

# Savings Groups and Consumer Protection: How Savings Groups Responded to Insecurity and Theft in Madagascar



## CASE STUDY

Savings Groups and Consumer Protection: How Savings Groups Responded to Insecurity and Theft in Madagascar

**This case study was developed by the SEEP Network in partnership with FSD Africa and Catholic Relief Services.**

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### Acknowledgements

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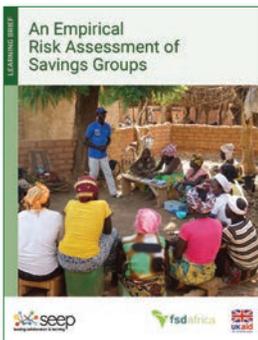
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1 Introduction

For millions of financially excluded individuals worldwide, Savings Groups offer the opportunity to save and borrow small amounts of cash in a convenient, accessible and generally safe manner. The standard methodologies promoted by development organizations reduce threats to the security of members and group assets through the self-selection of known and trusted members, the use of a cash box with multiple locks, transparent cash counting, and the active use of the loan fund.



Nevertheless, a [recent risk assessment of Savings Groups](#) in Burkina Faso, Madagascar, Rwanda and Tanzania (Wheaton 2018) estimates that, in the first four years of operations, six percent of groups experience at least one theft.



Percentage of Savings Groups that experience at least one theft in the first four years

## What is at risk

By design, Savings Groups accumulate funds, a portion of which may remain unused for periods of time during which it must be protected from theft and other forms of unauthorized use. Over the course of an annual cycle, a group may have fluctuating amounts of cash on a weekly or monthly basis, and often has substantial cash holdings in the weeks leading up to its end-of-cycle share-out, as loans are repaid and other group assets are liquidated.

The risk assessment uncovered a heightened rate and severity of theft in Madagascar – six percent of sampled groups have experienced at least one theft, with an average amount of \$662 lost per theft, equivalent to nearly 70 percent of a group's previous share-out (Wheaton 2018).

The impacts of theft include group decapitalization, reduced rates of return, group dissolution, loss of member savings, reduced member confidence and physical violence – all of which can devastate affected groups and generate great concern among other groups as reports of theft spread. As Savings Groups mature and proliferate in a community – and become more visible – the risk of theft is heightened, particularly in areas with low levels of security.



Average amount  
of loss per theft

## The Malagasy context

Madagascar faces a deteriorating security situation. Since a coup d'état in 2009, political instability has been accompanied by a decline in security – especially in rural and remote areas, where the *gendarmes* (police forces overseeing rural areas) struggle to maintain order. Exacerbating the situation, the justice system lacks sufficient resources to effectively prosecute local petty and violent crimes. The failure of the *gendarmes* and judiciary to ensure the general security of rural areas produces a sense of impunity for criminals (Jütersonke and Kartas 2010, Pellerin 2017). As a result, armed groups of *malaso* (bandits) operate widely, targeting mainly cattle but also homes and shops.

## Research overview

Against this backdrop, in 2019 Catholic Relief Services returned to the study sites of the risk assessment in eastern Madagascar (Atsinanana region), as well as two additional sites in the southwest (Atsimo-Andrefana region) and north (Sofia region). The purpose of this field research was to examine the impact of theft and insecurity on Savings Groups in Madagascar, and to identify how groups, communities, trainers and law enforcement officials have responded.

In each village, interviews were conducted with groups that had experienced theft or attacks, as well as nearby groups that had not been directly affected. In total, 23 groups were interviewed, represented most often by their management committees. To add perspective to the information gathered from group interviews, additional interviews were conducted with 21 trainers, 10 staff from implementing partner organizations, seven community members and two law enforcement officials.

## 2 Insecurity and its effects on Savings Groups in Madagascar

The groups surveyed report that funds had been stolen both from cash boxes – taken or broken into – and from other places where loose cash is held by the treasurer or another member on behalf of the group. While some thefts directly targeted group assets, in other cases group funds were simply discovered by thieves during robberies of the treasurer's home or business.

