

# POWER AFRICA - BURUNDI ROLLING BASELINE REPORT, 2016-2017

## ACRONYMS

- VSLA - Village Savings and Loan Association
- VA - Village agent
- IGA(s) - Income generating activity(ies)
- FSP - Financial service provider
- KCB - Kenyan Commercial Bank
- GLID - Great Lakes Development Initiative (partner organisation)

## EXECUTIVE SUMMARY

POWER Africa, CARE's Promoting Economic Opportunities for Women's Empowerment in Rural Africa Project, is a \$13 million, four-year project, funded by the MasterCard Foundation which aims to increase financial inclusion in Burundi, Côte d'Ivoire, Ethiopia and Rwanda through the Village Savings and Loan Association (VSLA) approach, financial education, and linking mature groups to formal financial institutions, while also creating a platform for sharing lessons learned within and between the four target countries. Three years into the project, in Burundi there are 102,098 VSLA members in 4,432 groups.

This study, using 18 trained enumerators in six groups, carried out 290 1:1 interviews with young women in VSLAs, examining their lives before VSLAs and now. Also, 130 non-VSLA members were interviewed as a control. Additional evidence was gathered from several VSLA and non-VSLA focus groups.

## REPORT FORMAT

This report includes the following information:

1. Background information on the POWER Africa project in Burundi
2. Details on the rolling baseline's sample, methodology, and implementation
3. Findings and analysis of the most recent dataset, comparing treatment and control groups (collected November 2016)
4. Comparisons between years two and three of the project
5. Conclusion and recommendations



Clothilde, Gitanga colline, Ngozi province

## CONTEXT

Burundi's largest industry is agriculture, which accounts for just over 30% of GDP, with subsistence agriculture accounting for 90% of that. The nation's largest source of revenue is coffee, which makes up 93% of Burundi's exports. Other agricultural products include cotton, tea, maize, sorghum, sweet potatoes, bananas, manioc (tapioca), beef, milk, and hides.

Although densely populated, Burundi has suffered from warfare, corruption and poor access to education resulting in substantial emigration as young people seek opportunities elsewhere. Burundi has one of the five lowest per capita GDPs of any nation in the world, and the 2012 DHL Global Connectedness Index rates it as the least globalised of 140 surveyed countries<sup>1</sup>.

This situation was further complicated in May, 2015, when President Nkurunziza announced he would stand for a third term as president. This was deemed unconstitutional by a faction of political actors, causing contentions which escalated to violence. Widely disputed elections in July pronounced Nkurunziza's victory. After an unsuccessful coup attempt, the violence worsened. 250,000 people fled the country, and 240 people killed by government forces or rebels. The majority of the violence was concentrated in the capital, Bujumbura, but the effects were felt nationwide<sup>2</sup>.

<sup>1</sup> Data as of 2012

<sup>2</sup> Data as of May 2015, recorded by the BBC

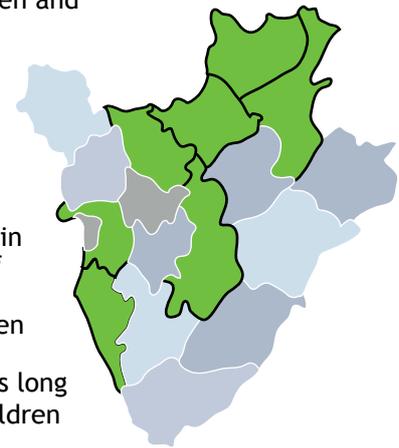
## POWER AFRICA

CARE's Promoting Economic Opportunities for Women's Empowerment in Rural Africa Project (POWER Africa), is a \$13 million, four-year project, funded by the MasterCard Foundation which aims to increase financial inclusion in Burundi, Côte d'Ivoire, Ethiopia and Rwanda through the VSLA approach, financial education, and linking mature groups to formal financial institutions, while also creating a platform for sharing lessons learned within and between the four target countries.

The POWER Africa model is based on VSLA as a means to provide access to valuable financial services and to provide a pathway for formal financial inclusion, and also as a platform to provide trainings around financial education, lifeskills and gender equality. VSLA builds the financial skills and assets of participating households by providing access to a safe, convenient place to save and take on small timely loans. It provides the members with practical financial experience, which they can leverage to successfully engage with formal financial service providers (FSPs). Equipped with financial literacy knowledge and skills to ensure that members understand the way that formal financial markets work, pilots linking VSLA with FSPs have resulted in increased financial access for VSLA participants and high repayment rates for the banks. POWER Africa aims to ensure that women and men are equally included in, and benefit from, each stage of the financial inclusion ladder. Further, by working on issues of gender equality at both the individual and community levels, it has been transformative in building support for adolescent girls and in changing prohibitive social and gender norms to enable and sustain these benefits.

### POWER AFRICA IN BURUNDI

In Burundi, the project aims to enhance the economic autonomy of women and adolescent girls in rural areas. The four-year project running from November 2013 to December 2017 will support 100,000 women, among whom 75% will be adolescent girls, to move from financial exclusion to informal financial inclusion. The project will work with communities in 27 communes (20% coverage), in seven of the 18 provinces (Bujumbura rural, Rumonge, Gitega, Kayanza, Kirundo, Muyinga, and Ngozi).



POWER Africa targets adolescent girls because of their vulnerability within their communities. Youth in Burundi are the most vulnerable members of the population. In a society struggling to overcome poverty, conflict, violence and societal disintegration, a staggering 20% of orphaned children are heads of households and taking care of younger siblings. High rates of sexual exploitation -- particularly of girls -- during and after the country's long conflict, has led to many children born to single mothers, sometimes children themselves.

Further, 66% of Burundi's population is under the age of 25, making young people one of the most important groups to target if Burundi is to have a future of peace, stability and prosperity. Adolescent girls are among the most vulnerable members of their communities, and they face the double burden of being both young and female. Without control over their own time or assets, and subject to sexual victimisation and early pregnancy, girls are often forced into positions of great responsibility for both their own children and siblings. Parents are often unsupportive of their daughters, expecting them to care for their siblings and the home and expelling them from their homes when they become pregnant. With limited means of asset accrual or income generation, no access to financial services, and no training in savings and credit, business development and management, girls are unable to earn enough money to consistently support themselves, their siblings and their children. Limited mobility and control over their money due to entrenched gender inequalities places girls in a position of subordination. This is a serious and all too common situation.

A previous VSLA project, Ishaka, worked with 20,000 young girls in two provinces, most of them in urban areas, to increase financial inclusion. POWER Africa in Burundi is scaling up the Ishaka project and is targeting 75,000 adolescent girls and 25,000 adult women in six provinces.

The adolescent girls aged 14 to 22, in rural areas and both in and out of school, include:

- Adolescents still living with their parents
- Adolescent heads of household
- Adolescents living with husbands, boyfriends or extended family

These teenage girls are generally single, sometimes illiterate, and face significant life challenges. Adolescents living with their parents are considered a vulnerable group because factors such as extreme poverty, lack of economic opportunities, and social tensions are often the cause for early marriage, early pregnancy and gender-based discrimination, exploitation and violence.

The challenges girls face to secure their livelihoods has been exacerbated in 2016 by a moderate drought that has affected the Kirundo and Muyinga provinces. Communities in these areas experienced severe crop failures, forcing families to face hunger and seek out alternative means of income generation. Community members travelled to neighbouring countries, such as Tanzania and Rwanda, seeking employment and food. Insecurity of income and food sources had an impact on the security of VSLA members' savings and revenue, increasing the demand among members for linkage to formal financial service providers. In some areas, VSLA members decided to link themselves to FSPs operating in their communities without CARE facilitation, regardless of the quality of the financial services offered.

Through this study we seek to understand whether or not we are on track to achieve the project objectives. We will determine this through an analytical comparison of the data from the client survey conducted in 2014 (cohort 1), 2015 (cohort 2) and the current cohort.

### **PURPOSE OF THE ROLLING BASELINE**

It is essential to POWER Africa's success that we are able to access and assess the experience of participants in each POWER country. A solid baseline is central to this process, allowing us to understand the situation on the ground in target communities at the start of the project. A rolling baseline, or an adaptation of a rolling baseline, provides insight into the project's impact at a more granular level by returning to communities on an annual basis. In a pure rolling baseline, in addition to visiting each cohort at the same time each year, another, younger cohort is added to the study. This gives an accurate portrayal of the continual change of VSLA membership and facilitates comparison over time.

Due to budgetary reasons, this study is not a pure rolling baseline. We do not attempt to add younger cohorts at each point of contact; instead, the same group members are followed annually, constituting a panel study. This provides insight into the change in livelihood of participants at key points in time.

The third data collection cycle of the rolling baseline in Burundi will enable the application of the robust and workable M&E system to measure the current situation in the lives of target rural young women in Burundi and ensure that project activities are 'fit for purpose'. Analysing data annually also gives an up to date picture of what's happening on the ground for POWER participants in comparison to their non VSLA member peers.



Daphrose, Rumbaga colline, Ngozi province

### **METHODOLOGY**

Data collection for the third annual rolling baseline study took place during the second half of November, 2016, approximately 12 months after the second collection in 2015.

#### **Enumerator training:**

There was a two-day enumerator refresher training prior to data collection and an additional one day session for data entry technicians. As we worked with the same group (or largely the same group) of enumerators as in 2015, this was a review session. Enumerators translated the questionnaire from French to Kirundi and practiced asking/responding to questions. Supervisors were trained to conduct focus groups across the target provinces.

#### **Data collection:**

One-on-one interviews - The quantitative questions were closed questions asked to gain information such as age, marital and family status, and number of children as well as specific information about income generating activities, linkage, and access to and use of both formal and informal loans and credit. The qualitative part of the interviews included open/semi structured questions to enable the maximum flexibility of responses. They aimed to elicit information about attitudes and experiences with regard to communications between young women in their role as wives and daughters in their households, and their savings practices and habits, ideas about financial sustainability, uses of money, etc. The question structure and data entry template enabled the recording of direct quotes.

The survey consisted of:

- 64-question, structured, fixed response quantitative questionnaire
- 6 qualitative questions, with a direct link to POWER Africa indicators

### REVISIONS TO QUESTIONNAIRE

The 2016 study used a modified version of the 2015 questionnaire. Based on data collected through our monitoring system and key learnings from years one through three of implementation, we identified additional questions to include in the questionnaire, as well as questions to remove. In this form, the questionnaire will respond directly to the project in its current form. Sections of the survey were modified, removed, or added to reflect learnings and areas of interest.

Specific areas of modification include:

- Linkage questions around access to formal financial services at group and individual level
- Scholarship questions around school drop out rate and alternative education sources

### SAMPLE SIZE

The study sent enumerator teams to seven of Burundi's 18 provinces, in accordance with POWER Africa's implementation areas. The total sample included 160 non VSLA members as a control group, and 130 VSLA members as the treatment group. This sample of 290 total respondents represents a decrease in the sample size from 2015.

In the 2016 cohort, we elected not to include women in the sample size in order to concentrate on dynamics and trends among youth in education and formal financial inclusion (linkage).

Where possible, the study visited the same group members, however, due to the sociopolitical climate and the consequently high rate of movement, this was often not the case. Instead, data was collected from girls that had been members of VSLAs for a similar amount of time as the initial cohort. The average age of respondents is 20. This fits with the previous cohorts of the study, as the majority of respondents in 2015 were between 19 and 21. This means that we are accurately capturing a picture of life for VSLA and non VSLA members one year on from our last visit. Groups and group members were sampled in 6 of Burundi's 17 provinces where POWER Africa is implemented. We maintained an almost even split between all provinces.

VSLA groups in the project are comprised of adolescent girls between the ages of 15 and 22. As the project progresses, the average age of group members rise. As a consequence, the sample size of this cohort includes a diverse mix of ages. The sample of VSLA members included in this cohort of the rolling baseline have been VSLA members for an average of 23 months. The oldest groups represented are 46 months old, formed in the first month of the project in January 2014. The youngest groups included are 11 months old, formed in December 2015.

### DATA COLLECTION AND DATA QUALITY

The dataset was very strong. Thanks to dedicated enumerator supervision by 18 GLID staff there were minimal errors in collection. Data entry quality was high, with thanks to Alexis Macumis from CARE Burundi who cleaned and double checked entered data to ensure the highest of quality.

The below table presents a breakdown of the study's participants and interviews, as well as the project's key statistics as of data collection (quarter 4 of year 3):

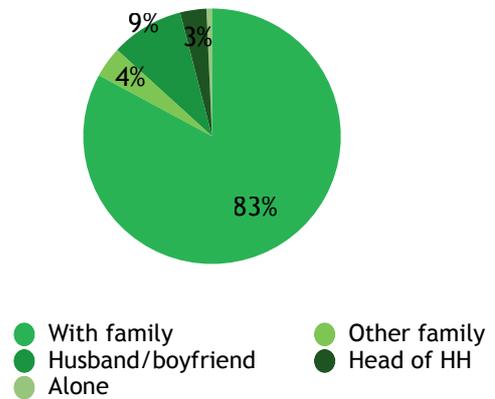
Overview of sample size - November 2016		Overview of POWER Africa in Burundi VSLA - December 2016	
VSLA total membership to date	102,098	VSLA total membership to date	111,413
1:1 interviews with VSLA members	130	Average saving per participant per week	\$8.00
1:1 interviews with non-members	160	Total savings to date	\$926,785
Total sample size	290	Average loan per person	\$7.00

# RESULTS AND FINDINGS

## 1. TYPE OF HOUSEHOLD:

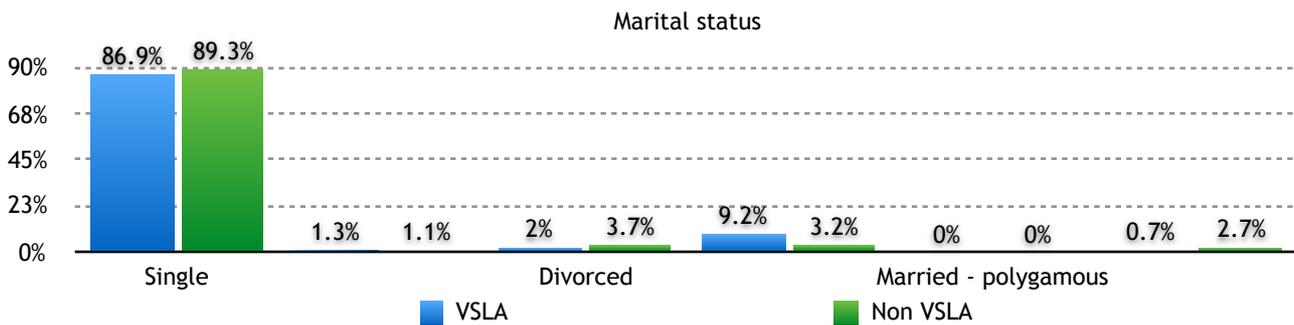
VSLA members and non-members under the age of 26 typically live with their family. 100% of members between the ages of 11 and 15 live at home with their parents and siblings. This compares to 93% of non-members. The remaining 7% say that they live with another family, or a neighbour. This is to be expected, as respondents are young, with an average age of 20. It is not uncommon for adolescent girls in the Burundian context to remain living at home until they are married, at which point girls move in with their husbands. 26.9% of 26 to 30-year-old members live with their husband or boyfriend. Very few respondents across both the control and treatment groups report living alone.

