasizes that the equality is supported by the lending activity of the group. The interest rate the creditor needs to pay, increases the saving capital of each member and constitutes an additional income for those who didn't borrow money:

*"Q: And concerning the general inequalities, how can the VSLA help?
A: For the case of the poorest, we help them with the payout. During the pay-out we share the interest entirely. "*

(Interview 06: 155 - 156)

However, the outlined mechanism applies only for those groups with wealthier members that take a lot of credits during poorer members focus on the saving activity. For this reason, only a low degree of diffusion is indicated.

The last identified mechanism of this section refers to the group dynamical encouragement towards a behavioral change of a member in favor of saving income instead of spending it for unproductive ends:

*"Q: How can the VSLA help the poor to close the gap to the rich?
A: It already helps to integrate them in the VSLA. Even when you say you don't have 100 FCFA. But I see you drinking Matango [traditional palm-wine] each day. You could better save that money. And*

there are others that see you drinking a lot [...] give me your money first, and I keep it for you [...] and you can ask me for it during the meeting. This is how we help them."

(Interview 03: 209 - 210)

Since this mechanism depends largely on the goodwill and the interpersonal relation of the members, its diffusion is limited to a low degree.

VII. VSLAs and general equality			
#	Mechanism	Description	Degree of Diffusion
M17	Determination of the value of a share with orientation to the most indigent member	The groups are urged to fix the minimum saving amount at a value that doesn't exceed the capacities of the most indigent member.	High
M18	Step-wise saving possibility	Saving is possible between 1 and 5 shares per member.	High
M19	Additional income through interest	Indigent members benefit from the interest paid by investing members.	Low
M20	Group pressure / encouragement	Motivation for behavioral change in favor of saving instead of consumption.	Low

Table 27: Mechanisms supporting the general equality among the members

6.9. Peripherally relevant Goals

The following section presents the results concerning the eleven peripherally relevant targets of the SDG-catalogue. As outlined in chapter 4.5, these goals were treated as secondary elements within the interview guideline. In this manner, even though they were addressed briefly during the interviews, they were only focused if the experts created a connection to the VSLA framework by their own initiative.

a) Relevance

Two of the goals' backgrounds, namely infrastructure (SDG 9) and climate change (SDG 13), were perceived as extremely relevant by the experts. Particularly the bad condition of the roads was described to be an important obstacle in the daily life of the people in the research field:

"Q: And on the other side, what is the disadvantage, the inconvenience?"

A: Here you go: On the other side there are money problems and also infrastructural road problems, so to speak the roads are not good. Now, if someone has a field, he has food products, but in order to sell them he has a problem, because the roads are not good. They don't really have access to the city to sell their product since the roads are not good."

(Interview 09: 30 - 32)

The high weight of infrastructure is further emphasized by the answer of another field officer, who mentions road status as an indicator for the local sustainable development:

“Q: Do you know the notion of sustainable development?

[...]

A: Well if I take sustainable development for example in our context, since we work with the village, there I'd speak of infrastructure. So to speak the roads [...] it is a bit from that side.”

(Interview 10: 7 - 9)

Also with regard to the perceived relevance of climate change the statements of the experts were ample and manifold. In a broad consensus the experts mentioned a certain shift or absence of the seasonal weather events. Hereby most of the experts perceived intensified heat and weakened rainfall:

“A: It is this climate change that annoys us. Because everything changes. The dry season lasts for a long time and there is not a lot of rain as it was before. Even the animals suffer, the livestock and the pigs we're breeding here in the village. So everything suffers.”

(Interview 06: 92 - 96)

Another president describes how climatic changes affect her daily farming activity:

“A: I cultivate manioc, plantain, peanut, corn, macabo.

Q: And does it work out well?

A: There are moments when it works out, but we are facing these climatic changes, so the agricultural production decreases [...] so to speak, now the agricultural order of events is not anymore respected as it was before. The rain falls sometimes but the next moment you have the sun that heats up. Here, we don't have water in our rivers anymore. We have problems.”

(Interview 04: 21 - 30)

Furthermore, most of the experts establish a connection between the mentioned climatic changes and the practice of deforestation in the region:

“A: The climate has changed. We all know that it has changed and the scientists and we ourselves see that this is caused by deforestation, because the trees are cut, the soil is devastated and the sun is beating down stronger than before.”

(Interview 05: 151 - 153)

In contrast to that, global practices that potentially cause an intensification of the quoted climatic changes, such as the emission of greenhouse gases, were addressed by none of the experts.

Additionally, two other goal categories, namely water and sanitation (SDG 6) and energy (SDG 7) were perceived by the experts as considerably relevant. One field officer even mentions the water situation as the biggest problem of the life in the villages:

“A: Well, the biggest problems in the villages, there are water problems. There is not always water [...] It is difficult to have a good drinking water in the villages”

(Interview 10: 39 - 39)

In the same manner as the above quoted president, the field officer perceives a direct connection between the regional climatic changes and the water challenge:

“A: [...] it is true that we had four seasons here and this changes with the climate change. Sometimes it is the dry season that is longer or it is more intense. He [a local authority] complaint in saying - they have their source – they don't have drinking water anymore in the village. Well, a good source did not dry out when the seasons were respected. But strangely, this year there was no water in that source and they are obliged to go to the neighbor village or to buy water and this is complicated.”

(Interview 10: 88 - 89)

Only one field officer mentions the sanitary situation in the villages as a major problem:

“A: Here in the village it is complicated, because someone over there will just dig a hole that is not even covered. People that have showers are rare.”

(Interview 04: 153 - 156)

Regarding the perceived relevance of energy problems, the statements of the experts differ with respect to the local access to electricity. Those presidents living in villages without access to electricity perceived it as general problem, whereas those presidents living in villages with access to electricity complaint about the bad condition of the lines that cause frequent power cuts. The local dispersion of access to electricity is summarized by a field officer:

*“Q: The availability of electricity. Within all the villages you visit, is there electricity?
A: On this level it is really a big problem because most of the villages, which have electric power, are located next to the cities but it is never stable since it is not even maintained. If one post falls it is left. It is not replaced. So the majority of the villages we see are in the darkness, there is no electricity.”*

(Interview 09: 87 - 94)

The remaining six goal categories sustainable settlements (SDG 11), responsible consumption (SDG 12), life on land (SDG 15), life below water (SDG 14), peace, justice and strong institutions (SDG 16) and partnership for the goals (SDG 17) were not at all or largely not perceived as difficulties for the daily life in the research field. Attempts to address the issues during the interviews often caused confusion, misconceptions or insignificant statements on the part of the experts. Reasons for this include the perceived irrelevance of the subject for the respective expert, the

language barrier, but also and explicitly the misleading formulation of questions on the part of the interviewer. For these reasons, the identification of mechanisms focusses on those goal categories that were perceived as relevant difficulties for the life in the research field.

b) Mechanisms

Among the four goal categories that were perceived as relevant by the experts, only two were mentioned as possible targets for the VSLA activity. A mechanism within the VSLA could neither be identified for the goal category of climate change, nor for the category of sanitation and water. The absence of mechanisms becomes particularly obvious for the latter:

“Q: And the VSLA did not yet help here [to improve the sanitary situation]?”

A: It did not yet start to help, this is what especially annoys. Because the wells that are made outside there, you can't drink this water. To the contrary, we ourselves we dig in the bush in order to have drinking water.”

(Interview 03: 129 - 132)

Another president mentions possible approaches for possible mechanisms in the future:

“Q: And how can the VSLA help in this situation [bad condition of sanitary facilities]?”

A: Not yet. We don't have ideas yet. But for the groups there, where they have broken wells, if the presidents could organize for an improvement of the situation. Or even with the solidarity fund as well, if the breakdown is not severe.”

(Interview 02: 133 - 136)

However, as the quoted expert describes it, the options of a joint investment or the revealing of the solidarity fund for sanitary ends are not yet subject to realization within the groups of the research field.

In contrast to that, some experts describe their experience with joint investments for infrastructural projects. One president mentions a special contribution by each member to repair a broken bridge on the access road to the village:

“Q: What are your expectations for the future of [your group]?”

A: For the moment [our group] as I spoke about everything what we have done in the last five years, if god still grants us live, we could increase the value of a share. Maybe we can improve our village a lot, because the bridge that you just crossed, the first bridge over there, it was the VSLA that repaired this bridge.

Q: Ah this was the VSLA?

A: Yes each member paid 1.000 FCFA, so we had 30.0000 FCFA; we bought the fuel and the oil for the woodworks that you see there.”

(Interview 04: 199 - 202)

However, the joint implementation of projects like this remains exceptional within the research field. When confronted with solutions like this for infrastructural projects, another president emphasizes the limited capacities of the VSLA, which do not suffice to finance infrastructural projects in general.

“Q: I spoke with other groups that initiated a fund in order to collect capital during the pay-out for the reparation of a bridge...They are okay...”

A: Yes but the roads themselves, this is much more expensive. This situation demands for hundreds of millions. “

(Interview 06: 115 - 118)

Due to the exceptional character and the limited capacities, the mechanism that refers to the joint implementation of infrastructural problems can only be assigned with a low degree of diffusion within the research field.

The last relevant goal category, for which a mechanism could be identified, is energy supply. Here, one field officer describes a project initiated by her NGO and a local energy supplier:

“Q: Does it change? Do they electrify the villages or not?”

A: Well, yes there are projects but they don't always work out well. On the contrary the villages themselves, for example the VLSAs initiated a small project with Total. This was the sale of solar lamps. So to speak, the members of the groups in the villages became access. They could buy the solar lamps of Total. Well for them it was really better, because like this they could - even if they don't use electricity in order to have fridges for example - but at least they have light for the studies of the children. When they want to do schoolwork in the evenings. “

However, despite the reported success of the project, it was cancelled, due to the following problem:

“Q: And did it worked out well?”

A: Yes, it did work well. Well, we had to stop, because it wasn't easy. With Total we agreed on, so to speak we took the lamps of Total, the supplier. We delivered them and we took the money on the day of the pay-out. In this manner the supplier had to wait practically for a year. So it wasn't easy to manage. [...] But today we have VSLAs that still ask if we will restart the sale of the lamps.”

(Interview 10: 102 - 112)

In contrast to this perceived success story, none of the other experts mentioned a closer connection between the VSLA and the improvement of the energy situation in the villages. For this reason, the identified mechanism is assigned to a low degree of diffusion.

Table 28 gives an overview of both of the identified mechanisms that operate towards an improvement of the infrastructural and the energy situation in the villages of the research field.

VIII. VSLAs and other SDG-categories			
#	Mechanism	Description	Degree of Diffusion
M21	Joint investment for infrastructure	Members decide to invest savings or special contribution for infrastructure project (e.g. road works).	Low
M22	VSLA as a channel for decentral energy supply	Supplier of decentral energy facilities (e.g. solar lamps) get involved as partner of the VSLA. Members are offered to buy facilities.	Low

Table 28: Mechanisms supporting an achievement of the peripherally relevant goals

6.10. Synoptical Overview on the Results

All in all, a total sum of 22 mechanisms could be identified, thereof two within the actually less relevant goal categories. A high degree of diffusion within the research field could be assigned to twelve mechanisms. Three mechanisms were equipped with a medium degree of diffusion, whereas the remaining five mechanisms were spread less extensively. Table 29 gives an overview on all 22 identified mechanisms, their goal category, their description and their assigned degree of diffusion.

#	Category	Mechanism	Description	Degree of diffusion
M1	Financial Welfare	Creation of culture of saving	Incentive for members to find income-generating activity; increasing impact through group-dynamical behavior.	High
M2	Financial Welfare	Credit-induced welfare	Members take credits for the purpose of profit-generating activities.	High
M3	Financial Welfare	Cooperative activities for income generation	Collective investment in a project, or a technical instrument for the purpose of individual benefit or a joint income-generating activity.	Low
M4	Nutrition	Credits for nutrition	Member raises credit at VSLA meeting in order to buy food.	Low
M5	Nutrition	Nutritional Sensitization	Educational work towards a nutritional balance.	Low
M6	Nutrition	Nutritional Solidarity	Support of the solidarity fund or direct material donation of other members.	Medium
M7	Health	Health-bound solidarity	VSLA supports a member in health troubles with capital from the solidarity fund.	High
M8	Health	Health-bound credits	Member with health problem takes up a credit.	High
M9	Education	Education-bound savings	Pay-out is scheduled to the beginning of the school-year.	High
M10	Education	Education-bound credits	Member takes a credit to pay scholar fees of his / her children	Medium
M11	Education	Direct Educational effect for the members	Member takes lessons from the group meetings.	High

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M12	Empowerment	Power structures within the VSLAs	Mixed groups: Female members have at least the same rights as their male counterparts, Women only groups: Higher acceptance of decisions and rules.	High
M13	Empowerment	Better standing societal standing of the woman	Through their membership, women have more rights, greater say and greater appreciation.	Medium
M14	Employment & Growth	Credits for employment and growth	VSLA grants credits for the purpose of employment or other investments with the aim of economic growth.	High
M15	Employment & Growth	Savings for economic growth	Members utilize the savings received at the Payout for profitable investments.	High
M16	Employment & Growth	Solidarity for employment and growth	Members decide to release the solidarity capital to initiate a joint income generating project.	Low
M17	General Equality	Determination of the value of a share with orientation to the most indigent member	The groups are urged to fix the minimum saving amount at a value that doesn't exceed the capacities of the most indigent member.	High
M18	General Equality	Step-wise saving possibility	Saving is possible between 1 and 5 shares per member.	High
M19	General Equality	Additional income through interest	Indigent members benefit from the interest paid by investing members.	Low
M20	General Equality	Group pressure / encouragement	Motivation for behavioral change in favor of saving instead of consumption.	Low
M21	Infrastructure	Joint investment for infrastructure	Members decide to invest savings or special contribution for infrastructure project (e.g. road works).	Low
M22	Energy	VSLA as a channel for decentral energy supply	Supplier of decentral energy facilities (e.g. solar lamps) get involved as partner of the VSLA. Members are offered to buy facilities.	Low

Table 29: Overview on all 22 identified mechanisms

6.11. Consistency of the Results

As outlined in chapter 5.7, the last step of the results section addresses two factors that potentially influence the consistency of the results. On the one hand this concerns the presence of local alternatives to the VSL associations; on the other hand the statements regarding potential problems within the implementation of the methodology are presented.

6.11.1. Alternatives

With regard to comparable local alternatives to the VSL associations, two groups of institutions could be identified. Most of the experts referred to local *tontines* during one field officer and one president mentioned the existence of formal banks within the local context of the villages.

The classification of tontines by the experts corresponds to the definition of the notion used by the underlying study (see 3.2). They consist of a loose framework with few rules and an unspecified amount of members. This perception is summarized exemplarily by one field officer:

“Q: Where is the difference between the tontines and the VSLAs?”

“A: The difference is that in the tontines you do everything, you do a lot of things. There is no methodology as you have in the VSLAs. There you have a methodology and you can’t go beyond it. Everything is limited: The amount of members, the amount and the number of shares. On the contrary at the tontines, they accept members however they want, without limiting. This gives the impression that some save for example 20.000 and the one who saves 2.000 or 3.000 says to him/herself this is the business of the big. In the VSLA everyone feels concerned, it is cohesion.”

(Interview 08: 57 - 59)

Another member, who reports their existence in a similar way, perceives a lack of transparency within the tontines. This becomes particularly evident when comparing them to the VSLA that emphasizes the social connection of its members:

“A: [In the tontine] there are really absent members, sometimes they are surprised that a member died, you didn’t even know him, but his name existed in the tontine. He always made is payments, but he never was there. However, in the VSLA the presence of each member is effective. We live together, we see you.”

(Interview 07: 53 - 62)

Another president confirms the perceived lack of transparency within the tontines and describes a potential negative consequence:

“A: Yes, they don’t have good rules over there [at the tontine]. During the pay-out the board will stay alone in a house in order to work on the interests and there they hide the interest of the members, without anyone noticing. [...] And then, there are escapes. The money disappears.”

(Interview 05: 99 - 120)

All in all, it became apparent that traditional tontines are of significant importance in the villages of the research field. However, their potential to substitute the VSLA-methodology is limited, because of the described lack of structure and rules as well as due to the perceived absence of transparency. However, the notion of tontine comprises a variety of organizations that do not necessarily correspond with each other and are subject to a permanent development. It is therefore conceivable that a tontine adapts to some extent the legal framework of the VSLA-methodology and is able to trigger the same mechanisms.

The second alternative mentioned by the experts refers to formal banking institutions that exist in exceptional cases within the villages. Even though they are conducted most often under the name of CVECA (caisse villageoise d’épargne et de credit autogéré – *self-organized* village savings and loans bank) they

usually consist of a client – employee relationship within a formal context. One field officer describes this constellation:

“Q: Are there any other banking opportunities?

A: In the villages?

Q: Yes

A: Not much, but there are opportunities, because in the villages you have for example the CVECA that are located in the villages...

Q: What is a CVECA?

A: CVECA – Self-organized village savings and credit bank – Well they are really like village banks since they have offices, so buildings, deposit safes, employees like formal banks. So this exists, but this is only for...even if you say it's from the village, it is not on the level of the average villager. Because over there as well, the conditions of access are not always on the level of everyone.

[...]

Q: And in order to get a credit at a CVECA it is easier or more difficult?

A: It is always a bit more difficult in the CVECA compared to the VSLA. It is as I said, so the conditions, all the conditions of access are not at the capacities of everyone. Already, maybe you need to have a big saving capital in order to get a credit. And now the interest rates they pay are not always at the advantage of the one who takes a credit over there.”

(Interview 10: 70 - 81)

One president confirms the perception of the CVECAs as a high-threshold banking opportunity and also mentions other difficulties:

“Q: Are there any other banking opportunities apart from the VSLA?

A: No, but there is a village bank CECA, it should be seven kilometers from here.

Q: What are the advantages or the disadvantages compared to the VSLA?

A: We are not registered over there, so I don't know about the advantages.

Q: Do you prefer the VSLA?

A: Yes

Q: Why?

A: We prefer the VSLA because before we didn't have our eyes open in order to know how to save our small 100 F, so the VSLA helped us a lot [...]. We also benefit during the year. When you face a small problem you can borrow money here on site.

Q: And at the other bank, you can't do it?

A: No, no, because when I'm there it is not like a VSLA.

Q: Why? Where is the difference?

