**BoC2 End-line Survey Report – Carry over Groups**

**Draft Report**

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# ACRONYMS

|  |  |
| --- | --- |
| **BoC** | The Banking on Change Egypt project |
| **CAPMAS** | Central Agency for Public Mobilization and Statistics |
| **CDF** | Community Development Facilitators |
| **EDHS** | Egypt Demographic and Health Survey |
| **FGD** | Focus Group Discussion |
| **GBV** | Gender Based Violence |
| **GDP** | Gross Domestic Product |
| **GII** | Gender Inequality Index |
| **HDI** | Human Development Index |
| **IGA** | Income Generating Activity |
| **MFI** | Microfinance Institutions |
| **MDG** | Millennium Development Goals |
| **PPI** | Progress out of Poverty Index |
| **SPM** | Selection Planning and Management of IGA |
| **UNESCO** | United Nation Educational, Scientific and Cultural Organization |
| **UNDP** | United Nation Development Program |
| **VSL** | Village Saving and Loan |
| **VSLA** | Village Saving and Loan Association |

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**Dr. Gihan A. Shawky**

**Survey Technical Director**

# Executive Summary

In the last few years, there has been increased interest and attention in searching for financial models that can be used to deliver sustainable financial services to the poorest groups in the developing countries. Saving groups are autonomous and self-managing. This is fundamental because a VSLA’s goal is institutional and financial independence. The program depends on the formation of freely chosen independent groups in each village or area that are managed through weekly meetings; where 10-25 people meet weekly and save through share purchase. After four weeks, group members can take loans out of the saving pool. Loans should not exceed three times the original savings amount for each borrowing member and are repaid within a three month period. Through weekly meetings, members gain understanding and confidence in managing their group fund. The group discusses money management and advice on income generating activities, strengthening both financial and social capital.

The Banking on Change (BoC) program is a partnership between Barclays, Plan and CARE Egypt to introduce the VSLA methodology in Egypt. BoC Egypt started this large-scale program through which it can provide the poorest members of the targeted communities in Plan & CARE Egypt’s working areas with access to financial services. The VSLA methodology is based on strengthening the traditional practices of rotating savings.

**The country program for Egypt**, in Phase two, focuses on building the skills of both existing and new youth members to strengthen loan utilization and encourage participants to start income generating activities. New savings groups are 100% youth focused in order to affect economic outcomes over the longer term. Additional skills development will support new members to identify and sustain viable economic activities or employment.

The **objective of the survey** is to conduct an impact assessment for BoCII to gauge the extent and depth of change in a community or group before, during and after an intervention. In addition to consider the extent to which Banking on Change met its overall vision of improving the quality of life for poor people.

The total number of the VSL groups subject to the current survey was 42 VSL groups (31rural and 11 urban) located in 8 governorates: Cairo South, Alex, Beheira, Giza, Menia, Assuit and Souhag were surveyed with a total of 566 VSL members

It is worth mentioning that the survey indicates that the majority of the surveyed VSL members 80.9% are females.

As for their educational status the sample of the VSL members in the current survey is literate. 71.2% of the VSL members can read and write. Regarding their marital status, the survey indicates that one fifth which is 20.5% is still single.

As for the employment rates of the VSL members, the survey indicates that 2.7% of the VSL members are not working or involved in any income generating activities.

**Household livelihood conditions**

***Regarding household Poverty levels***, the results reveal that all sampled VSL household members Live above the $1.25/day poverty line. However 26.9% of sampled VSL members live below National poverty line. On the other hand there are 16.2% of sampled households moved from falling below National poverty line in baseline survey to be above the line in the end-line survey.

In addition to that the results reveal that VSL household members who live in Giza, Behira, Assiut, and Souhag governorate are poorer than the other VSL household members who live in other governorates.

***As for household improvements***, the results indicate that the percentage of households who did improvements in their houses during one year preceding the survey has been significantly increased from 15.4% in the baseline to 27.7% in end-line survey. Also the average amount (in EGP) invested for house improvement has been significantly increased from 436.51 to 615.01 within the same reference period[[1]](#footnote-1).

***As for agricultural land***, the results assure that the area of land that the VSL members own is limited, the number of sampled VSL who owned land also is limited and the families of VSL members who live in urban areas do not own agricultural land. As a result of that, the difference in owning agricultural land between baseline and end-line is insignificant.

***Concerning household assets*** the results show that the likelihood of members who left VSLA groups to own new assets during the reference period was less than those who are still members in the groups. Also the priorities of urban VSLA members in owning the assets that indicated in the questionnaire are different than rural VSLA members.

Besides the results assure that the mean number of assets that owned by the VSL member has been increased from 3.82 to 4.63 units within the reference period.

Furthermore the results indicate that there is insignificant difference in the percentage of VSL members who purchased assets during the year preceding the baseline and end-line surveys for generating income.

***As for financial ability***, the results assure that there is significant improvement in the financial ability of sampled households where, the percentage of VSL members who are worry about money in the last 30 days has been decreased from 34.06% to 6.89% as well as the percentage of VSL members households who could not cope with ordinary bills and daily consumer items in the past 30 days has been decreased from 26.78% to 4.59% within the reference period.

***Concerning education***, the results conclude that VSLA contribution to improve access of children to education shows a significant increase of VSLA members’ expenditure to support children’s education, from 219.24 LE to 378.41 LE between baseline and end-line surveys. In addition to that, there is a significant increase in the percent of VSLA members have invested into their children education (47% ) in end-line survey as compared with 26.01% in baseline.

***As for the food security***, it was found that there is significant decrease in the percentage of households that had at least one day without food during the last 12 months from 10.37% to 4.24% within the reference period. However there is insignificant difference in the quality of food index. This coincides with the results of FGDs where the respondents said whenever their income increases food is the last thing they spend money on.

***As for the access to health services***, the results reveal that the majority of the members have incurred some health expenditures either for themselves or other members in their households. Concerning the VSL members themselves, the proportion has significantly shifted from 34.83% to 54.95% with significant increase in the average amount of medical expenses; has increased from 147.83 LE to 250.62 LE within the reference period. The same result has been deduced for the access of other members of VSLA household

***As for the housing improvement***, the results show that there is significant increase in the percentage of VSL members who have paid for any improvement to their house in the year preceding the baseline and end-line surveys. It increases from 15.63% to 21.05%.

**Perception Regarding the Evolution of the Household Livelihood Conditions**

The results show that more than three quarter of VSLA members mentioned that their revenue, access to health care and food quality and quantity have improved during the reference period. However 55.5% only said that the access of their children to education has improved during such period.

Last but not least the results assure that VSLA groups have contributed to improve the livelihoods conditions of the participants and respondents in FGDs support this result.

**Economic situation of VSL members**

***Regarding small business,*** the survey results indicate that there is significant increase in the percentage of the VSL members are engaged in small business activity from 22.14% to 34% within the reference period. This increase can be attributed to training sessions that VSL members attended[[2]](#footnote-2).

On the other hand the results reveal that there is insignificant difference in the mean value for business capital fund and the mean value added to the capital fund for VSL members within the reference period.

It is noticeable that there is significant decrease in the mean value for business capital fund of members who left VSLA groups from 948.824 LE to 371.765LE within the reference period.

Furthermore the results show that there is insignificant difference in the percentage of VSL members who engaged in small business activities who keep a written record of their business transactions; it increases from 26% to 51%. However there is significant increase in the percentage of VSL members, who have a written budget for their business from 11.9% to 45.6% within the reference period.

Finally the results support the increase of members who started IGAs, increase the percentage of female members who made budgets for their projects and increase in projects’ capitals. Also it indicated that members learnt how to identify ideas for their projects on scientific basis.

***As for loans***, it can be concluded that the VSLA have provided a room for members to access loan. The results indicate that there is significant increase in the percent of VSL members who have access to loan where, this percent shifted from 42% to 56.89% within the reference period.

Concerning the source of loans the results reveal that there is significant increase towards VSL groups versus an insignificant decrease in barrowing from relatives. This result coincides with the results of the qualitative study that supports the tendency of members to save in the group.

**VSL women members' empowerment**

***As for self-esteem***, the results show evidence that VSLA have contributed to improve the members’ public speaking ability but women live rural areas become less confident to speak in meetings and this contradict with the results of qualitative study.

Besides BoC program has helped female members to influence their husband’s decision making and take action to improve their life. other indicators of self-esteem have not been substantially affected by the program.