Type of household - VSLA



## 2. MARITAL STATUS:

There is little difference between VSLA and non-VSLA members' marital situations. The vast majority (89% non-members and 86.9% members) of respondents are unmarried. Taken in conjunction with the household type data, we can conclude that the vast majority of both members and non-members are single and living with their families. This indicates that VSLA members are not marrying young - even in the 26-30 age group, only 26.9% of respondents report being married monogamously.

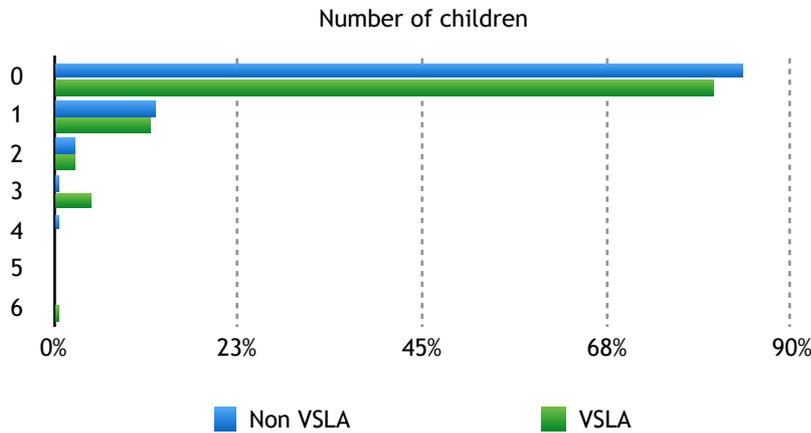


The low overall marriage rate, across both control and treatment groups, is a surprising trend. Typically, as girls approach adulthood, they are expected to marry. With the increasing age of girls in the sample group, we expected to see higher rates of respondents reporting living with their husbands. This data indicates that girls are less interested in marriage and are exposed to less pressure from their families and communities than in previous years. In 2015, only 65% of VSLA members were unmarried at the time of survey. This data point represents a particularly striking contrast when the 2016 and 2015 data sets are broken down by age: while the marriage rates remain constant across the 11-15 and 16-20 year old age groups, between the ages of 21 and 25 women in the 2015 cohort had a 20% higher marriage rate.

## 3. CHILDREN:

Girls' age when they start having children is an important indicator of both gender equality in girls' communities, as well as of girls' business skills and entrepreneurship capacity. Girls' agency in determining when and who they marry, as well as the management of their relationships with boys and men, is critical to girls' capacity to make key decisions about use of income, time management, and business development. Within the Burundian context, early pregnancies are common. The consequences of this for girls were almost always negative -- they were forced from their homes in shame by their families, sometimes with their siblings, and struggled to support themselves and their babies. Through the course of POWER Africa, our monitoring tools reflect that adolescent girls in VSLA have managed to balance childcare, business growth and development. Support from girls' parents and families is central to this. We have monitored trends in early pregnancy, girls' school attendance, and saving and credit rates throughout the project.

The majority of respondents report having no children, across both treatment and control groups. No



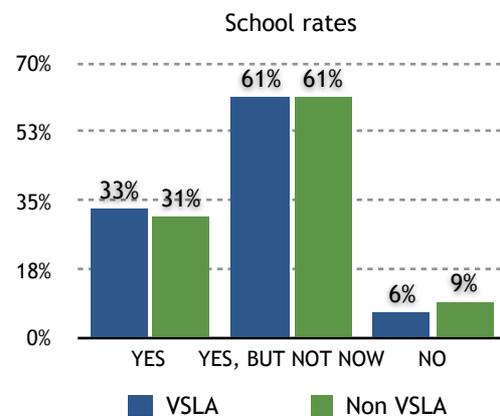
respondents below the age of 15 have children. This is consistent with the 2015 data set, indicating that there is little change in early pregnancy.

11.3% of VSLA members aged 16-20 have 1 child, compared to 9.6% of non-members. This could represent a change in girls' relationships with boys, as well as ongoing supportive relationships with their parents. Increased confidence and financial autonomy strengthen

girls' ability to negotiate with their husbands and boys in the community. This often means that girls marry and have children later in order to concentrate on income generation and business growth<sup>3</sup>. There is little difference between VSLA and non-members, indicating that any change is likely to be contextual.

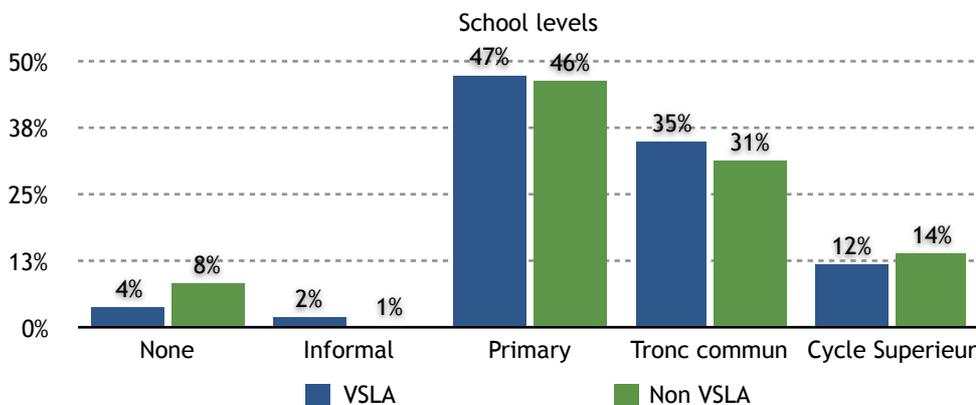
81% of VSLA member respondents don't have children, but of those that do, 10% leave their children with their mothers when they go to VSLA meetings. 7% take their children with them, with only 1% finding support in other areas<sup>4</sup>.

VSLA members are more likely to care for other children in addition to their own than non-members. 4.5% of VSLA members regularly care for the children of family members, compared to only 2.1% of non-members. This means that girls receive little help from their babies' fathers and are either self-reliant, or receive help from their mothers. This is typical of division of labour in the country context - but is far from abnormal anywhere. Girls do not receive childcare support from their peers, and are often made to make do themselves.



#### 4. SCHOOLING RATES:

33% of VSLA members and 30.5% of non-members are currently in school. This represents a clear difference from previous cohorts. In 2015, when 40% of VSLA members reported currently attending school, compared to 27% of non-members. The current data indicates an 8% decrease in school attendance among VSLA members. While the increasing age of the sample likely contributes to this, this suggests the continuation of a growing trend throughout POWER Africa, whereby girls, particularly those who have their own children, often choose not to attend school in order to dedicate their time to their businesses.



<sup>3</sup> This is supported by our monitoring data (rolling profiles)

<sup>4</sup> Remaining 10% responded "N/A" to this survey question

The high school dropout rate is a continuous trend across each year of the project. This could be because of the age progression of participants as the project continues: as each year passes, girls get older and are less likely to enrol in school as they progress towards adulthood. With the added growth in IGA profitability, girls are investing time and funding into their businesses<sup>5</sup>. This could compromise school attendance. When asked if they had ever left school, 20% of members aged 11-15 said that they had. This proportion increased to 43.3% in the 16-20 year old age group.

Notably, when broken down by age groups, 40% of members aged 11-15 and 46.3% of members aged 16-20 are currently in school<sup>6</sup>; it is concerning that less than 50% of school-age girls report regularly attending classes. This data is corroborated by the high school dropout rate. 61% of both members and non-members say that they once went to school, but abandoned their education. This could be because of pressure to leave school from family members, or to care for their children. Likely this is also due to the cost of schooling, with adolescent girls abandoning their education before secondary school in order to set aside funds for younger siblings' education.

This 61% that abandoned their education includes 40% of members aged 11 to 15, and 52.2% of members aged 16 to 20, which is important as it implies that the majority of school dropout occurs after age 15. This coincides with when girls typically take over the majority of household tasks (according to monitoring data). Interestingly, more non-members say that they had to leave school before the age of 15, but less had to leave school between 16-20 (difference of 5%). This is meaningful, as the trends of dropout rates among VSLA and non-members are in direct contrast. This could be because of targeting (i.e. the project is supposed to work with the poorest of the poor), but is further evidence of the tension between VSLA membership and school attendance.

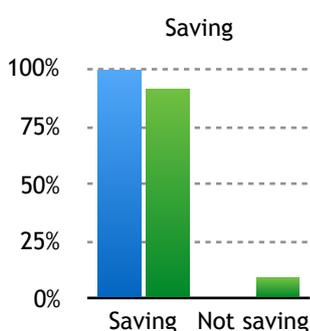
## 5. ALTERNATIVE EDUCATION:

Youth who have left school often seek out alternative forms of education to learn specific skills that can be used in business. This includes various forms of technical training, typically offered through the church, community organisations, or government programmes. In POWER Africa, girls report training as tailors or seamstresses, learning cooking skills, or crafts. Of VSLA members who said that they had left school, 31% said they had sought other types of training, while 68% said they did not. This is a considerably higher rate than among non-members and can likely be attributed to the emphasis of VSLA on education, as well as the increased capacity of VSLA members to afford to pay for other forms of training through their savings and business activities.

Among the respondents who enrolled in alternative education, 83% of members and 64% of non-members have taken professional training (vocational skills, etc.). This is the most practical option for adolescent girls, as it increases their capacity to generate income. Other forms of training included religious education (16% of members, 17% of non-members), and informal education<sup>7</sup> (17% of non-members).

## 6. LITERACY:

90.9% of non-members and 94.1% of members can read and write. All respondents have mastery of both Kirundi and French, with some also saying that they speak English. The high literacy rates mean that the majority of respondents completed enough school to have learnt to read before dropping out.



## 7. SAVING RATES:

100% of VSLA members report having savings. This is to be expected at this point of the project, as per the VSLA methodology. 91% of non-members also report have savings. This represents a significant change from the 2015 data set, when only 53.4% of non-members reported saving. This change could be attributed to the community-wide impact of VSLA, particularly in light of the political instability and drought that would have made saving difficult. As VSLA groups grow in number, girls, and their successes, become high profile, in turn encouraging other community members to save. VSLA members actively support this, with many girls training to become village

<sup>5</sup> Data from rolling profiles

<sup>6</sup> These age groups represent 50.3% of the sample. The percentage of members that are currently enrolled in school therefore totals to 32.7% when the 60% of members aged 11-15 and 53.4% of members aged 16-20 not in school are taken into account

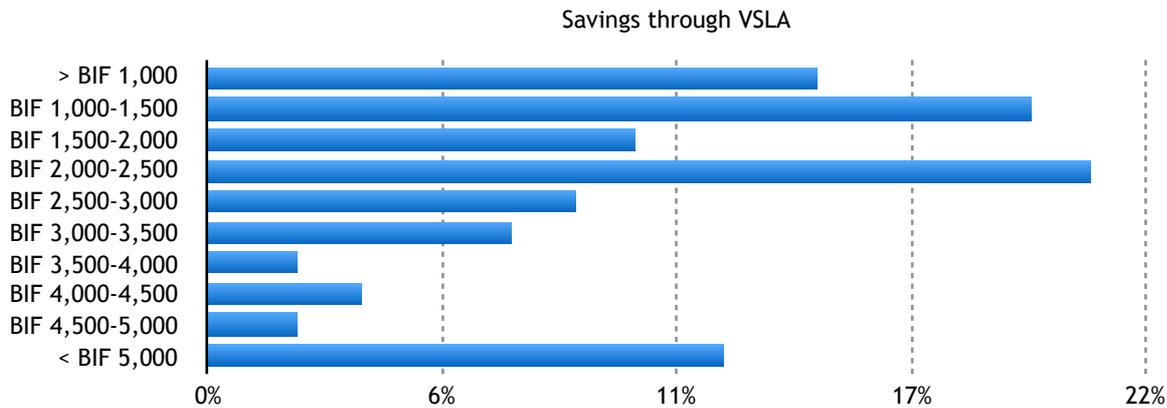
<sup>7</sup> Informal education can include traditional education, or education out of a formal school setting

agents to form and train new groups.<sup>8</sup>

VSLA members save consistently through their VSLA groups, although in varying amounts. The lowest amounts were less than 1,000 BIF (\$0.59), while the highest amount was 7,500 BIF (\$4.42) each week. There is little correlation between the age of VSLA groups and the amount members report saving each week.