### Who is responsible?

A variety of actors are responsible for identified instances of theft among Savings Groups in Madagascar:

- Savings Group members themselves:** In many cases, the group treasurer is responsible for embezzling funds, and may act alone or conspire with other members. In one case, a group's treasurer staged a fake invasion and burglary of their own home in order to steal a cash box. Loose cash storage exacerbates the risk of internal theft, as it can tempt members responsible for storing it to misuse or steal group funds.
- Community residents:** Both relatives of group members and non-relative residents have committed cash box theft. In one case, a relative of two group members stole the cash box from the treasurer's home in broad daylight. In another case, one month before share-out, a local youth stole the group's cash box. Thefts committed by members and residents tend to be quieter and more discreet than those committed by outsiders.
- Outsiders:** Violent attacks have been committed by external parties, sometimes armed, causing multiple reported injuries and the death of one Savings Group member. In one case, an individual from another village stole a cash box. In another incident, a resident in the Savings Group's community paid four outsiders to steal its cash box from the treasurer's house. These criminals were armed and fired shots to scare people off when entering the house. The group's treasurer was hit and died from their wounds.

### Identified instances of Savings Group theft



42%

SAVINGS GROUP  
MEMBERS

10%

COMMUNITY  
RESIDENTS

48%

OUTSIDERS

Among the identified cases of theft in the study, 48 percent were attributed to outsiders, 42 percent to group members, and 10 percent to other community residents. However, respondents believe that many thefts committed by community residents and outsiders were set up or tipped off by group members themselves.

### The impact of theft on Savings Groups and the wider community

The consequences of attacks that target Savings Groups or inadvertently harm members reverberate beyond the events themselves. One of the most detrimental outcomes is the fear and distrust these events sow among the targeted and nearby Savings Groups, and their broader communities.

In Madagascar's eastern region, a series of violent attacks occurred in close succession in late 2018. Unidentified bandits attacked small-scale gold miners. Then, a shopkeeper was attacked at home and killed. In the same village, bandits attacked a Savings Group treasurer's home, resulting in a death and the theft of the group's funds. The following month, an attack on a shopkeeper, who also happened to be a Savings Group treasurer, was stopped before the criminals could steal anything – but resulted in multiple injuries to the shopkeeper and other group members who had come to help him. All four violent attacks occurred along the main road to the capital and rapidly led to widely circulated rumors that Savings Groups were being deliberately targeted and that more attacks were imminent.



The fear that spread caused Savings Group members to become suspicious of each other and of project staff and trainers. Rumors spread linking other events and individuals to the attacks. Someone had visited a village the week before an attack, presenting themselves as a project staff member in order to collect information on group balances and storage locations. The affected groups later reported that the visitor had not shown any identification, giving rise to the suspicion of a reconnaissance mission. In another case, a community-based trainer (referred to as a *Private Service Provider*, or PSP) organized a promotional event prior to one of the attacks, which involved testimonials from members of the groups they had formed. This later led some to speculate it was how bandits had identified and targeted members. Other groups suspected that the information collected by trainers on monitoring forms was being used to track and target them.

Anonymous letters were also sent to several villages stating that thieves were coming to “break everything”, targeting shops and Savings Groups. Project staff believe these letters might have been sent by moneylenders – whose businesses are threatened by the lending component of Savings Groups – to take advantage of the circulating rumors and disrupt Savings Groups.

Exacerbating the matter, an agronomist working with a Savings Group project in another community had been falsely accused and jailed for participating in the theft of a group cashbox. In response, the organization pulled all field staff as a precautionary measure, leaving distrustful groups and their PSPs to fend for themselves in a climate of fear and misinformation.

This succession of events demonstrates the vulnerability of Savings Groups to both theft and the resulting fear that can derail group operations. The consequences of these rumors for local Savings Groups cannot be overstated: the fallout has threatened existing group initiatives and the future of Savings Groups in the area. Fearful treasurers wanted to relinquish the cashboxes in their care, and panicked Savings Groups wanted to share out on the spot. One PSP interviewed cited a hesitance to support group share-outs in case the meetings were targeted by bandits, fearing that group members may accuse her of facilitating the theft. Indeed, some groups lost trust in their PSP, believing they may share group information with bandits.

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## Responses to theft

Some assaults and cashbox thefts go unreported to local authorities. For those that are reported, there are various avenues to seek justice depending on the situation and availability of resources.

### Informal settlements

Project staff indicate that stolen funds are more likely to be recovered through a community-mediated resolution, such as a promissory note, than when a case goes to court. Formal settlements may involve fines, making full repayment by culprits less likely, and processes can become entangled in corruption within the legal system. Informal settlements reached between the group and the culprit are most common when the thief is known to the group, particularly when a group or community member is responsible. Responsibility for restitution may extend to the culprit's family.