In addition to that, the results show that there is an evidence of female VSLA members can influence community level decisions through their participation as a member of the chief advisory team for any community based conflict resolution.

***As for decision making***, the results confirm members’ significant contribution into the expenditure of all domains[[3]](#footnote-3), but their contribution into decision making in the household is limited to housing and house equipment only. Members’ contribution in decision-making related to children schooling, food and health is still limited.

# 1. Introduction

Globally, the Village Savings and Loan (VSL) methodology has been implemented by CARE, CRS, Oxfam, Plan, World Vision and others, and is reaching more than two million people. VSL programs create Village Savings and Loan Associations (VSLAs) – small-scale community-based savings and credit associations. A VSLA is a more transparent, structured and democratic version of the informal savings groups found in villages and slums in many parts of the developing world. The main difference is that the VSL methodology is a better organized and more accountable system that even the least literate, least influential member of the group can understand and trust[[4]](#footnote-4).

## 1.1Objectives of the survey

The **objective of the current survey** is to conduct an impact assessment for BoCII to:

* Gauge the extent and depth of change in a community or group before, during and after an intervention;
* Consider the extent to which Banking on Change met its overall vision of improving the quality of life for poor people by providing a range of training, supporting the establishment of income generating activities, and by linking savings groups to the formal financial sector. Therefor the impact indicators will focus on social and economic factors at different engagement levels based on the programme’s log-frame.

It is worth mentioning that the impact assessment follows a before-and-after design and rely on the two baseline quantitative surveys of programme beneficiaries that had been conducted before. Findings from the household-level surveys will be triangulated through additional qualitative field work that is being carried out on a regular basis and strong on-going monitoring of the interventions.

## 1.2 Timeframe of the BoC VSL Member Survey

The preparation stage started after signing the contract in 11th of October 2015. As a result of parliament elections in Egypt the first researchers’ training in Cairo started in 24th of October 2015 for three days followed by the second one in Assuit.

Data-collection started in 27th of October 2015 in Cairo, Giza, Behira and Alexandria governorates for eight days, however data collection started in 31st of October 2015 in Assuit, Menia and Souhag governorates for five days.

Office editing and coding questionnaires phase started in 31st of October 2015, as well as data entry started in 8th of November 2015. While validation and data consistency started in 15th of November 2015 after constructing the raw data file for all questionnaires. Hence cleaned files were developed by 19th of November.

## 1.3 End-line and baseline survey

The section illustrates how the baseline survey relates to the end-line through assigning the interviewers, developing the questionnaires, constructing the clean data file and data analysis.

### 1.3.1 Assigning the interviewers

The same members interviewed at baseline are interviewed during the final evaluation survey. So from SPSS file of the baseline the following information for each member surveyed at baseline are extracted

1. Questionnaire number;
2. District;
3. Name of the group,;
4. Name of the group member;
5. Name of the head of household.

Hence both of Plan and Care staff identified the situation of the member according to the following 5 scenarios that mention in the following section

### 1.3.2 Developing the questionnaire

The questionnaire remains the same as the one used at baseline to ensure comparability. Nevertheless some questions of interest that was not covered during the baseline survey are added on new development. They are:

* A question regarding the member status at follow up is added in the identification section to compute the abandon rate, the codes of the question are:

1. Still member of the, group;
2. Has joined another VSLA group;
3. Has left the group but still in the village;
4. Have left the village;
5. No longer alive.

* A question regarding the reason of abandon for those who have abandoned their group is added in section 1.
* Some qualitative questions[[5]](#footnote-5) regarding the appreciation of the change by the VSLA members and the contributing factors to the change are added in section 5.

In addition to that every questionnaire is filled even if the member is no Longer a member of VSL groups but still in the village/area, has left the village, no longer alive or has not been interviewed because of his/her unavailability. So whenever the member has not been interview the result of interview is incomplete to assess the response rate correctly[[6]](#footnote-6).

The questionnaire number is the variable that uniquely identifies each questionnaire of the survey. This variable is critical particularly when we will merge the baseline data and final data for each member. Thus the questionnaire number remains the same as the one used during the baseline survey.

Besides the PPI was used; the standard form of this tool was acquired from the Progress out of Poverty[[7]](#footnote-7) website (The latest version of the PPI for Egypt was created in April. Indicators in the PPI for Egypt are based on data from the 2004/5 Household Income, Expenditure, and Consumption Survey (HIECS).); it is a Grameen Foundation Product. The form was carefully translated and attached to the VSLA HH survey form.

### 1.3.3 Data entry and constructing the cleaned data file

The same software (CSPRO) used at baseline for data entry is used during the final evaluation after adapting the program to reflect the changes that mentioned in section 1.3.1. End-line data is entered and saved in a different file from the baseline

### 1.3.4 Data analysis

The file is exported into SPSS to conduct the analysis. Hence the baseline and final data files are merged using the questionnaire number as the “key” for merging. The baseline data is merged with the final data in order to assess the change at each individual level in comparing his/her baseline value with the final value.

Hence a paired non-parametric statistical test, The NPAR TEST syntax of SPSS, is used to assess the significance of the change from baseline to final.

## 1.4 The structure of the final report

Following are the main sections to be covered in the structure of the report.

**Executive summary:** The survey objectives, methodology, and key results in relation with BoC indicators will be covered in this section.

**1. Introduction:** This section will include objectives of the survey, when and how the survey was conducted and finally the structure of the report.

**2. Program and Country Context**: This section will describe the project briefly, localization of the study area in the country and a socio-economic comparison between the findings of sub samples and the general country population where possible.

**3. Methodology:** This section will describe the overall methodology of the VSLA member survey, sampling, data collection process, expected and actual sample size and finally the difficulties during the data collection process.

**4. Descriptive Statistics on the Household:** This section will be divided into three sections as follow:

**4.**1 **Demographic characteristics of the household:** This sub-section will cover these topics; household composition, educational and literacy attainments, health access, occupation, VSLA involvement and household-decision making

**4.2 Socio-economic characteristics of the household**: This sub-section will include these five characteristics; the PPI score card results, housing, land, assets and financial ability.

**4.3 Food Security and Agriculture:**  This sub-section will cover these topics; harvest and food consumption

**5. Descriptive Statistics on the VSLA Members:** This section will be divided into five sections as follow:

**5.1 Socio-economic characteristics of the Members:** This sub-section will cover these seven characteristics; basic characteristics, VSLA involvement, educational and literacy attainments, child rights, occupation, business activities and control over own resources

**5.2 Investments and Household Support:** This sub-section will cover these eight topics; assets purchased, contributions to rent, housing improvements, education, health, clothing and household events (on themselves and/ or other household members) and general contributions.

**5.3 Access to Financial Services, Financial Literacy and Business Skills:** This sub-section will cover these four topics; savings tools, loans taken out, borrowing behavior and Business skills.

**5.4 Financial Anxiety & Self Esteem:** This sub-section will cover financial anxiety and self-image.

**5.5** **Participation & Social Position:** This subsection will cover Socio-political participation.

**6. Conclusion:**  This section will synthesize the results across these determinants; the key trends, results consistency, other studies confirm/ contradict these findings.

# 2. Programme and Country Context

This section will provide the reader with a brief description of the project and localization of the study area in the country (including a map and a socio-economic comparison with the rest of the country)

## 2.1 Description of the project

Plan & CARE Egypt started applying VSLA within the BoC programme in partnership with Barclays in 2009. The basic principle of the VSLA program is that members form a voluntary, self-selected and self-managed group. Groups meet weekly and members save through the purchase of shares. The price of a share is decided by the group. At each meeting, every member must purchase between 1 and 5 shares. The share-price is set by the group at the beginning of the cycle and is fixed for the entire cycle.

The system is very simple; but the result is powerful. In a VSLA, savings is flexible across members and over time. Members do not have to save the same amount as each other; and they do not have to save the same amount at each meeting. Also, by saving more frequently in very small amounts, the poor can build their savings more easily; and this contributes to improving the security of the household. Savings are maintained in a loan fund from which members can borrow in small amounts, up to three times their individual savings. Loans are for a maximum period of three months in the first year and loans may be repaid in flexible installments at a monthly service charge determined by the group.

Each group may also have a social fund, which provides members a basic form of insurance. The social fund serves as a community safety net and may serve a number of purposes – such as emergency assistance, festivals and funeral expenses – for the entire community, including group members and non-members[[8]](#footnote-8).