Average savings in IGAs for both VSLA and non VSLA members are very similar:

- VSLA members save BIF 11,366 (\$6.70)
- Non VSLA members save BIF 11,306 (\$6.67)



This difference of BIF 60 (\$.03) is very small and indicates a similarity in the profitability of IGAs, thus potentially suggesting that VSLA membership and trainings do not contribute to the profitability of members' businesses. To better ascertain this, it would be necessary to know whether VSLA members save or reinvest their income from businesses. IGAs may not be the biggest source of savings, but rather of investment capital for treatment group respondents. In accord with this data, VSLA members save the most through VSLA and in kind. This is to be expected, as VSLA is a mechanism for saving. In kind saving typically includes buying valuable assets, such as land or livestock. Girls, particularly VSLA members, almost immediately buy valuable assets, such as livestock, as soon as they have sufficient money saved. This is for both security and utility, as investing income in assets makes girls' money more difficult to steal or to be mismanaged. At the same time, girls often save their money through productive assets that can be used in their businesses (i.e. livestock for fertiliser, dairy products, or fattening; land for crops, etc.).

When the average savings of VSLA members from both group membership and their IGAs are aggregated, members save BIF 13,560 (\$8.08). When all savings are added together, the average VSLA member's saving amount is BIF 22,410 (\$13.22) more than non-members. This is likely because of the additional source of savings in VSLA. This represents a significant increase over the previous cohort. In 2015, VSLA members saved an aggregate of BIF 4,114 (\$2.42), while non-members saved a total of BIF 3,058 (\$1.80). The change in total saving amounts between years is likely due to IGA and profitability growth rates.

The biggest difference between members and non-members is the amount of savings in kind. VSLA members report an average in kind saving of BIF 23,043 (\$13.59), while non-members save only BIF 6,310 (\$3.72). This is a measure of the girls' income generation and financial capacity to buy assets and livestock (particularly sheep or goats) as a factor of business expansion and profitability.

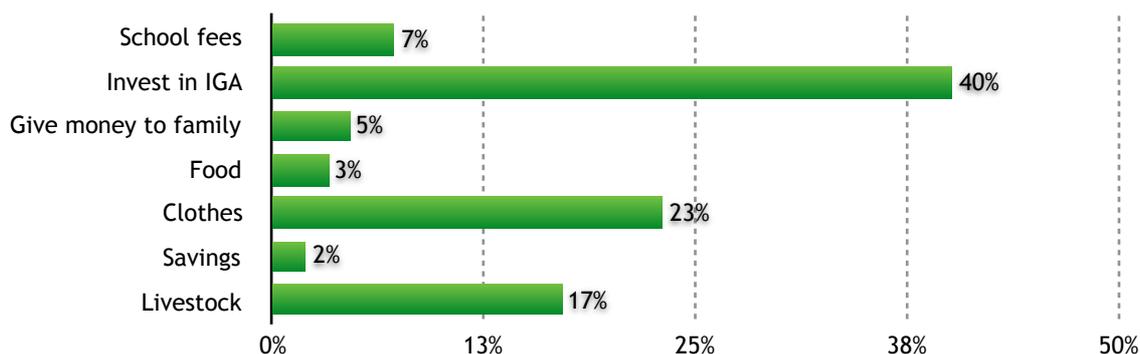
## 8. SHARE OUT:

According to VSLA methodology, groups share out after 12 months of membership, with all but 7.8% of VSLA members belonging to VSLA groups that are more than a year old. However, it is a notable trend that VSLA groups in Burundi often share out early. This is due to the political instability and because adolescent girls move very quickly through the methodology. This is corroborated by the data, with 97.4% of members reporting that their group has shared out, regardless of group age. Of the 2.6% of members that had not yet shared out, these groups were formed in October 2015 (13 months old). These are not the youngest groups, but all are from two provinces: Gitega and Ngozi.

40% of members report using their share out funds to reinvest in their IGAs. 23% of members invest in

<sup>8</sup> Noted trend in monitoring data, specifically rolling profiles

Use of share out funds



clothing, 17% invest in livestock, and 7.2% invest in school fees. This is indicative of girls’ priorities in the use of their funds. With the majority of share out funds going to grow businesses, girls are able to generate additional income and expand and diversify their business activities. Strong investment in livestock is also to be expected, as girls regularly buy valuable assets when they can afford them. This is a secure way of keeping and saving their money away from the bank, in that it is a valuable asset that they can be liquidated for cash when needed to, for instance, fund a business or pay school fees. Livestock can also contribute to business as a provision of fertiliser for farming, or for animal fattening. The 7.2% that invest in school fees is a minority of respondents, with fewer girls in school than out of school in the sample, but reflects girls’ capacity to support themselves and pay for their own education, or that of their siblings and children.

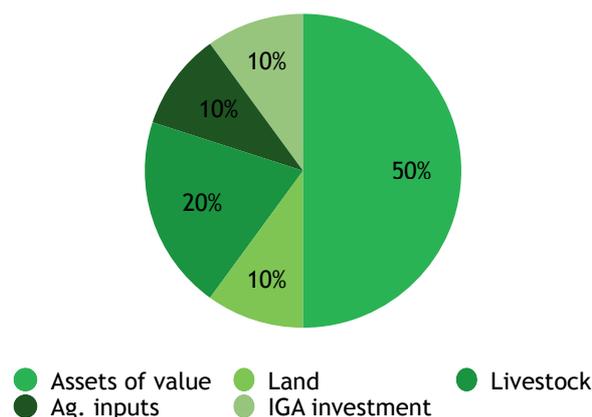
### 9. USE OF REVENUE:

43.8% of VSLA members invest their revenue in their income generating activities. This constitutes the largest single use of revenue. School fees and “other” constitute the second and third biggest uses of revenue<sup>9</sup>. These trends are not new, as in previous years VSLA members preferred to invest in their businesses, school, and asset accrual, and provides insight into girls’ expenditure priorities. Significantly, VSLA members are continuing to invest in land. This is notable for its gender implications. Traditionally, girls and women have been barred from purchasing land in target communities. Girls’ ability to earn enough money to buy land parcels, as well as having the self-confidence to advocate for their rights to own land and the communities’ increasing willingness to support this, signifies notable positive change in both the girls’ agency and community structures.

Non-members are more likely to invest their money on daily expenditures, predominantly assets, health care, and clothing. The difference in use of revenue is perhaps one of the most significant differences between VSLA members and non-members. The training that members receive through their VSLA groups and exposure to credit and saving methodology encourages them to invest their money productively.

Very few respondents from both treatment and control groups save their revenue. This is in line with the VSLA methodology, which encouraged girls to actively use their revenue to expand and diversify their businesses, or to address schooling needs and accrue assets for their future.

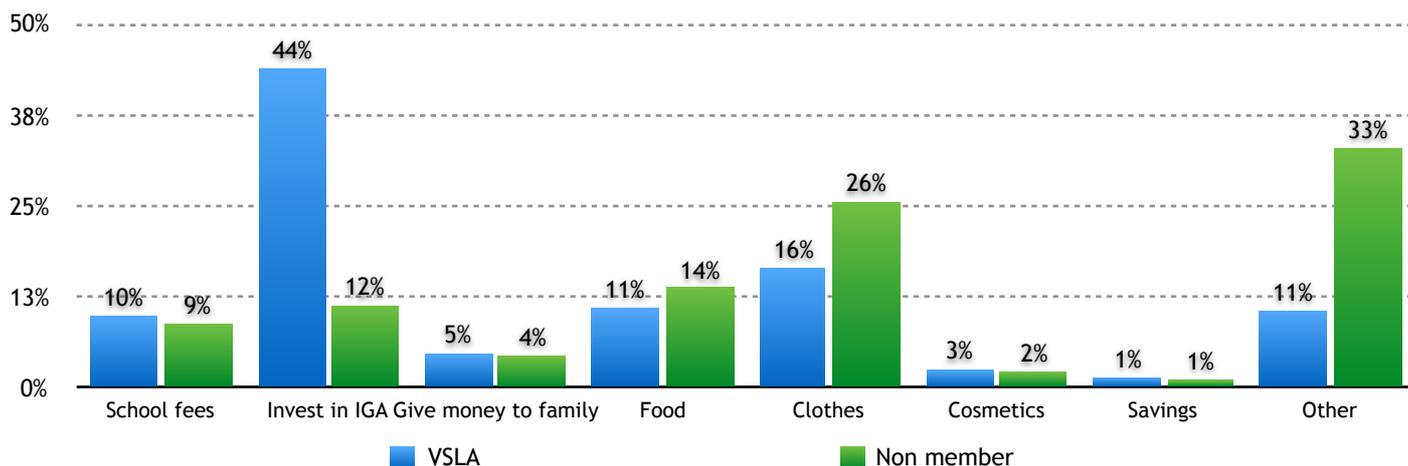
Asset investment - VSLA



When this data is disaggregated by age, we see that revenue use priorities differ according to age group. The highest proportion of VSLA members who use their revenue to reinvest in their businesses are the youngest, with 70% of 11-15 year olds reinvesting revenue in their businesses. This could be

<sup>9</sup> For VSLA members - “other” = livestock, valuable assets, land, IGA investment, childcare and family needs, family member school fees, savings, clothes, rental, food and medical care. This is more general use of funds and constitutes more daily expenditures than significant uses of funds for business or investment. For non members - “other” = valuable assets, livestock, land, IGA investment, cosmetics and personal needs, clothes, housing, agricultural inputs, school fees, rent, healthcare, and phones.

Use of revenue

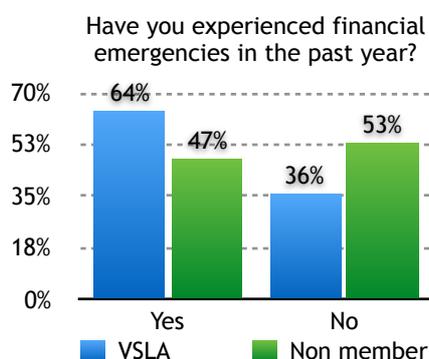


because girls living at home are not responsible for all their daily and household expenses. Interestingly, among older age groups, VSLA members spend more on school fees in terms of revenue use than non-members, while the trend is reversed among younger age groups. Overall, 18.5% of non-members use their revenue to pay for school fees, compared to 0% of members. This is interesting, as it implies either low school attendance among members, or that they can afford school fees in another way, either through parents supporting them, or through other forms of income and savings.

### 10. EXPENSES:

Through regular saving and credit provision, VSLA groups provide members with a platform to save money to invest in starting and developing business activities. More consistent long term income reduces the pressure on members' daily expenses, allowing them to rearrange their priorities and increase their disposable income. Accordingly, the average expenses for VSLA member are higher than

non-members: BIF 20,356 (\$12.00) compared to BIF 14,931 (\$8.80), respectively. 55.7% of non-members and 41.4% of members have relatively low expenses between BIF 2,000 and 10,000, however 59.6% of VSLA members reported significantly higher expenses than non-members.

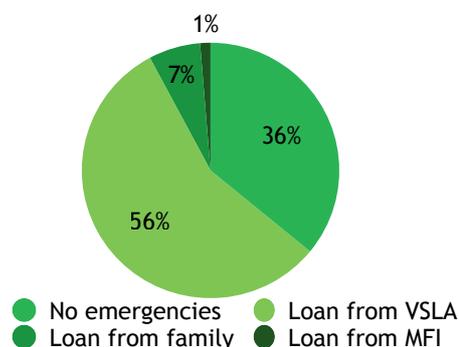


### 11. EMERGENCY SITUATIONS:

Burundi has experienced instability throughout the POWER project. A thwarted political coup in May 2015 sparked outbreaks of prolonged violence and forced many communities to

uproot and move to safer areas. During times of stress, families need to access money quickly, often relying on high interest loans, or borrowing money from family or friends. Though the instability disrupted project activities, groups maintained their meeting schedules and were able to mobilise their savings to benefit their families. In 2016, the country has experienced drought in Kirundo and Muyinga provinces. Harvest failure has affected POWER target communities, compromising food and market supplies.

Type of support accessed in financial emergencies - VSLA members



In the past year, 64.1% of VSLA members reported experiencing a financial emergency in the past year, compared to 47.1% of non-members. It is notable that VSLA members reported experiencing emergencies more than non-members. This could be because of their location and susceptibility to drought, or because of the ongoing targeting of the project<sup>10</sup>. Despite this, the coping mechanisms among VSLA members remains a positive point. During these emergencies, VSLA members relied predominantly on loans from

<sup>10</sup> POWER Africa targets the poorest of the poor, making these individuals more susceptible to environmental and financial changes and shocks.

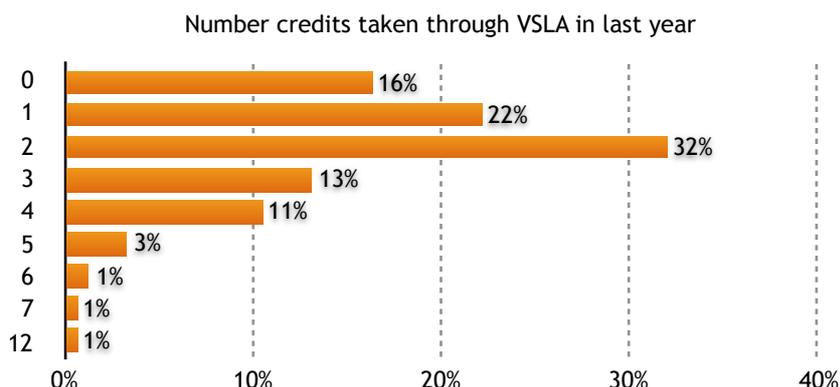
VSLA. This is evidence of members' access to flexible sources of credit locally and at short notice, increasing their resilience and smoothing their consumption. Non VSLA members experiencing financial emergencies accessed money from far more sources than VSLA members, predominantly relying on their savings and loans from family and friends. Interestingly, VSLA members did not report using their savings at all during financial emergencies. This could be because VSLA members' savings are likely tied up in assets (i.e. livestock or land), or that members are choosing to preserve their savings.