### Local law enforcement

When available, gendarmes have been brought in to track down and bring thieves to justice. This was reported to have occurred in two instances, one of which employed a local civilian patrol to apprehend a culprit, who was identified due to excessive and unusual purchases.

### Community policing

In the southwest and in the north, lack of confidence in the ability of law enforcement and the courts to maintain order and pursue criminals has led to the emergence of *Dinas* – collective conventions that stipulate customs and rights within a specific area and establish village-selected committees charged with enforcing them. In practice, *Dinas* serve a community-based policing and justice function, including resolving disputes within and between villages (Ratsimbazafy et al. 2018). In several instances, *Dinas* have successfully apprehended those responsible for theft from Savings Groups and arranged compensation, which can range from the simple restitution of stolen funds to the payment of penalties determined by the circumstances of the theft. Often, *Dina* committees will levy additional fees to cover their own costs. Given the sometimes punitive settlement amounts, some groups are reluctant to refer cases of theft to a *Dina*.

## 3 Measures taken by Savings Groups to mitigate risk

Over 90 percent of affected groups (those surveyed, and others in the portfolios of the PSPs surveyed) have continued to operate, proving how much members value the services of the group. A variety of responses to the threat of theft have been adopted by groups, through their own initiative or with the support of their PSP.



**Percentage of affected groups that continue to operate**

### Reducing meeting visibility

The groups surveyed do not consider regular Savings Group meetings to be at risk, compared to the share-out or meetings at the end of an operating cycle when all accumulated cash is on hand. Nonetheless, several groups have adopted precautions to keep their meetings more discreet. Reducing the visibility of meetings prevents thieves from acquiring the knowledge they would need to plan assaults. Adopted strategies include:

- Regularly rotating meeting venues
- Avoiding the movement of large numbers of members to and from the meeting venue
- Not wearing group t-shirts on meeting days
- Modifying meeting venues to increase privacy, in one case with new fencing and another with a new structure
- Holding meetings indoors with closed windows, and keeping shoes inside the house, so that passersby do not notice that a meeting is taking place
- Speaking in low voices and prohibiting the ritual clapping during the meeting
- Forbidding any non-members from attending meetings, including children above five years old as well as any stand-ins, including relatives

## Cashbox protection

Some groups continue to use the locked cashbox as recommended in the CRS methodology, but employ a variety of approaches to protect it from theft, including:

- Holding meetings at the venue where the cashbox is kept, eliminating its movement
- Camouflaging the box during transport in a bag or cloth
- Rotating the cashbox between members, either taken by a different member after each meeting, or secretly delivered to and retrieved from a selected member by the treasurer
- Electing a different treasurer for the last few months of the cycle, in case the first treasurer's identity has become too well-known in the community
- Having smaller cashboxes manufactured (roughly half the size of a regular cashbox), making them easier to hide in a home
- Transporting loose funds discreetly to and from a meeting from a locked cashbox that remains in the treasurer's house

Most Savings Groups studied were employing at least one of the above cashbox security strategies. A growing number of members demonstrated a realization that multiple factors must be considered for the selection of the treasurer and the security of the cashbox, such as the perceived prosperity of the household (which could lead to targeting by thieves) and the number of residents and visitors (which could result in leaked information).

## Cashbox elimination

In contrast, some groups have eliminated the cashbox altogether. Alternatives include:

- Having the treasurer keep the group funds at home
- Dividing the funds between several members to keep at home (with or without written acknowledgement and group-wide transparency)
- Encouraging or forcing members to take loans in order to reduce liquidity between meetings
- Postponing loan repayment until the share-out date, to avoid the need to store large amounts of cash

Keeping loose cash with one or more members makes it less visible to outsiders, but the approach simultaneously exposes the group to a greater risk of theft or misuse from members and reduces transparency, which increases the potential for internal conflict.

## Increased confidentiality

Many Savings Groups have adopted strict confidentiality rules to prevent the leaking of sensitive information, particularly about group loan and social fund balances, the identity of the group treasurer, and the details of the share-out meeting. These rules have been enshrined in group constitutions, subject to fines for violations. Specifically, in the eastern region, members are strictly discouraged from discussing group matters with their spouses, who may not even know when a cashbox is being stored in their home.



While the practices outlined above may help protect groups from the risk of theft, they also threaten group operations by reducing transparency and inter-member communication. In some groups, the management committee now withholds information from the general assembly, including who is keeping the cashbox for the week or which members have been entrusted with loose cash and how much. Such measures ultimately make it more difficult to detect embezzlement by fellow members.