The group elects the management committee which consists of 5-6 people: chairperson, the box-keeper, the record keeper and two money counters. This means that management of such groups is fully carried out by the members themselves.

The Banking on Change (BoC) project is a partnership between Barclays, Plan and CARE Egypt to introduce the Village Saving and Loans Association (VSLA) methodology in Egypt. According to this partnership between Plan and CARE Egypt and Barclays they started this large scale program via this project to provide the poorest members of the society with access to financial services. In this project, the VSLA methodology aimed to strengthen the traditional practices of rotating savings. The main goal of the program through its first phase was to improve the economic security of 30,000 poor and vulnerable households in urban and rural areas. Plan Egypt is responsible for implementing the program in governorates of Cairo (Cairo East, Cairo South), Kalioubia, 6th of October, Alexandria, Beheira and Assiut while CARE Egypt is implementing the program in each of Governorates of Menia and Souhag.

Barclays recently renewed its commitment to the partnership through an additional three year investment in a second phase of Banking on Change. In phase two the partnership will use the same savings led microfinance methodology established in phase one as a springboard for implementing a more focused, in-depth, programme targeted at young people in seven countries (Egypt, Ghana, India, Kenya, Tanzania, Uganda and Zambia).

## 2.2 The Country Program for Egypt

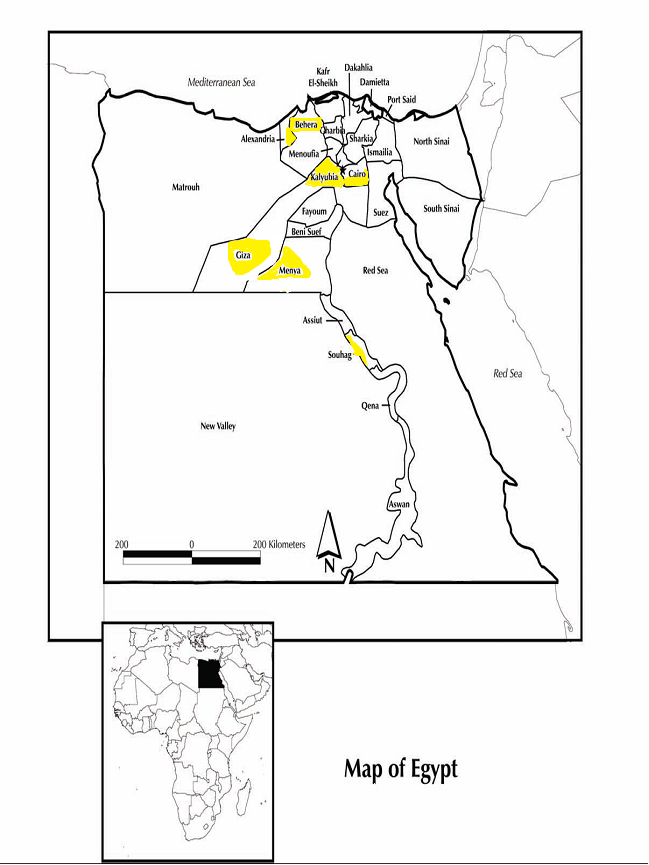
The country program for Egypt in Phase two will focus on building the skills of both existing and new youth members to strengthen loan utilization and encourage participants to start income generating activities. New savings groups will be 100% youth focused in order to affect economic outcomes over the longer term. Additional skills development will support new members to identify and sustain viable economic activities or employment.

The intent is to reach 37,200 direct beneficiaries, 2,756 groups, of which around 985 will be new youth savings groups. 13,300 beneficiaries will be new young people and 23,900 beneficiaries will be carried over from Phase 1, of whom nearly 67% will be aged between 10 and 35. 79% of all beneficiaries (29,300) will be under 35. 148,800 indirect beneficiaries will be reached through households.

Plan Egypt is responsible for implementing the program in governorates of Cairo (Cairo East, Cairo South), Kalioubia, 6th of October, Alexandria, Beheira and Assiut while CARE Egypt is implementing the program in each of Governorates of Assiut, Menia and Souhag.

## 2.3 Localization of the Study Area

As mentioned previously the survey of VSL members consisted of two main strata: urban and rural areas of work of Plan & CARE. The following shows a map of Egypt with highlighting of the above mentioned areas covered by the survey. It was highlighted in yellow font color.

****

## 2.4 Development challenges and National strategies in Egypt

The Arab Republic of Egypt is considered a middle-income country, relying on remittances from Egyptians working abroad, revenues from the Suez Canal and oil, as its main sources of income. Economic growth was affected after the revolution of 25th of January.

Egypt has witnessed a remarkable increase of the population over the previous decades. In the second part of the second century, the population rose sharply from 35.3 million in 1970 to about 81.4 million in 2012, i.e. more than doubled in almost 40 years.

Egypt has made significant improvements in overall socio-economic development. According to the UNDP statistical update of HDI, Egypt ranked 112 out of 186 on the human development index (HDI) in 2012, up from a 116 ranking[[9]](#footnote-9) in 2008. Figure 1 indicates that the development index has been continually increasing since the 1970s where the more recent estimates, however, show a slight slippage in the ranking. Hence the steady improvement has pulled Egypt from the low to the medium category of human development.

The HDI is calculated on the basis of life expectancy, literacy levels and per capita income. Literacy rates have risen and reached 71 percent in 2010, and the country has experienced improvements in health, education, sanitation and other social services[[10]](#footnote-10). Life expectancy is 73.5 years. The unemployment rate continues to grow reaching 11.99 percent in 2011; while child labor is 7% among seven to fourteen years of age. Maternal mortality is estimated at 66, infant mortality is 19/1,000 and child mortality under the age of five stands at 22/1,000.

Source: 2013 Human Development Report, UNDP.

Despite these gains, large disparities in development exist between rural and urban areas, Upper and Lower Egypt. The per capita real gross domestic product (GDP) was almost US$5,547 in 2011 (up from US$3,950 in 2003). Public expenditure on social services remains low; during the period 2005-2010; 3.8 percent of GDP was spent on education and 1.7 percent on the health sector in 2010[[11]](#footnote-11).

Over the last two decades, Egypt has seen its GDP grow, with an average of seven percent during the period 2005-2008. However the Sixth Plan (2007–2012) target is to achieve higher growth rate of around 8.5 percent by the end of its timeframe[[12]](#footnote-12).

In 1991, almost a quarter of the Egyptian population (24.3 percent) was considered to live below the national poverty line[[13]](#footnote-13) and decreased to reach 16.7 percent only in 2000then increased by 20 percent in 2008. However 2013 Human Development report indicated that poverty still constitutes a major challenge, where about 22 percent of the population lives on less than national poverty line[[14]](#footnote-14) .

Gender equality is one of the eight Millennium Development Goals as well as human rights. Discrimination against women and girls includes [gender-based violence](http://www.unfpa.org/gender/violence.htm), [economic discrimination](http://www.unfpa.org/gender/empowerment1.htm) and [reproductive health inequities](http://www.unfpa.org/swp/2005/english/ch4/index.htm). In addition to [harmful traditional practices](http://www.unfpa.org/gender/practices.htm) remains the most persistent form of inequality.

 In spite of substantial improvements in female literacy rates, enrolment rates, labor force participation, and unemployment, there remains a gender gap in favor of males. Egypt's rank on gender empowerment measure, in the 2005 Human Development Report[[15]](#footnote-15), was 77 out of 80 countries with a value as low as 0.274 that decreased to 0.263 in 2008[[16]](#footnote-16). However the Gender Inequality Index[[17]](#footnote-17) (GII) was 0.590 in 2012 slowing down from the value 0.603 in 2005.

Since Egypt signed the Millennium Declaration a lot of progress has been made in all the related areas. Egypt shows that at the aggregated national level the country remains on track to reach the targets of the great majority of MDG indicators. The government has continued to give attention to critical areas of development, such as health and education, access to water and sanitation, as well as improving the livelihood of the most deprived segments of the population[[18]](#footnote-18).

However, the pace of progress towards these targets varies among the goals; fast and sustained in child & maternal mortality and water and sanitation, at acceptable levels for education and poverty reduction, while somewhat more slowly in women empowerment and do not have sufficient information for the environment and global partnership for development.