## 12. CREDIT CONTRACTION:

96.1% of VSLA members have taken a credit from their VSLA group in the past year. Yet, interestingly, data around the number of loans contracted within the past year contradicts the previous point: 16% of members say that they have taken zero loans in the past year, which is in direct contrast to 96.1% of members saying that they've taken a VSLA loan in the past year.

VSLA members have a high credit contraction rate. 61% of members with a single income generating activity have taken two or more loans, with 3% of members contracting six or more loans. This rate increases among members running multiple IGAs. 25% of all VSLA members have taken three or more loans in the past year. This reflects the rapid growth and diversification of girls' businesses and means that members are likely repaying their loans over short periods of time before applying for more credit.

19.8% of non-members have taken a loan in the past 12 months. With low access to financial services in rural and peri urban areas, there are very few local options for sourcing credit outside of VSLA groups. While 1.9% of VSLA members report taking a loan from an MFI, all other external loans are borrowed from friends or family. VSLA members rarely contract credit outside of their groups, with 4.6% of members reporting taking a single loan from external sources over the past 12 months, with 3.3% reporting two loans.

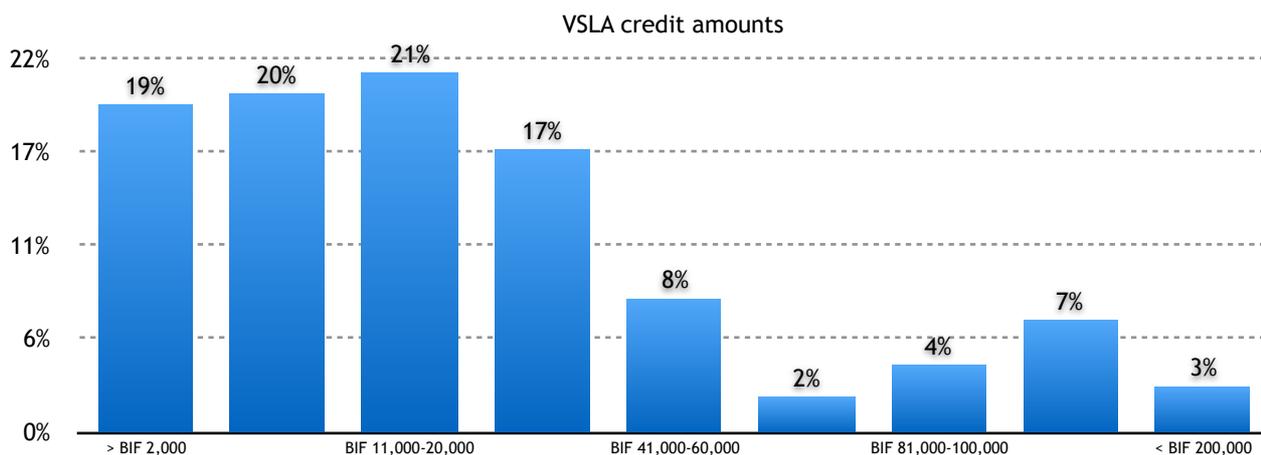


## 13. CREDIT AMOUNT:

76.8% of VSLA members have taken credit in amounts as high as BIF 40,000 (\$23.60) from their VSLA groups in the past year; 2.6% of members reported taking loans of more than BIF 200,000 (\$118). Loan amounts of this size are unusual, as groups often do not have enough liquid cash to provide larger loan amounts, as money in the box is constantly in circulation among members. The capacity of groups to provide loans to members in excess of BIF 200,000 is an indication of the profitability of members' businesses, as well as their high rate of credit contraction. With many members regularly taking and repaying loans, interest rates supplement weekly group payments to raise an increasing amount of money for the loan fund.

Loan amounts outside of VSLA are considerably smaller than VSLA loans. 79% of both members and non-members did not access loans outside of VSLA at all, but of those who did, the majority of loans were below the value of BIF 40,000 (\$23.60). This is unsurprising as most external loans are from friends or family members. This is further evidence of the severe lack of access to formal financial services. Formal financial institutions can lend much larger amounts than either VSLA groups, other community associations, or friends/families. VSLA members accessing increasing loan amounts is indicative of a growing demand for formal linkage so that members can access larger credit amounts to invest.

61.2% of VSLA members discussed credit contraction and use with someone, compared to only 25.3% of non-members. Members engage in discussion primarily to solicit advice in credit use, or because their parents or husband will be assisting them to pay back to the loan, or will stand in guarantee. VSLA members report asking their mothers (22%), their parents (12.6%), their friends (6.3%), or their



husbands (6.3%). Significantly, 5% of VSLA members discuss loan use with their VSLA groups. This is a key benefit of group membership - the support of their peers in business activities, social or family matters, and credit use difference between members and non members help members to overcome challenges and make considered decisions.

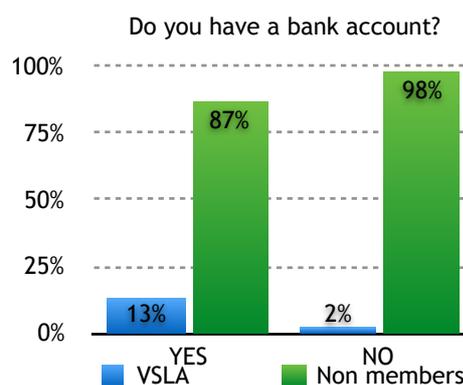
#### 14. GROUP LINKAGE:

In the sample of VSLA members, 16.6% of groups are linked to Kenya Commercial Bank (KCB). Most linked groups are located in Ngozi (48%) and Gitega (32%). These provinces have higher demand for linkage, likely because of the heightened business environment in these areas, increasing members' need for consistent access to larger loan amounts<sup>11</sup>. Of groups that are not yet linked, 51% have discussed linkage. There is no clear trend in group age and discussion of opening an account. While demand for group linkage remains high, to better understand these trends we would need to pursue several follow up questions: what factors do groups consider when choosing whether or not to link? What affects groups' choice of timeline for linkage? This will be explored as the linkage pilot continues in Burundi.

#### 15. BANK ACCOUNTS:

Of the 25 linked groups in the sample, 20 members have their own personal account, representing 13.1% of VSLA members. This represents a high rate of individual financial inclusion. 66% of individual account holders are from Ngozi and Gitega province<sup>12</sup>.

There is significant interest among both members and non-members in opening a bank account. 60.5% of VSLA members report that they would like to open an account, compared to 54.9% of non-members. Added to the 13.1% of members that already have accounts, this means that roughly 73.6% of members either are active financially, or would like to engage with formal services. On the other hand, non-members have a lower rate of engagement, likely because they have no access to services or training to understand the products and services offered by FSPs. There is also the issue of proximity, as the FSPs are far from these villages, and mobile banking is also virtually non-existent.

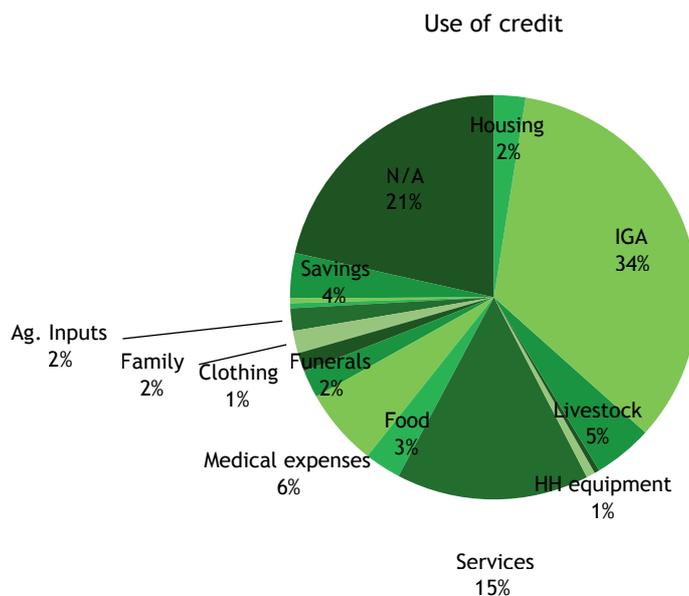


#### 16. ACCOUNT USAGE:

Individual account ownership is low, but among VSLA members with accounts, 55% use them only once a year. 27% of VSLA members use their accounts twice a year. This is very low usage and implies that members are either far from the bank branch and do not have easy access to deposit or withdrawal services in the absence of mobile banking, or that their usage of the account is very low. We will monitor the dormancy rates of accounts to gauge account usage and extent of financial inclusion. We

<sup>11</sup> Country office observation data indicates that the Ngozi and Gitega provinces have more developed commercial centres, with a higher rate of enterprises per capita. This contributes to the need of consistent access to increasing amounts of credit to continue business growth

<sup>12</sup> This is for the same reasons as in footnote 6.



would expect this usage rate to increase over time as members increase in knowledge and begin to transition to formal financial services.

### 17. LOAN REPAYMENT:

60.4% of VSLA members have repaid their loans. This is a relatively low loan repayment rate. This could be because members have current outstanding loans that are not factored into their responses here. Outside of VSLA, the majority of respondents (both members and non-members) have repaid their loans taken outside of VSLA groups. Only 1.3% of VSLA members have outstanding loans to external credit sources, compared to 2.1% of non-members.



Charlotte, Sakinyinya colline, Kayanza province

### 18. CREDIT USE:

The biggest use of credit for VSLA members is their IGA (34.2%). By contrast, only 10.3% of non-members report using loans to invest further in their businesses. Through VSLA membership, girls have access to business skills and entrepreneurship training that is not available to non-members, in addition to regular access to sources of credit through their VSLA group loans, allowing them to continuously invest in their businesses. This develops a different mentality around loan contraction; girls do not take credit only when they have serious financial need, but rather regularly, so that their business activities can continue to grow and develop. This, in turn, increases girls' income generation.

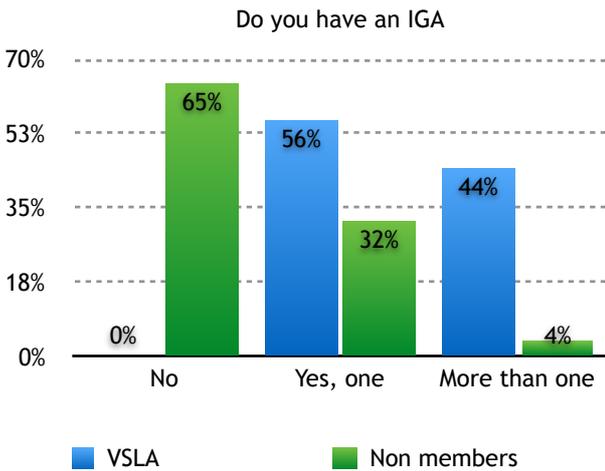
Beyond IGA investment, members use their credits to buy services (15%), medical expenses (6.2%), livestock (4.7%), and savings (3.6%). This implies that members are actively using the solidarity fund, or are directing their credit use towards daily expenses or emergencies, such as healthcare. This is indicative of VSLA membership as a means to increase resiliency.

Non-members have a very different pattern of credit use. Their largest use of credit is for services such as labour (28.9%), followed by housing (15.3%); only 10.3% of non-members invest in their businesses. This is likely due to the different sources of money available to members and non-members, and what each group is comfortable using different sources for.

VSLA members have their savings, their business income, share out funds, and have access to credit through VSLA groups. For their daily needs and to purchase assets such as housing or land, VSLA

members are likely to use their savings and income, as opposed to credit, which is largely used for

business investment or for urgent expenses, such as medical fees. Non-members do not typically have access to this range of options through which to raise funds. Thus, loans taken typically from friends or family are used to cover whichever needs are present at the time. It is also notable that neither members or non-members use loans to pay for school fees or to pay off other debts.



### 19. IGAs:

100% of VSLA members report running a business. This provides a stark comparison to the control group, with 64.7% of non-members not running a business. This is a meaningful difference and demonstrates one of the major impacts of VSLA membership - VSLA members are able to access trainings and, more importantly, savings and credit to start and maintain businesses. Gender training

is particularly relevant, as in the Burundian context it is typically very difficult for girls to get the startup capital necessary to start an activity, or the support from the community, family, or a group to allow them to run a business. The girls in VSLA have received gender training and are more autonomous and campaign for their rights more effectively. This means that they are able to operate more freely and with more support than non-members.

44.4% of members report running multiple businesses at once, compared to only 3.7% of non-members. This represents a significant number of members who are expanding and diversifying their activities. Interestingly, when cross referenced with the type of business run, members that are engaged in multiple activities tend to have very different activities running simultaneously, for instance banana wine making, vegetable selling, and tailoring. All of these businesses can support each other, with the profits pooled to invest further. This is an important point around both the resilience and the overall livelihood and wealth of the adolescent girls in VSLA: girls with multiple, diverse income streams are less susceptible to environmental instability. Through varied income generation activities such as banana wine making, vegetable selling, and tailoring, mean that girls will likely have different client bases and will be impacted by different factors. Gitega province more members run multiple businesses than a sole activity (51.2% vs 48.8%). Among non-members, Kirundo and Bujumbura have the largest numbers of respondents without IGAs.



The majority of business types are agricultural. Kirundo represents the most diverse spread of businesses among VSLA members, with activities ranging from selling milk, vegetables, and fish, to owning a shop, selling cereals, and animal fattening. VSLA members have a much more diverse spread of businesses than non-members, due to entrepreneurship training that encourages girls to pursue different activities. Of non-members that currently run IGAs, most sell milk and vegetables to earn money. There is more diversity in Ngozi, where non-members also engage in

production and sale of beverages and own shops.