A: The difference over there, they have conditions for borrowing money. In the CECA you need to have a safe, well there is also a moment; you need to possess before they grant you a credit.

However, in the VSLA you can get a credit after one month without conditions.”

(Interview 04: 75 - 94)

In actuality, the VSLA-methodology does indeed include a condition in order to borrow money. As outlined in section 4.1, the amount of the credit must never exceed three times the amount of savings the

member has deposited in the VSLA. In contrast to the described formal village CECAs, this condition is oriented on the capacities of the potential borrower and does not fully exclude indigent individuals. Moreover, the president described the difficult accessibility of these institutions. Although seven kilometers do not appear to be totally out of reach, the fact that none of the other presidents mentioned their existence indicates that formal CECAs do not play a significant role in the daily life of the villagers.

6.11.2. Problems

The second factor that was examined concerning its potential to undermine the revealed impacts was the extent of problems the experts perceived with the methodology. In this regard, the interview guideline included a question concerning the obstacles and problems the experts perceived during the implementation of the methodology. Furthermore, the experts were asked to report about possible conflicts in their groups.

Concerning the conflicts, the statements of the experts were various. However, none of them described the occurrence of fundamental conflicts between the members. Instead, some of the perceived conflicts had rather interpersonal character:

“Q: What are the sources of conflict in your VSLA?”

A: The sources can be gossip, that’s all.”

(Interview 05: 308 - 311)

One field officer reports about groups that had to be disbanded. However, he perceives that the reasons for their malfunction lay outside the respective VSLAs:

“Q: What were the reasons?”

A: The reason was that the people confused microfinance with the conflicts in the village. So to speak, they have mixed them both. They carried the conflicts of the village into the group. It is like when a family creates a VSLA and the family problems are argued out in the group, this causes that certain persons don’t want to enter the group anymore and it cannot function.”

(Interview 09: 19 - 21)

Nevertheless, some conflicts were perceived to have their source within the groups. One field officer describes the credit activity as a sensitive topic and a likely origin of conflicts:

“Q: And the most important source of conflicts?”

A: Mh, this is the credit management (laughing). It is generally the credits [...]. The credits bring problems because they are subject to reimbursement within three months. And after the three months, when a credit is not reimbursed, the others begin to worry, will he actually reimburse or not, so they come to the pay-out, when he didn’t pay it back, they need to strike off his shares or

they need to urge him a bit to reimburse.

Q: *Does this happen often?*

A: *Sometimes, but not always. But nevertheless, you always manage to get all the money of the credits."*

(Interview 10: 199 - 202)

One president confirms the sensitivity of credits, but emphasizes that these conflicts occur solely as a consequence of a violation of the group's constitution:

"A: [...] Now there are people that bring problems to the VSLA, for example people that don't follow the constitution, yes in the VSLA you have problems with those kind of people. Because in the VSLA there is a limiting rate for the credits, but there are dishonest people who use other members to borrow from their books. Now, at the end of the year they find themselves with a false sum of money to reimburse, and then you are obliged to contact the police in order to get the money back."

(Interview 01: 279 - 280)

Another factor that is able to undermine the revealed mechanisms is exclusivity. If the mechanisms are only applicable for a richer target group, the methodology risks discriminating indigent members. This constellation is described at least by one president:

"A: Those who don't have an income source, where will they take the money from?

Q: *So, you would say the VSLA is exclusively for the people who have an income?*

A: *Those who move, yes!*

Q: *When I don't have an income I cannot participate?*

A: *Who will pay your shares? You won't have any shares."*

(Interview 05: 349 - 355)

Being confronted with this potentially exclusive element, one field officer describes her perception that attributes this fault to the responsibility of the excluded individual:

"Q: And really, the poorest, have you already experienced that there were persons that didn't have the possibility to join the VSLA?

A: *Yes there are, but I wouldn't say that it happened because they are the poorest; this is just a question of mentality. There are people like that, they really don't want to do something, they don't care about anything, they stay, they indulge a bit in his/her poverty, in his/her life. For him, it is like he feels happy there and he stays there. He doesn't want to change. There are people like this. So at this level, the VSLA, whatever you do, you can't help him/her. He will stay as he/she is."*

(Interview 10: 165 - 168)

As a last problem, some experts perceive a long-lasting dependency between the groups and the field

officer. According to the methodology, the field officer carries the idea to the village and trains and accompanies the group throughout the first cycle. However, in actuality some groups need further support and cannot yet operate autonomously:

“A: First of all, there are breakdowns in the moment you stop to assist the groups. And you see: when the boss is not there, everyone does what he wants. For their success, I think you always need to assist the groups. Even after three years you need to stay with this group. Even if you’re only the observer. When there is a problem the field officer modifies something and the meeting continues.”

(Interview 08: 132 - 133)

Even though the continued assistance of the groups is not intended by the VSLA-methodology, the field officer must consider if the revealed mechanisms fall victim to a breakdown of the group.

Altogether, the statements of the experts indicated only few obstacles concerning implementation of the VSLA framework. Particularly sensitive is the credit activity of the group, which carries the potential of fraud and conflicts between the members. Nevertheless, in the current state, none of the presented weak spots is able to generally undermine the revealed VSLA mechanisms within the groups of the research field.

7. Discussion

The following section targets the discussion of the identified mechanisms. This includes assessing their general their meaning, their general validity, as well as their limitations. Subsequently, the results are considered against the background of the scientific discussion provided in chapter 4.4. Furthermore, a closer look is taken on the attribution of the highly diffused mechanisms to their relevant sub-targets. The last step concerns an outlook and the indication of further need for research in the examined field.

7.1. Validity

The underlying study identified 22 mechanisms within the VSLA-methodology that operate towards the achievement of the SDG-catalogue. It represents a first qualitative assessment of the methodology in combination with the SDG-nexus. So far, the VSLA-concept was only analyzed regarding its financial outreach and its impact on individual subject areas without a concrete connection to one or more SDGs. Furthermore, most of the previous work addressed a quantitative assessment of the impact of the concept

without asking for the exact mechanism behind this statistical relationship. Insofar, the underlying qualitative study entered new scientific territory.

Nonetheless, the identified mechanisms are not unrestrictedly valid. Although the regional focus on Central Cameroon, which carries to some extent exemplary features for sub-Saharan Africa, was chosen strategically advantageously, it is not possible to conclude universal validity for the case of other countries in the region. In the first place, the identified mechanisms are valid for the described research field in rural Central Cameroon. Their general applicability for other regions or countries is yet to be proven either in comparative studies or in a large-scale quantitative study that involves several regions.

Moreover, the methodological proceeding carries the risk of having obtained to some extent falsified results. This includes the embeddedness of the male, white and European author into his social environment and the related implicit anticipation of assumptions during the interaction with the mainly female, black and Cameroonian experts. What is more, the mentioned constellation in conjunction with a difference in formal education could have led the experts to the perception of social inferiority. In this manner, their answers could rather be the result of a perceived expectative pressure than of their own practical expertise. The conducting of the interviews in French, the language of the former colonizing power, could have further deepened this problem.

7.2. Integration into the Context of the Scientific Debate

Nonetheless, the study revealed meaningful socioeconomic and socioecological coherences that wouldn't have been attainable within a purely quantitative research design. This includes on the one hand the experts' perception of the relevance of the SDG-categories for the daily life in the research field. At this, it became apparent that the three categories of health (SDG 3), education (SDG 4), infrastructure (SDG 9) and climate change (SDG 13) were perceived as the most urgent problem areas by the experts. It is worth noting that most of the experts attribute the climatic changes solely to regional deforestation, without considering the global causes. In contrast to that, the prevalence of economic poverty (SDG 1) and the nutritional situation (SDG 2) were not described to be major challenges within the villages of the research field. Reasons for this are connected with the property of land and the high prevalence of subsistent farming. It should, however, be borne in mind that these perceptions apply uniquely to the rural context within the research field. The lack of space and property in the urban context as well as difficult political constellations or extreme weather conditions in other parts of sub-Saharan Africa are very likely to rearrange these perceived priorities. Moreover, the perspective that economic poverty is not the most urgent chal-

lence ignores the key role of financial capital and its potential to be an initial impulse to achieve education or to be able to individually combat diseases.

On the other hand, the 22 mechanisms identified by this study provide information on the mode of operation of VSLAs. At this, it became apparent that the effect of the concept on the SDG-categories is not restricted to its core elements: Savings, credits and solidarity. In point of fact, the VSL associations are perceived as trustworthy and reliable institutions with a democratic and transparent structure that carry the potential to educate its members, to strengthen their equal access to power or to trigger their self-initiative. However, particularly recognizable was the importance of the savings to achieve education for the members' children (M9). At this, the scheduling of the pay-out is a crucial factor. Moreover, the statements of the experts underline the importance of the credits (M8) and the solidarity fund (M7) for the medical treatment of the members. Thereby, both mechanisms complement each other, dependent to the type and severity of the illness. The tendency of the groups tend to assign health issues irrespectively to its expected rate of return with a high priority in their credit granting process is proof of the practical solidarity in the groups.

Considered against the background of the impact studies that were presented in chapter 4.4, the results indicate further insight on the qualitative design of the statistically created impact of the VSLA-membership on the respective goal category. In this manner, the positive statistical impact on certain categories could be qualitatively confirmed. This applies especially to the impact on the categories of poverty abatement (SDG 1) and the creation of jobs and economic growth (SDG 7). Here, most of the considered studies evidenced a positive statistical connection between the VSLA-membership and these economy-centered goals (see Anyango et al. 2007; Annan et al. 2013; Ksoll et al. 2013; Beaman et al. 2014) The results of the underlying study indicate five mechanisms with a high degree of diffusion and two mechanism with a low degree of diffusion for the concerning categories. For both goal categories the saving- as well as the lending-activity of the VSLA is an important driver (M1; M2; M14; M15). In contrast to that, joint investments in income generating activities (M3) have only marginal importance within the research field. Joint investments from the solidarity fund (M16) are only a realistic option, if the group did not face any emergencies over a longer period.

Also, the improvement of the nutritional situation (SDG 2) was subject to several impact studies (see Brannen 2010; Annan et al. 2013; Ksoll et al. 2013; Brunie et al. 2014). A mostly positive impact on indicators such as meals per day (see Ksoll et al. 2013) or food availability (see Brunie et al. 2014) was evidenced. In contrast to this clear connection, the underlying study identifies no mechanism with a high

degree of diffusion. A medium degree of diffusion could only be assigned to the solidarity aid, which sometimes is supported by material food donations (M7). Moreover, the granting of credits for nutritional purposes (M4) is a rare phenomenon. Since nutritional credits are potential door openers for debt traps, it is in the interest of the group to conserve their exceptional character. Nutritional sensitization (M5), on the other hand, is a possible way to lead the capital in a right direction. However, they also were of limited importance for the groups in the research field. Consequentially, the difference between the statistically evidenced nutritional effects and the absence of a clear mechanism behind that connection remains an open question. One explanatory approach could be the importance of indirect effects that were not visible by the experts, such as a long-term improvement of nutrition as a consequence of the slowly increasing income.

Concerning the impact of the VSLA on the health of their members, the sighted studies revealed a mixed picture. During Brannen (2010) indicated a positive correlation, Brunie et al. (2014) emphasized the continued challenges with undernourished children. In contrast to that, the underlying study speaks a more definite language and identifies two mechanisms with a high degree of diffusion. At this, the importance of health-bound credits (M8) and health-bound solidarity (M7) was perceived as equally important by the experts. More concretely, both mechanisms complement each other. In this manner, a credit has to step in, if the capacities of the solidarity fund do not suffice. It is worth noting that the groups give high priority to health-bound credits, even though their reimbursement cannot be assured. Furthermore, both mechanisms explicitly include the respective family members, particularly the children of the VSLA participants.

Brannen (2010) was hitherto the only study that addressed the educational impact of a VSLA-membership. In his work, the author indicates only little connection between both variables. This result is not confirmed by the underlying study, which identified two mechanisms with a high degree of diffusion and one with a medium degree of diffusion. At this, the timely synchronization of the pay-out with the beginning of the schoolyear is a crucial condition for the option of education-bound savings (M9). Education-bound credits (M10), on the other hand, were perceived less often by the experts. This is probably caused by their relatively bad prospects of short-term reimbursement. More important is the perceived direct educational effect by the members themselves (M11). Here, the integration of external training lessons to highly relevant subjects such as health care is conceivable for the future.

Regarding the VSLA-impact on gender equality, only two quantitative studies could be sighted (see Brannen 2010; Beaman et al. 2014). Both of them could not evidence a positive statistical relation between the VSLA-membership and gender equality (see Brannen 2010) or the women's bargaining power,

their involvement in the community or their social capital (see Beaman et al. 2014). The underlying study shows a slightly more positive picture of this relationship and was able to identify two mechanisms. A stronger represented mechanism applies to the power structures *within* the VSLA. Here, women-only groups were perceived to function more efficient than mixed ones (M12a) According to the field officers, groups with a male minority were perceived to be more vulnerable to inner conflicts. Nevertheless, presidents perceived their female members to enjoy at least the same rights and power within the VSLA (M12b) as their male counterparts. This balance can be classified as an exceptional constellation within a social environment that generally disparages the women's capabilities and systematically limits their access to equal rights and decision-making power. It should be considered that the (female) presidents themselves expressed their approval of this discriminative unbalance, often in compliance with their religious conviction. For this reason, the second identified mechanism was only assignable to a medium degree of diffusion. In this manner, the upgrade of the societal standing of the female members (M13) was limited by the societal lock-in mechanism that assigns a status of inferiority to the female individual. Consequentially, M13 was only perceived on a small-scale level. This includes their perceived greater appreciation within the partnership or the marriage but does not affect the general social status of the women.

The VLSA-impact on general equality was likewise addressed by two studies. During Ksoll et al. (2013) identified a small but insignificant trend towards income equality between the members, Beaman et al. (2014) finds no correlation between the membership and the allocation of social capital. The four mechanisms identified by this study contrast these inconclusive quantitative results. At this, a high degree of diffusion could be assigned to two mechanisms. On the one hand this applies to the inclusive proceeding of the groups, when agreeing upon the value of a share (M17). On the other hand this includes the step-wise saving possibility that allows the members to save between one and five parts (M18). Both mechanisms target the inclusion of all individuals irrespective to their income class. Two other mechanisms in this category have only a low degree of diffusion. The additional income possibility through the interest paid by debtors (M19) applies to all members equally, but is more beneficial for those members with a restrained credit behavior. The group pressure or the encouragement of the individual member towards a culture of saving (M20) was not perceived by each of the experts. Bearing in mind that the Indian Micro-credit-crisis of 2010 was also induced by the intensification of the group pressure on microloan-holders, it seems reasonable that M20 should rather apply to the general culture of saving than to an encouragement to borrow money from the VSLA.

No study was sighted concerning the remaining ten SDG-categories. In this regard, their inclusion within underlying represents pioneering work. Although they were only assessable with a secondary priority,

some basic information could be revealed. First of all, this applies to the two mechanisms that could be identified. It became apparent that the VSLA is a potential channel for joint investment in infrastructural projects (M21) and for the individual access with modern energy devices (M22). Even though both examples have exceptional character, they open up the stage for a possible transformation of the VSLA from a simple saving- and credit-facility towards an institution for local value creation and development. On the downside this leads to the question, if projects of road construction or electrification do necessarily demand for autonomous implementation. The fulfillment of these tasks through the VSLA represents a transmission of responsibility to the individual level and discharges the national or municipal government from their function. One could further argue that a regime of subsistent farming and shadow economy goes with the practical absence of tax liabilities. Against this background, the individual fulfillment of infrastructural tasks seems in turn to be more comprehensible. As a compromise, the collaboration between the 'transformed' VSLA and the government is conceivable. A 'developmental'-Private Public Partnership (dPPP) could also involve the capital released by international development assistance. By this means, the money could be directly invested in those projects that are both, most urgently needed and democratically wanted by the recipients rather than trickling away in regimes of corruption.

What is more, the fact that no mechanisms could be identified for eight SDG-categories demonstrates that the VSLA-concept is not a developmental all-in-one instrument. Against the background of the three-fold-division of Messner and Scholz (2016), it is striking that all identified mechanisms relate solely to the sphere of 'People'. Contrarily, the spheres of 'Planet' and even their combination remain unaffected by the mechanisms of this study. Therefore it can be noted the VSLA-concept is not (yet) able to trigger (socio)-ecologic achievements. Among the categories that were perceived by the experts as most relevant, the combat of climate change (SDG 13) is the only category that remains without any mechanism. This is a particular concern as the frequency of extreme weather events such as droughts, heavy tempests or floods are very likely to increase in the close future. All the more it is important to intensify the technical and social efforts of climate change mitigation and adaptation. Once more it is conceivable to integrate the VLSAs as possible channels for the local adaption of climate change. In this manner, joint or individual investments in the climate change resilience of the community could be subsidized by internationally funded instruments, such as the Green Climate Fund (GFC). At the same time, however, it should be noted that this vision is far from being implementable. The current state of the VSL associations, at least of those within the research field, does not yet allow these connections and in the first instance they should focus on their core activities: The regular and secured saving of money, the uncomplicated access to credits and the mutual solidarity among the members.

7.3. Implication for individual Sub-Targets

Apart from the effect of the mechanisms on the general SDG-category it is necessary to assess which concrete sub-targets of the catalogue are affected. This step allows drawing a more differentiated picture of the effect of the mechanism within the respective goal category. Contrarily, further research needs to be undertaken concerning those sub-targets that are not affected by the methodology. The assessment of the sub-targets includes only the mechanisms with a high degree of diffusion.

With regard to SDG 1, the mechanisms particularly affect two sub-targets. On the one hand this concerns the eradication of extreme poverty (sub-target 1.1). Thereby, the initiated culture of saving (M1) and the potential of credits to trigger an income-generating activity (M2) support the goal attainment. On the other hand, the access to economic resources (sub-target 1.4) is a concern of the methodology itself. Furthermore, the creation of social protection systems (1.3) is addressed partially by health-bound credits (M8) and health-bound solidarity (M9). In contrast to that, the effect on *“poverty in all its dimensions according to national definitions”* (1.2) cannot be attested plainly, due to its vague and open formulation. Moreover, climate-related risks (1.5) such as crop failures occur on a more general level and potentially hit the VSLA as a whole, so that a direct connection must be negated. However, the indirect effect of reduced vulnerability through enhanced wealth is undeniable.