Finally, 2010 MDG progress report[[19]](#footnote-19) showed that the disparities in development progress between Upper and Lower Egypt, between rural and urban areas and between women and men remain stark and demonstrate the need for greater and better targeted investments to address these differences.

# 3. Methodology

## 3.1 Overall methodology of the VSL member survey

The center piece of the end-line survey is the VSLA member survey. The survey is implemented in full consultation with the project’s management in Plan Egypt. The implementation of this survey is done through three stages, as follows:

***Preparation stage:*** Through this stage the questionnaire is developed, the interviewers are assigned[[20]](#footnote-20), guidelines for data collection are developed, the FGDs sample is assigned and the guideline for conducting FGDS is developed.

***Data collection phase***

* The consultant held two comprehensive three days training program[[21]](#footnote-21)for the field work teams. A list of guidelines for data-collection distributed to field officers and field editors;
* Printed 1000 copy of the final country-specific questionnaires;
* Supervision of all ground-level data collection activities in accordance with the protocols and the data-collection work plan, their organization, and ground-level quality checks.

***Data processing phase***

* The consultant recruited a team with unique experience in office reviews, all the questionnaires were subject to a careful review. Also, other responses were coded in accordance with the data entry program;
* Recruited a programmer[[22]](#footnote-22);
* Quality control tools, such as double entry, consistency and range checks to ensure the high quality of the data entered were applied;
* Recruited and contracted experienced data entry clerks;
* The consultant held one day training for data entry operators before the beginning of data entry operations;
* Data analysis was done using SPSS as indicated in section 1.3.4;
* The draft two reports were developed; one for carry-over groups and the second for new youth groups.

### 3.1.1 Sampling

As mentioned previously the interviewers are assigned using data files of the baseline survey. The following table summarizes the results of interviews according to the year of data collection and the current situation of VSL members.

Table 3.1: Situation of Carry over members at Follow Up

|  |  |  |  |
| --- | --- | --- | --- |
| Members Status at Follow Up | Sampled at baseline | Successfully interviewed | Response rate |
| Number of VSL members in the | 646 | 566 | 88% |
| Still a members of VSL groups | 473 | 466 | 98.5% |
| Has join another VSLA group  in the village | 62 | 62 | 100% |
| No Longer a member of VSL groups but still in the village/area | 41 | 38 | 92.7% |
| Has left the village | 70 |  |  |
| No longer alive | 0 |  |  |

It is worth mention that, although there are 566 out of 646 respondents were successfully interviewed giving a response rate of 88%, but there are 576 members out of those who were sampled in the baseline could be interviewed; members who are still members in VSLA groups and those who are no longer members of VSL groups but are still in the village. Accordingly the end-line response rate is 98.3%.

## 3.2 Overall methodology of the Focus Group Discussions

Concerning the qualitative study, the end-line survey includes Carry over end-line Focus Group Discussions, with 100 select individuals who took part in the Carry over End-line Household Survey.

Hence 100 members who have participated in the end-line HH survey are selected based on responses given during the baseline survey. Members should be split into discussion groups according to the following criteria:

* Men aged 16-24
* Women aged 16-24
* Men aged 24+
* Women aged 24+

Since group sizes should not be below 8, or above 12 members, this translates to approximately 8 – 12 focus group discussions are conducted with each group. To ensure members who satisfy the sampling criteria are sufficiently proximate to one another to take part in the FGDs, the end-line HH survey groups is split by village or shiakha. Then villages have sufficient members of the right age and gender to conduct (at least) the four FGDs outlined above in each area is selected.

Sampling is done prior to the end-line household survey, with members who have been selected informed during the HH survey. A list of reserve members and satisfying the same criteria as the original sample will be prepared in case members in the original sample cannot participate. Focus Group Discussions is completed within two weeks of final HH survey data collection.

The discussion is administered by a trained facilitator with a separate person recording the discussion transcript, preferably with the aid of recording equipment. The profile sheet that provided by the Evaluation Team is also completed by all members and verified before the group disbands.

Table 3.2: The sample distribution of FGDs

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Governorate | Village | Group type | Number of participants | | | | Total |
| Men aged 16-24 | Men aged 24+ | Women aged 16-24 | Women aged 24+ |
| Cairo South |  | Carry over |  | 12 | 7 | 12 | 31 |
| Giza | Dahshour | Carry over |  |  |  | 12 | 12 |
| Kalioubia | Kom Ashfin | Carry over |  | 9 |  | 12 | 21 |
| Menia | Saft El Laben | Carry over |  |  | 10 | 12 | 22 |
| Souhg | Soklak | Carry over |  |  | 12 | 12 | 24 |
| Total | | |  | 21 | 29 | 60 | 110 |

It is worth mentioning that the number of male VSL members and limited so two FGDs only are assigned (as indicated in the above table) but unfortunately men refused to conduct FGDs.

The FGD interview guide was developed; it includes an open ended exploration of the topics in this interview guide. It includes the following sections:

* + Introductory Questions;
  + Household Profile;
  + Member Profile;
  + Access to financial services;
  + Income generating activities;
  + Investment, expenses and consumption; and
  + Closing questions.

The facilitators generally follow the interview guide. Data analysis is done using NVIVO program

# 4. Descriptive Statistics on the Household

During the survey, we did a registration of every person living in the household of the VSLA members. In this section we are presenting the characteristics of the study population: household population, heads of household and VSL members.

This section will provide the reader with a comprehensive description of the demographic characteristics, socio-economic characteristics of the household and food security and agriculture as follows:

## 4.1 Demographic characteristics of the household

During the survey, the heads of household was considered as the one recognized by the households members. This section will provide the reader with a comprehensive description of the demographic characteristics of both of the head of household and household population as indicated below.

***Characteristics of the head of household***

The current sub-section starts by presenting the main characteristics of the head of household, such as gender, age, educational level and working status, that affect the socio-economic status of the household. These variables also contribute to identify the obstacles that might hinder the movement of the household members towards the economic, social and political empowerment.

As shown in table 4.1, the results indicated that the percentage of Households headed by men is 90.6% while the percentage of households headed by women is 9.4%. The result does not match with the national data where EDHS-2008 indicated that the percentage of households headed by female was 13.4% while 86.6% were headed by men[[23]](#footnote-23). On the other hand, there is a difference between rural / urban in sampled areas where the percentage of households headed by women is 11.9% in urban areas while it is 8.5% in rural areas (table 4.3); this can be attributed to families in rural areas usually say that the oldest son is the head of household instead of the mother especially if works

Table 4.1: Socio-demographic Characteristics of the Heads of Households

| Characteristics | | Number of HH | Column N % |
| --- | --- | --- | --- |
| Sex | male | 513 | 90.6% |
| female | 53 | 9.4% |
| Literacy | Literate | 406 | 71.7% |
| Illiterate | 160 | 28.3% |
| Working Status | Not working | 30 | 5.3% |
| Working | 536 | 94.7% |
| Occupation | No Occupation | 8 | 1.4% |
| Domestic Work | 22 | 3.9% |
| Retired | 33 | 5.8% |
| Works on own farm | 20 | 3.5% |
| Agricultural Worker | 16 | 2.8% |
| Animal Husbandry | 3 | .5% |
| Pastoralist | 2 | .4% |
| Employee (Formal Sector) | 128 | 22.6% |
| Employee (informal sector) | 100 | 17.7% |
| Casual Labour | 96 | 17.0% |
| Self-Employed / Business Owner | 26 | 4.6% |
| Petty Trade | 45 | 8.0% |
| Making Handicrafts | 3 | .5% |
| Providing Services/Repairs | 5 | .9% |
|  | Others | 59 | 10.4% |
|  | Total | 566 | 100% |

Table 4.2 indicates that less than one quarter of head of households 23.5% their age ranges between 25-35 years. However three quarter of the sample 74.9% their ages are above than 35 years. The same can be noticed in both urban and rural areas, however the modal percentage among head of households (69.2% in urban areas and 76.8% in rural areas) in the age group 35 years and elder. However 28% of head of households in urban areas and 22% in rural areas their ages range between 25 -35 years (see table 4.3).

Regarding employment status, it is noticed that there is 5.3% of the head of households are not working which is significantly less than the national figure that was 11.99% in 2011[[24]](#footnote-24). However table 4.2 shows that more than one half of female headed households (58.5%) are working that must affect positively on the economic status of the household.