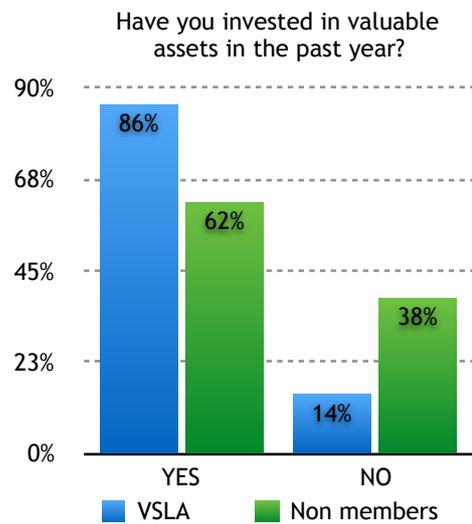
50% of VSLA members earn between 2,000 and 10,000 BIF each month. This is relatively low, although similar to non-members (58.1%). 2.6% of members are earning between 41,000 and 60,000 BIF through their IGAs, compared to 3.4% of non-members. These figures are measured through amounts saved through IGAs, not earned. This would explain the difference between VSLA and non-members, as VSLA members tend to reinvest their earnings into their businesses more than non-members.

### 20. ASSETS:

In the past 12 months, the majority of all respondents have invested in valuable assets, although VSLA members report having invested in significantly more assets than non-members: 85.8% compared to 61.8%. This is indicative of the wealth generation and livelihood benefits of VSLA membership. Notably, 6.8% of members report purchasing land in the past 12 months. This is important because girls

traditionally are barred from owning land. This increase is an important gender marker: in buying their own plot, girls are securing their futures. This is a move towards autonomy; as landowners, girls are more independent and do not need to depend on a husband or father. They can secure their income, house themselves, and ensure that they own enough collateral to formally take a loan.

Beyond this, the most significant assets purchased by members include mobile phones, jewellery, and livestock. We know from other data sources that the first thing that girls do when they accrue sufficient income is to buy small livestock, such as goats or sheep. This is because livestock can both benefit girls' businesses, as well as protect assets, as it is safer to keep money in the form of livestock than under the mattress. Interestingly, more non-members than members bought large livestock (cows).



## 21. HUNGER:

Most VSLA members eat meat once a week. In Ngozi, members report eating meat less - 42.5% report not eating meat at all. This is a key indicator of poverty. Meat is expensive and the regular consumption of it means that the household has the money to purchase it, or livestock, consistently. Bujumbura has the highest rates of meat consumption with 8.6% of members reporting consuming it twice a week, 2.9% three times per week. Non-members eat meat slightly more than VSLA members, with respondents in Bujumbura and Kirundo eating meat three times a week. This indicates little significant change in the households' poverty levels. The current drought is likely a contributing factor to this, as a failed harvest carries deep shocks through communities.

Poverty levels are high among both members and non-members, although non-members report suffering more than members. In Gitega, 0% of members report never being able to buy enough food to supplement their harvest, with 38.1% of non-members say this is the truth. VSLA members in Gitega have the best livelihoods - with 26.8% reporting that they can always buy enough food, 41.5% reporting that they can often buy enough food and 24.4% saying that they can buy enough food from time to time. This is by far the highest performing province. For both members and non-members, Kirundo is the poorest province - 20.8% of non-members report never having enough money to buy food, compared to 8.1% of members. Only 4.2% of non-members and 10.8% of member report always having enough money to buy food.

VSLA members are faring better in every province than non-members. Their ability to generate income, save money, and invest in livestock means that they are rarely in a situation where they are unable to access money for food.

VSLA members in Bujumbura (5.7%) and Kirundo (2.7%) report always going hungry. These are the provinces with the highest poverty rates. As the above trends indicate, Gitega is the highest performing province, with 53.7% of members saying they are never hungry. Interestingly, Kirundo provides the second highest rate of food security among members, with 48.6% saying that they never go hungry.

Overall, members are more likely to report that they never experience hungry in all provinces. Gitega reports the highest rate of never being hungry, and Bujumbura the lowest. This provides an accurate breakdown of the most vulnerable provinces.

## 22. PERMISSION:

More members than non-members do not ask permission to leave the house or attend meetings during the day (10% vs 5.2%, respectively). For both members and non-members, the majority of respondents ask their mothers for permission to go out. This is to be expected as the project targets youth and, in the Burundian context, adolescent girls defer to their mothers. 14.6% of non-members and 19.4% of members ask permission from their fathers. Beyond this, 2.8% of non-members and 6.9% of members ask permission from their husbands.

## YEAR 2 VS. YEAR 3

Analysing and comparing a key set of indicators across implementation years allows us to accurately track the progress of the project towards targets, as well as assess the impact of activities. These indicators include:

**Average saving rates** - demonstrate members' comprehension of financial education and saving, as well as their capacity to save money on a regular basis.

**Food security and hunger levels** - this is a direct measure of girls' livelihoods. VSLA members' ability to consistently purchase food in addition to their harvests and the frequency of hunger in their lives is a key indicator of financial sustainability.

**Average sum of credits** - shows members' access to loans and understanding of credit and credit reimbursement. The frequency of and amount of credits contracted through VSLA, and through external and formal sources, is an indicator of VSLA members' business development and sustainability. The more a member accesses credit, the more businesses they can start, diversify or expand.

**IGAs** - indicate absorption of IGA SPM training. The number, types, and growth of businesses are directly linked to girls' livelihood improvement and ability to save money to secure themselves and their families against shock.

**Education rates** - demonstrate adolescent girls' ability to fund their own education and manage their time, activities, and choose their futures in the face of restrictive gender norms in target communities. This is also a measure of girls' age, as well as their capacity to both pay for schooling and make their own decisions about their priorities and time usage.

The analysis of the current data set identifies several trends when cross referenced with the previous cohort collected and analysed in 2015.

### SAVING RATES

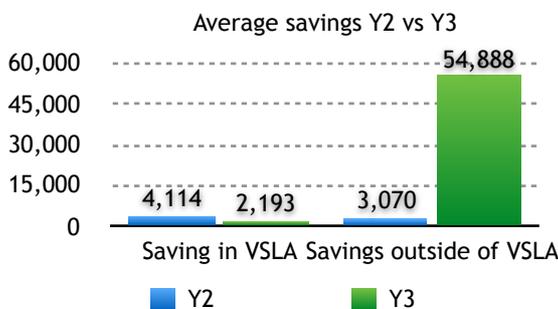
The pattern of saving has changed substantially in year 3 compared to year 2.

-The number of non-members who report saving regularly has risen dramatically in year 3, increasing by a change of 37.5%. This indicates that saving has become a regular pattern across communities. This is likely because of the impact of regular saving on the entire community: the livelihood improvement of VSLA members serves as an example of behaviour patterns and encourages non-members to start saving

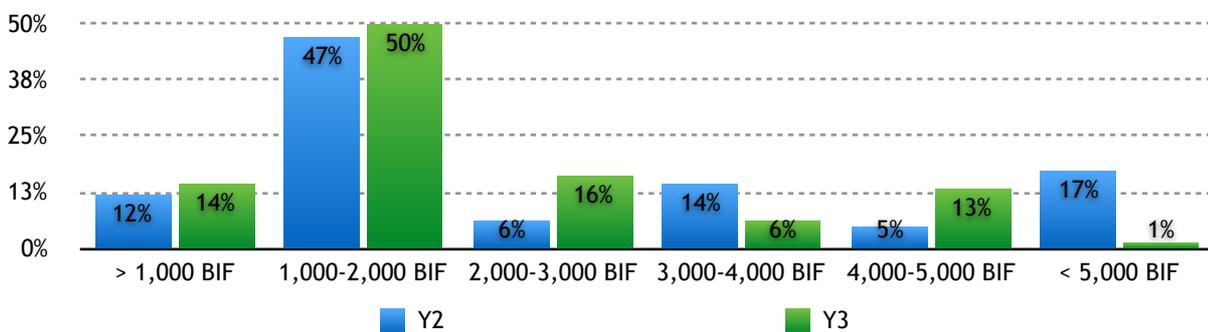
-The average savings in VSLAs has decreased from year to year. The current VSLA saving rates have dropped from average of BIF 4,114 (\$2.42) to BIF 2,193 (\$1.29). This is likely

because of the increase in demand for individual linkage to formal FSPs. Bank accounts are a preferred saving mechanism because of the security the accounts provide

- In line with the change in saving rates within VSLA, the average saving rate outside of VSLA has increased from year 2 to year 3. In the current data set VSLA members', average savings outside of VSLA is BIF 54,888 (\$32.38). In year 2, members saved only BIF 3,070 (\$1.81) outside of regular group meetings. This is an increase of 1,799% and is linked to the increase in access to external sources of saving and the growth in business profitability



Saving in VSLA - Y2 vs Y3



### FOOD SECURITY AND HUNGER

Within the context of drought and political instability in the country, VSLA members' livelihood and food security rates have decreased over the past year.

- 50% of VSLA members in year 2 reported that they can always buy food to supplement their harvests; in year 3 this rate decreased to 18.5%. 27% of members in year 2 reported being able to buy enough food "from time to time", while in year 3 this figure stands at 41.2%
- Similarly, 3.2% of VSLA members in year 3 reported that they "always" experience hunger; 29.8% of members stated that they experience hunger from time to time; while 43.8% of members say that

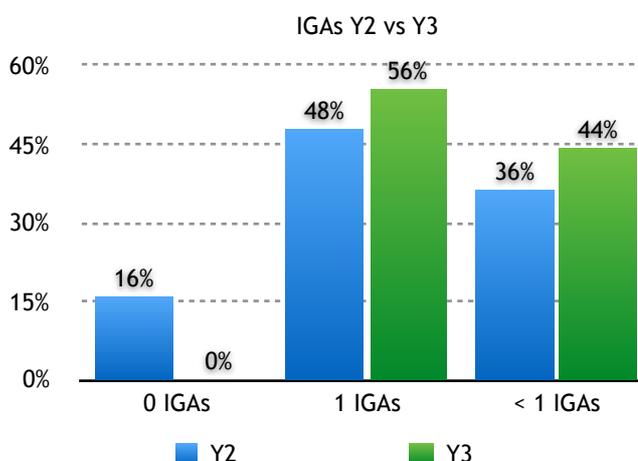
they never go hungry. This is a concerning increase from year 2, where 0% of members said that they always experience hunger and 63% of members expressed that they never go hungry.

- The decrease in food security among VSLA members is a significant and worrying change. This can be attributed to the turbulence in the local context which, coupled with drought in POWER Africa implementation areas, destabilises VSLA members' livelihoods.

## CREDIT RATES

Credit rates have increased from year 2 to year 3 as a result of business expansion, development and diversification.

- In year 2, 90% of VSLA members reported taking a loan from their VSLA groups over a 12-month period. This percentage increased to 96.1% in year 3, representing a greater shift towards informal financial inclusion among VSLA members
- The pattern of loan number increased slightly from year 2 to 3. In year 2, 7% of VSLA members did not contract a credit, while 18% took one loan and 20% took two loans. Similarly, in year 3, 22.2% took a single loan and 32% took two credits. The maximum number of loans contracted decreased from year 2 to year 3, with a small proportion of members contracting 20 loans in year 2 compared to only 12 loans in year 3
- 76.8% of VSLA members in year 3 contracted credit amounts of less than BIF 40,000 (\$23.60), with the highest loan amounts equalling more than BIF 200,000 (\$118). By contrast, in year 2 the average VSLA credit equaled BIF 30,629 (\$18.07). This represents an increase in loan size across the project, and is in concurrence with the sharp growth in IGAs and the size and scale of these businesses



## IGA RATES

Business growth, diversification and profitability have increased dramatically in year 3. This is in line with both our monitoring data<sup>13</sup> and additional quantitative data from this survey.

- The number of businesses run by VSLA members has increased substantially in year 3, as has the rate of members managing multiple activities at once. In year 2, 48% of members reported running a single IGA, with an additional 36% running multiple businesses; this meant that 16% of VSLA members were without a business. The concentration on single enterprises indicates regular access to credit with limited business growth and diversification. Conversely, in year 3, this trend has reversed: 55.6% of members currently run one IGA, with 44.4% running more than one business at once. Significantly, 0% of members do not run a business. This is evidence of the saturation of business skills among VSLA members, as their businesses rapidly become more profitable.
- In year 3 members saved an average of BIF 11,366 (\$6.70) through their IGAs. This is separate from VSLA saving and savings in kind and is further evidence of the expansion and success of members' businesses.

## EDUCATION RATES

Education rates have decreased in year 3. This is likely a result of two factors: the increasing age of project participants, as well as the growth in business profitability.

- 61.4% of VSLA members are not in school at the moment but have been at some point, with 5.9% reporting that they are not, nor have they ever been at school. Only 32.7% of members are currently in school. This is a decrease from year 2, when 37% of VSLA members were currently in school, leaving 63% of members out of formal education
- The highest level of education attained is a useful indicator to measure the capacity of members to continuously pay for their schooling, in addition to the societal gender norms and the prioritisation of and around girls' education levels. These figures are consistent across both years 2 and 3, with the majority of members have achieved only primary school (47% of members in year 3 and 44% in year 2), with a smaller proportion reaching the tronc commun<sup>14</sup> level (35% of members in both years).

<sup>13</sup> Through rolling profiles, additional studies and assessments, and IGA monitoring data

<sup>14</sup> Tronc commun is similar to a middle or high school level

## LINKING TO FORMAL FINANCIAL SERVICE PROVIDERS

Formal financial linkage is new to Burundi. While VSLA projects have long been active across the country, CARE Burundi began the first linkage pilot for mature VSLA groups in the third quarter of year 3 of POWER Africa. 17 mature VSLA groups were assessed for their eligibility for formal connection to banks, as determined by CARE's standard linkage readiness assessment tool. This is a questionnaire that measures the saving, loan utilisation, and loan amount rates. In addition to this, group cohesion is assessed through several survey questions around the consistency of group attendance, adherence to the group's constitution, and understanding of the VSLA methodology<sup>15</sup>.