As for the whole goal category the effect on the sub-targets within the nutritional context of SDG 2 is limited. Even though an indirect effect of credit-induced welfare (M2) on the secured access to food (2.1) can be derived, the provision of food was not perceived as the major challenge in the research field. However, an increase of the agricultural productivity (2.3) is supported by profit- and growth generating credits (M2, M14) or the investment of the savings in profitable agricultural projects (M15). In contrast to that, malnutrition (2.2) is subject to further sensitizing efforts that are not yet covered sufficiently by the VSLAs (M5). Also the creation of sustainable food production systems (2.4), the maintenance of genetic diversity (2.5) and enhanced international cooperation (2.6) remain unaffected by the identified mechanisms.

Concerning the sub-targets in the area of health (SDG 3), the effect of the mechanisms is varied. On the one hand, health-bound credits (M7) and health-bound solidarity (M8) are favorable for the health of mothers (3.1) as well as of the members' newborns and babies (3.2). Also, the treatment of non-communicable diseases (3.4) and universal health coverage (3.8) is positively affected by both mechanisms. On the other hand, several sub-targets are out of reach. This includes the prevention of communi-

cable diseases (3.3) that demand for the responsibility of two sides, the reduction of substance abuse (3.5) and road traffic accidents (3.6) that require efforts in sensitization and education.

The emphasis of the identified mechanisms with regard to the sub-targets of education (SDG 4) can be assigned to the enrollment of the members' children in schools (4.1). This is enabled by the scheduling of the pay-out and the utilization of the savings for school fees (M9). According to the experts, this applies regardless to the gender (4.5). As a direct educational effect for the members (M11), at least the achievement of enhanced numeracy is indicated (4.6). However, sub-targets as education for sustainable development (4.7) or the upgrade of education facilities (4.a) are out of reach for the VSLA-concept and are subject to structural developments.

As pointed out in the results section, the mechanisms concerning gender equality (SDG 5) rather apply for the power structures within the VSLA than for societal constellations (M12). In this manner, the universal halt of discrimination against women and girls (5.1) is yet out of reach for the VSLA-concept. Most striking is the effect for the access to equal rights of woman to economic resources (5.a). Despite the prevalence of discriminatory constellations, the exemplary character of balanced power structures can be seen as favorable for the women's full and effective participation at all levels of decision-making (5.5). Other sub-targets, such as the elimination of violence against women and girls (5.3) or the universal access to sexual and reproductive rights (5.6) require a substantial reflection on the gender balanced power structures.

Due to the differing operational level only few sub-targets are in reach for the mechanisms with regard to employment and growth (SDG 8). During the mechanisms are effective on the individual level, most of the sub-targets are formulated in national economical patterns. Nevertheless, savings (M14) and credits (M15) for the purpose of income generation and employment support the per capita economic growth (8.1) and full and productive employment (8.5) of adults and young members (8.6). In contrast to that, certain sub-targets, such as improved resource efficiency (8.4) or the protection of labor rights (8.7), require other instruments.

The same problem applies to the field of reduced inequalities (SDG 10). In any case, however, the orientation at the most indigent member (M17), as well as the step-wise saving-possibility (M18) positively affects the economic inclusion of all (10.2). What is more, in combination with income-generating mechanisms (such as M1 or M2) the prevalence of M17 and M18 are in favor of the income growth of poorer population groups (10.1).

Table 30 summarizes the attribution of the mechanisms to the respective sub-targets.

#	Mechanism	Sub-Target
M1	Creation of culture of saving	<ul style="list-style-type: none"> • 1.1. Eradication of extreme poverty • 1.4. Access to financial resources • 10.1. Income growth of poorer population groups
M2	Credit-induced welfare	<ul style="list-style-type: none"> • 1.1. Eradication of extreme poverty • 1.4. Access to financial resources • 10.1. Income growth of poorer population groups
M7	Health-bound solidarity	<ul style="list-style-type: none"> • 1.3. Creation of social protection systems • 3.1. Maternal health • 3.2. Health of newborns and babies • 3.4. Non-communicable diseases • 3.8. Universal health coverage
M8	Health-bound credits	<ul style="list-style-type: none"> • 1.3. Creation of social protection systems • 3.1. Maternal health • 3.2. Health of newborns and babies • 3.4. Non-communicable diseases • 3.8. Universal health coverage
M9	Education-bound savings	<ul style="list-style-type: none"> • 4.1. School Enrollment • 4.2. Elimination of gender disparity in education
M11	Direct Educational effect for the members	<ul style="list-style-type: none"> • 4.6. Achievement of numeracy
M12 (a+b)	Balanced Power structures within the VSLAs	<ul style="list-style-type: none"> • 5.5. Access of women to economic resources • 5.a. Participation of women in all levels of decision-making
M14	Credits for employment and growth	<ul style="list-style-type: none"> • 8.1 Economic growth • 8.5 Full and productive employment • 8.6 Youth employment
M15	Savings for employment and growth	<ul style="list-style-type: none"> • 8.1 Economic growth • 8.5 Full and productive employment • 8.6 Youth employment
M17	Determination of the value of a share with orientation to the most indigent member	<ul style="list-style-type: none"> • 10.1 Economic inclusion • 10.2 Income growth of poorer population groups
M18	Step-wise saving possibility	<ul style="list-style-type: none"> • 10.1 Economic inclusion • 10.2 Income growth of poorer population groups

Table 30: Attribution of highly diffused mechanisms to sub-targets of the SDG-catalogue

7.4. Outlook and Further Research

The underlying study was able to answer the research question that targeted the mechanisms within the VSLA-concept that support the attainment of the SDG-catalogue. However, this does in no way exclude the need for further research on the subject. On the contrary, compared to the global dispersion and the success of VSL associations, examinations on the impact and the mode of operation of the methodology

are still underrepresented in the scientific debate on Microfinance. Prospective scientific effort could be based on the revealed mechanisms and test their prevalence in regions that are characterized by differing socioeconomic parameters. Furthermore, the qualitative design of this study does not prohibit the reintegration of the results into a quantitative context. In this manner, the prevalence and the distribution of the mechanisms could be tested on a larger scale.

Moreover, the underlying study can be used as a base for a further development of the VSLA-methodology. A possible starting point for this could be the combination of the VSLA activities with higher scale developmental projects as pointed out in this discussion. Future scientific effort could target this possibility, conceivably by accompanying a small-scale, crowd-funded pilot project. There is a considerable potential of implementing those 'grassroots' developmental projects in close collaboration with the VSL associations that are featured by a democratic and transparent structure and do not involve much bureaucracy.

What is more, it became clear that VSL associations are not a developmental all-in-one instrument. The results of this study do in point of fact indicate a need for action in those categories of the SDG-catalogue that remain unaffected by the identified mechanisms. This concerns particularly climate change, which is on the one hand perceived has a highly relevant challenge, and on the other hand is very likely to increase in the future. Also the other goal categories that can be assigned mainly to the ecological sphere, such as the conservation biodiversity of marine and aquatic ecosystems, are out of reach for the VSLA-methodology. It is therefore the responsibility of future research to identify appropriate measures that target these spots and to integrate topics as species protection into the developmental context.

8. Conclusion

The underlying study aimed at identifying mechanisms within the VSLA-methodology that support the achievement of the 17 UN-SDG goals. Its concern was to provide qualitative information about the design of this relation, which was analyzed previously mainly within quantitative studies. Methodologically the study was based on ten guided expert interviews with field officers as well as VSLA-presidents in the research field of rural Central Cameroon. The interviews were transcribed and evaluated by the application of qualitative content analysis.

All in all, 22 mechanisms that support the achievement of 9 SDG-categories could be identified, thereof 12 with a high degree of diffusion within the research field. The identified mechanisms address solely the social sphere of the SDGs and leave the ecologic sphere unaffected. They comprise the saving-, lending-

and solidarity-activity of the groups but do also go beyond them. In this manner, it could be demonstrated that the democratic process of jointly deciding on the value of a share helps integrating each member into a value-creating activity (M17). The economically shaped goals of poverty abatement (SDG 1), growth and employment (SDG 8) and reduced inequalities (SDG 10) are mainly influenced by the initiation of a general culture of saving (M1), the utilization of the savings (M15) and credits (M2, M14) for profitable ends and employment and the step-wise saving-possibility (M18). Contrarily, the health of the members (SDG 3) is positively affected by a combination of health-bound credits (M7) and support from the solidarity fund (M8). Educationally (SDG 4), the members and their children benefit from their savings paid-out at the beginning of the schoolyear (M9) and direct lessons in the regular VSLA-meetings (M11). Concerning gender equality (SDG 5), the results indicate an equal distribution of rights within mixed groups and a higher efficiency of female-only groups (M12).

In contrast to that, the direct effect of the VSLA on the nutritional status (SDG 2) was perceived to a limited extent, for instance by the support of the solidarity fund (M6). Likewise, joint investments for infrastructural projects (SDG 9 / M21) and the utilization of the VSLAs as a channel for electrification (SDG 7 / M22) were perceived to have a limited importance.

What is more, the underlying study indicates that eight goals from the SDG-catalogue remain unaffected by the application of the VSLA-methodology. As mentioned above, this includes all goals assigned to the ecologic sphere of the catalogue. This explicit result underlines the current status of the concept as a developmental instrument that addresses purely social and economic aims. Other instruments that target the integration of the ecological sphere into the developmental context will need to focus particularly on climate change (SDG 13) that was perceived as highly relevant by the experts and whose effects are likely to increase in the future.

With regard to the social sphere of the SDG-catalogue however, it can be stated that the VSLA-methodology is a simple and useful concept which enriches the range of developmental instruments as well as the opportunities of their members. Furthermore, the practical democratic, transparent and solidary structure that is an elementary part of the groups can serve as efficient alternatives to cumbersome, cost-intensive and highly bureaucratic developmental institutions. If this structure can successfully be combined with institutions that are willing to implement development assistance on eyelevel with the members, they could be a possible vehicle for new developmental partnerships and projects on grass-roots-level.

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Annex I - Interview Guide for Field Agents in English

Interview guide: Field Agent (FA)

Date and Place of the Interview:.....

Agreement of record: Yes No Yes, under following conditions

.....

I. Personnel Introduction

Hello, Miss XY, My name is Matthias Volmer, I am a German student of « **Sustainable Development** ». Today I visit you to collect data in order to write my master thesis in Germany. My subject is the **VSLA-concept and its impact on the life conditions of their members**. For that reason, if you agree, I want to lead this interview with you. The interview is based on a guide, but it could differ in some points. **You are not obliged to answer all the questions**, even if it would be better for the integrity of my study. The interview will be analyzed **anonymously**. If you however, don't want to answer to a question, just let me know without hesitation and indication of motifs. I assume that the interview will be done in some 20 minutes, **maximum 30 minutes**. In order to be able to analyze your answers, I would like to **record** them with this Dictaphone. Is that okay for you?

I. General Data

- Name? Age? Career Development? Amount of accompanied groups?

II. Living conditions

- What are the **biggest problems** of living in a rural village in Cameroon? What are the **advantages** on the other side?
- What do you associate with the term of **sustainable development**? How big are the **inequalities between the villages** you have already visited? What kind of inequalities? What are the crucial factors for that?
- Which difficulties face **especially women** in the villages? Which **advantages** do they have
- Do the VSLA-members tend to dispose of a **proper regular income**? What kind of income?
- What **other kinds of banking** do the members have?
- Share of members with **(young) children**?
- Are the children of the members **enrolled in schools**?
- What role does **nature and the diversity of plants and animals** play in the life of people living in villages? Did you recognize any changes in recent years?
- How is the availability of **electricity** in the villages you have visited Any changes?
- Have you recognized any **changes in the climate** of the region in the last years?
- Do you think, that **climate will change in the close future**? By what means? Rather what reasons do you assume?
- What role plays **alcohol** in the daily life in the villages?

III. VSLA features

- What are the most important merits of the VSLA-concept?

- How do you evaluate the impact of the VSLA-concept in the following categories? **Wealth development, Nutrition, Health, Education, Gender equality, sanitary situation, Work development, infrastructure, General inequalities, Sustainability, Biodiversity, Peace (including the reasons!)**
- How do the VSLAs achieve this impact?

IV. Your work experience with the groups

- Could you tell me about your **experience with the VSLAs? Success-Factors?**, Factors of failure?, **Obstacles?**, Differences between **“female only”** groups and **mixed** groups? Typical **economic Development** of a group (Stamp price, interest rate, amount of members, benefit rate, solidarity rate, cases of solidarity), Rate of mixed groups? Sources of conflicts? **Expectations** for the future?
- What role did you as field agent play in this process?

V. Explicit categories

- What are the members doing with their **savings** after one cycle? (tendentially)
- For what objective do members take **loans**? (tendentially)
- How often the **solidarity cash** has to be opened? In what cases (tendentially)

Additional Topics if necessary:

Poverty:

Is the VSLA-concept able to combat poverty in the villages? How?

Hunger

Is a VSLA-membership able to avoid hunger in the families? How?

Health: Is the VSLA-concept able to improve the healthiness of their members?

Education:

What are the typical enrolment costs for schools? How much is it for universities?

What is the share of the children enrolled in classes? Gender disparities?

What is the literacy rate of the groups you visit?

Does the VSLA help its members to receive education? How that?

How can the children of a VSLA-member benefit from it?

Gender equality:

What is the difference between mixed groups and female-only groups?

Has the VSLA changed the situation of women so far in your groups ? How that?

Inequalities

Is the VSLA able to help the poorest people in the village? How?

Are people being excluded because they were too poor (no income)?

Travail:

What kind of work do the members have typically?

In what way a VSLA-membership can be beneficiary for the creation of jobs?

Annex II – Interview Guide for Presidents in English

Interview guide II: Field Agent (FA)

Date and Place of the Interview:.....

Agreement of record: Yes No Yes, under following conditions

II. Personnel Introduction

Hello, Miss XY, My name is Matthias Volmer, I am a German student of « **Sustainable Development** ». Today I visit you to collect data in order to write my master thesis in Germany. My subject is the **VSLA-concept and its impact on the life conditions of their members**. For that reason, if you agree, I want to lead this interview with you. The interview is based on a guide, but it could differ in some points. **You are not obliged to answer all the questions**, even if it would be better for the integrity of my study. The interview will be analyzed **anonymously**. If you however, don't want to answer to a question, just let me know without hesitation and indication of motifs. I assume that the interview will be done in some 20 minutes, **maximum 30 minutes**. In order to be able to analyze your answers, I would like to **record** them with this Dictaphone. Is that okay for you?

VI. General Data

- Name? Age? Career Development? Amount of accompanied groups?

VII. Living conditions

- What are the **biggest problems** of living in a rural village in Cameroon? What are the **advantages** on the other side?
- What do you associate with the term of **sustainable development**? How big are the **inequalities between the villages** you have already visited? What kind of inequalities? What are the crucial factors for that?
- Which difficulties face **especially women** in the villages? Which **advantages** do they have
- Do the VSLA-members tend to dispose of a **proper regular income**? What kind of income?
- What **other kinds of banking** do the members have?
- Share of members with **(young) children**?
- Are the children of the members **enrolled in schools**?
- What role does **nature and the diversity of plants and animals** play in the life of people living in villages? Did you recognize any changes in recent years?
- How is the availability of **electricity** in the villages you have visited Any changes?
- Have you recognized any **changes in the climate** of the region in the last years?
- Do you think, that **climate will change in the close future**? By what means? Rather what reasons do you assume?
- What role plays **alcohol** in the daily life in the villages?

VIII. « Card Game»

- What are the most important merits of the VSLA-concept?

- How do you evaluate the impact of the VSLA-concept in the following categories? **Wealth development, Nutrition, Health, Education, Gender equality, sanitary situation, Work development, infrastructure, General inequalities, Sustainability, Biodiversity, Peace (including the reasons!)**
- How do the VSLAs achieve this impact?

IX. Your work experience with the groups

- Could you tell me about your **experience with the VSLAs? Success-Factors?**, Factors of failure?, **Obstacles?**, Differences between **“female only”** groups and **mixed** groups? Typical **economic Development** of a group (Stamp price, interest rate, amount of members, benefit rate, solidarity rate, cases of solidarity), Rate of mixed groups? Sources of conflicts? **Expectations** for the future?
- What role did you as field agent play in this process?

X. Explicit categories

- What are the members doing with their **savings** after one cycle? (tendentially)
- For what objective do members take **loans**? (tendentially)
- How often the **solidarity cash** has to be opened? In what cases (tendentially)

Additional topics if necessary:

Poverty:

Is the VSLA-concept able to combat poverty in the villages? How?

Hunger

Is a VSLA-membership able to avoid hunger in the families? How?

Health: Is the VSLA-concept able to improve the healthiness of their members?

Education:

What are the typical enrolment costs for schools? How much is it for universities?

What is the share of the children enrolled in classes? Gender disparities?

What is the literacy rate of the groups you visit?

Does the VSLA help its members to receive education? How that?

How can the children of a VSLA-member benefit from it?

Gender equality:

What is the difference between mixed groups and female-only groups?

Has the VSLA changed the situation of women so far in your groups ? How that?

Inequalities

Is the VSLA able to help the poorest people in the village? How?

Are people being excluded because they were too poor (no income)?

Travail:

What kind of work do the members have typically?

In what way a VSLA-membership can be beneficiary for the creation of jobs?

Annex III – Interview Guideline for Field Officers in French

Fil conducteur: Agent de Terrain (AT)

Date et lieu de l'entretien:.....

Accord d'enregistrement: Oui Non Oui sous les conditions suivantes

III. Introduction personnel

Bonjour Madame, Je m'appelle Matthias Volmer. Je suis étudiant allemande du sujet « **Développement durable** ». Aujourd'hui je rends visite chez vous pour **collectionner des données** pour mon mémoire en Allemagne. J'écris sur les **GVEC et leur impact** sur les vis des membres. Pour cette raison, je veux mener un **entretien avec vous**. L'entretien est basé sur ce guide, mais il peut éventuellement différer un peu. Vous **n'êtes pas obligé de répondre à tous les questions**, même si c'était mieux pour l'intégrité de ma mémoire. L'entretien sera **évalué d'une façon anonyme** Si vous, quand même, ne voulez pas répondre à une ou plusieurs questions, laissez-le me savoir sans hésitation et sans indication de vos raisons. J'assume que l'entretien va être fini après 30 minutes, **maximum 45 minutes**. Pour être capable d'analyser ce que vous avez dites je veux bien **enregistrer** vos répons. Serait-ce ok pour vous?