### Bank and mobile money accounts

Increasingly, groups have opened accounts at formal financial institutions – including microfinance institutions (MFIs), savings and credit cooperatives (SACCOs), banks, and the postal bank – to store excess liquidity. Accounts are registered either in the name of the group or in the name of one member, depending on ability to meet the requirements of the financial institution.

Some groups have used a member's mobile money account. While this reduces the likelihood of cash being stolen, groups found that there were two significant disadvantages. Firstly, it required keeping the member's SIM card in the cash box, preventing that member from using the SIM card in between meetings. And secondly, mobile money transactions incur high fees, in particular at share-out.

Other drawbacks also detract from the security advantages of storing cash in a digital or institutional account. Firstly, problems can arise with cash security in transit. In one case, a Savings Group president entrusted to deposit group funds into his personal account, disappeared with the money. To mitigate against the theft of group funds by members, many groups send several members to complete a transaction which, in turn, incurs higher costs in terms of time and travel expenses. Another challenge is that some financial institutions require advance notice for large withdrawals (necessary for share-outs), information that, if leaked, can raise the possibility of groups being targeted by thieves. Finally, for members responsible for depositing or withdrawing funds, particularly for share-out, the journey presents the risk of theft along the way. Members report hiding money in their bags and changing clothes before travelling with cash so as not to be recognized by those who saw them travel to the bank.

Despite these challenges, groups express interest in using bank accounts or mobile money to store group funds. However, the distance and transportation costs required to reach branches or mobile money agents is another significant barrier for some groups. Some have managed to overcome these barriers, one by holding meetings 100 meters from a bank branch, another by sending members 30 kilometers along the main road to a mobile-money cashpoint. But not all Savings Groups can realistically access formal financial services, which can involve prohibitive monetary and non-monetary costs – in some areas, the nearest cash point is an arduous three-hour walk.

### Deterring potential thieves through community policing

In areas where they are active, *Dinas* present a credible threat of punishment to would-be criminals, leading to a general improvement in security conditions, which benefits Savings Groups. In northern Madagascar, the *Dina Malain-Kalatra* (“the Dina that hates theft”) and the *Dina besahoba* (“the great spear”) were formed in 2016 to curb theft, particularly of cattle. Savings Group members report that their communities are calmer because of the *Dinas*' work, and one group is reassured by the significant overlap of its membership with the local *Dina*. In the southwest, Savings Group members similarly indicate that preventive patrolling by their local *Dina* has effectively reduced crime and enhanced security in their villages.

Respondents cite opportunities for more direct engagement with *Dinas* to specifically protect Savings Groups. One PSP (a former village chief) has recommended night-time patrols near member homes in the weeks preceding share-out (without revealing the exact location of the group funds). In another PSP's zone, eight out of 15 groups had hired members of the local *Dina* to provide security for their share-out meeting.

There have, however, been instances of abuse by *Dinas*, indicating they are not always ideal security partners for Savings Groups. The *Dina besahoba*, which does not enjoy official recognition from the regional government, has applied corporal punishment to culprits and been cited for human rights abuses (Commission Nationale Indépendante des Droits de l'Homme, 2018). Even in the southwest, where the *Dina* convention covers the entire Atsimo-Andrefana region and has been recognized by the courts, local committees have occasionally overstepped their mandates and imposed penalties beyond prescribed amounts.

## Precipitated share-outs

The panic induced by the series of violent attacks in Madagascar's eastern region led to a spate of precipitated share-outs among groups fearing they could be the next target. Three of the 10 groups interviewed had abruptly decided to end their cycle and complete a share-out earlier than planned, while four of the six PSPs interviewed in this region indicate that one or more of their groups had taken this approach. Overall, 24 percent of groups supported by these six PSPs held precipitated share-outs.

One group received a phone call warning them of the possibility of an imminent attack and performed an emergency share-out the same evening. While the response is understandable, the unplanned cessation of operations and a premature share-out can be complicated to manage and lead to other problems.

The phenomenon was not observed in the other regions, apart from one isolated instance (the group whose treasurer staged an attack), making it context-specific but nonetheless highly disruptive.

### Challenges of precipitated share-outs

The primary challenge of an unanticipated share-out on short notice is dealing with outstanding loans. Members can owe more in loans than they hold in savings and therefore may be unable to quickly and safely source funds to repay outstanding balances. Adjusting member payouts for outstanding loans complicates calculations, and writing off unpaid loan balances results in losses for the group and potentially negative returns for members.