CARE Burundi and Kenya Commercial Bank (KCB) agreed to partner to roll out linkage in quarter 3, with support from the Burundian government. Linkage currently focuses wholly on connecting groups and members to saving accounts, with the development of credit products planned for subsequent years, pending a successful pilot and negotiation of terms with KCB.

Linkage has been very successful to date. Girls' need for security of funds, as well as eventual access to larger loan amounts, are driving girls' demand for linkage<sup>16</sup>. According to this survey and data set, 16.6% of groups are connected to KCB through saving accounts.



Individual linkage is a particularly important indicator of linkage demand and uptake. As CARE only facilitates linkage at the group level, measuring individual demand and access to formal services and products can assess the comfort level, understanding, and preparedness of members for linkage, as well as of demand for security of funds and access to formal credit. The corresponding data from Burundi shows remarkable success: after six months of facilitated linkage, we know that 354 VSLA members have opened individual accounts<sup>17</sup>. 13.1% of girls in the current sample have mobilised individually to open personal saving accounts, using their experience of the banking system and financial services through the process of group linkage to access formal products and services on an individual level. This learning will be directed back into project implementation to scale up the reach of KCB in target communities.

## CONCLUSIONS AND NEXT STEPS

The Burundi client survey data provides valuable insight around our key programming areas. The trends in this report can be directly channelled into our programming to better adapt VSLA programming and methodology for adolescent girls. Three key trends include:

- 1. Initial linkage among VSLA members is increasing the demand for linkage among members.** The dataset captures both the enthusiasm and demand for linkage, as well as the impact of group linkage on adolescent girls' capacity to access formal financial services. The linkage pilot responded to a direct need voiced by adolescent girls for (1) increased security of funds and (2) access to higher amounts of credit. This is indicative both of the unstable environment in which girls are operating their businesses, and the high and increasing growth rates of girls' enterprises. The security that bank accounts provide for adolescent girls' incomes protects them from asset seizure and theft, particularly by their brothers and male peers. We need to scale this up: there is clear demand as seen through both account linkage through groups and individual account opening rates. We'll also need to conduct a more thorough monitoring of linked groups to assess the impact of linkage both on business development and growth, and on girls' saving rates. This continued monitoring should include the capture of data around account usage and frequency of use, as well as girls' ability and preferences in accessing credit from formal financial service providers.
- 2. VSLA members are able to invest in valuable assets.** The data set provides multiple examples of the growing rates of members who are using their savings to invest in valuable assets. This is notable among non-members as well, particularly around trends in growth of livestock purchase. This serves as both an investment to channel into income generating activities, as well as a form of

<sup>15</sup> Find the linkage assessment tool in the annex to this report

<sup>16</sup> According to monitoring data (rolling profiles and observation data) from year 3

<sup>17</sup> According to quarterly MIS and targeted linkage monitoring data and documented in the annual report for year 3

saving, highly valuable in times of financial, political, or environmental instability. The ability to sell livestock for much needed, short term capital, is key to consumption smoothing for both members and non-members. Perhaps more notably, growing numbers of VSLA members are able to purchase plots of land. This is of particular importance because of the gender norms within target communities, as well as the high value of land as a monetary source, and as a form of insurance. We see this trend almost exclusively among VSLA members. This is linked to the profitability of their businesses, as well as their confidence in breaking traditionally restrictive gender norms that prohibit girls and women from owning land. Girls' increasing ability to earn the money to invest in land, and the corresponding impact on their standing within their communities needs to be monitored closely. This is a trend that is rarely seen outside of POWER Africa. We will need to understand the factors that contribute to this, as well as better gauge the impact of female land ownership on the wider community.

- 3. VSLA members are more resilient to environmental and political instability.** While the data set showed the VSLA members are more likely to experience emergencies than their non-member peers, their coping mechanisms are notable for their diversity and flexibility. VSLA is a central and crucial platform to this: members are able to access flexible sources of credit locally and at short notice. This provides security to VSLA members and their families. Beyond this, members have more diversified risk profile through their businesses. As evidenced by this study, VSLA members are much more likely to manage multiple income generation activities at once. This lessens the risk to income strains among members, as a diverse set of income sources are less likely to be impacted by instability. The factors that contribute to increased resilience will need to be explored further to better understand the elements of VSLA membership and methodology that facilitate increased resilience. To this end, POWER Africa will undertake a study to explore the impact of VSLA and associated trainings on resilience in the context of political and environmental instability. The study will combine the experiences of POWER Africa in both Ethiopia and Burundi.

## ANNEXES TO REPORT

The following documents are included in the annex to this report:

1. Focus group discussion analysis
2. Survey copy for members and non-members
3. Linkage assessment tool

### 1. FOCUS GROUP ANALYSIS

Stakeholder	Data point	Category	Analysis
	Do you run an IGA? Is it your primary source of income?	IGA	<ul style="list-style-type: none"> <li>- Selling avocados</li> <li>- Selling local beer</li> <li>- Farming</li> <li>- Petty trading</li> <li>- Working on other people's farms</li> <li>- Raising livestock</li> <li>- IGAs are the only source of revenue (primary and only)</li> <li>- Petty trading and selling vegetables</li> <li>- Selling labour</li> <li>- Petty trading and vegetable selling (tomatoes, avocados, bananas)</li> </ul>
		Implications:	Girls all report conducting businesses without VSLA intervention, although these businesses are largely small in scale. Selling labour, vegetables and petty trading are the most common types of enterprise. Significantly, this represents girls' primary source of income, hinting at their levels of poverty (low profit businesses)
	How do you use your profits? Do you own (yourself) valuable assets?	Control, IGA growth	<ul style="list-style-type: none"> <li>- Buy clothes</li> <li>- Small livestock (chickens, goats)</li> <li>- Cosmetics</li> <li>- Girls buy what they need</li> <li>- Large and small livestock</li> <li>- Profits are given to their families to buy food</li> <li>- Beauty products</li> <li>- Clothes</li> <li>- Notebooks</li> <li>- Shoes</li> <li>- Cosmetics</li> </ul>
		Implications:	Girls that are not VSLA members do not invest in businesses with their profits. This is indicative of the value of VSLA training. Girls largely buy non essential items (i.e. make up, cosmetics), food to survive, or invest money in livestock. This reproductive use of funds is evidence of the necessity of trainings around money usage and its impact on poverty

Non VSLA women	What are the biggest challenges with your business?	IGA	<ul style="list-style-type: none"> <li>- Livestock often falls ill</li> <li>- Money is frequently stolen</li> <li>- The markets are not profitable</li> <li>- Lack of clients</li> <li>- Lack of fertiliser</li> <li>- Illness, especially malaria</li> <li>- Girls don't manage to save</li> <li>- Low profit</li> <li>- No clients</li> <li>- No merchandise</li> <li>- No good place to sell</li> </ul>
		Implications:	This demonstrates a lack of business skill and opportunity. The majority of problems stated here are related to a need for increased opportunity and market access.
	Are you currently in school? If yes, who pays your school fees?	School	<ul style="list-style-type: none"> <li>- All respondents are in school</li> <li>- Parents pay fees</li> <li>- Girls pay for their fees themselves</li> <li>- Girls are in school. Parents pay for girls who are not in VSLA, member pays for themselves if in VSLA</li> <li>- All girls are in school</li> </ul>
		Implications:	High rate of school enrolment, but girls are reliant on their parents for this.
	What source of money do you have in a financial emergency? Do you feel vulnerable to emergencies?	Emergencies	<ul style="list-style-type: none"> <li>- Take loans from friends</li> <li>- Take loans from associations</li> <li>- Take loans from family members</li> <li>- Loans from friends</li> <li>- Rent out their land (???)</li> <li>- Girls save</li> <li>- Ask their parents</li> </ul>
		Implications:	Non members have no stable or sustainable recourse to access money quickly in case of emergency. Relying on friends and family who are likely in the same situation can be quite dangerous. Interesting as well that girls are able to save money at least a little.
	What is the most difficult thing in life?	Challenges	<ul style="list-style-type: none"> <li>- Illness</li> <li>- Death</li> <li>- Girls don't make their decisions jointly with their husbands (unequal decision making)</li> <li>- Parents don't ask for their input before making decisions</li> <li>- Their boyfriends don't include them in financial decision making</li> <li>- Poverty is the worst thing</li> <li>- Hunger/starvation</li> </ul>
		Implications:	Non of these difficulties are business related and are largely about daily needs and the perils of day to day life in poverty (hunger, illness, etc). There is also an interesting point on decisionmaking. Girls feel powerless.

How does your family make financial decisions? Do you make your decisions yourself? Do your parents seek your opinions?	Decision making Gender Control	<ul style="list-style-type: none"> <li>- Families do not consult girls for their decisions</li> <li>- Mothers share in decision making with their daughters</li> <li>- Girls discuss all purchases of assets with their parents and brothers</li> <li>- Most girls do not discuss asset purchase with their boyfriends</li> <li>- Girls discuss with their husbands</li> <li>- Very few girls discuss with their parents</li> <li>- Girls are not implicated in decision making</li> <li>- Parents want girls to contribute financially at all costs, pushing them into prostitution</li> <li>- Parents make financial decisions alone</li> <li>- They discuss purchases with their parents</li> </ul>
	Implications:	Girls don't have any control over financial or large decisions at household level. This happens all to parents and husbands or boyfriends
When you marry, will your assets move with you, belong to your husband, or stay with your parents?	Control Gender	<ul style="list-style-type: none"> <li>- All girls say that their assets will remain with their parents/families</li> <li>- Assets stay with their parents</li> <li>- Whatever assets they have will be left with their parents</li> <li>- Valuable assets will stay with their parents but other goods will go with her to her new home</li> </ul>
When you buy productive/valuable assets, what does your family think?	Control Gender	<ul style="list-style-type: none"> <li>- The whole family is happy, even their brothers, because this brings the whole family prestige</li> <li>- Parents are happy but their brothers are jealous</li> <li>- Girls' husbands think that when they invest in valuable assets they are trying to be better than them</li> <li>- Girls live hand to mouth and can't buy livestock or assets. They buy only food</li> <li>- Everyone is happy, even their brothers</li> </ul>
Do you need to ask permission to leave the house?	Mobility Control Gender	<ul style="list-style-type: none"> <li>- Most girls ask their mothers permission to leave the house, not their fathers</li> <li>- Girls ask permission to leave the house to their parents and husbands</li> <li>- Girls ask their mothers</li> <li>- Ask permission from parents and let their brothers know</li> </ul>
Do you save money?	Access	<ul style="list-style-type: none"> <li>- No, they do not have enough money to save</li> </ul>

	What are your dreams for the future?		<ul style="list-style-type: none"> <li>- To become nurses or lawyers</li> <li>- To engage in livestock fattening</li> <li>- To buy land and increase capital</li> <li>- To get vocational training</li> <li>- To have a lot of land</li> <li>- To join an association</li> <li>- To start a business (export-import)</li> <li>- To be a doctor</li> <li>- To be a lawyer</li> <li>- To have a rich husband</li> <li>- To have children</li> </ul>
	So what?	<p>Non-members are fully likely to run businesses to support themselves and their families. The types of businesses are not widely different, either, although the profitability of IGAs are. The majority of girls are in school and most are reliant on their parents to pay for their education. This is also similar to VSLA members. All girls say that they will leave their assets and earnings with their parents and brothers when they get married. This is one of the most significant differences - girls are not able to negotiate for high rates of gender equality in their communities. Decision making is a key part of this as most non-members report not being able to contribute to their families' decision making because their opinions are not valued.</p> <p>Beyond this, money use is a big difference between members and non-members. Girls do not invest in businesses with their profits. This is indicative of the value of VSLA training. Girls largely buy non essential items (i.e. make up, cosmetics), food to survive, or invest money in livestock. This reproductive use of funds is evidence of the necessity of trainings around money usage and its impact on poverty. Additionally, all challenges raised by girls are abstract and high level (poverty, illness, death, etc) and are not specific as they are with members</p>	

Stakeholder	Data point	Category	Analysis
Girls in VSLA	Do you run an IGA? Is it your primary source of income?	IGA	<ul style="list-style-type: none"> <li>- Farm</li> <li>- Petty trading</li> <li>- Primary source of income</li> <li>- Sale of avocados</li> <li>- Sell labour</li> <li>- Raise and sell animals</li> <li>- Primary source of income</li> <li>- Selling vegetables</li> <li>- Making manioc flour and corn</li> <li>- selling beer and bananas</li> <li>- Agriculture</li> <li>- Animal fattening</li> <li>- Petty trading</li> <li>- Raising poultry, pigs, and goats</li> <li>- Selling tomatoes, lengalenga, and bananas</li> <li>- Principal source of income</li> <li>- Selling labour</li> <li>- Petty trading</li> </ul>