XI. Données Générales

- Nom, Age, Développement de carrière ? Montant de groups accompagnés?

XII. Conditions de vie

- Quelles sont les plus grands **problèmes d'une vie dans un village rural** à Cameroun? Quelles sont les **avantages** à l'autre côté?
- Qu'est-ce que vous associez avec le terme « **Développement durable** » ?
- De quelle grandeur sont **les inégalités entres les villages** vous avez rendu visite? Quelles inégalités vous avez découvertes ? Quels sont les facteurs cruciaux pour ces inégalités ?
- Quelles **difficultés ont spécialement les femmes aux villages**? Quels avantages a l'autre côté?
- Les membres de GVEC, ont-elles un **propre revenu** pour eux-mêmes ? Quel genre de revenue ?
- Quelles possibilités ont les membres d'avoir accès **aux services bancaires** ?
- Taux de membres avec **(jeune) enfants** ?
- Les enfants, **sont-ils scolarisés** par tendance?
- Quel rôle joue la **nature et la diversité des plants et des animaux** pour les personnes aux villages? Est-ce qu'il y avait des changements récemment?
- Comment est-ce que la **disponibilité de courant** aux villages? Changements?
- Est-ce qu'il y avait un **changement climatique** pendant les derniers années ??
- Croyez-vous que le climat va se changer à l'avenir ?

XIII. « Jeu de cartes »

- Quels sont les mérites les plus importants du concept des GVEC selon vous ? Comment évaluez-vous l'impact des GVEC dans les catégories suivantes? **Développement de richesse, La nutrition, Santé, Éducation, Égalités entre hommes et femmes, Situation sanitaire, travail, infrastructure, inégalités générales, durabilité, biodiversité, Paix** (RAISONS !)
- Comment les GVEC exercent-ils ce impact ?

XIV. Votre expérience avec les GVEC

- Pourriez-vous me raconter de **vo**tre expérience avec les GVEC ? **Facteurs de réussite** ? Facteurs d'échec ? **Obstacles**?, Différences entre "**female only**" groups et **mixed** groups? Développement economic typicale d'un group ? (Prix de tampon, Taux d'intereêt, Montant de membres, taux de benefice, solidarité), Source de **conflict**? Expectations pour l'avenir ?
- Quels role vous avez jouez pour les développemtn des GVECS ?

XV. Catégories explicites ?

- Qu'est-ce que les membres font avec leur **épargne** après le cycle par tendance?
- Quelles sont, par tendance, les objectives pour les **crédits** ?
- Quelles sont les cas le plus importants pour **la caisse de solidarité** ?

Sujets complémentaires, si nécessaire :

Pauvreté

Comment peut le concept des GVEC combattre la pauvreté aux villages ?

Famine

Comment peut le concept combattre la famine aux familles des membres ?

Santé : Comment peuvent les GVEC améliorer la santé des membres ?

Quel rôle joue l'abus d'alcohol aux vies des membres aux villages ?

Education:

Quels sont les frais de scolarité / université ?

Quel est la taux des enfants scolarisés entre les membres ? Disparités entre filles et garçons ?

Quel est la taux d'analphabétisme chez le groups vous rendez visite ?

Comment les GVECS aident les enfants / les membres à recevoir d'éducation?

Egalités entre homme et femme

Quelel est la différence entre les group 100% femmes est les groups mélangés ?

Les GVECS ont change la vie des femmes aux villages? Comment ??

Inégalités

Quelle est la développemnt typicale des membres le plus pauvre des GVEC ?

Il y a de personnes exclus à cause de leur pauvreté ?

Travail:

Quel travail exercent les membres par tendance ?

Comment les Grecs peuvent soutenir le développement des boulots au village ?

Annex IV – Interview Guideline for Presidents in French

Fil conducteur d'entretien: Présidentes de GVEC

Date et lieu d'entretien:.....

Accord d'enregistrement: Oui Non Oui, sous les conditions suivantes

IV. Introduction personnel

Bonjour, Madame. Je m'appelle Matthias Volmer, je suis un étudiant allemand du sujet « développement durable ». Aujourd'hui je rends visite chez vous pour **collecter des données** pour finaliser mon mémoire en Allemagne. J'écris **sur les GVECs et leur impact sur les vis des membres**. Pour cette raison, si vous êtes d'accord, **je veux faire cet entretien avec vous**. L'entretien est basé sur ce fil conducteur, mais il peut éventuellement différer énormément. **Vous n'êtes pas obligé de répondre à toutes les questions**, même si ce serait mieux pour l'étude. L'entretien va être **évalué d'une façon anonyme**. Si vous, quand même, ne voulez pas répondre à une question, laissez-le me savoir sans hésiter et sans indication des motifs. J'assume que l'entretien va durer **quelques 20 minutes**, mais en tout cas moins de 30 minutes. Pour être mieux capable de valoriser votre réponse je voudrais bien **enregistrer l'entretien avec ce dictaphone. Est-ce que vous êtes accord avec ça ?**

XVI. Données générales

- Nom ? Age ? Rôle dans GVEC ?, Métier ?, Situation familiale ?

XVII. Conditions générales de vie

- Quels sont **les plus grands** problèmes de ce village selon vous ?
- Le **développement durable** qu'est-ce que c'est pour vous ?
- Les membres de votre GVEC ont-elles (par tendance) un **propre revenu**? Lequel ?
- Les enfants, des membres des GVEC sont-ils (par tendance) **scolarisé** ?
- Est-ce qu'il y a des grands **inégalités** entres les membres ?
- Dans ce village, ressentez-vous que les **hommes sont plus privilèges que les femmes** ? Dans quelle mesure ?
- Quel rôle joue **la nature** et la diversité des plantes et des animaux pour la vie ici ? Est-ce qu'il avait des changements ?
- Comment est la disponibilité **d'électricité** ici au village ?
- Est-ce que vous avez détecté un **changement climatique** pendant les dernières années?
- Quelles **attentes** avez-vous à cet égard pour l'avenir ?

XVIII. « Jeu de cartes »

- Comment évaluez-vous la performance de votre village dans les catégories suivantes ? (scala 0-10)
- **Richesse, Alimentation, Santé, Éducation, Égalité entre hommes et femmes, Situation sanitaire, Travail, Infrastructure, Égalités générales, Durabilité, Biodiversité, Paix**
- Lesquelles des catégories ont changé pour le village depuis les derniers XY années ?

- Quel rôle jouait la GVEC ?

XIX. Votre GVEC

- Pourriez-vous raconter **l'histoire de votre GVEC** ? Evolution d l'idée ? **Développement** (Prix de tampon, taux d'intérêt, montant des membres, taux de bénéfice ? Montant de solidarité ?, Cas de solidarité), Hommes autorisé? Pourquoi (non) ? **Obstacles** ? **Conflits** ? **Attentes** pour l'avenir` ?
- Quel rôle jouait l'agent de terrain ?

XX. Catégories explicites

- Qu'est-ce que les membres font avec **l'épargne** après le cycle ? (tendanciellement)
- Pour quels raisons les membres prennent des **crédits** ? (tendanciellement)
- Il y avait des cas pour la caisse de la **solidarité** ? Lesquelles ? (tendanciellement)

Sujets complémentaires, si nécessaire :

Pauvreté :

La GVEC peut-elle combattre la pauvreté dans le village ? Pourquoi - Pourquoi pas ? Comment ?

Alimentation :

La GVEC peut-elle éviter la famine ? Comment ?

Santé : La GVEC peut-elle améliorer la santé des membres ? Comment ?

Education :

La GVEC aide-elle du membre à recevoir d'éducation ? Comment ?

Comment des membres ont des enfants ?

Sont ces enfants scolarisés ?

Egalité entre les sexes :

La GVEC a-t-elle changé la situation des femmes dans le village ? Comment ?

Egalités dans le village :

La GVEC peut-t-elle aider les plus pauvres de village ? Comment ?

Les inégalités entre les membres ont augmenté` ? Pourquoi / Pourquoi pas

Travail :

Ont les membres un boulot ?`Lequel ?

Comment la GVEC offre des chances pour le travail ?

Annex V – Translation of Quoted Statements

Reference	French	English
01: 43-45	R: Bon, l'avantage de vivre [ici] pour moi particulièrement c'est parce que d'un je ne paye pas beaucoup pour mon loyer ici. De deux, bon, les conditions des vies sont abordable surtout peut-être pour la nutrition.	A: Well, for me especially the advantage of living [here] is, first I don't pay much for my rent and two, well; the life conditions are affordable here, particularly maybe for the nutrition.
01: 49-54	Q: A l'autre côté quel sont les plus grands problèmes de vivre ici ? R: Bon, les plus grands problèmes [...] se posent au niveau d'évolution d'affaires. Par exemple, si tu as une boutique, [...] l'évolution n'est pas comme par exemple comme tu es à Yaoundé, donc il y a beaucoup de gens donc des choses marchent vite, mais par contre ici il faut être patient. Puis que, par exemple, on peut avoir seulement peut-être 300 personne à la même ville est ici on fait presque les mêmes choses, il y a peut-être, si il y a dix bars et c'est au même endroit, donc...	Q: On the other side, what are the biggest problems of living here? A: Well, the biggest problems [...] are on the level of the business evolution. For example, if you have a shop [...] the evolution is not like for example if you are at Yaoundé, where there are a lot of people going fast. In contrast here you have to be patient. Since, for example there are only 300 persons in the same village and here everyone makes the same things. For example there are ten bars in the same place
01: 279-280	R. [...] maintenant il y a des gens qui amène les problèmes dans les GVEC par exemple les gens qui ne suivent pas le règlement intérieur, oui c'est sont ce genre des gens avec qui on a des problèmes au GVEC, parce que dans les GVEC il y a un taux limité à emprunter, mais il y a des malhonnêtes qui utilise les autres pour emprunter dans les carnets des autres – maintenant à la fin d'année ils se trouvent à une faut somme d'argent qui n'est pas remboursé et là on est obligé de contacter la police pour pouvoir récupérer l'argent.	A: [...] Now there are people that bring problems to the VSLA, for example people that don't follow the constitution, yes in the VSLA you have problems with those kind of people. Because in the VSLA there is a limiting rate for the credits, but there are dishonest people who use other members to borrow from their books. Now, at the end of the year they find themselves with a false sum of money to reimburse, and then you are obliged to contact the police in order to get the money back
01: 285-286	R. Bon, pour mon GVEC on avait une idée puisque là-bas on a une caisse des aides de solidarité. Donc on disait que, quant on n'a pas des cas, on peut faire sortir l'argent de la solidarité on peut monter un projet par rapport a cette caisse. Mais il y avait des moments ou on a fait sortie l'argent pour les deuils, les maladies.	A: Well, for my VSLA we had the idea, because over there we have this fund for solidarity aids. So we said, when we don't have any cases, we can release the solidarity money to initiate a project related to that fund. But then there were moments, where we released the money for be-reavements or diseases.”

01: 309-312	<p>Q :. Ok, donc.. Comment la GVEC aide ses membres à éviter la famine ?</p> <p>R. La famine ? Non (hésitation)</p>	<p>Q: How can the VSLA can help its members to avoid starvation?</p> <p>A: Starvation? No (Hesitation).”</p>
01: 323-326	<p>R. Bon, les GVEC [...] encouragent les femmes à se battre, à ne pas croiser les bras... c'est à dire rester seulement à la maison et attendre que c'est l'homme qui va te nourrir, et c'est l'homme qui va t'acheter l'huile, [...] Bon au niveau des GVEC, comme déjà la femme fait des efforts de se battre fait son champs et vendre ses choses pour venir épargner l'argent [...] Si elle prend son argent à la fin de l'année, elle peut montrer à son épouse que bon voilà ce que j'ai eu en fin d'année. MOI je décide d'acheter la télé, moi je décide de payer le câble</p>	<p>A: Well, the VSLAs [...] encourage the women to struggle their way, not to fold their arms...So to speak just to stay in the house and wait for the man who will nourish you and it is the man who will buy the oil [...] well on the level of the VSLAs, the woman already makes her efforts to fight, to cultivate her field and to sell her things in order to come and save the money [...]. When she takes the money at the end of the year she can show it to her fiancé: Here you see, this is what I got at the end of the year. I will buy a TV on my own; I will pay the cable on my own</p>
02: 79-90	<p>Q : Et ces enfants-là, la plus part des enfants sont-ils scolarisés ?</p> <p>R: Certains sont scolarisés.</p> <p>Q: Par exemple sur 10 enfants combien sont scolarisés ?</p> <p>R: 7</p>	<p>Q: Most of the children are enrolled in schools?</p> <p>A: Certain children are enrolled...</p> <p>Q: For example, out of ten children, how many are enrolled?</p> <p>A: Seven</p>
02: 107-110	<p>Q :. La première catégorie c'est le développement des richesses au village pendant les dernières années.</p> <p>R : C'est amélioré !</p> <p>Q : Oui, comment ca?</p> <p>R : Avec le crédit que les gens peuvent prendre, les jeunes s'achètent les filets pour la pêche, les plus petites, leurs filles font les boutiques, parce que si vous faites un tour là. Vous allez trouver des boutiques, et encore il y a des jeunes qui font de petites maisons, qui n'habitaient pas bien, mais depuis hier là, venant de tout ce côté, les jeunes se battent. Il y a des maisons qu'on commence à construire.</p>	<p>Q: The first category is the development of wealth in the village during the last years...</p> <p>A: It increased!</p> <p>Q: Yes? How that?</p> <p>A: With the credits that the people can take now. The youngsters buy nets for fishing; [...] their sister's open shops when you look around you will find a lot of shops. And also there are a lot of youngsters who build small houses, they didn't live well, but recently they perform quite well.”</p>

02: 125-126	<p>Q : La prochaine catégorie c'est l'éducation. La situation de l'éducation des enfants, donc le taux de scolarisation par exemple ça augmenté, neutre ou pire ?</p> <p>R : C'est devenu mieux, parce qu'il n'y a pas assez d'enfants qui ne vont pas à l'école, presque tous les enfants vont à l'école. Pour ça que moi, la présidente de ce GVEC, j'ai placé la cassation en septembre, c'est la rentrée scolaire. Quand on casse, tous les parents sont obligés d'envoyer leurs enfant à l'école, parce qu'il y a un peu d'argent. Même si on va boire avec le reste, on fait d'abord l'essentiel</p>	<p>Q: The next category is education. The situation of the children, so the enrollment rate: did it improve, stagnate or deteriorate?</p> <p>A: It improved. Because there are not many children that don't go to school. Almost all children go to school. For me as the president of this VSLA, I fixed the pay-out in September; this is the beginning of the schoolyear. When we pay out, all the parents are obliged to send their children to school, because there is a bit of money. Even if you go and drink with the rest, you do the essential things at first</p>
02: 133-136	<p>Q : Et comment le GVEC peut aider à cette situation ?</p> <p>R : Pas encore. Nous n'avons pas encore d'idées. Mais pour les groupes là, là ou il y a ce puits en panne, si les présidentes peuvent s'organiser pour améliorer la situation des eaux. Ou même aussi avec la solidarité, si la panne n'est pas grave.</p>	<p>Q: And how can the VSLA help in this situation [bad condition of sanitary facilities]?</p> <p>A: Not yet. We don't have ideas yet. But for the groups there, where they have broken wells, if the presidents could organize for an improvement of the situation. Or even with the solidarity fund as well, if the breakdown is not severe.</p>
02: 143-146	<p>Q : Et cette différence ça a augmenté ou ça a diminué ?</p> <p>R : Non, c'est stable, parce que tout le monde n'est pas né pour être riche. Il y a ceux qui sont né pauvres. La pauvreté là ça vient d'abord de la tête. Même si on va te donner l'argent si tu ne connais pas gérer, tu es pauvre, mais si ta tête réfléchit, même si tu as un peu d'argent, tu vas devenir riche.</p>	<p>Q: And did this difference [between the rich and the poor] increase, decrease or stagnate?</p> <p>A: No it stagnates, because not everyone is born for being rich, there are those who are born to be poor. But this poverty comes first of all from their minds. Even if they give you the money, when you don't know how to manage it, you stay poor. But if your head starts thinking, even if you have a bit of money you'll get rich."</p>
02: 191-192	<p>Q : Et dans quel cas la solidarité intervient ?</p> <p>R : Les cas de maladie simple, l'hospitalisation d'un enfant ou bien l'hospitalisation d'un membre.</p>	<p>Q: And in which cases the solidarity fund intervenes ?</p> <p>A: In the case of a simple disease, in the case of the hospitalization of a member or also in the case of a hospitalization of the member him/herself.</p>
02: 198-199	<p>Q : Et la santé, comment le GVEC peut améliorer la santé des membres ?</p> <p>R : C'est toujours le crédit, parce que l'aide qu'on a pour la solidarité là, n'est pas suffisant. Ca ne peut pas guérir mais ca paie déjà la consultation. La solidarité est pour juste les premiers soins, mais si la maladie s'aggrave, alors on donne le crédit.</p>	<p>Q: And the health, how can the VSLA improve the health of its members?</p> <p>A: It is still the credit. Because the help you get from the solidarity is not sufficient. You cannot heal, but you can already pay the consultation. The solidarity is only for the first care, but if the disease aggravates, you take up a credit</p>