Groups that have conducted a precipitated share-out have typically deducted outstanding loan balances from the borrower's savings prior to share-out. In instances where

savings were insufficient, some groups shared out the available cash proportionally to each member's savings, following the recommended calculation. However, any funds subsequently recovered were shared equally during a second share-out round, which is a deviation from normal procedure.

In the face of these challenges, some groups enlisted the support of their PSP, as they would for normal end-of-cycle share-outs. Not all PSPs, however, were receptive to these plans: one PSP fearing attack refused to participate, while others could not fulfill the high volume of simultaneous requests for support. On the other hand, some Savings Groups suspected that their PSP might leak information about the share-out to bandits and chose to share out on their own.

### Consequences for Savings Groups of precipitated share-outs

While groups surveyed are generally satisfied with how precipitated share-outs were conducted, members express regret at not being able to finish their cycle and having their savings plans disrupted. For borrowers tasked with repaying loans earlier than planned, with very short notice, the precipitated share-outs created an additional burden.

When rushed and widespread, such share-outs can lead to the long-term collapse of Savings Groups, as well as other project activities in the affected area. Incorrect share-out calculations can result in frustration and distrust among group members, and the closure of multiple groups can deter the formation of new groups. A PSP in Eastern Madagascar reported that 18 of his 22 groups had shared out on short notice due to fear of theft. At the time of this research (three months later), 16 of the 18 had not started a subsequent cycle. The PSP voiced concern that it could take years to rebuild trust in Savings Groups in his area.



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#### 4 Conclusions: preparing Savings Groups to respond to increased insecurity

This case study examines how Savings Groups have responded to a deteriorating security situation in Madagascar. Some of the measures implemented aim to prevent or lessen the impact of theft, while others saw Savings Groups cease operations with a precipitated share-out.

Ultimately, Savings Groups must decide what level and types of risk are acceptable to them, and the best approaches to mitigate those risks. Yet they face a number of challenges in making informed choices. In particular, a climate of fear can lead to misinformation, mistrust and rushed reactions that do not consider the feasibility, cost or consequences of a particular decision.

Where possible, facilitating agencies and their agents should make every effort to ensure that groups responding to experiences or fear of theft understand the potential outcomes of any risk mitigation measures under consideration. The examples in this case study illustrate that doing away with a locked cashbox, which can present itself as a target, may expose loose cash to other forms of theft or misuse. Reducing transparency to prevent information leaks increases the potential for fraud and may lead to mistrust. Using a bank account to keep cash safe can result in additional expenses that reduce group profits and expose travelling members to potential attacks. Engaging community policing mechanisms can involve overly harsh punishments. And an unanticipated, precipitated share-out may result in losses to members or the group as a whole, and disincentivize future operations.

Project staff and trainers may in turn face challenges in supporting Savings Groups in situations where rumors cause groups to lose trust in those who have access to their group's information. Suspicion of such information being shared can lead to distrust and put staff safety at risk. Furthermore, without trust between groups and staff, the sustainability of Savings Group programming at large can be eroded.

There are a number of precautionary measures that Savings Group promoters may consider undertaking as a routine approach with all groups. The most important is, undoubtedly, integrating the discussion of risk and mitigation strategies within the standard group training. To the greatest extent possible, risk mitigation strategies should be identified that maintain transparency, without undermining the physical safety of members and group funds. Discussing these approaches early on, before risks arise, can empower groups to make level-headed and effective decisions in the face of any threats that emerge.

Second, guidance in implementing share-outs on short notice can help prepare Savings Groups for worst-case scenarios in which they must disband to protect their members and assets. In response to the events in Madagascar, CRS has designed an approach to sharing out in complex circumstances, including how to deal with member loans that are greater than their savings, and with group investments that are difficult to distribute or liquidate on short notice. Catholic Relief Services believes that preparing Savings Groups and their members to cease group operations responsibly, in the event of deteriorating security situations, may salvage the legitimacy of Savings Groups in affected areas. Planning for precipitated share-outs may also prove valuable in areas prone to recurring natural disasters like cyclones, or other situations subject to instability, such as refugee settlements.

Finally, maintaining clear, consistent communication with groups in situations of insecurity can serve to maintain trust and prevent the spread of misinformation and panic that may lead to rash reactions and skepticism of Savings Group methodologies.

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