	How do you use your profits? Do you own (yourself) valuable assets?	Control, IGA growth	<ul style="list-style-type: none"> <li>- Invest in business</li> <li>- Save in VSLA</li> <li>- Girls own valuable assets: goats, sheep, chicken</li> <li>- To buy small livestock</li> <li>- Buy a guinea pig</li> <li>- To rent land</li> <li>- Buy small livestock</li> <li>- Buy land</li> <li>- Rent land to farm</li> <li>- Buy goats or pigs</li> <li>- Buying small livestock</li> <li>- School fees</li> <li>- Save money in VSLA</li> <li>- Invest in business</li> <li>- Girls own valuable assets</li> </ul>
	What are the biggest challenges with your business?	IGA	<ul style="list-style-type: none"> <li>- Weak support from their parents</li> <li>- Not paying back VSLA loans</li> <li>- Small plots of farm land</li> <li>- Small client base</li> <li>- Loans not repaid</li> <li>- Losses due to climate change</li> <li>- Loss of product (i.e. if they buy a goat and he falls ill and dies they will lose all of their money)</li> <li>- Lack of market for products</li> <li>- Market saturation</li> <li>- Lack of medication for livestock</li> <li>- Death of livestock</li> <li>- Not paying back credit</li> <li>- Loss of money</li> </ul>
	Are you currently in school? If yes, who pays your school fees?	School	<ul style="list-style-type: none"> <li>- Girls are in school</li> <li>- They pay their own fees</li> <li>- Parents pay their fees</li> <li>- Parents pay for girls' school fees</li> <li>- VSLA members pay their own fees</li> <li>- Girls in school pay their own school fees - during school holidays they work hard to pay their fees and buy all of their material they will need in the year</li> <li>- Parents will give them the minimum support needed for the year (pens, etc)</li> <li>- Girls not in school</li> <li>- Girls not in school</li> <li>- Girls in school pay their own school fees or get help from their parents</li> <li>- Girls in school with fees paid by their parents or themselves</li> </ul>
	What source of money do you have in a financial emergency? Do you feel vulnerable to emergencies?	Emergencies	<ul style="list-style-type: none"> <li>- Loans from VSLA</li> <li>- Profits from IGAs</li> <li>- Loans from VSLA</li> <li>- In emergency situations we can fall back on VSLA loans</li> <li>- Loans from VSLA</li> <li>- Loans from VSLA</li> <li>- Loans from friends</li> <li>- Help from parents</li> <li>- Sell goat</li> <li>- Loans from VSLA</li> </ul>

	<p>What is the most difficult thing in life?</p>	<p>Challenges</p>	<ul style="list-style-type: none"> <li>- Hunger</li> <li>- Finding enough food to eat</li> <li>- Healthcare</li> <li>- To be an orphan</li> <li>- To fear hunger because of global warming</li> <li>- Civil war</li> <li>- No money</li> <li>- Illness</li> <li>- Hunger</li> </ul>
	<p>How does your family make financial decisions? Do you make your decisions yourself? Do your parents seek your opinions?</p>	<p>Decision making Gender Control</p>	<ul style="list-style-type: none"> <li>- In the family the father makes the final decision</li> <li>- Sometimes girls' inputs are taken into account at home</li> <li>- Parents consult them about decision making because they are part of the family</li> <li>- Girls discuss purchases with their parents because they must guide their money usage</li> <li>- Decisions are taken together/jointly with their husbands</li> <li>- Parents take decisions without consulting their daughters</li> <li>- Girls' boyfriends don't consult them at all</li> <li>- When buying assets, girls discuss with their parents</li> <li>- Very few discuss with their boyfriends</li> <li>- Some parents do not consult their daughters</li> <li>- Some parents take their thoughts into account because they have buying power within the family</li> <li>- After share out, girls discuss with their parents and husbands because it is a large sum of money and they want advice on how to use it</li> <li>- Sometimes the family listens to them in determining their objectives and takes their suggestions into account</li> <li>- Parents make the decisions alone</li> <li>- Sometimes girls make decisions about their money themselves</li> <li>- Parents don't ask for their daughters' opinions</li> <li>- Girls discuss their purchases with their parents</li> </ul>

	<p>Have your negotiation skills and confidence in communicating with parents and boys changed since joining a VSLA group?</p>	<p>Gender</p>	<ul style="list-style-type: none"> <li>- Yes, VSLA leads youth to develop themselves</li> <li>- Yes because VSLA allows girls to earn money to buy valuable assets and support their families</li> <li>- There is a big change because the majority of girls in VSLA can negotiate and speak confidently to both men and their parents</li> <li>- Yes, now that they are VSLA members girls defend their ideas without fear</li> <li>- Before girls joined VSLA they had to go to their parents for all of their needs. Now that their parents can see the businesses that they run and what they are capable of, their parents realise the value of VSLA</li> <li>- Now if they need anything and ask their parents, their parents will tell them to go and take a loan from their VSLA group</li> <li>- Yes parents support girls' involvement</li> <li>- Yes there is a big change, now our boyfriends and other men don't force us into anything</li> </ul>
	<p>How do you decide what to do with a VSLA loan? What about share out funds? Do you discuss this with anyone?</p>	<p>Control Decision making Access</p>	<ul style="list-style-type: none"> <li>- When we have challenges we take loans from the group</li> <li>- We discuss it with other members to get their ideas around use</li> <li>- We prepare an activity to do before share out because once we have shared out there is no more money in the box</li> <li>- Unmarried girls speak with their parents</li> <li>- Married girls consult their husbands</li> <li>- Girls discuss credit use with their parents, neighbours, friends, and husbands</li> <li>- After share out, girls buy livestock, rent land, increase their savings, and invest in IGAs</li> <li>- Girls ask for ideas to make sure they use the loan properly</li> <li>- Share out funds are invested into IGAs</li> <li>- We discuss with our husbands and parents</li> </ul>
	<p>What is the principal use of VSLA credit?</p>	<p>Loan use Access</p>	<ul style="list-style-type: none"> <li>- Buying livestock (sheep, goats)</li> <li>- Buying poultry</li> <li>- Petty trading</li> <li>- Buying valuable assets</li> <li>- Investing in their businesses</li> <li>- IGAs</li> <li>- Healthcare</li> <li>- Commerce</li> <li>- Selling tomatoes</li> <li>- Selling tomatoes, beans, bananas, etc</li> <li>- School fees</li> <li>- Business</li> <li>- Agriculture and animal fattening</li> </ul>

	<p>When you marry, will your assets move with you, belong to your husband, or stay with your parents?</p>	<p>Control Gender</p>	<ul style="list-style-type: none"> <li>- Leave assets and money at their parents home</li> <li>- Bring their assets with them because they own them, themselves</li> <li>- Sometimes girls make gifts of their assets to their families</li> <li>- Girls give part of their assets to their brothers and parents because they also invested in their valuable assets. This way if they get divorced, girls won't be afraid to come home</li> <li>- Girls will leave their livestock with their families because the families won't share</li> <li>- Others will take their assets with them</li> <li>- Assets earned before marriage will be kept at the family home for the girls</li> <li>- Normally, girls leave their assets at the family home because they will have lots of new things</li> <li>- Assets stay with parents</li> </ul>
	<p>When you buy productive/valuable assets, what does your family think?</p>	<p>Control Gender</p>	<ul style="list-style-type: none"> <li>- The family are happy that they are able to do this</li> <li>- Parents are proud of girls and their brothers are happy</li> <li>- Husbands are happy</li> <li>- Parents, brothers and husbands give advice on how girls should use their assets to ensure that they are used well</li> <li>- Some families are proud of their children and their progress</li> <li>- Some families are jealous because they think girls are prospering without including them</li> <li>- They are admired by their families</li> <li>- Their peers do not admire them</li> <li>- Their brothers do not admire them because they start to earn more money</li> <li>- Parents and brothers are happy</li> </ul>
	<p>Do you need to ask permission to leave the house?</p>	<p>Mobility Control Gender</p>	<ul style="list-style-type: none"> <li>- Ask permission from their parents</li> <li>- Ask permission from parents or husband</li> <li>- Ask permission from parents or husbands</li> <li>- Ask permission from parents</li> <li>- Ask permission from parents</li> <li>- Don't tell anyone when they leave the house</li> <li>- Ask permission from parents - some ask mothers, some ask fathers</li> </ul>
	<p>Do you save money outside of VSLA?</p>	<p>Access Savings</p>	<ul style="list-style-type: none"> <li>- Yes, in the bank</li> <li>- No, we have options but we prefer to save in VSLA</li> <li>- No</li> <li>- No</li> <li>- No</li> <li>- No</li> <li>- Some save outside of VSLA, but only a small amount</li> </ul>

	<p>What do you think of linkage with banks?</p>	<p>Linkage</p>	<ul style="list-style-type: none"> <li>- We welcome linkage</li> <li>- Members don't yet have a connection to bank (unlinked group)</li> <li>- Our money would be safe</li> <li>- Our money would gain value through interest and we wouldn't be able to spend it wastefully, as it would be in the bank</li> <li>- No idea</li> <li>- With linkage we could protect our money</li> <li>- With linkage we can take a large loan</li> <li>- We would love and welcome linkage. This would allow us to save more money and access larger loans</li> </ul>
	<p>What are your dreams for the future?</p>	<p>General</p>	<ul style="list-style-type: none"> <li>- Development</li> <li>- To be a big businesswoman</li> <li>- To buy a car and a cow</li> <li>- Raising large livestock</li> <li>- To buy land to develop capital</li> <li>- Buy a motorbike</li> <li>- Build a big house</li> <li>- Well being</li> <li>- To go from selling hand to hand to selling whole sale</li> <li>- To have whatever I want: expensive phones, to eat and drink whatever</li> <li>- Buy land</li> <li>- Business</li> <li>- Have a house</li> <li>- To buy a car</li> <li>- To be a business owner</li> <li>- To buy a car</li> <li>- To become important business owners</li> <li>- Buy a large parcel of land in Ngozi</li> </ul>
	<p><b>So what?</b></p>	<p>Girls have a diverse and widespread types of IGAs. Most are agricultural in nature, but there are also production based businesses. The specificity of the IGA types are representative of girls' capacity to both explain what they are doing and the extent of business profitability. There is also heavy articulation of demand for larger credit from banks as there is not enough in VSLA. This is further evidence of the demand for linkage among members. For those who are not yet linked the majority of members do not have personal accounts. Linkage through CARE/POWER is often the first and only way of gaining access to these types of services.</p> <p>Most significantly, there are major differences in gender norms among members than non-members. Girls are able to clearly articulate why things are the way they are. They are also more likely to make their own decisions or contribute to family decision making. Notably, members report either keeping their assets, or leaving their assets behind to serve as insurance in case of divorce upon their marriage. This means that girls are aware of the gender norms, have an opinion about them, and are confident enough to negotiate for their rights.</p> <p>In times of financial emergencies all girls say that they are able to cope, largely through VSLA loans and the selling of assets and livestock (earned through their businesses). This is an important point on resilience.</p>	

## 2. ROLLING BASELINE SURVEY

### Feuille de Réponse

CARE Burundi and Cote D'Ivoire  
POWER Africa

#### ETUDE CLIENT INDIVIDUELLE

#### Déclaration à lire avant de commencer l'interview :

Les informations fournies par l'enquêteur seront traitées de manière confidentielle et ne seront divulguées à aucune tiers partie. Les informations sont collectées uniquement pour des besoins de recherche afin d'établir l'impact du projet SAFI sur les membres des groupes d'épargne et prêt (VSLA). Ainsi, nous vous demandons de vous sentir libre de donner des réponses franches et honnêtes sans aucune crainte de persécution ou de divulgation. Les chercheurs sont uniquement intéressés par l'analyse de l'ensemble des informations recueillies et non par celle des informations individuelle.

VSLA OU PAS-VSLA					
<b>IDENTIFICATION</b>					
NUMERO DU QUESTIONNAIRE ‘	<table border="1" style="width: 100%; height: 40px;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>				
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LA SEXE DU MEMBRE INTERROGÉE	<input type="checkbox"/> Femme <input type="checkbox"/> Homme				
Nom de la personne du sexe oppose dans le même ménage qui est aussi interviewée					



7	Si OUI, Quel est le plus haut niveau d'éducation que vous avez atteint?	AUCUN 1 INFORMEL 2 PRIMAIRE 2 TRONC COMMUN / SEC (1, 2, ET 3) / CERAI / CFJ / FAMILIAL 3 CYCLE SUPERIEUR / SEC (4, 5 ET 6) 4 UNIVERSITE 5	
8	Avez-vous jamais abandonné l'école?	OUI 1 NON 2	
	Si OUI, avez-vous jamais cherché les formes d'éducation alternative?	OUI 1 NON 2	
	Si OUI, quelle type de formation?	FORMATION PROFESSIONNEL 1 EDUCATION INFORMEL 2 EDUCATION RELIGIEUSE 3 AUTRE 4	
8	Pouvez lire OU écrire dans une langue quelconque ?	OUI 1 NON 2	
9	Si OUI, quelles langues?	Ecrire langues	
10	Que faites-vous avec vos bébés lorsque vous allez en réunion d'association?	RIEN - JE N'EN AI PAS 1 RIEN - JE LE LAISSE TOUT SEUL A LA MAISON 2 JE PRENDS AVEC MOI 3 JE LAISSE AVEC DES AMIS 4 JE LAISSE AVEC MA MERE OU LA FAMILLE 5 AUTRE 6 (PRECISER)	
11	Est-ce que vous avez de l'argent/des économies en ce moment?	OUI 1 NON 2	
12	Quand est-ce que vous avez inscrit dans VSLA (mois//ans)	Mois//ans	
13	En moyenne, combien parvenez-vous épargner en espèce du VSLA et des AGRs?	Moyenne en devise locale	
14	En moyenne, combien parvenez-vous épargner en espèce au dehors du VSLA et des AGRs?	Moyenne en devise locale	

15	En moyenne, combien parvenez-vous épargner en nature/dans les biens?	Moyenne en devise locale	
16	Au cours des 12 derniers mois, comment est-ce que vous avez utilisé vos revenus?	FRAIS SCHOLAIRES 1 REINVESTIR DANS UN AGR 2 DONNER L'ARGENT AUX PARENTS/FAMILLE 3 LA NOURRITURE 4 LES VETEMENTES 5 LES COSMETIQUES 6 LES ÉPARGNES 7 AUTRES (PRECISER)	
	Combien avez-vous dépenser pour tous vos dépenses le mois dernier? (Réfléchissez-vous sur les dépenses: la nourriture, les frais scolaires, la maison, les bébés, etc)	Moyenne en devise locale	
	Au cours des 12 derniers mois, avez-vous éprouver des situations d'urgences, des chocs, ou des périodes d'instabilité?	OUI 1 NON 2	
17	Au cours des 12 derniers mois, à quelle source de financement avez vous eu recours lors de situations d'urgence ?	PAS D'URGENCES 1 MES ECONOMIES 2 EMPRUNT A LA FAMILLE 3 EMPRUNT A DES AMI(E)S 4 EMPRUNT A MON COPAIN 5 EMPRUNT AU VSLA 6 EMPRUNT A UNE ASSOCIATION NON VLSA (PRECISER) 7 EMPRUNT A UNE INSTITUTION DE MICROFINANCE 8 EMPRUNT A UNE BANQUE 9 EMPRUNT A UN USURIER PRETEUR PRIVE 10 EMPRUNT A UNE COMPANIE D'ASSURANCE 11 AUTRE (PRECISER) 12	
18	Au cours des 12 derniers mois, avez-vous contracté un crédit au sein du VSLA pour vos propres activités (excluant crédit gérés ou pris par mari)?	OUI 1 NON 2	