Table 4.2: Socio-demographic Characteristics of the Heads of Households by Gender

| Characteristics | | Gender of HH Head | | Total |
| --- | --- | --- | --- | --- |
| male | female |
| Age | less than 18 years | 0.2% | 0.0% | 0.2% |
| 18-24 years | 1.6% | 0.0% | 1.4% |
| 25-35 years | 24.4% | 15.1% | 23.5% |
| 36 years and above | 73.9% | 84.9% | 74.9% |
| Literacy | Literate | 74.7% | 43.4% | 71.7% |
| Illiterate | 25.3% | 56.6% | 28.3% |
| Education Level | None | 25.7% | 64.2% | 29.3% |
| Primary | 14.2% | 24.5% | 15.2% |
| Preparatory | 11.3% | 5.7% | 10.8% |
| Secondary | 36.5% | 5.7% | 33.6% |
| College/University | 12.3% | 0.0% | 11.1% |
| Working Status | Not working | 1.6% | 41.5% | 5.3% |
| Working | 98.4% | 58.5% | 94.7% |
| Total | | 100.0% | 100.0% | 100.0% |

The Literacy rate among the Heads of Households was targeted in the survey; results reveal that the literacy rate was 74.7% among males and 43.4% among females with a total of 71.7% of the total sample (table 4.2). Actually, this figure among female headed households and the total sample was not consistent with the national figures where the literacy rate was 72 (for both sexes) in 2010[[25]](#footnote-25).

In regards to the educational levels of the heads of Households, the above table shows that one quarter of males heading households (25.5%) and 64.2% of females heading households never attended school. Again this was not consistent with female educational status as outlined earlier on the national level. However this percent is 7.5% and 34.3% in urban and rural areas respectively.

Concerning National Poverty Line, the results show that the mean PPI score for the current sample of households is 51.68[[26]](#footnote-26). Referring to the mean PPI score and Progress out of Poverty Index™ for Egypt, 26.9% of this sample lives below upper national poverty line.

Referring to the mean PPI score (51.68) and the 1.25$ per day poverty line, it can be proven that all members of the sampled VSL members live above poverty line. Accordingly, the report will not include analysis based on members who live below 1.25$ per day poverty line and above the line. The analysis will be based on PPI quintiles where, the sampled VSL households are divided to five categories based on their PPI score where each category represents one fifth of the sample. The first quintile represents the poorest households in the sample as they have the lowest scores (their scores are less then 35), the second quintile represents the poor sampled households where their PPI score ranges between 36 and 43, the third quintile represents the moderate level where their score ranges between 44 and 51, the fourth score represent the rich households in the sample as their PPI score ranges between 52 and 64 and the fifth score represents the richest households in the sample as their PPI is greater than 65. Accordingly this classification ranks the sampled household given that all of them live above $1.25 / day poverty line.

Table 4.3: The socio-demographic Characteristics of the Head of Households by strata

| Characteristics | | Strata | |
| --- | --- | --- | --- |
| Urban | Rural |
| Sex | male | 88.1% | 91.5% |
| female | 11.9% | 8.5% |
| Age | less than 18 years | 0.0% | .2% |
| 18-24 years | 2.8% | .9% |
| 25-35 years | 28.0% | 22.0% |
| 36 years and above | 69.2% | 76.8% |
| Literacy | Literate | 72.0% | 71.6% |
| Illiterate | 28.0% | 28.4% |
| Education Level | None | 28.7% | 29.6% |
| Primary | 21.0% | 13.2% |
| Preparatory | 16.8% | 8.7% |
| Secondary | 29.4% | 35.0% |
| College/University | 4.2% | 13.5% |
| Working Status | Not working | 7.0% | 4.7% |
| Working | 93.0% | 95.3% |

Regarding to the **educational status** of head of Households in the current survey, table 4.3 shows that 71.3% in urban areas are enrolled in different schools versus 70.4% in rural areas

It is worth mentioning that there are insignificant differences in the demographic characteristics of the head of households between urban and rural areas as illustrated in table 4.3.

### 4.1.1 Household composition

The characteristics of the VSL households’ members are important variables to consider while studying the VSL HH population. The survey results show that there were 2680 VSL household members belonging to the 566 households.

Gender, age and family size are important variables that give a picture about the household composition of the Households' population of the VSL groups who were subject to the current survey.

The current section will cover the demographic characteristics of the Households in three variables as follow:

* Gender
* Age
* Family size

**Gender and Age**

As shown in the following figure, the results of the survey indicate that the percentage of women and males are almost equal.

Table 4.4: Socio-demographic Characteristics of the Households population

|  |  |  |  |
| --- | --- | --- | --- |
| Characteristics | | Number | % |
| Sex | male | 1371 | 51.2% |
| female | 1309 | 48.8% |
| Age | less than 18 years | 1239 | 46.2% |
| 18-24 years | 299 | 11.2% |
| 25-35 years | 423 | 15.8% |
| 36 years and above | 719 | 26.8% |
| Total | | 2680 | 100% |

As shown in the above table, more than one half of the households members are males (51.2%) versus 48.8% are females.

The results indicate that almost one half the household population 46.2% of the households’ members are children (below 18 years old), whereas 15.8%r of the households’ population their ages ranging between 25 and 35 years old. On the other hand more than one quarter of the households’ population (26.8%) is elder than 35 years old.

Table 4.5: Socio-demographic Characteristics of the Households Population by Strata

| Characteristics | | Strata | |
| --- | --- | --- | --- |
| Urban | Rural |
| Sex | male | 50.7% | 51.3% |
| female | 49.3% | 48.7% |
| Age | less than 18 years | 47.3% | 45.9% |
| 18-24 years | 9.3% | 11.8% |
| 25-35 years | 19.2% | 14.7% |
| 36 years and above | 24.2% | 27.7% |

Since the target urban areas are either slums or semi-urban areas so the results show that there is no significant difference in the demographic characteristics of the households' population between urban and rural areas.

On the other hand, the results of the baseline survey showed that only 0.3% of the households live below 1.25$ / day poverty line (they were 2 households where their PPI was less than 7). However in the current survey (end-line) the results assure that all sampled households in the end-line survey live above 1.25$/day poverty line. This means that the economic status of those households was improved and now they are above this poverty line.

Concerning National poverty line, results show that 43.1% of sampled households in the baseline lived below National poverty line versus 26.9% of the sampled households in end-line survey live below the National poverty line. This means that 16.2% of sampled households moved from falling below National poverty line in baseline survey to be above the line in the end-line survey. This shift can be attributed to BoC project as members stated in FGDs (section 4.4).

**Size of the Households**

The data assures that the average family size of households in the sampled urban areas is less than one member than the rural ones.

However there is a great difference in the average family size between the poorest households’ members (the first quintile) and the richest members (the fifth quintile; the difference is 2.61 persons.

It is worth mentioning that the average family size in the current sample is higher than the national indicators where the average family size, in 2012[[27]](#footnote-27), in urban areas was 3.8 persons, 4 persons in rural areas and 4.1 persons in Egypt

Table 4.6: Average Family Size by Strata and Poverty Line

|  |  |  |
| --- | --- | --- |
|  |  | Average family size |
| Strata | Urban | 5.23 |
| Rural | 5.28 |
| PPI Quintiles | Less than 20% | 6.62 |
| 20 - 39% | 5.38 |
| 40 – 59% | 5.29 |
| 60 – 79% | 5.25 |
| 80%+ | 4.01 |
| Still member in the group | Yes | 5.29 |
| No | 4.92 |
| Total | | 5.27 |

### 4.1.2 Educational and literacy attainments

Educational and literacy attainments are important mediating variables that affect livelihood strategies as well as contribute to identify the obstacles that might hinder their movement towards the economic, social and political empowerment.

Table 4.7: The distribution of the households’ population according to educational and literacy attainments

|  |  |  |  |
| --- | --- | --- | --- |
| Characteristics of the Households' population | | Number | % |
| Literacy | Literate | 1799 | 75.7% |
| Illiterate | 578 | 24.3% |
| Education Level | None | 759 | 28.3% |
| KG | 17 | .6% |
| Primary | 648 | 24.2% |
| Preparatory | 378 | 14.1% |
| Secondary | 685 | 25.6% |
| College/University | 193 | 7.2% |
| Total | | 2680 | 100% |

The results indicate that the literacy rate for the sampled population is 75.7% which is greater than the national indicator. Also more than one quarter 28.3% of the sampled population does not attend schools; one quarter (25.6%) have completed their secondary education versus 7.2% have completed their university education.