02: 202-203	<p>Q : Et les membres même ils reçoivent l'éducation du GVEC ?</p> <p>R : Oui, on apprend, puisque que la vie en société, on apprend toujours. L'éducation c'est que 1 : on commence par la prière. Il y a les gens qui viennent même apprendre à prier là, c'est l'éducation. Quand il y a un problème, les gens répondent, chacun donne un point de vue, quand on résout le problème ensemble, ça va t'instruire par rapport à si tu étais seul. Si j'étais seule, j'aurais faire comme ça, mais alors que nous sommes un groupe, ça a marché comme ça.</p>	<p>Q: And the members themselves, do they receive any education from the VSLA ?</p> <p>A: Yes, we learn, because you'll always learn within a societal life. The education is first: we begin with the prayer. There are people who learn the prayer only here, this is education. When there is a problem, the people answer, each of them gives his point of view. When we solve the problem together this will explain you something in contrast to when you're alone. If I was alone, I would have done it like this, but as we are a group it goes like that.</p>
02: 208-209	<p>M : Et les inégalités, si on pense aux plus pauvres du village comment le GVEC peut aider ?</p> <p>C : Est-ce qu'il y a même les plus pauvres, on peut créer un groupe de 100-200 FCFA part, pour les moins nantis, [...]. Il n'y a pas de plus pauvres. A chaque niveau on peut trouver une solution. Quand on a commencé à 500 les gens ont pris goût, c'est 1.000 FCFA. Maintenant j'ai proposé 2.000. Apparemment les gens prennent goût toujours. Ça va s'augmenter.</p>	<p>Q: And the inequalities; When you think on the poorest in the village - how can the VSLA help?</p> <p>A: Are there even the poorest? You could create a group of 100-200 FCFA for the least wealthy. [...]There are no poorest. At each level you can find a solution. When you begin at 500 the people get a taste for it, it is 1.000 FCFA. Now I proposed 2.000, obviously the people still get taste. It will increase.</p>
02: 210-211	<p>R : Le GVEC ne peut pas aider, le GVEC aide, parce que si déjà tu veux acheter même une pirogue pour poser tes hameçons, tu prends 15 000 FCFA, à un scieur tu donnes 5000 il te fait la pirogue, 3000 tu achètes 2 paquets d'hameçons, [...] Mais si 2, 3 fois tu vas au Nyong tu prends tes 15000, le bénéfice sera la pirogue et les filets [...] on peut commencer un petit boulot, ça va grandir.</p>	<p>A: The VSLA is not only able to help, the VSLA helps, because when you already buy a small boat to cast your fishhook, you take 15.000 FCFA, you give 5.000 to the carpenter he builds a small boat, for 3.000 you buy two boxes of fishhooks and a fishing rod. [...] But if you go for two or three times on the [local river] you get the 15.000 the profit is the small boat and the rods. [...] You can start small jobs, it will grow</p>
03: 129-132	<p>Q : Et le GVEC n'aide pas encore pour ça ?</p> <p>R : Ça n'a pas encore commencé à aider, c'est ça qui me dérange surtout. Parce que les puits qu'on fait dehors là, on ne boit pas cette eau là, au contraire nous-même on creuse en brousse pour avoir une bonne eau potable.</p>	<p>Q: And the VSLA did not yet help here [to improve the sanitary situation]?</p> <p>A: It did not yet start to help, this is what especially annoys. Because the wells that are made outside there, you can't drink this water. To the contrary, we ourselves we dig in the bush in order to have drinking water."</p>

03:183-184	<p>Q : Ok, [...] premièrement, qu'est-ce que les membres font de leur épargne après la cassation ?</p> <p>R : Après la cassation, chacun fait ce qu'il veut. [...]. Mais à la cassation, comme c'est d'abord en juin, les gens commencent à tourner avec pour pouvoir peut être réalisé certains projets en septembre par exemple. On peut investir dans le champ ou dans le commerce ; et se faire, on peut prendre des crédits</p>	<p>Q: Ok [...] first of all, what are the members doing with their savings after the pay-out?</p> <p>A: After the pay-out, each does what he wants. [...] But after the pay-out, since it is in June, the people start to realize certain projects in September for example. They can invest in their field or in their business.</p>
03: 197-198	<p>Q : comment le GVEC aide ses membres à éviter la famine ou la mal nutrition ?</p> <p>R: Mais, ça dépend.[...] Le GVEC ne peut pas prendre ton argent. Comme tu peut-être ne cotise pas. Et si on voit un membre n'a pas assez à manger on va à la solidarité. Oui, on t'aide un peu. On t'aide même à l'église.</p>	<p>Q: How does your VSLA help its members to avoid starving or malnutrition?</p> <p>A: This depends. [...] The VSLA cannot take all of your money, like maybe you don't pay anymore, and if you see that a member doesn't have enough to eat at home we go to the solidarity fund, we help you a bit</p>
03: 201-202	<p>R : [...] Mais l'éducation que tu reçois ici, hein. [...] l'éducation là tu amènes chez toi, tu éduque les enfants. Parce que au GVEC je te jure que c'est terrible. Moi-même je n'arrive même pas à faire de désordre. Quand je sorte de du GVEC je sais que j'ai déjà eu une éducation. Parce que dès que je suis chez moi je commence à gronder, il y a quoi, il y a quoi ? Je n'aime pas de désordre. Parce que là ou nous on sort là-bas, il n'a pas de désordre là-bas.</p>	<p>A: [...] But the education you receive here, you know. [...] So the education you take home, you educate your children. Because in the VSLA I swear, it's terrible: It is not even possible to create disorder. When I leave the VSLA I know it is already an education. Because, after I am at home I start to scold, what is it? What is it? I don't like disorder, because there where you sort, there is no disorder over there</p>
03: 209-210	<p>Q: comment le GVEC peut aider les plus pauvres à rattraper le riche ?</p> <p>R : Ça peut aider les plus pauvres en les attirant dans l'AVEC. Même quand tu dis tu n'as même pas. 100 FCFA. Mais moi je te vois boire le Matango la chaque jour. L'argent est à économisé. Et il y a des autres que, des que je te vois boire beaucoup, beaucoup. Donne-moi d'abord l'argent-là, je parts garder.[...] si tu vas me demander ça pendant la réunion, c'est comme ça que nous on les aide</p>	<p>Q: How can the VSLA help the poor to close the gap to the rich?</p> <p>A: It already helps to integrate them in the VSLA. Even when you say you don't have 100 FCFA. But I see you drinking Matango [traditional palm-wine] each day. You could better save that money. And there are others that see you drinking a lot [...] Give me your money first, and I keep it for you [...] and you can ask me for it during the meeting. This is how we help them"</p>

- 04: 21-30 R : Je cultive le manioc, le plantain, l'arachide, le maïs le macabo.
 Q : Ça marche bien ?
 S : Il y a des moments où ça marche, vu les changements climatiques, donc la production agricole est en baisse...
 [...] C'est-à-dire, maintenant, la campagne agricole n'est plus respectée comme avant. Les pluies viennent par moment, de fois un soleil d'une sécheresse, parce que maintenant chez nous il n'y a pas de l'eau dans les rivières. On a des problèmes.
- A: I cultivate manioc, plantain, peanut, corn, macabo.
 Q: And does it work out well?
 A: There are moments when it works out, but we are facing these climatic changes, so the agricultural production decreases [...] so to speak, now the agricultural order of events is not anymore respected as it was before. The rain falls sometimes but the next moment you have sun that heats up. Here, we don't have water in our rivers anymore. We have problems
- 04:33-38 R : L'avantage de vivre ici [...] c'est que premièrement je ne paye pas de l'eau, je ne paye pas l'électricité, je n'achète pas la nourriture voilà donc l'avantage économique. Je ne loue pas la maison.
 [...] le bois j'en ai, l'eau pour boire j'en ai.
 Q : Donc on a tout ce qu'on peut avoir besoin...
 R : Oui, les premières nécessités.
- A: The advantage of living here [...] is firstly, I don't pay for the water, I don't pay for electricity, I don't pay for the food, so you see it's an economic advantage, I don't rent a house. [...] I have wood, I have water for drinking.
 Q: So everything you need...?
 A: Yes the first necessities."
- 04: 49-52 Q : Okay, et il y a aussi des difficultés des problèmes spécialement pour les femmes au village ?
 R : oui les femmes nous avons des problèmes au niveau du village. Il y a d'abord, comment je peux appeler ça ? Il y a certaines d'entre nous qui n'ont pas fréquenté à l'école. Les hommes et les femmes ici au village, il y a beaucoup qui n'ont pas pu fréquenter manque de moyen. Et même jusqu'à présent il y'a beaucoup de nos enfants qui ne parviennent pas à atteindre le sommet de l'école par exemple s'il a obtenu le cep il s'arrête jusque-là. Il n'entre pas au collège manque de moyen pour payer la scolarité à l'enfant.
- Q: Okay, and are there also difficulties particularly for women in the village ?
 A: Yes the women, we have problems here in the village, At first we have, - how can I put it? – There are several between us they didn't go to school. The men and the women here in the village, there are a lot who didn't go to school due to a lack of money. And even until today there a lot of our children that don't achieve the end of the school, for example they obtained the cep, they just stop there, they don't go to a college due to the lack of money to pay the scholar fees.

04: 75-94	<p>Q : Est-ce qu'il y a aussi d'autres possibilités bancaires à côté des GVEC ?</p> <p>R : Non, non il y a une banque villageoise CECA ca doit être à 7 kilomètres d'ici.</p> <p>Q : Quels sont les avantages ou les désavantages comparés avec les GVEC ?</p> <p>R : Nous ne sommes pas adhérents là-bas, donc je ne connais pas les avantages.</p> <p>Q : Vous préférez le GVEC ?</p> <p>R : Oui.</p> <p>Q : Pourquoi ?</p> <p>R : Nous préférons le GVEC parce qu'avant, on n'avait pas les yeux ouverts pour savoir comment économiser nos petits 100 FCFA, donc le GVEC nous a déjà beaucoup aidé, [...] : Ca nous avantage aussi autour de l'année. Si tu as un petit problème tu peux prêter ton argent ici sur place</p> <p>Q : Et les autres banques là on ne peut pas le faire ?</p> <p>S : Non, non, parce que quand je suis ce qui se passe là-bas ce n'est pas comme dans le GVEC.</p> <p>M : Pourquoi ? Quelle est la différence ?</p> <p>S : La différence chez eux- ils ont les conditions pour qu'on te prête de l'argent. Dans le CECA il faut avoir la valise, bon il y'a aussi un certain montant, une certaine somme que tu dois d'abord avoir la bas avant qu'on te prête. Or que dans le GVEC après un mois tu peux obtenir un crédit sans condition</p>	<p>Q: Are there any other banking opportunities apart from the VSLA?</p> <p>A: No, but there is a village bank CECA, it should be seven kilometers from here.</p> <p>Q: What are the advantages or the disadvantages compared to the VSLA?</p> <p>A: We are not registered over there, so I don't know about the advantages.</p> <p>Q: Do you prefer the VSLA?</p> <p>A: Yes</p> <p>Q: Why?</p> <p>A: We prefer the VSLA because before we didn't have our eyes open in order to know how to save our small 100 F, so the VSLA helped us a lot [...]. We also benefit during the year. When you face a small problem you can borrow money here on site.</p> <p>Q: And at the other bank, you can't do it?</p> <p>A: No, no, because when I'm there it is not like a VSLA.</p> <p>Q: Why? Where is the difference?</p> <p>A: The difference over there, they have conditions for borrowing money. In the CECA you need to have a safe, well there is also a moment; you need to have before they grant you a credit. However, in the VSLA you can get a credit after one month without conditions</p>
04: 121-130	<p>Q : Il y'a la deuxième catégorie : la nutrition.</p> <p>R : Ah là alors c'est très dangereux, la nutrition est très mauvaise.[...] C'est plus mauvais les gens sont même trop malades parce que nous ne mangeons pas bien. [...]: Avant c'était autrement mais maintenant c'est plus difficile pour trouver de quoi manger, pour équilibrer l'alimentation ici au village.</p>	<p>Q: The second category : Nutrition:</p> <p>A: Ah, here you go: This is very dangerous, the nutrition is very bad [...] It is worse today, the people are ill more frequently since we don't eat well [...] Before it was otherwise, but now it is more difficult to find something to eat, to balance the alimentation here in the village."</p>
04: 153-156	<p>R : Ici au village c'est difficile parce que quelqu'un va là derrière creuser une fosse qui n'est même pas couverte, rare sont les gens qui ont des douches.</p>	<p>A: Here in the village it is complicated, because someone over there will just dig a hole that is not even covered. People that have showers are rare</p>

- 04: 157-162 Q : Et le GVEC aide à ce point là ?
R : Au niveau du travail, ça aide. Quand tu prêtes ton argent pour donner aux gens qui peuvent te faire un petit champ pour débroussailler tu peux prêter de l'argent dans le GVEC. Tu payes la main d'œuvre. Si tu es fatiguée tu peux prêter de l'argent pour que les femmes te cultivent, c'est à ce niveau.
- 04: 199 -202 Q : Et quelles sont tes attentes pour le développement des femmes dynamiques pour l'avenir ?
R : Pour le développement des femmes dynamiques, comme je viens de te citer tout ce qu'on a eu à faire depuis 5 ans, si dieu nous prête encore vie, on peut augmenter le taux de part. Peut-être on pourra beaucoup améliorer notre village, parce que le pont que tu viens de traverser là, le premier pont ici là, c'est le GVEC qui a réfectionné le pont là.
Q : Ah c'était le GVEC ?
R : Oui on a cotisé 1000 FCFA par membre, donc on a eu 30 000, on a payé de l'essence et l'huile pour scier ce que tu vois là.
- 05: 85-98 R: non, non, non pour ça c'est l'homme qui doit, qui est le patron c'est tout à fait normal ! C'est l'homme qui parle c'est l'homme qui a le droit, oui.
Q : Tu crois c'est bien ?
R : Oui c'est bien !
- Q : Pourquoi ?
- As : Parce que depuis la création, Dieu a placé l'homme comme maître, comme patron. Et la femme doit respecter l'homme. Donc c'est comme ça. Quand même une femme vient dans mon groupe, si elle est mariée, je lui demande si elle a dit à son mari parce qu'il ne faudrait pas qu'elle vienne comme ça et puis demain ou après-demain si elle dérange son mari est surpris d'entendre qu'on l'emmène à la gendarmerie. Je leur dit toujours ton mari qui est ton père et ta mère en cas de situation c'est lui qui peut te sauver.
- Q: And the VSLA helps at this point? A: On the level of work, it helps. When you borrow your money to the people, who can clear your field from the bush – you can borrow money from the VSLA. You pay for the working power. When you are tired you can borrow money for the women who cultivate for you. It is on this level.
- Q: What are your expectations for the future of [your group]?
A: For the moment [our group] as I spoke about everything what we done in the last five years, if god still grants us live, we could increase the value of a share. Maybe we can improve our village a lot, because the bridge that you just crossed, the first bridge over there, it was the VSLA that re-paired this bridge.
Q: Ah c'était le GVEC?
A: Yes each member paid 1.000 F, so we had 30.0000 F, we bought the fuel and the oil for the woodworks that you see there.
- A: No, no, no, here it is the man who has to...who is the boss, this is just normal. It is the man who speaks; it is the man who has the right, yes.
Q: And you think this is god?
A: Yes it is good.
Q: Why?
A: Because, since the creation, god has placed the man as a master, as a boss. And the woman has to respect the man. So it is like this. Even when a woman comes into my group, if she is married, I ask her if she talked to her husband because she shouldn't come just like that, tomorrow or the day after tomorrow, when she annoys; her husband is surprised to hear that they take her to the police. I always tell them: Your husband is your father and your mother in an emergency case, it is him who will save you."

- 05: 99-120 R: Oui il n’y a pas de bonnes règles là-bas. A la cassation le bureau va rester dans une maison seul pour travailler par les intérêts et là ils bouffent les intérêts en cachent pour les membres sans que ceux-ci ne s’en rendent compte [...]. Et puis il y a des fuites. L’argent disparaît
A: Yes, they don’t have good rules over there [at the tontine]. During the pay-out the board will stay alone in a house in order to work on the interests and there they hide the interest of the members, without anyone noticing. [...] And then, there are escapes. The money disappears
- 05: 121-142 Q : Aussi, en tant que enseignante tu peux dire à Akonolinga combien d’enfants ne sont pas scolarisés tu crois que tu peux faire une estimation ?
R : Non, on peut trouver peut-être 20%.
Q : Et les 80% sont...
R : Ils sont quand même à l’école.
Q: In your role as a teacher can you say how many children aren’t enrolled [here], could you estimate?
A: No, you can find maybe 20% Q: And the 80%
A : Nevertheless they go to school.”
- 05: 151-153 R: Le climat a changé nous tous nous savons que ça a changé et les scientifiques et nous même nous voyons que c’est à cause de la déforestation parce qu’on coupe les arbres, on dévaste tout et le soleil frappe alors plus fort.
A: The climate has changed. We all know that it has changed and the scientists and we ourselves see that this is caused by deforestation, because the trees are cut, the soil is devastated and the sun is beating down stronger than before.
- 05: 167-173 R: Le développement des richesses ça monte.
Q : Comment ça ?
R : Ça monte parce que avant on n’avait pas de moto ici, il y a déjà les mototaxis. Et avant le poisson, on tuait le poisson on mangeait et tout et tout, maintenant le poisson va plus loin on va vendre ailleurs. Ça se développe et les gens font déjà dans les groupes. Ils font les champs communautaires pour vendre beaucoup. Et maintenant les plantations cacaoillères ne font qu’augmenter chaque jour
A: The development of wealth increases.
Q: How that?
A: It increases because before we didn’t have motorbikes here, now we already have mototaxis. And before we killed the fish and we ate in and so on. Now, the fish goes already much longer ways in order to be sold somewhere. It does develop, and the people they do it already in the groups. They make collaborative fields and these cacao plantations they do nothing but increasing the wealth every day.”
- 05: 177-182 Q: Si on prend un crédit pour manger ce n’est pas impossible ?
R: Ah non, non, non, non, non. Moi je les dis souvent ne prêtez pas pour aller acheter le maquereau et manger parce que quand vous prêtez pour manger , vous allez oublier de payer, vous n’allez pas comprendre que ça vous a aidé mais si vous prêtez, vous prêtez pour payer l’école , pour soigner la maladie, vous prêtez pour aller faire le commerce. Vous voyez ça va vous éh ça m’a aidé ça m’a aidé on vient rembourser, mais si on prend pour manger on oublie.
Q: If you take a credit for eating, this is impossible?
A: Ah, no, no, no. I always say: Don’t borrow for searching the mackerel and eating because when you borrow for eating you will forget to pay, you won’t understand that it helped you but if you borrow you borrow to pay the school, to cure the disease, you borrow to make your business. You see that it helped, you go back to reimburse, but if you take [the credit] for eating, you’ll forget.