19	Au cours des 12 derniers mois, avez-vous contracté un crédit au dehors du VSLA pour vos propres activités (excluant crédit gérés ou pris par mari)?	OUI 1 NON 2	
20	Au cours des 12 derniers mois, combien de fois avez-vous contracté un crédit au sein du VSLA?	Ecrire chiffre dans les cases à disposition	
21	Au cours des 12 derniers mois, combien de fois avez-vous contracté un crédit au dehors du VSLA?	Ecrire chiffre dans les cases à disposition	
22	Au cours des 12 derniers mois, à combine s'élève la somme de ces crédits au sein du VSLA?	Ecrire chiffre dans les cases à disposition	
23	Au cours des 12 derniers mois, à combine s'élève la somme de ces crédits au dehors du VSLA?	Ecrire chiffre dans les cases à disposition	
24	Discutez-vous l'utilisation des crédits avec quelqu'un?	OUI 1 NON 2	
25	Si OUI, avec qui?	Ecrire la personne	
26	Avez-vous une compte de banque?	OUI 1 NON 2	
27	Si OUI, depuis quand?	Preciser	
28	Si NON, est-ce que vous voudriez ouvrir une compte?	OUI 1 NON 2	
29	Si OUI, pourquoi?	Preciser	

30	POUR LES MEMBRES VSLA: A-votre groupe discuté l'ouverture d'une compte?	OUI 1 NON 2	
31	Avez-vous repayé votre crédit(s) du VSLA?	OUI 1 NON 2	
32	Avez-vous repayé votre crédit(s) au dehors du VSLA?	OUI 1 NON 2	
33	Si vous avez contracté des crédits au dehors du VSLA, qui vous a fourni ce(s) crédit(s)?	UN(E) AMI (E) 1 UN MEMBRE DE LA FAMILLE 2 UNE BANQUE 3 UNE IMF 4 UNE COMPANIE D'ASSURANCE 5 UNE ONG - ASSOCIATION - VSLA 6 UNE AUTRE ASSOCIATION 7 AUTRE (PRECISER) 8	
34	Quelle est la principale utilisation de ce crédit?	HABITAT 1 AGR 2 BETAIL 3 ACHAT DE TERRAIN 4 EQUIPEMENTS MENAGERS, COSMETICS, CHEVEUX 5 ACHAT DE SERVICES (PRECISER) 6 NOURRITURE 7 DEPENSE MEDICALE 8 FUNERAILLE 10 HABILLEMENT 9 AIDER UN MEMBRE DE FAMILLE 11 INTRANT AGRICOLES 12 EDUCATION 13 PAYER SES DETTES (PRECISER) 14 AUTRE (PRECISER) 96	
35	Avez-vous une compte de banque (individu)?	OUI 1 NON 2	
36	Si OUI, combien de fois est-ce que vous utiliser la compte par an?	Un fois 1 Deux fois 2 Moins que cinq fois 3 Plus que cinq fois 4	
37	Si NON, voudriez vous ouvrir une compte?	OUI 1 NON 2	
38	Est-ce que votre groupe a une compte de banque?	OUI 1 NON 2	
39	A votre groupe discuté l'ouverture d'une compte?	OUI 1 NON 2	

40	A votre groupe partagé?	OUI 1 NON 2	
41	Qu'est-ce que vous avez faites avec votre part de la partage?	FRAIS SCHOLAIRES 1 REINVESTIR DANS UN AGR 2 DONNER L'ARGENT AUX PARENTS/FAMILLE 3 LA NOURRITURE 4 LES VETEMENTES 5 LES COSMETIQUES 6 LES ÉPARGNES 7 ACHETER DES GRANDES BIENS 8	
42	Actuellement menez-vous une ou plusieurs Activités Génératrices de Revenu (AGR)?	NON 1 OUI - UNE 2 OUI - PLUSIEURS 3	
43	Quel est la source de votre AGR/ argent? D'où provient le revenu journalier/ hebdomadaire?	PETIT COMMERCE Vente de lait 1 Vente de légumes 2 Vente de poisson 3 Vente de nourriture 4 Taxi vélo/MOTO 5 Boutique 6 Détaillant 7 Cabine téléphonique 8 Vente de boisson 9 Club jeunes filles (dance, etc.) 10 ACTIVITES AGRICOLES Pépinière 11 Production et vente de céréales 12 Élevage 13 Pêche 14 Horticulture 15 Maraîchage 16 AGRO-ALIMENTAIRE Production et vente de fruits 17 Fabrication de savon 18 Production/vente de bière locale 19 Production/vente de jus et fruits 20 Production/vente farine de manioc 21 ARTISANAT Restaurant 22 Vannerie 23 Tricotage 24 Couture 25 Coiffure 26 Fabrication et vente d'objets d'art 27 Vente de main d'ouvre 28 AUTRE Cadeaux 29 La vente du travail (PRECISER) 30 Autres (PRECISER) 31	

44	Dans les derniers 12 mois, avez-vous acheté les grandes biens?	OUI 1 NON 2	
45	Si OUI, quel types des grandes biens?	Ecrire chiffre dans les cases à disposition	
46	Combien de fois par semaine mangez-vous de la viande?	Jamais 0 1 FOIS PAR SEMAINE 1 2 FOIS PAR SEMAINE 2 3 FOIS PAR SEMAINE 3 4 FOIS PAR SEMAINE 4 4+ FOIS PAR SEMAINE 5 Jamais 0 1 FOIS PAR SEMAINE 1 2 FOIS PAR SEMAINE 2 3 FOIS PAR SEMAINE 3 4 FOIS PAR SEMAINE 4 4+ FOIS PAR SEMAINE 5	
47	Etes-vous en mesure d'acheter assez à manger pour subvenir à vos besoins nutritionnels?	NON, JAMAIS 0 DE TEMPS EN TEMPS (à des intervalles de quelques années) 1 ASSEZ FREQUEMENT (à des intervalles de quelques mois) 2 SOUVENT (à des intervalles de quelques semaines) 3 TOUJOURS 4	
48	Y a-t'il des jours où vous souffrez de faim?	NON, JAMAIS 0 DE TEMPS EN TEMPS (à des intervalles de quelques années) 1 ASSEZ FREQUEMENT (à des intervalles de quelques mois) 2 SOUVENT (à des intervalles de quelques semaines) 3 TOUJOURS 4	
49	Vous devez demander la permission pour sortir du foyer pendant la journée à	PERSONNE 0 MERE 1 PERE 2 COPAIN 3 MARI 4 AUTRE (PRECISER) 5	
50	Vous devez demander la permission pour aller aux réunions d'associations (eg. VSLA) à	PERSONNE 0 MERE 1 PERE 2 COPAIN 3 MARI 4 AUTRE (PRECISER) 5	
51	Vous devez demander la permission lorsque vous souhaitez quitter le village pour quelque raison à	PERSONNE 0 MERE 1 PERE 2 COPAIN 3 MARI 4 AUTRE (PRECISER) 5	

52	Je voudrais maintenant vous poser quelques questions au sujet du bien être materiel. Est-ce que vous ou quelqu'un dans votre foyer possède les biens suivants:		
53	Du terrain?	OUI 1 NON 2	
54	La maison/habitation dans laquelle vous vivez?	OUI 1 NON 2	
55	Des bijoux ou des pierres précieuses	OUI 1 NON 2	
56	Betail grand	OUI 1 NON 2	
57	Betail petit	OUI 1 NON 2	
58	Voiture	OUI 1 NON 2	
59	Moto	OUI 1 NON 2	
60	Vélo	OUI 1 NON 2	
61	Radio	OUI 1 NON 2	
62	Cellulaire	OUI 1 NON 2	
63	Téléphone fixe	OUI 1 NON 2	
<b>QUESTIONS QUALITATIVES</b>			
64	Quel degré de confiance que vous sentez que vous avez pour partager vos opinions avec votre copain/parents/frères/maris?		
65	Que se passe t'il lorsque vous faites cela?		

66	À votre avis, quels sont les bénéfices d'ayant un compte avec une banque?		
67	À votre avis, quels sont les défis d'ayant un compte avec une banque?		
68	Qu'est ce qui vous inquiète le plus dans votre vie?		
69	Quels sont vos souhaits et aspirations pour l'avenir?		

### 3. LINKAGE READINESS ASSESSMENT - ACCESS AFRICA

#### SELECTION CRITERIA FOR VSLGs MATURITY AND BANK LINKAGE

##### SLGs Maturity Selection Criteria

Name of the Group-----

Address of the Group-----

Meeting Days and Time-----and-----

Name of nearest Financial Institution (Bank/MFI/SACCO) Branch -----

Distance from nearest FI Branch -----

Name of the Field Officer/Village Agent for the Group  
-----

Group Evaluation carried out on Date -----day-----date-----month-----year-----

**Table 1: VSLGs Linkage to Financial Institutions Quantitative Selection Criteria**

No	Criteria	MIS Measure	Scoring Criteria	Scoring for this parameter
<b>QUANTITATIVE MEASURE TOTAL MARKS 75%</b>				
1	<b>Maturity of Group</b>	Date of first savings cycle	Measure	Score
			Less than 1 year	0
			1 to 2 years	6
			>2 years	10
2	<b>Savings Volume on previous cycle</b>	Net Value of savings at share-out in last cycle	< 200,000 RWF	0
			2,000,000 RWF -5,000,000 RWF	3
			5,000,000 RWF to 8,000,000 RWF	6
			> 8,000,000 RWF	10
3	<b>Saving Volume of this cycle</b>	Net Value of saving at this cycle	< 500,000 RWF	0
			500,000 RWF – 1,000,000 RWF	3
			> 1,000,000 RWF	5
4	<b>Attendance rates</b>	Number of member attending meetings	< 80%	0
			80%- 90 %	3

			> 90 %	5	
5	<b>Loan fund utilization</b>	Value of loans outstanding divided by Total assets of the group (i.e. value of fixed assets and other funds)	< 50 %	0	
			50%- 75 %	6	
				10	
			> 75 %		
6	<b>Portfolio at risk</b>	Portfolio at risk	If PAR more than 10%	0	
			PAR between 5% and 10%	3	
			PAR between 3% and 5%	6	
			PAR between 1% and 3%	9	
			If PAR is Nil (0%)	10	
7	<b>Amount written off as a percentage of last share-out amount</b>	Amount written off at share-out	5% or more	0	
			Between 2% and 5%	3	
			Between 1% and 2%	6	
			Nil (0%)	10	
8	<b>% of members with active loans</b>	% of members with active loans	If less than 40%	0	
			Between 40% and 60%	3	
			Between 60% and 80% =	6	
			More than 80%	10	
9	<b>Value of investment</b>	Amount of money which has been used; average of loan per member	< 5,000	0	
			10,000 – 20,000	3	
			20,000 – 30,000	4	
			> 30,000	5	
<b>TOTAL</b>				<b>100%</b>	

### 1.2.2 Qualitative Criteria

Most qualitative information shall be obtained through observation of how meetings are conducted; how many members attend meetings; and awareness of the group norms during the scheduled group meeting. Total weighting for the qualitative indicators will be 25%.

**Table 2: VSLGs Linkage to Financial Institutions Qualitative Selection Criteria**

QUALITATIVE MEASURE TOTAL MARKS 100%					
1	<b>Member discipline during the meeting</b>	Did all the members come in time for the meeting or if	Yes	5	

	<b>During the meeting</b>	time for the meeting, or if some members came late, did they pay a fine?	No	0	
2	<b>Meeting procedures</b>	Were all the members seated according to their number and carry out transaction in that order?	Fully as per procedure	5	
			Generally as per procedure	2	
			Significant deviation from procedures	0	
3	<b>Member awareness about group norms</b>	Did all members appear to have good awareness about group norms?	All members display awareness	5	
			Most members display awareness	2	
			Very few or none of the members display awareness	0	
4	<b>Decision making about loans</b>	Did all the members come in time for the meeting, or if some members came late, did they pay a fine? When the members wanted to take loan, did the Secretary check how much they had saved in this cycle and apply the rule of providing a loan not more than 3 times the member savings in this cycle? Were all decisions made with consensus?	Yes	6	
			No	0	
5	<b>Quality of record keeping</b>	Errors in transactions recording	Loan recording Principal Yes=0; No=1 Interest Yes= 0; No=1	1 1	
			Savings and date of saving recording Yes=0; No=1	1	
			Closing balances Yes=0; No=1	1	
				<b>100%</b>	
<b>Challenge to the selection criteria: accuracy of data</b>					

Source: Access Africa Document Series and SAFI Project Technical Support Unit Staff and Field Officers Workshop August 4, 2010

### 1.3 Decision Making for Linkage

The maximum score possible will be 100% (quantitative 75% and qualitative 25%). On the basis of the scores obtained, the decision to link and for what are recommended to the bank as proposed in the Table below.

**Table 3: Decisions about linking VSLG to Financial Institutions**

No	VSLG Marks Obtained	Decision about linkage
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1	Less than 40 marks	The group should not be linked
2	40 – 60 marks	Link the VSLG <b>ONLY</b> for savings products
3	60 – 80 marks	Link the group for both <b>savings and credit</b> but credit not to exceed 50% of the amount shared out in last cycle
4	Above 80 marks up to 100 marks	Link the group for both <b>savings and credit</b> but credit not to exceed 2 times the amount shared out in last cycle