Table 4.8: The percent distribution of the households’ population according to educational and literacy attainments by gender, strata, PPI quintiles and if the member is still in the group

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Gender | | Strata | | PPI Quintiles | | | | | Still in the group | | Total |
| Male | Female | Urban | Rural | Less than 20% | 20-39% | 40-59% | 60-79% | 80%+ | Yes | No |
| Literate | 79.6% | 71.6% | 75.4% | 75.8% | 62.5% | 70.5% | 77.6% | 81.1% | 85.6% | 75.7% | 76.1% | 75.7% |
| Illiterate | 20.4% | 28.4% | 24.6% | 24.2% | 37.5% | 29.5% | 22.4% | 18.9% | 14.4% | 24.3% | 23.9% | 24.3% |
| None | 25.7% | 31.0% | 28.6% | 28.2% | 34.7% | 30.8% | 25.2% | 25.9% | 25.3% | 27.9% | 33.9% | 28.3% |
| KG | .7% | .5% | .3% | .7% | .2% | .9% | 1.2% | .6% | .3% | .6% | .6% | .6% |
| Primary | 24.7% | 23.7% | 28.0% | 22.9% | 27.4% | 26.3% | 28.5% | 21.5% | 18.3% | 24.3% | 23.2% | 24.2% |
| Preparatory | 15.0% | 13.2% | 18.3% | 12.8% | 15.4% | 17.2% | 17.3% | 12.3% | 8.9% | 14.3% | 11.3% | 14.1% |
| Secondary | 26.7% | 24.4% | 21.6% | 26.8% | 20.7% | 21.6% | 24.4% | 27.4% | 32.8% | 25.5% | 26.0% | 25.6% |
| College/University | 7.2% | 7.2% | 3.2% | 8.5% | 1.6% | 3.1% | 3.5% | 12.3% | 14.4% | 7.4% | 5.1% | 7.2% |
| Total | 1371 | 1309 | 657 | 2023 | 493 | 574 | 492 | 536 | 585 | 2503 | 177 | 2680 |

Table 4.8 indicates that the educational and literacy attainments for those who fall in the lowest PPI quintiles are worse than who fall in the highest quintile. On the other hand there is no significant difference in the educational and literacy attainments for those who are still members in the VSL groups and those who have abandoned the group.

This study aims to estimate the net primary and secondary enrollment rate in the target area and according to gender, strata, poverty quintiles and if the member is still in the group (table 4.9) in order to assess changes in children’s schooling and the extent BoC project improves the livelihood conditions of the members and their households by the end of this phase of the project.

Table 4.9: Net Primary and Secondary School Enrollment Rate by gender, strata, PPI quintiles and if the member is still in the group

|  |  | In Target areas | | National Level[[28]](#footnote-28) | |
| --- | --- | --- | --- | --- | --- |
| Net primary  school enrollment  rate | Net secondary  school enrollment  rate | Net primary  school enrollment  rate | Net secondary  school enrollment  rate |
| Gender | male | 97.6% | 72.9% |  | 81% |
| female | 95.7% | 75.4% |  | 80% |
| Strata | Urban | 99.1% | 73.7% |  |  |
| Rural | 95.8% | 74.3% |  |  |
| PPI Quintiles | Less than 20% | 97.3% | 65.8% |  |  |
| 20 - 39% | 93.8% | 77.6% |  |  |
| 40 – 59% | 98.7% | 65.7% |  |  |
| 60 – 79% | 100.0% | 86.8% |  |  |
| 80%+ | 94.2% | 83.6% |  |  |
| Still member in the group | Yes | 97.3% | 74.4% |  |  |
| No | 89.7% | 70.4% |  |  |
| Total | | 96.7% | 73.2% | 95% | 80% |

The results indicate that net primary school enrollment rate in target areas is almost equal to or higher than the national indicator except for among households of those who have abandoned the VSL groups. On the other hand net secondary school enrollment rate in target areas is less than national indicator except among households of VSL members who fall in the highest two PPI quintiles (the richest VSL members)..

Concerning net secondary school enrollment rate the results reveal that the minimum value for this rate is among children aged between 12 to 17 years old who falls in the lowest and third PPI quintile. In addition there is difference between the value of this rate between children of VSL households who are still in the groups and those who have abandoned the groups.

### 4.1.3 Health access

Access to health care services and facilities is considered as one of the important variables that contribute to improving living conditions. If VSL members and their households have access to the health facilities and services this may indicate the extent to which the VSL members and their households are investing part of their income to have quality health as possible.

The following table shows the extent HH members were able to access to health services during the last 6 months prior to the survey to gender of the head of household, strata and the poverty line.

Table 4.10: The percentage of VSL Households unable to access Health Care Service due to Lack of Money in the last 6 Months by Gender of HH, Strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |
| --- | --- | --- |
| **Characteristics** | | **%** |
| Gender of HH | male | 6.0% |
| female | 5.7% |
| Strata | Urban | 11.2% |
| Rural | 4.3% |
| PPI quintiles | Less than 20% | 7.7% |
| 20-39% | 9.2% |
| 40-59% | 8.4% |
| 60-79% | 4.3% |
| 80%+ | 1.5% |
| abandon | Still in the group | 6.3% |
| Have abandoned the group | 2.6% |
| Total | | 6% |

Table 4.10 shows that 6% only of VSL households that headed by male were unable to access health care services due to lack of money in the last 6 months preceding the survey as well as VSL households that headed by female (5.7%). However 9.2% of VSL households who falls in the second PPI quintile (poor households) were unable to access health care service due to lack of money in the last 6 months preceding the survey versus almost one eighth only of those who live above upper national poverty line. Concerning urban / rural areas; this percent in urban areas is 11.2% that is almost double the average percent for all VSL members in the carry over groups in the sample. The smallest percent is among the richest PPI quintile and members who have abandoned the group (1.5% and 2.6%) respectively.

Table 4.11: Mean number of VSL Household Members among those households was unable to access Health Care Service due to Lack of Money in the last 6 Months by Gender, Strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |
| --- | --- | --- |
| **Characteristics** | | **Mean** |
| Gender of HH | male | 1.48 |
| female | 1.33 |
| Strata | Urban | 1.38 |
| Rural | 1.56 |
| PPI quintiles | Less than 20% | 2.00 |
| 20-39% | 1.33 |
| 40-59% | 1.36 |
| 60-79% | 1.20 |
| 80%+ | 1.50 |
| abandon | Still in the group | 1.45 |
| Have abandoned the group | 2.00 |
| Total | | 1.47 |

Table 4.10 indicates that the highest mean number of VSL Household members who were unable to access health care service due to lack of money in the last six months preceding the survey (2 persons) is among the poorest VSL households in the sample and those VSL members who have abandoned the groups.

***Change in health access***

To address to what extent BoC project improves the livelihood condition of the members and their household, the study has to examine if access to health has been improved. Therefore VSL members were asked how many of their household members were unable to access healthcare services during the 6 months due to lack of money, and how many of their household members were unable to access healthcare services during the 6 months due to lack of money?

Table 4.12: The percent distribution of VSL households those are unable to access health care service due to lack of money and mean number of HH members in the sampled households who are unable to access health care service due to lack of money in the last 6 months by gender of VSL member and strata

|  | |  | Baseline | Final |
| --- | --- | --- | --- | --- |
| % of VSL households unable to access health care service due to lack of money and in the last 6 months | | | | |
| Sex | Male(ns) | | 6.15 | 2.8 |
| Female(\*\*\*) | | 30.15% | 6.75% |
| Urban / Rural | Urban(\*\*\*) | | 33.33% | 11.03% |
| Rural(\*\*\*) | | 18.67% | 4.28% |
| PPI quintiles | Less than 20%(\*\*)  20-39%(\*\*)  40-59%(ns)  60-79%(\*\*\*)  80%+(ns) | | 31.25%  31.43%  25.71%  18.92%  15% | 7.69%  9.18%  8.4%  4.31%  1.54% |
| **Total (**\*\*\*) | | | 22.39% | 6.01% |
| Mean number of HH members in the sampled households who are unable to access health care service due to lack of money in the last 6 months | | | | |
| Sex | Male(ns)  Female(ns) | | 0.05  0.13 | 0.04  0.08 |
| Urban / Rural | Urban(ns)  Rural(ns) | | 0.19  0.9 | 0.13  0.6 |
| PPI quintiles | Less than 20%(ns)  20-39%(ns)  40-59%(ns)  60-79%(ns)  80%+(ns) | | 0.13  0.22  0.12  0.07  0.9 | 0.15  0.12  0.11  0.5  0.2 |
| **Total (**ns) | | | 0.11 | 0.07 |

NB: Wilcoxon non- parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

The results reveal that there is a significant decrease in the number of VSLA household who could not access to health services, during the 6 months preceding the survey, due to lack of money. As a result of that there is insignificant increase in number of HH members who are unable to access health care service due to lack of money in the last 6 months.