05: 308-311	<p>Q : Quelles sont les sources des conflits dans le GVEC ?</p> <p>R : Les sources peuvent être les sources de commérage, c'est tout.</p>	<p>Q: What are the sources of conflict in you VSLA?</p> <p>A: The sources can be gossip, that's all.</p>
05: 318-323	<p>Q : Mais il n'y a pas de règles dans le règlement intérieur ?</p> <p>R : Il y en a, mais on n'a pas pris tout ce qu'il y a dans le RI, par exemple là où on parle de maison accidenté, nous on ne peut pas prendre ça, on ne peut pas.</p> <p>Q : Pourquoi ?</p> <p>R : Parce que ce sera difficile à gérer. Nous prenons la santé, si quelqu'un est malade, nous devons l'aider. On prend le deuil, si un membre qui est avec nous meurt, nous devons l'aider, on prend les choses comme l'accouchement, quand une femme accouche un bébé, nous devons lui donner les savons, les choses comme ça...</p>	<p>Q: But are there no rules in the groups' constitution?</p> <p>A: There are rules, but we do not apply all the cases we have in the constitution. For example, if we speak of a collapsed house, we cannot take it, we can't.</p> <p>Q: Why? A: Because this will be difficult to manage. We take the health, so when someone is ill we have to help. We take the decease, when one of our members dies, we take things as a birth, when a woman gives birth to a baby, we have to give her soap and things like that.</p>
05: 326-327	<p>R : Nous devons d'abord faire de petits enseignements, pour que chacun sache varier son alimentation. Il faut manger tel chose pour avoir la force, il faut manger tel chose, il faut prendre des vitamines. On doit sensibiliser sur les aliments à consommer et à éviter.</p>	<p>A: At first we have to make small trainings, so that each of us knows how to vary his/her alimentation: You have to eat this in order to get strong, you have to eat that... you have to take up vitamins. You need to sensitize which aliments to consume and which aliments to avoid.</p>
05:349-355	<p>M : Si je n'ai pas de revenu je ne peux pas participer ?</p> <p>R : Qui va te donner les parts ? Tu n'auras pas les parts .</p>	<p>Q: When I don't have an income I cannot participate?</p> <p>A: Who will pay your shares? You won't have any shares.</p>
06: 50-50	<p>R : Ici au village il y'a plus d'avantages par ce qu'ici au village on ne paie pratiquement rien. Nous même nous cultivons tout. Peut-être c'est le seul avantage.</p>	<p>A: Here in the village, there are some advantages, because you don't pay practically for nothing here. We cultivate everything for ourselves. Maybe that's the only advantage</p>
06: 57-62	<p>Q: Concernant les inégalités entre les villageois y'a-t-il ceux qui sont devenus plus riches et d'autres plus pauvres ? Cet écart a augmenté ou a diminué ?R: Les plus riches eux, ils vivent en ville et nous, nous vivons ici au village.</p>	<p>Q: Concerning the inequalities between the villagers. Are there people who became richer or others who became poorer? Did the difference increase or decrease?</p> <p>A: The richer people, they live in the city and we, we live here in the village.</p>

06: 61-68	<p>Q : Donc on ne sait pas si certains villageois sont devenus plus riches ou plus pauvres ? R : Rire(...) Q : Il y’a aussi spécialement des problèmes pour les femmes ici au village ? R : Des problèmes pour les femmes, oui. Oui. Il y a ceux qui ne sont pas scolarisé. Donc quand il y a peut-être les problèmes, ca dérange. Ca dérange. Q : Ce sont plutôt les garçons qui sont scolarisés ? R : Rire(...) [hesitation] Q : Ok. Donc comme problème majeur des femmes c’est celui de l’éducation. R : Oui. Il y’a un grand nombre de femmes non scolarisées.</p>	<p>Q: So, one doesn’t know if some villagers became richer or poorer? A: (laughing) [...] Q: Are there also problems especially for the women here in the village? A: Problems for the women, yes, yes. There are those who are not visiting school. So if there are maybe problems, this annoys, this annoys. Q: So rather the boys visit school ? A: (laughing) (hesitation) Q: Ok, so a major problem for the women is a lack of education? A: Yes. There is a great number of women who is not visiting school.</p>
06: 92-96	<p>R : C’est ce changement de climat qui dérange. Parce que tout traîne. La saison sèche dure beaucoup. Et pendant la saison de pluie il n’a pas trop de Pluit comme c’était avant. Même les animaux souffrent. Les bêtes, les porcs qu’on élève ici au village. Donc tout souffre.</p>	<p>A: It is this climate change that annoys us. Because everything changes. The dry season lasts for a long time and there is not a lot of rain as it was before. Even the animals suffer, the livestock and the pigs we’re breeding here in the village. So everything suffers.</p>
06: 99-102	<p>R : Ca nous fait des économies forcées. Quand même je peux le dire. C’est une économie forcée. Sans GVEC tu peux même gaspiller ton argent n’importe comment. Mais, quand on est dans le GVEC on est obligé de garder son argent et en faire qc de sérieux.</p>	<p>A: It forces us to save money. Nevertheless I can state this. This is forced saving. Without the VSLA you can even waste your money for whatever. But when you are in the VSLA you are obliged to save your money in order to do something serious with it.</p>
06: 103-104	<p>R : Moi je ne vois pas qu’on mange mieux (Rit). Mais c’est devenu stable [...] si tu veux te nourrir mieux et si tu te sens capable d’aller prendre un crédit, tu prends un crédit et tu achètes la nourriture.</p>	<p>A: I don’t see that we eat better (Laughing), but it did become stable [...] If you want to eat better and if you feel yourself able to take a credit, you take a credit and you buy nutrition</p>
06: 105-106	<p>R : Il y’a un centre de santé dans le village mais il n’ya pas de médicaments, il n’y a même rien là-bas. Et aussi les médicaments coutent trop chère. Les GVECS peuvent nous aider dans ce sens [...]. Quand on est malade on ne peut plus gérer le GVEC bien. Et si on est malade, peut-être tu as l’argent, tu achète même les médicaments où ? Là-bas ? Hum, il n’y a rien là-bas.</p>	<p>A: There is a health center in the village but there are no medicaments. There is nothing at all. And also the medicaments are too expensive. The VSLAs can help us here [...] but when you are ill, how will you manage the VSLA ? And if you are ill, maybe you have the money, but where will you buy them? Over there? Hum, there is nothing over there.</p>

06 107-108	<p>Q: Et l'éducation. Par rapport à l'école les GVECS aident t-ils ?</p> <p>R: Oui. Oui ca améliore. Les enfants vont à l'école. Et les GVEC aident. Il y'a des groupes qui cassent pendant les grandes vacances cet argent reçu permet aux membres d'inscrire les enfants à l'école aux mois de septembre. Et les livres et les cahiers, les tenues.</p>	<p>Q: And the education; concerning the school, how do the VSLA help?</p> <p>A: Yes, it improves. The children go to school. And the VSLA helps. There are groups who pay out the savings during the long vacation. This money allows the members to register the children in the school in the month of September. And also the books and the uniforms."</p>
06: 109-110	<p>Q: Les inégalités entre les hommes et les femmes se sont –elles accentuées ?</p> <p>R: Une femme ne peut pas être égale à un homme. Les femmes sont toujours derrière les hommes.</p>	<p>Q: Did the inequalities between man and woman increase?</p> <p>A: A woman can never be equal to a man. The women are always behind the men.</p>
06: 115-118	<p>Q: J'ai parlé avec d'autres groupes qui ont ouverts une caisse d'épargne pour collecter des fonds à la cassation pour la réparation du pont. Ils sont d'accord.</p> <p>R: Oui mais les routes même, c'est plus chère. Ca demande de centaines de millions.</p>	<p>Q: I spoke with other groups that initiated a fund in order to collect capital during the pay-out for the reparation of a bridge...They are okay...</p> <p>A: Yes but the roads themselves, this is much more expensive. This situation demands for hundreds of millions.</p>
06: 147-148	<p>Q: Comment les GVECS aident ses membres à éviter la malnutrition ?</p> <p>G:(rire...) (hésitations) Je ne sais pas encore. Pas encore.</p>	<p>Q: How can the VSLA help its members to avoid malnutrition?</p> <p>A: (Laughing) (Hesitation), I don't know yet. Not yet...</p>
06: 155-156	<p>Q: Pour les inégalités en général comment le GVEC y contribue ?</p> <p>G: Pour les plus pauvres, on les aide à la cassation. Pendant la cassation on partage les intérêts intégralement.</p>	<p>Q: And concerning the general inequalities, how can the VSLA help?</p> <p>A: For the case of the poorest, we help them with the payout. During the pay-out we share the interest entirely.</p>
07: 30-33	<p>R: Je peux dire qu'on a deux avantages : On a d'abord le Nyong et il y a aussi les plantations. Les gens sont agriculteurs et il y a les pêcheurs, donc les gens vont dans les champs et d'autres dans le Nyong pour le poisson, c'est l'avantage d'ici.</p> <p>Q: Donc on se nourrit bien ici ?</p> <p>R: Oui, on se nourrit bien, quand même on se nourrit bien. Il y a une eau potable, il y a des sources.</p>	<p>A: I can say there are two advantages: First, you have the [local river] and also you have the plantations. The people are farmers and there are fishermen. So the people go to the fields or into the [local river] for fishing, that's the advantage of here.</p> <p>Q: So you eat well here?</p> <p>A: Yes we are eating well, nevertheless we are eating well. We have drinking water, there are sources.</p>
07: 36-37	<p>Q: Ok, de l'autres côté, quels sont les plus grands problèmes de la vie quotidienne ici ?</p> <p>R: Le plus grand problème c'est : on n'a pas d'hôpital, c'est un véritable problème ici on n'a pas un hôpital. Et il y a beaucoup d'orphelins, leurs parents sont décèdes.</p>	<p>Q: Okay, and on the other side: What are the biggest problems of the daily life here?</p> <p>A: The biggest problem is that we don't have a hospital; this is a true problem that we don't have a hospital here. And we have a lot of orphans, their parents deceased.</p>

- 07: 51-52 Q: Ok, quand tu penses à tes membres, ils ont tous un revenu, un boulot ? Ou il y a des membres au chômage.
R: Non ils sont essentiellement agriculteurs. Ils travaillent dans les champs, ils créent des plantations, d'autres ont les projets de créer les plantations de cacao....Donc ils sont en train de créer [...], ils ont envie de créer un champ de cacao.
- Q: Okay, if you think on your members, do they have a job? Or are there members who are unemployed?
A: No they are basically farmers. They work on their fields, they create plantations. Others have project of planting cacao. So they are creating:[...] They want to create cacao fields.
- 07: 53-62 R: Il y a tellement d'absentéistes, ils sont parfois surpris d'apprendre qu'un membre est mort, vous ne le connaissez même pas, son nom existait dans la tontine. Il faisait toutes les cotisations, mais il n'était jamais présent. Alors que dans le GVEC la présence de chaque membre est effective, on vit ensemble, on te voit. Parce qu'à la GVEC tu peux être là, sans cotiser, il n'y a pas de problème, pour nous c'est la présence.
- A: [In the tontine] there are really absent members, sometimes they are surprised that a member did, you didn't even know him, but his name existed in the tontine. He always made is payments, but he never was there. However, in the VSLA the presence of each member is effective. We live together, we see you.
- 07: 75-80 R: Il y avait les disparités, de fois les parents préféraient de foi envoyer les garçons à l'école et laisser les filles à la maison. [...] Pour dire que bon la femme peut aller en mariage. Seul le garçon pouvait faire l'école, mais la femme était réduite aux tâches ménagères. On dit que la femme peut préparer. [...] Toi, tu t'envoie à l'école. Je préfère envoyer le garçon à l'école parce que toi tu va aller au mariage. Et à l'école il y avait plus de garçons que de filles. Mais maintenant ça a changé ils presque l'égalité.
- A: There were differences. Sometimes the parents preferred to send the boys to school and to leave the girls at home [...] So to say that, well, the woman will go in a marriage. Only the boys could go to school and to woman was reduced to her household tasks. They say that the woman can cook [...] why should I send you to school, I prefer to send the boy to school because you will go and marry. And in the school there were more boys than girls. But today it changed, there is almost equality
- 07: 201-204 R: Comme je l'ai dit en aidant les femmes avec quelques truc alimentaire. On peut se dire que bon si on cotise 100, 100 on paye le riz, on donne aux femmes du GVEC. Ou bien les boites d'allumette, comme il y a des fois ou même la boite d'allumette il n'y en a pas. Ca fait que quelqu'un n'aura plus un problème pour quelque chose à manger.
- A: As I said: by helping the women with some nutritional things. We can say, well when pay 100 each of us we pay the rice, we give the women in the VSLA. Or even the matchbox, since there is sometimes not even a box of matches. This causes that no-one has a problem concerning something to eat.

- 07: 207-218 Q: Et ils profitent aussi d'apprendre quelque chose dans GVEC ?
R: Ah ils apprennent aussi, parce que de fois on fait aussi que quand ton enfant rentre de l'école-là [...] tu lui dis mon fils vient un peu me montrer ton cahier, je vois un peu, même si tu ne connais pas lire, quand l'enfant sait déjà que quand je vais arriver on va me demander mon cahier, il va faire quelque chose pour venir te montrer que voilà ce qu'on a écrit à l'école. Même si toi tu es un parent qui ne sait pas lire, il saura déjà que chaque fois que j'arrive à la maison papa me demande ce qu'on a fait à l'école, il va s'efforcer. Ca va l'aider
- 07: 219-220 R: On les dit toujours que c'est l'affaire des femmes, donc les hommes sont avec nous, vous ne devez pas venir nous mater dans notre chose, le GVEC c'est d'abord pour les femmes, donc nous aussi on est au même niveau, vous ne devez pas venir nous montrer que....C'est pour nous d'abord, dont on l'aide et ils nous prennent comme ça
- 08: 57-59 Q: Où est la différence entre les tontines et les GVECs ?
R: La différence c'est que dans les tontines on fait tout, on fait beaucoup beaucoup de chose. Il n'ya pas de méthodologie alors qu'avec le GVECs il y'a une méthodologie et on ne peut pas aller en dehors de ça, tout est limité (le nombre de membres ,le montant et le nombre de parts) contrairement aux tontines où on prend les membres n'importe comment sans limiter ce qui donne l'impression à celui qui épargne par exemple 20000 FCFA que c'est sa réunion et celui qui épargne 2000 ou 3000 FCFA se dis que c'est l'affaire des grand. Dans le GVECs tout le monde se sent concerné, c'est la cohésion.
- Q: And they also benefit by learning something in the VSLA?
A: Ah, they also learn, because sometimes when your child returns from school [...] you say my son, come here and show me your folder, I want to see it a bit. Even if you don't know reading, when the child knows already that when I come home l'll be asked to show my folder, the will do something to show you, you see here, this is what we wrote at school. Even if you are a parent who doesn't know reading, he'll already knows that each time I come home, my father asks me what have we done at school.
- A: We always say it, this is the business of the women, so even when men are with us, you are not going to disturb us with our thing. The VSLA is for the women first, so we are at the same level and you must not come and show us how...This is for us first, so it helps and they take us like that."
- Q: Where is the difference between the tontines and the VSLAs?
A: The difference is that in the tontines you do everything, you do a lot of things. There is no methodology as you have in the VSLAs. There you have a methodology and you can't go beyond it. Everything is limited: The amount of members, the amount and the number of shares. On the contrary at the tontines, they accept members however they want, without limiting. This gives the impression that some save for example 20.000 and the one who saves 2.000 or 3.000 says to him/herself this is the business of the big. In the VSLA everyone feels concerned, it is cohesion

08: 60-65	<p>Q: Les membres des GVECs ont-ils un propre revenus ? Ils travaillent ?</p> <p>R: Oui ! Surtout nous sommes dans une zone forestière, donc la population est beaucoup plus des agriculteurs.</p> <p>Q: Donc il n’y a pas de membres au chômage?</p> <p>R: Bon, on ne peut pas dire qu’un agriculteur n’est pas un chômeur. Il est chômeur, mais il est en train de travailler avec ses mains. Il a le champ.</p>	<p>Q: Do the members of the VSLA have an own income? Do they work?</p> <p>A: Yes, especially as we are in a forest zone, so the population consists mainly of farmers.</p> <p>Q: So, there are no members unemployed?</p> <p>A: Well, you cannot say that a farmer is not unemployed. He is unemployed, but he is working with his hand. He has his field.”</p>
08: 89-91	<p>R: Dans le domaine de la santé il y’a la caisse solidarité avec laquelle on donne des aides à un membre malade quel qu’en soit la malade ou à son enfant malade. C’est comme une petite assurance. Quelque soit la maladie que tu as, il y a un montant pour toutes les maladie</p>	<p>A: In the field of Health it is the solidarity fund through which they give help to an ill member or a member with an ill child. It is like a small insurance, no matter what disease you have, there is an amount for all diseases</p>
08: 92-93	<p>R: J’ai un groupe [...] ils ont décidé d’acheter un moulin pour souvent écraser le couscous c’est de leur argent de GVEC ca c’est pour le développement de leur localité. Les habitants de ce village ne sont plus obligés d’aller écraser en ville pour écraser, il va le faire sur place.</p>	<p>A: I have one group [...] they decided to buy a mill in order to grind up the couscous. It was bought from the money of their VSLA and it was for the development of their community. The inhabitants of this village are not anymore obliged to travel to the city in order to grind. They can do it in their village.</p>
08:96-97	<p>Q: Et les inégalités entre hommes et femmes est-ce-que le GVECs apporte quelque chose ?</p> <p>R: Oui! Ca a un impact. On avait des situations avant où l’homme demandait à la femme ce qu’elle apporte dans le foyer, qu’est-ce que tu donnes ? Or maintenant dans le GVECs les femmes n’ont plus ce problème [...] nous a fait le témoignage d’une femme qui avait constamment ce problème avec son mari ; elle est entrée dans un GVEC elle a fait un prêt pour ouvrir une marchandise, elle a commencé à vendre et maintenant [...] elle emploie des gens [...] Ca fait que la même problème elle avait avec son marie, pendant qu’elle ne faisait rien, elle ne les a plus aujourd’hui. Donc maintenant elle est d’jà utile pour sa famille. On n’attend plus seulement de l’homme.</p>	<p>Q: And the inequalities between men and women; do the VSLAs support something here?</p> <p>A: Yes, there is an impact. We had situations before, where the man asked his wife what she’s contributing to the household, what are you giving? But now, with the VSLA the women don’t have this problem anymore. [...] We witnessed a woman who permanently had this problem with her husband. She entered a VSLA she took a credit for a market stall, she began to sell and now [...] she even employs people [...] This causes that the same problem she had with her husband, during she did nothing she doesn’t have it anymore. So now she is already useful for her family. You don’t just wait for the man</p>

08: 126-129	<p>Q: Il y’a la différence entre les groupes exclusivement féminins et ceux mixtes ?</p> <p>R: Oui! Vous savez à un moment les hommes sont toujours un peu imposants. Il veut dicter sa loi. Il veut dire qu’on fait comme ça. Mais ça ne donne pas souvent parce que dans les GVEC, on ne décide pas on n’impose pas. Mais dans les groupes ou il n’y a que des femmes, donc ça se passe bien.</p>	<p>Q: Are the differences between the groups exclusively female and those mixed ones?</p> <p>A: Yes. You know, to a certain degree the men are always a bit self-imposing. He wants to dictate his law; he wants that you make it like that. But this does not often function, because in the VSLA you don’t decide by imposing yourself. But in those groups where you’ll find only women everything works out well.</p>
08: 132-133	<p>Q: Il y’a d’abord cette rupture a un moment on arrête, on n’assiste plus les groupes. Et vous voyez quand un chef n’est pas là- c’est chacun qui ce qu’il pense. Pour leur réussite je pense qu’il faut toujours assister les groupes. Même après trois ans il faut rester avec ce groupe-là; même s’il faut rester comme observateur. S’il y’a un problème l’AT le recouds et la réunion va continuer.</p>	<p>A: First of all, there are breakdowns in the moment you stop to assist the groups. And you see: when the boss is not there, everyone does what he wants. For their success, I think you always need to assist the groups. Even after three years you need to stay with this group. Even if you’re only the observer. When there is a problem the field officer modifies something and the meeting continues.</p>
08: 135-135	<p>A : Bon, après un cycle... Les cassations se font généralement pendant la période des travaux champêtres ; la plupart des membres les versent dans l’agriculture, il y’en a ceux qui vont équiper la maison, d’autres font des achats ou du commerce.</p>	<p>A: Well, after a cycle... The pay-outs are generally scheduled during the period of field works. Most of the members are turning towards agriculture, there are those who equip their houses, others make purchases or invest in their businesses</p>
09: 19-21	<p>Q: Quelle était la raison ?</p> <p>R: La raison est que les gens ont confondu la microfinance et les conflits de village, c’est-à-dire ils ont mélangé les deux. Au point où ils ont valorisé les conflits du village. Comme c’était qu’une famille décidait de former un GVECs dès que les conflits de famille survenaient au sein de la famille ça fait que certaines personnes ne voulaient plus entrer chez d’autres et le groupe ne pouvait plus fonctionner.</p>	<p>Q: What were the reasons?</p> <p>A: The reason was that the people confused micro-finance with the conflicts in the village. So to speak, they have mixed them both. They carried the conflicts of the village into the group. It is like when a family creates a VSLA and the family problems are argued out in the group, this causes that certain persons don’t want to enter the group anymore and it cannot function.</p>

- 09: 27-34 Q: Et à l'autre côté, qu'est-ce que le désavantage ?
R: Voilà : L'autre côté c'est que ont des problèmes d'argent [...] Donc c'est ça, et vous savez on ne peut pas vivre seulement de la nourriture. Si on tombe malade, pour envoyer les enfants à l'école il faut l'argent. Donc c'est la difficulté ils n'ont pas vraiment accès aux villages. M : Ils ont quand même assez pour se nourrir ? J : Oui, quand même il y a en peu pour se nourrir. C'est-à-dire ils ont des vivres. Mais le véritable problème c'est qu'on ne peut pas vivre seulement pour manger; il faut se soigner, il faut envoyer les enfants à l'école, il faut acheter les habilles [...].
- 09: 30-32 Q: Et à l'autre côté, qu'est-ce que le désavantage ? Quel est l'inconvénient ?
R: Voilà : L'autre côté c'est que ont des problèmes d'argent, aussi les problèmes d'infrastructures routières, c'est-à-dire les routes ne sont pas bonnes. Maintenant si quelqu'un fait un champ, il a des vivres mais pour vendre il a un problème, parce que les routes ne sont pas bonnes. Ils n'ont pas véritablement accès à la ville pour aller vendre leurs produits, parce que les routes ne sont pas bonnes.
- 09: 35-38 Q: Est-ce- qu'il y'a une difficulté que les femmes rencontrent contrairement aux hommes?
R: Oui! Bon je ne sais pas s'il y'a une différence mais je pense que les femmes rencontrent plus de difficultés dans leurs foyers par ce qu'elles se sentent étouffées. Lorsqu'elles veulent chercher de l'argent leurs maris refusent ou pour d'autres femmes qui travaillent, parfois aussi, quand elle a un peu de l'argent, son mari prend son argent pour utiliser pour son profit. Donc parfois la femme n'arrive pas à réaliser. L'autre difficulté aussi c'est que ce sont les femmes qui s'occupent des enfants les maris ne jouent véritablement pas leur rôle. Donc c'est aussi une difficulté pour les femmes.
- Q: And on the other side: What is the disadvantage?
A: There you go: On the other side there is a problem of money [...] So, you see and you know that you can't live only from food. If you get ill, in order to send your children to school, you need money, and that's the difficulty: you don't have access to money in the villages
Q: But at least they have enough to nourish themselves?
A: Yes, nevertheless there is a bit for eating. So to speak, they have food. But the true problem is, that you can't live only for eating. You have to cure yourself, you have to send your children to school, you have to buy clothes [...]."
- Q: And on the other side, what is the disadvantage, the inconvenience?
A: Here you go: On the other side there are money problems and also infrastructural route problems, so to speak the roads are not good. Now, if someone has a field, he has food products, but in order to sale them he has a problem, because the roads are not good. They don't really have access to the city to sale their product since the roads are not good.
- Q: Are there any difficulties that woman have to deal with in contrast to man?
A: Yes! Well I don't know if there is a difference, but I think that the women have to deal with a lot of difficulties in their homes because they feel oppressed. When they want to search money, their husband refuses, or other women who work, sometimes also, when she has a bit of money, her husband takes her money for his benefit. So sometimes the women cannot realize. The other problem is, that only the women care for the children and the husbands doesn't really play their role. This is another difficulty for the women.

09: 45-52	<p>Q: Il y’a des villages plus riches?</p> <p>R: Oui! Bon [...] Si je dis riche c’est au niveau du sol par exemple; il y’a des villages qui sont situés à côté du Nyong, ils ont du poisson, le cacao produit. Mais tous ces gens vivent dans le même contexte c’est le Cameroun. Il y’a les mêmes saisons sèches ou pluvieuses; quant il y’a la saison du cacao c’est dans tous les villages. [...]</p> <p>Q: Parmi les membres des GVEC il y’a ceux qui sont plus riches ?</p> <p>R: Bon à ce problème-là je dis, c’est un problème naturel. Je dirais c’est comme les doigts de la main ils n’ont pas la même taille c’est naturel; il y’a ceux qui sont plus bien que les autres ; ils font des grands champs tandis que d’autres n’ont pas une main d’œuvre et ne font pas un grand nombre de champs.</p>	<p>Q: Are there richer villages?</p> <p>A: Yes, well [...] when I say rich it is on the level of soil for example, there are villages located next to the [local river], they have fish, the cacao growths. But all the people live in the same context, this is Cameroon. There are the same dry seasons and the same rain seasons for everyone. And when it’s the cacao season, it applies for all the villages.[...]</p> <p>Q: And within the members of the VSLA, there are some who are richer?</p> <p>A: Well, for this problem I say it is a natural problem. I would say it is like the finger of a hand, they don’t have the same size, it’s natural. There are those who are better off than the others, they have large fields during others don’t have personal and they don’t have a great amount of fields.</p>
09: 87-94	<p>Q: La disponibilité du courant. Parmi tous les villages que tu as fréquenté il y’avait le courant ?</p> <p>R: A ce niveau, c’est vraiment une grosse difficulté par ce que la plupart des villages qui ont le courant sont situés à côté des villes mais ce n’est jamais pas stable par ce que ce n’est même pas entretenu par ce que dès qu’in poteau tombe il est abandonné. Ce n’est pas remplacé. Donc la majorité des villages que nous voient sont dans le noir, il n’y a pas de courant.</p>	<p>Q: The availability of electricity. Within all the villages you visit, is there electricity?</p> <p>A: On this level it is really a big problem because most of the villages, who have electric power are located next to the cities but it is never stable since it is not even maintained. If one post falls it is left. It is not replaced. So the majority of the villages we see are in the darkness, there is no electricity.</p>
09: 101-104	<p>Q: La nutrition ou la mal nutrition. C’était un problème avant ? Quel a été l’apport des GVECs ?</p> <p>J: Avant ce mot posait des problèmes dans ce sens qu’au village on mange tout mais est-ce-que manger est manger équilibré ? [...] ? Avec les GVECs, il fallait passer à une sensibilisation des femmes. Avec les ressources du village et celles de l’épargne, elle peuvent associer les deux pour retrouver l’équilibre.</p>	<p>Q: Nutrition or malnutrition. Was it a problem before? And what was the contribution of the VSLA?</p> <p>A: Yes, before this word created problems in the sense that in the village you eat everything, but is eating and eating the same? [...] With the VSLA we had to move towards a sensitization of the women. With the resources of the village and those of the savings – they can associate both of them in order to find a balance.</p>

- 09:107-110 R: Beaucoup de choses ont changé de nos jours il y'avait des enfants qu'il y'a de cela 10 ou 15 ans qui n'étaient pas scolarisés mais avec les GVECs les parents peuvent envoyer les enfants à l'école donc ils retrouvent leur sérénité. Ils peuvent maintenant envoyer leurs enfants avec l'argent issue de l'épargne.
Q: Donc vous sensibilisez les parents ?
R: Oui! Il y'a cette sensibilisation pur amener les parents à comprendre pourquoi envoyer leurs enfants à l'école. Par ce que sans ça même s'il a les moyens il ne va pas envoyer ses enfants à l'école.
- A: A lot of things have changed nowadays. There were a lot of children, 10 or 15 years who were not enrolled, but with the VSLAs, the parents can send their children to school, so they found their serenity. Now they can send their children to school, thanks to their savings.
Q: So you also sensitize the parents?
A: Yes, there is this sensitization to make the parents understand why to send their children to school. Because without that, even if they have the means, they won't send their children to school."
- 09: 117-120 R: Euh! Bon c'est difficile de nos jours de trouver au village des gens qui ne travaillent pas. Ils sont tous des agriculteurs et maintenant les jeunes au village de nos jours sont très actifs. Ils font des champs de gombo, certains achètent des motos. Donc on ne peut plus parler des chômeurs dans les villages. Même le plus démunis aujourd'hui est réussi à épargner pour d'emboiter le pas, de marcher aussi comme les autres.
- A: Well, it is difficult nowadays to find people in the villages who don't work. They are all farmers and now the youth of our days they are very active. They make fields of Gombo, certain buy themselves motorbikes. So you cannot speak of unemployed people in the villages. Even the least wealthy manages to save money in order to buy parts, to march just like the others do."
- 09: 125-126 R: Les deux travaillent ensemble,[...]. Dans le GVECs, c'est là où ça se remarque le moyen met 5 parts, le pauvre peut mettre 2 ou 3 parts et c'est ce que nous voulons et le plus démunis peut mettre une part.
- A: Both of them [the rich and the poor] work together [...] In the VSLA, there you notice that the average is to save five parts, the poor ones can save two or three parts, this is what we want, and the most indigent can save one part."
- 09: 171-174 R: Il y'a des groupes qui ont poussé la réflexion loin par exemple si au courant de l'année ils n'ont pas trop eu d'événements malheureux. Ils cherchent fructifier l'argent de la solidarité et ils créent une petite activité génératrice de revenus. Par exemple j'ai un de mes GVECs qui a acheté des chaises et les fait louer en fin d'année, ils partagent les bénéfices. Un autre GVEC a loué tout un champ à 300.000 FCFA avec l'argent de la caisse solidarité or ils l'ont pris à 100.000 FCFA ils ont eu un bénéfice de 200.000 FCFA.
- A: [...] there are groups who enlarged their reflection on it [the solidarity fund]. For example they did not have too many unlucky events, they seek to fructify their solidarity capital and they create a small income generating activity together. For example, one of my VSLAs rented out a whole field for 300.000 they got for 100.000 so that they have a profit of 200.000.

09: 7-9	<p>Q: Tu connais le terme développement durable ? [...] R: Bon, si je prends développement durable par exemple dans notre contexte, comme nous on travaille avec les villages. Là je parlerais peut-être d'infrastructure, c'est-à-dire que des routes [...] c'est un peu de cette côté.</p>	<p>Q: Do you know the notion of sustainable development? [...] A: Well if I take sustainable development for example in our context, since we work with the village, there I'd speak of infrastructure. So to speak the roads [...] it is a bit from that side.</p>
09: 35-35	<p>R: pour ceux qui aime manger la viande il y a de la viande, ce n'est pas aussi chère que dans les villes, et même du poisson parce qu'il ya des rivières et dans les rivières on peut avoir des poissons. Ce n'est pas chère parfois, si on sait pêcher soi-même, c'est gratuit et direct il faut seulement aller a la rivière et pêcher.</p>	<p>A: For those who like to eat meat, there is meat and it is not as expensive as it is in the cities. And also there is fish, since there are rivers and in the rivers you'll find fish. Sometimes it is not expensive – if you know fishing, it is for free and you just have to go to the river and fish.</p>
09: 39-39	<p>R: [...] Même quand il y a un centre de santé, on n'a pas toujours le personnel qualifié qu'il faut[.]. Donc on n'a pas toutes les chances pour se soigner à temps où alors avoir tous les soignés dont on a besoin. Donc, il y a ça.</p>	<p>A: [...] Even if there is a health center, you don't always have the qualified staff that is needed [...] So you don't have the same chances to get cured, sometimes it needs to much time to get there as the roads are not good yet or you don't get the medicaments you need.</p>
09: 43-43	<p>R: oui je dirais au village, parce que là on se contente de ce qu'il y a, [...] même pur se nourrir par exemple on n'a pas besoin d'acheter des choses extraordinaire. Quand on est au village par exemple le pain, il n'y a pas de boulangerie. Donc, on s'adapte on n'a pas besoin de s'acheter du pain. Donc, peut-être même pour le petit déjeuner c'est le manioc qu'on va enlever directement du champ. Donc il y a moins de dépenses pour la nourriture, parce que tout est soit dans le champ soit acheté mais pour un prix très bas.</p>	<p>A: There [in the village] you are satisfied with the things that are there. [...] Even concerning the food. For example you don't need to buy extraordinary things. When you are at a village, for example bread, there are no bakeries. So, you adapt, you don't need to buy bread. So, maybe for the breakfast, it is the manioc you will pick directly from the field. So you have less expenditure for the food, since everything is either in the field or bought to a very low price."</p>

10: 44-47

Q: Est-ce qu'il y a des problèmes spécialement pour les femmes ?

R: Dans les villages? Bon, oui [...] parce que dans les villages les hommes ils ont tendance à penser que c'est la femme qui doit faire un peu tout les travaux ménagers, c'est-à-dire le matin elle va au champ, elle revient elle doit faire la cuisine, à manger pour toute la famille. C'est elle qui doit nettoyer, laver le linge de toute la maison [...].en même temps [...] elle n'a pas souvent eu le droit de parole. C'est-à-dire dans le ménage, c'est un peu comme l'homme prenait la décision à la place des femmes. C'était un peu ça dans la culture, surtout au niveau des villages.

Q: Are there problems especially for the women?

A: In the villages? Well yes [...] because in the villages the men tend to think that it is the woman who has to exert a bit all of the household tasks. This means, in the morning she goes on the field, she returns, she has to cook, to eat for everyone in the family. It is her, who has to clean, wash the clothes of everyone [...] and in the same time [...] she does not often have the right to speak. So to say in the household it is like to man takes the decisions for the women. It is a bit like that, particularly in the villages.

10: 69-69

R: Dans les villages il y a des gens qui n'ont pas de revenu, mais qui peuvent être membre de GVEC. C'est-à-dire parce que le projet, quand on explique, au village les gens n'ont pas la culture de l'épargne. Ils se disent toujours qu'ils n'ont rien donc ils ne peuvent pas mettre de côté pour prévoir le demain, préparer des éventuelles dépenses pour demain. Donc, quand on explique bien comment se passe le projet, à mener ceux qui ont un peu de revenu à encourager ceux qui n'en ont pas à entrer et à mener des activités pour avoir des revenus et ici passer d'une étape à une autre. Donc accumuler aussi un peu et avancer avec les autres.

A: In the villages there are people that don't have any income, but who can be members of the VSLA. So to say because when we explain it, in the villages they don't have the culture of saving. They always say: they have nothing, so they can't put something aside in order to anticipate the expenditures of tomorrow. So we explain well how the project functions, to take those who have a little income to encourage those who don't have to enter and to start income-generating activities and then we move on from one stage to another, so they can accumulate as well and they can precede with the others

- 10: 70-81
- Q: Est-ce qu'il y a des possibilités bancaires ?
R: Dans les villages ?
Q: Oui.
R: Pas beaucoup, mais il y a des possibilités, parce que dans les villages il y a, nous avons par exemple les CVECA qui sont installés dans les villages.
Q: Et c'est quoi une CVECA?
P: CVECA – Caisse villageoise d'épargne et de crédit autogéré. Bon, c'est vraiment comme des bancs villageoise parce que avec des édifices, donc des bâtiments, des coffres forts. Les employées, comme des bancs formels. Donc il y a ça, mais c'est juste pour...- même comme on dit caisse villageoise, ce n'est pas toujours au niveau du villageois moyen. Parce que même là aussi, les conditions d'accès ne sont pas toujours au niveau de tout le monde.
Q: Ok. Et pour avoir un crédit chez un CVECA c'est plus facile ou moins facile?
R: C'est toujours, c'est un peu plus difficile dans les CVECA que dans les GVEC. C'est un peu comme j'ai dit, donc les conditions, toutes les conditions d'accès ne sont pas toujours au porté de tous les autres. Déjà, peut-être il faut avoir une épargne assez importante pour avoir un crédit. Et maintenant les intérêts mêmes à payer ne sont pas toujours à l'avantage de celui qui va prendre un crédit là-bas.
- 10: 86-87
- Q: Ok. Et entre les enfants, est-ce qu'il y a des différences entre des garçons et des filles ?
R: Non. Il n'y a pas des différences entre garçons et filles. C'est vrai que dans les villages, ce sont les filles elles-mêmes qui à un certain niveau ils commencent il n'y a pas de différence au niveau de parents. Mais peut-être a un certain âge, elle-même elles ne sont plus intéressée à l'école
- Q: Are there any other banking opportunities?
A: In the villages?
Q: Yes
A: Not much, but there are opportunities, because in the villages you have for example the CVECA that are located in the villages...
Q: What is a CVECA?
A: CVECA – Self-organized village savings and credit bank – Well they are really like village banks since they have offices, so buildings, deposit safes, employees like formal banks. So this exists, but this is only for...even if you say its from the village, it is not on the level of the average villager. Because over there as well, the conditions of access are not always on the level of everyone.
[...]
Q: And in order to get a credit at a CVECA it is easier or more difficult?
A: It is always a bit more difficult in the CVECA compared to the VSLA. It is as I said, so the conditions, all the conditions of access are not at the capacities of everyone. Already, maybe you need to have a big saving capital in order to get a credit. And now the interest rates they pay are not always at the advantage of the one who takes a credit over there.
- Q: Okay, and between the children; are there any differences between boys and girls?
A: No, there is no difference between boys and girls. It is true that in the villages, the girls themselves, at a certain level, they start to – there is no difference on the parental level – the girls themselves in a certain age they are not any more interested in school.