### 4.1.4 Occupation

Since the occupation of VSL members affect the economic status of their homes, the analysis considers this variable and the following table indicates the occupation of the VSL members by gender, strata and poverty line.

Although the unemployment rate in this sample does not exceed three percent (2.7%) but almost one half of the sample (49.4%) is not working (11.1% are students, 36.7% are doing domestic work only and 1.6% are retired). This means that less than one half (47.9%) of VSL members who are above five years old are working and this will be reflected on the living of the rest of VSL households’ members.

It is worth mentioning that more than one fifth (21.6%) of the VSL members are working in petty trade. It is noticeable that more than 20% of the poorest VSL members, those who are still in VSL groups are working in petty trade, as well as there is insignificant difference between male and female in working in petty trade.

On the other hand 4.9% of the sample is working in formal sector versus 7.8% of VSL members is working in informal sector.

Table 4.13: The Percentage of the VSL households members according to main occupation by gender, strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Sex of VSL Member | | Strata | | PPI quintiles | | | | | abandon | | Total |
| male | female | Urban | Rural | Less than 20% | 20-39% | 40-59% | 60-79% | 80%+ | Still in the group | Have abandoned the group |
| No Occupation | .9% | 3.1% | 3.5% | 2.4% | 4.4% | 1.0% | 3.1% | 3.4% | 1.5% | 2.7% | 2.6% | 2.7% |
| Student/Pre-school | 19.4% | 9.2% | 8.4% | 12.1% | 12.1% | 7.1% | 13.7% | 12.1% | 10.0% | 11.2% | 10.5% | 11.1% |
| Domestic Work | .9% | 45.2% | 37.1% | 36.6% | 39.6% | 37.8% | 28.2% | 41.4% | 38.5% | 35.4% | 55.3% | 36.7% |
| Retired | 5.6% | .7% | 1.4% | 1.7% | 2.2% | 0.0% | 2.3% | .9% | 2.3% | 1.7% | 0.0% | 1.6% |
| Works on Own Farm | 2.8% | .7% | 0.0% | 1.4% | 0.0% | 2.0% | 1.5% | 1.7% | 0.0% | 1.1% | 0.0% | 1.1% |
| Agricultural Worker | .9% | .2% | 0.0% | .5% | 0.0% | 0.0% | 1.5% | 0.0% | 0.0% | .4% | 0.0% | .4% |
| Animal Husbandry | .9% | 1.3% | 0.0% | 1.7% | 2.2% | 2.0% | 1.5% | .9% | 0.0% | 1.3% | 0.0% | 1.2% |
| Milk Producer | 0.0% | .2% | .7% | 0.0% | 1.1% | 0.0% | 0.0% | 0.0% | 0.0% | .2% | 0.0% | .2% |
| Pastoralist | .9% | 0.0% | 0.0% | .2% | 0.0% | 1.0% | 0.0% | 0.0% | 0.0% | 0.0% | 2.6% | .2% |
| Employee (Formal Sector) | 16.7% | 2.2% | 2.1% | 5.9% | 2.2% | 1.0% | 4.6% | 6.0% | 9.2% | 4.5% | 10.5% | 4.9% |
| Employee (informal sector) | 14.8% | 6.1% | 7.7% | 7.8% | 2.2% | 3.1% | 8.4% | 8.6% | 13.8% | 7.8% | 7.9% | 7.8% |
| Casual Labour | 9.3% | .9% | 2.8% | 2.4% | 3.3% | 6.1% | .8% | 2.6% | .8% | 2.3% | 5.3% | 2.5% |
| Works in Family Business | .9% | .4% | 0.0% | .7% | 0.0% | 1.0% | .8% | .9% | 0.0% | .4% | 2.6% | .5% |
| Self-Employed / Business Owner | 5.6% | 3.5% | 4.9% | 3.5% | 2.2% | 6.1% | 3.8% | 6.0% | 1.5% | 4.2% | 0.0% | 3.9% |
| Petty Trade | 5.6% | 25.3% | 24.5% | 20.6% | 27.5% | 23.5% | 26.7% | 13.8% | 17.7% | 22.9% | 2.6% | 21.6% |
| Making Handicrafts | .9% | .2% | 0.0% | .5% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% | .4% | 0.0% | .4% |
| Providing Services / Repairs | 1.9% | 0.0% | .7% | .2% | 0.0% | 1.0% | .8% | 0.0% | 0.0% | .4% | 0.0% | .4% |
| Others | 12.0% | .9% | 6.3% | 1.9% | 1.1% | 7.1% | 2.3% | 1.7% | 3.1% | 3.2% | 0.0% | 3.0% |

### 4.1.5 VSLA involvement

As mentioned previously BoC project focuses on building the skills of VSLA members to strengthen loan utilization and encourage participants to start income generating activities to improve living conditions..

Hence this evaluation is interested in the number of household numbers who are VSL members. As indicated in table 4.14, on average there is 1.68 VSL members in each sampled household. Whereas there are 2.26 VSL members in the household if the VSL member is male. This can be attributed to the fact that men usually participate in the VSLA groups with their wives, one of their sisters or their mother. On the other hand there is no difference among the other classifications of the sample.

Table 4.14: Mean number of VSL household members who are members in VSL groups by gender, Strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |
| --- | --- | --- |
| **Characteristics** | | **Mean** |
| Gender of HH | male | 2.26 |
| female | 1.54 |
| Strata | Urban | 1.63 |
| Rural | 1.69 |
| PPI quintiles | Less than 20% | 1.68 |
| 20-39% | 1.57 |
| 40-59% | 1.84 |
| 60-79% | 1.73 |
| 80%+ | 1.55 |
| abandon | Still in the group | 1.67 |
| Have abandoned the group | 1.82 |
| Total | | 1.68 |

It is worth mentioning that there is significant difference in the mean number of VSL household members who are members in VSL groups between the baseline and end-line as indicated in the following table. This can be attributed to the VSL members who have left VSL groups; they are 111 members.

Table 4.15: Mean number of VSL household members who are members in VSL groups in baseline and end-line

|  |  |  |
| --- | --- | --- |
|  | Baseline | End-line |
| Mean number of VSL household members who are members in VSL groups(\*\*\*) | 2.1 | 1.68 |

NB: Wilcoxon non- parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

### 4.1.6 Household-decision making

Since social & political empowerment is considered as one of the important pillars of the different interventions of the VSL project, there is a positive correlation between the Economic empowerment and each of the social and political empowerment for the targeted women in all the saving programs.

This section will cover the status of the VSL members’ involvement in the financial and key decisions at household levels and their expenses on the following five activities (Education, health, family feeding, housing and home equipment).