- 10: 88-89 R: [...]. C'est vrai qu'il y a beaucoup, comme nous avons quatre saisons, et ca change un peu avec le changement climatique. Parfois c'est la saison sèche, qui est plus longue ou alors elle est plus rude. Parce que lui il se plaignait en disant – ils ont leur source – ils n'ont plus l'eau à boire maintenant au village. Bon, c'est une source qui avant, quand les saisons étaient respectées, ne tarissait pas. Mais curieusement cette année il n'y a pas l'eau dans cette source là et ils sont obligé d'aller au village voisin ou acheter de l'eau et ce difficile.
- A: [...] It is true that we had four seasons here and this changes with the climate change. Sometimes it is the dry season that is longer or it is more intense. He [a local authority] complaint in saying - they have their source – they don't have drinking water anymore in the village. Well a good source did not dry out when the seasons were respected. But strangely, this year there was no water in that source and they are obliged to go the neighbor village or to buy water and this is complicated.
- 10: 102-112 Q: Et ca a marché bien ?
- R: Oui, ca a marché bien. Bon on a arrêté parce que ce n'était pas facile. Avec les GVEC on s'est entendu avec. C'est-à-dire on a pris les lampes chez Total, qui était le fournisseur. On a les livrés et on a pris l'argent après les partages. Et comme ca avec le fournisseur il fallait attendre pratiquement un an pour avoir leur argent. Donc ce n'était pas facile à gérer.[...] Mais aujourd'hui on a des GVEC qui demandent encore si on va recommencer la vente des lampes.
- Q: And did it worked out well?
- A: Yes, it did work well. Well, we had to stop, because it wasn't easy. With Total we agreed on, so to speak we took the lamps of Total, the supplier. We delivered them and we took the money on the day of the pay-out. In this manner the supplier had to wait practically for a year. So it wasn't easy to manage. [...] But today we have VSLAs that still ask if we will restart the sale of the lamps.
- 10: 121-126 Q: L'impact de GVEC. Est-ce qu'il y en a un, et si oui comment ?
- R: Bon, quand tu parles de richesse économique, je ne sais pas... [...] Oui, je dirais que, l'impact est plutôt très positif de ce côté-là. [...] r exemple pour tous qu'ils font l'agriculture, quand on voit un peu les crédits qu'ils prennent pendant l'année, ceux qui font l'agriculture disent : A la période où... les hommes, ils font le cacao les grands champs de cacao, donc un moment ils n'ont pas d'argent pour l'entretien de champ, ils empruntent de l'argent pour acheter les fongicides [...]. Ca fait que, au moment des récoltes ils ont des grandes récoltes parce que tout le cacao est en bonne état. Et ils ont beaucoup d'argent pour réaliser après leurs projets
- Q: The impact of the VSLA. Is there one and if yes, how does it operate?
- A: Well, when you speak of economic wealth, I don't know [...] Yes, I would say that this impact is very positive at this point [...] For example for everyone who makes agriculture, when you look a bit on the credits they take during the year. The men have huge cacao plantations, so once they don't have enough money to maintain the field, they borrow at the VSLA and they buy fungicide [...]. This causes that, at the moment of the harvest, they have big yields since the cacao is in a good condition. And so they have a lot of money for the realization of their projects."

- 10: 126-128 R: C'est pareil pour les femmes, aujourd'hui les femmes aussi font des grands champs de maïs, de manioc. Elles empruntent de l'argent dans la GVEC, elles ne travaillent plus seule. C'est-à-dire elles prennent de l'argent de GVEC et elles donnent à d'autres personnes qui viennent travailler pour elles. M : Elles embauchent ? P : Voilà, elles embauchent elles peuvent embaucher des personnes. Ces personnes travaillent pour elles, ça fait qu'elles font des grands champs et à la fin elles ont beaucoup plus de récolte.
- A: It is the same thing for the women. Today also the women maintain large fields of corn or of manioc. They borrow money of the VLSA, they don't work alone anymore. So to speak they take money of the VSLA and they give it other persons who come and work for them.
Q: So they employ?
A: There you go, they employ. They are able to employ persons. Those persons work for them; this causes that they have large fields and in the end they have a lot of harvest.
- 10: 131-132 R: ce vrai qu'on encourage de ne pas prendre de l'argent de GVEC seulement pour manger, mais ils le font parfois – Si à la maison ils n'ont rien à manger, ils peuvent aller dans le GVEC , ils prennent un crédit, et il va à la maison faire à manger, et voilà...
- A: It is true that we encourage not to take money from the VSLA only for eating, but they do it sometimes: If they don't have food at home, they can go to the VSLA, they take a credit and they go home and prepare food
- 10: 137-138 Q:le prochain mot-clé, c'est la santé. Est-ce que la GVEC y a un impact et si oui comment ça ?
R: Ah, oui, beaucoup. Beaucoup parce que même si tu vas dans le GVEC aujourd'hui en demandant, eux-mêmes ils ont fixé dans leur règlement intérieur, et pratiquement presque tous les règlements intérieurs que j'ai vu, la première priorité des prêts pour avoir un prêts dans le GVEC c'est la santé. Ça veut dire que quand on veut de...s'il y a beaucoup de demandes de prêts et quand n'a pas beaucoup d'argent on donne d'abord à celui qui a un problème de santé. [...] Donc aujourd'hui il y a beaucoup qui disent j'étais malade, [...] mais grâce au GVEC j'ai pu me fait opéré, ou même je suis allé dans un grand hôpital à Yaoundé, parce qu'on m'a donné la solidarité d'abord, j'ai pris un crédit et j'ai ajouté à tout ça l'argent à la fin du partage pour me soigner
- Q: The next key-word is 'health'. Has the VSLA an impact on it and, if yes, what kind of impact?
A: Ah, yes, plenty! Plenty because even if you go to a group today and you ask, themselves they have fixed it in their constitution, and practically all the constitutions I've seen, the first priority to obtain a credit in the VSLA is health. This means that, when there are a lot of credits and when there is not enough money in the fund, they give first of all the one who has a health problem. [...] So today there are plenty of people who say, I was ill [...] but thanks to the VSLA I could get operated, or even I could go to a big hospital in Yaoundé. Because I received the solidarity at first, I took a credit; and I add to all of this the money I receive in the end in order to care for myself

- 10: 149-150 Q: Et au moins pendant une réunion il n’y a pas une différence?
R: Non, pendant la réunion, au contraire, pendant la réunion, comme il y a peu d’hommes et dans la constitution du bureau du GVEC on a demandé que les postes le plus importants sont attribué aux femmes. Par exemple la présidence, c’est qui est obligatoire automatiquement féminine [...]. Ca fait que les personnes les plus importantes du groupe sont des femmes et ce sont tels qui parlent d’abord en premier ou alors à la fin quand tout le monde a parlé ce sont les femmes qui prennent les derniers décisions. Donc les GVECs c’est la femme qui est plutôt, qui est plus importante que l’homme.
- A: And at least during the meeting, there are no differences?
Q: No, during the meeting, to the contrary, since there are only few men and the board of the VSLA, they demand that the most important positions are attributed to women. For example the president she has to be automatically female. [...] This causes that the most important persons are women and it’s up to them to speak first or in the end, when everyone spoke, who are taking the final decision. So in the VSLA it is rather the woman who is more important than the man.
- 10: 158-158 R: Bon au début ils négligent, c’est-à-dire les gens viennent avec une part, deux parts, mais aujourd’hui ça devient comme une concurrence entre les membres. Tout le monde veut absolument épargner cinq parts par réunion. Ca fait que tout le monde est obligé de doubler les efforts dans le travail ou de trouver un travail pour pouvoir épargner au même niveau que tout le monde.
- A: Well at the beginning they neglect, so to say they come with one part, two parts, but today it becomes like a concurrence between the members. Everyone wants absolutely to save five parts per meeting. This causes that everyone is obliged to double the efforts of work or to find a work in order to save at the same level as everyone.
- 10: 165-168 Q: Et, vraiment les plus pauvres, est-ce que tu as déjà vécu qu’il y a des personnes qui n’avaient pas la possibilité d’aller au GVEC ?
R: Il y en a. Ca je ne dirais même pas parce que ils sont plus pauvres, ça c’est juste une question de mentalité. Il y a des gens comme ça, ils ne veulent vraiment rien faire, il s’en fou de tous, il reste, il se complaigne un peu dans son pauvreté, dans sa vie. Pour lui c’est comme si il se sent heureux là et il reste là. Il ne veut pas changer. Ca il y a des personnes comme ça. Donc pour qui vraiment à ce niveau-là, le GVEC, quoi qu’on fasse on ne pourra jamais l’aider. Il va rester comme il est.
- Q: And really, the poorest, have you already experienced that there were persons that didn’t have the possibility to join the VSLA?
A: Yes there are, but I wouldn’t say that it happened because they are the poorest; this is just a question of mentality. There are people like that, they really don’t want to do something, they don’t care about anything, they stay, they indulge a bit in his/her poverty, in his/her life. For him, it is like he feels happy there and he stays there. He doesn’t want to change. There are people like this. So at this level, the VSLA, whatever you do, you can’t help him/her. He will stay as he is.

- 10: 183-184 R: Les différences ? Mh, mon expérience est que les groupes à 100% femmes, sont des groupes qui fonctionnent plutôt très bien. C'est-à-dire que, là le règlement intérieur est vraiment respecté, la méthodologie est respectée. Par contre dans les groupes mixtes, les hommes ont toujours tendance un moment à imposer leur point de vue. Ils oublient que le projet est d'abord pour les femmes. Justement pour amener la femme à être indépendante d'un homme. Si ce soit financièrement ou moralement
- A: The differences? Mh, my experience is that those groups of 100% women, are the groups that function rather very good. So to speak, the constitution is really respected, the methodology is respected. On the other side, within the mixed groups, the men always tend to impose their viewpoint. They forget that the project is for the women first. Just to help the woman to be independent from the man. No matter if financially or morally."
- 10: 185-190 Q: Ok. Et normalement pendant ta longue expérience, le prix de tampon, d'un part commence à quel montant ?
- R: Bon, en 2010 on a commencé avec des groupes de 200 FCFA, mais aujourd'hui on n'a plus des groupes à 200. La majorité des groupes qui a commencé avec le tampon à 500 sont aujourd'hui à 1.000 FCFA. Et ceux qui étaient à 200 sont aujourd'hui passés à 300, 500. Donc ça évolue.
- Q: Est-ce qu'il y avait des groupes ou le montant s'est diminué ?
- R : Non, il n'a pas eu des groupes comme ça, sauf qu'à 2010, le premier groupe qu'on a créé, je ne sais pas comme on a voulu testé [...] dans la ville. Ce groupe-là elles ont mis d'abord mit le prix de tampon à 2.000 FCFA. Donc elles ont pensé, comme elles sont en ville, elles font des choses, mais après elles ont compris que ce n'était pas la meilleure façon. Elles sont rentrées à 500 FCFA à la deuxième année. Et de 500 FCFA à la troisième année, elles sont passées à 1.000 FCFA et juste ici elles sont à 1.000 FCFA et là vraiment toutes les femmes épargnent 5.000 FCFA par réunion, donc 5 tampons à chaque réunion.
- Q: And normally, during your long experience, the price of a stamp, of a share starts at which amount?
- A: Well, in 2010 we began with groups of 200 FCFA, but today there is no group left with 200. The majority of the groups that have started with a stamp-price of 500 FCFA are today at 1.000 FCFA. And those that started at 200, they went already up to 300, 500, so: It evolves.
- Q: And was there a group with a decreasing amount?
- A: No, there was no group like that. Except in 2010, the first group we have created. I don't know how, they wanted to test it in the city. [...] This group originally set the price of a stamp at a level 2.000 FCFA. They thought, since they are in the city they have activities, but afterwards they un-derstood that this was not the best way. They went back to 500 FCFA in the second year. And from 500 FCFA they went on to 1.000 FCFA in the third year. And up to today they are still at 1.000 FCFA, and really each woman saves 5.000 FCFA per meeting, so five stamps at each meeting.

- 10: 199-202 Q: Et les plus importantes sources des conflits ?
R: Mh, c'est la gestion des crédits (rit). C'est généralement les crédits, [...] les crédits ça importe aussi des problèmes parce que si on dit c'est remboursable pour trois mois, et que au bout de trois mois, qu'il n'a pas remboursé, les autres commencent à se faire des soucis, est-ce qu'il va vraiment rembourser ou pas, ou alors si on arrive au partage et il n'a pas remboursé, il faut annuler ces parts, ou il faut qu'on aussi lui bouscule un peu pour rembourser. M : Et ça arrive souvent ? P : Quelques fois mais pas toujours. Mais toujours on arrive quand même à recouvrir l'argent des crédits.
- 10: 223-223 R: Par exemple celui qui est malade si on lui donne 5.000 FCFA, ça ne va pas le soigner entièrement, mais au moins il peut acheter un comprimé ou deux. Et il sait que ce sont mes frères de GVEC qui m'ont acheté ce comprimé. Et pour lui, pour son appui c'est déjà important. Il sent qu'il n'est pas seul.
- Q: And the most important source of conflicts?
A: Mh, this is the credit management [laughing]. It is generally the credits [...]. The credits bring problems because they are subject to reimbursement within three months. And after the three months, when a credit is not reimbursed, the other begin to worry, will he actually reimburse or not, so they come to the pay-out, when he didn't pay it back, they need to strike off his shares or they need to urge him a bit to reimburse.
Q: Does this happen often?
A: Sometimes, but not always. But nevertheless, you always manage to get all the money of the credits.
- A: For example, the one who is ill, you give him 5.000 FCFA. This won't cure him entirely, but at least he can buy a pill or two. And he knows that it has been my brothers from the VSLA who bought me that pill. And for him, for his support, this is already important. He feels that he isn't alone."

Annex VI – Interview Transcripts

Due to ecologic reasons, the full transcripts of the expert interviews are not attached to the printed version of this thesis.

Annex VII – SDG 17 in full length

(see UNGA 2015, Goal 17)

Goal 17. Strengthen the means of implementation and revitalize the global partnership for sustainable development

Finance

17.1 Strengthen domestic resource mobilization, including through international support to developing countries, to improve domestic capacity for tax and other revenue collection

17.2 Developed countries to implement fully their official development assistance commitments, including the commitment by many developed countries to achieve the target of 0.7 per cent of ODA/GNI to developing countries and 0.15 to 0.20 per cent of ODA/GNI to least developed countries; ODA providers are encouraged to consider setting a target to provide at least 0.20 per cent of ODA/GNI to least developed countries

17.3 Mobilize additional financial resources for developing countries from multiple sources

17.4 Assist developing countries in attaining long-term debt sustainability through coordinated policies aimed at fostering debt financing, debt relief and debt restructuring, as appropriate, and address the external debt of highly indebted poor countries to reduce debt distress

17.5 Adopt and implement investment promotion regimes for least developed countries

Technology

17.6 Enhance North-South, South-South and triangular regional and international cooperation on and access to science, technology and innovation and enhance knowledge sharing on mutually agreed terms, including through improved coordination among existing mechanisms, in particular at the United Nations level, and through a global technology facilitation mechanism

17.7 Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed

17.8 Fully operationalize the technology bank and science, technology and innovation capacity-building mechanism for least developed countries by 2017 and enhance the use of enabling technology, in particular information and communications technology

Capacity-building

17.9 Enhance international support for implementing effective and targeted capacity-building in developing countries to support national plans to implement all the sustainable development goals, including through North-South, South-South and triangular cooperation

Trade

17.10 Promote a universal, rules-based, open, non-discriminatory and equitable multilateral trading system under the World Trade Organization, including through the conclusion of negotiations under its Doha Development Agenda

17.11 Significantly increase the exports of developing countries, in particular with a view to doubling the least developed countries' share of global exports by 2020

17.12 Realize timely implementation of duty-free and quota-free market access on a lasting basis for all least developed countries, consistent with World Trade Organization decisions, including by ensuring that preferential rules of origin applicable to imports from least developed countries are transparent and simple, and contribute to facilitating market access

Systemic issues

Policy and institutional coherence

17.13 Enhance global macroeconomic stability, including through policy coordination and policy coherence

17.14 Enhance policy coherence for sustainable development

17.15 Respect each country's policy space and leadership to establish and implement policies for poverty eradication and sustainable development

Multi-stakeholder partnerships

17.16 Enhance the global partnership for sustainable development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the sustainable development goals in all countries, in particular developing countries

17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships

Data, monitoring and accountability

17.18 By 2020, enhance capacity-building support to developing countries, including for least developed countries and small island developing States, to increase significantly the availability of high-quality, timely and reliable data disaggregated by income, gender, age, race, ethnicity, migratory status, disability, geographic location and other characteristics relevant in national contexts

17.19 By 2030, build on existing initiatives to develop measurements of progress on sustainable development that complement gross domestic product, and support statistical capacity-building in developing countries

Annex VIII - Statutory Declaration

I declare that I have developed and written the enclosed Master Thesis completely by myself, and have or used sources or means without declaration in the text. Any thoughts from others or literal quotations are clearly marked. The Master Thesis was not used in the same or in a similar version to achieve an academic grading or is being published elsewhere.

Lüneburg, 21.09.2016