Table 4.16: The percent distribution of VSL members according to their involvement in the financial decisions by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | % making self or join decision with their husband regarding household financial matters (ns) | | % who can freely use the income from their IGA without permission (\*\*\*) | | % who can freely use the production without anybody else permission (\*\*\*) | |
| Baseline | Final | Baseline | Final | Baseline | Final |
| Gender of VSL member | male | 0.0% | 58.6% | 0.0% | 10.3% | 0.0% | 6.9% |
| female | 36.6%(ns) | 55.4% | 18.8%(\*\*\*) | 28.7% | 0.0%(\*\*\*) | 2.0% |
| Strata | Urban | 31.4%(\*\*) | 39.5% | 20.0%(\*\*\*) | 34.9% | 0.0%(ns) | 0.0% |
| Rural | 39.4%(ns) | 64.4% | 18.2%(\*\*\*) | 19.5% | 0.0%(\*\*\*) | 4.6% |
| PPI quintiles | Less than 20% | 36.6%(ns) | 56.2% | 18.8%(ns) | 24.6% | 0.0%(\*\*\*) | 3.1% |
| 20-39% | 38.1%(ns) | 57.1% | 19.6%(\*\*\*) | 25.4% | 0.0%(\*\*\*) | 3.2% |
| 40-59% | 0.0%(ns) | 25.0% | 0.0%(\*\*\*) | 0.0% | 0.0%(\*\*\*) | 0.0% |
| 60-79% | 36.6%(ns) | 56.2% | 18.8%(ns) | 24.6% | 0.0%(\*\*\*) | 3.1% |
| 80%+ | 0.0%(ns) | 58.6% | 0.0%(\*\*) | 10.3% | 0.0%(ns) | 6.9% |
| abandon | Still in the group | 36.6%(ns) | 55.4% | 18.8%(\*\*\*) | 28.7% | 0.0%(\*\*\*) | 2.0% |
| Have abandoned the group | 31.4%(ns) | 39.5% | 20.0%(ns) | 34.9% | 0.0%(ns) | 0.0% |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

The results reveal that the members’ participation[[29]](#footnote-29) in VSLA groups does not change in their right concerning join decision with their Spouse regarding household financial matters, However, members’ right to use freely the production without anybody else permission is not significant among those who have abandoned the VSL groups, the richest members and who live in urban areas.

On the other hand, there is a positive change in their right to use the income from their IGA without permission from anybody else.

***The contribution of VSL members to Household decisions***

This sub section will present the status of the VSL members’ involvement in the key decisions at household levels on the main five activities (Education, health, family feeding, housing and home equipment).

The sampled members were rating their contribution at household livelihood domains, that indicated in table 4.17, from a score of 1 (low contribution) to a score of 4 (high contribution). The average score is indicated in the table.

The following table supports that there is no evidence that BoC program has contributed to improve women’s status and say into household decisions making except in decisions related to housing and household equipment. It is worth mentioning that there is significant change among female except in decisions related to household children schooling.

Table 4.17: Members’ involvement in decision making (average score) by gender of VSL member, strata, PPI quintiles and if member is still in the group

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Gender of VSL member | | Urban /Rural | | PPI quintiles | | | | | Abandon  n | | Total |
| Male | Female | Urban | Rural | Less than 20% | 20-39% | 40-59% | 60-79% | 80%+ | Still in the group | Have abandoned the group |  | |
| Household Children Schooling | Baseline |  | 2.70(ns) | 2.83(ns) | 2.65(ns) | 2.83(ns) | 3.02(ns) | 2.77(ns) | 2.71(ns) | 2.48(ns) | 2.74(ns) | 2.46(ns) | 2.70(ns) | |
| Final | 2.59 | 2.76 | 2.81 | 2.70 | 2.89 | 2.88 | 2.81 | 2.77 | 2.38 | 2.74 | 2.50 | 2.73 | |
| Health for HH members | Baseline |  | 3.20(\*\*) | 3.38(ns) | 3.14(ns) | 3.22(ns) | 3.34(ns) | 3.12(\*\*\*) | 3.20(ns) | 3.28(ns) | 3.25(\*\*) | 2.96(ns) | 3.20(\*\*) | |
| Final | 3.18 | 3.33 | 3.41 | 3.26 | 3.18 | 3.14 | 3.33 | 3.28 | 3.49 | 3.32 | 2.95 | 3.30 | |
| Food for HH members | Baseline |  | 3.15(\*\*\*) | 3.38(ns) | 3.06(\*\*\*) | 3.12(ns) | 3.13(ns) | 3.12(\*\*) | 3.16(ns) | 3.28(\*\*) | 3.19(\*\*\*) | 2.87(ns) | 3.15(\*\*\*) | |
| Final | 2.95 | 3.33 | 3.48 | 3.19 | 3.15 | 3.13 | 3.24 | 3.26 | 3.45 | 3.29 | 2.84 | 3.26 | |
| Housing | Baseline |  | 2.51(\*\*\*) | 2.48(\*\*\*) | 2.53(\*\*\*) | 2.20(\*\*\*) | 2.72(ns) | 2.50(\*\*\*) | 2.66(\*\*\*) | 2.59(\*\*\*) | 2.55(\*\*\*) | 2.29(ns) | 2.51(\*\*\*) | |
| Final | 3.07 | 3.00 | 3.17 | 2.97 | 2.92 | 2.78 | 3.10 | 3.04 | 3.16 | 3.04 | 2.76 | 3.02 | |
| Household equipment | Baseline |  | 2.56(\*\*\*) | 2.57(\*\*\*) | 2.55(\*\*\*) | 2.33(\*\*\*) | 2.65(ns) | 2.48(\*\*\*) | 2.78(\*\*\*) | 2.67(\*\*\*) | 2.60(\*\*\*) | 2.33(ns) | 2.56(\*\*\*) | |
| Final | 3.13 | 3.02 | 3.23 | 2.98 | 2.87 | 2.87 | 3.06 | 3.06 | 3.27 | 3.06 | 2.84 | 3.04 | |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

Results assure that there is a significant change in members’ contribution to household expenses. Final survey results show that members are contributing more into their household expenditure than they were in the baseline. For every domain considered, there is a slight improvement compared with the situation in the baseline (table 4.18). Although the results confirm members’ significant contribution into the expenditure of all these domains, but their contribution into decision making in the household is limited to housing and house equipment only. Members’ contribution in decision-making related to children schooling, food and health is still limited.

Table 4.18: Change in women contribution to household expenditure (average score) by gender of VSL member, strata, PPI quintiles and if member is still in the group

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Gender of VSL member | | Urban /Rural | | PPI quintiles | | | | | Abandon  n | | Total |
| Male | Female | Urban | Rural | Less than 20% | 20-39% | 40-59% | 60-79% | 80%+ | Still in the group | Have abandoned the group |  |
| Household Children Schooling | Baseline |  | 1.73(\*\*\*) | 1.67(\*\*\*) | 1.75(\*\*\*) | 1.83(\*\*\*) | 1.96(ns) | 1.70(\*\*\*) | 1.64(\*\*\*) | 1.63(\*\*) | 1.76(\*\*\*) | 1.51(\*\*) | 1.73(\*\*) |
| Final | 2.46 | 2.12 | 2.16 | 2.20 | 2.46 | 2.21 | 2.28 | 2.09 | 1.96 | 2.20 | 1.97 | 2.19 |
| Health for HH members | Baseline |  | 1.95(\*\*\*) | 1.88(\*\*\*) | 1.97(\*\*\*) | 2.01(\*\*) | 2.05(\*\*\*) | 1.84(\*\*\*) | 1.85(\*\*\*) | 1.97(\*\*\*) | 1.97(\*\*\*) | 1.78(\*\*\*) | 1.95(\*\*) |
| Final | 3.09 | 2.47 | 2.63 | 2.57 | 2.49 | 2.58 | 2.63 | 2.45 | 2.74 | 2.62 | 2.16 | 2.59 |
| Food for HH members | Baseline |  | 1.85(\*\*\*) | 1.78(\*\*\*) | 1.88(\*\*\*) | 1.80(\*\*\*) | 1.95(\*\*\*) | 1.79(\*\*\*) | 1.78(\*\*\*) | 1.91(\*\*\*) | 1.89(\*\*\*) | 1.62(\*\*\*) | 1.85(\*\*) |
| Final | 3.09 | 2.50 | 2.61 | 2.61 | 2.56 | 2.55 | 2.67 | 2.51 | 2.72 | 2.63 | 2.26 | 2.61 |
| Housing | Baseline |  | 1.70(\*\*\*) | 1.59(\*\*\*) | 1.74(\*\*\*) | 1.52(\*\*\*) | 1.73(\*\*\*) | 1.64(\*\*\*) | 1.81(\*\*) | 1.78(\*\*\*) | 1.74(\*\*\*) | 1.46(\*\*\*) | 1.70(\*\*) |
| Final | 3.00 | 2.22 | 2.52 | 2.32 | 2.35 | 2.35 | 2.37 | 2.29 | 2.48 | 2.39 | 2.16 | 2.37 |
| Household equipment | Baseline |  | 1.71(\*\*\*) | 1.60(\*\*\*) | 1.75(\*\*\*) | 1.56(\*\*\*) | 1.69(\*\*\*) | 1.65(\*\*\*) | 1.85(\*\*) | 1.82(\*\*\*) | 1.76(\*\*\*) | 1.42(\*\*\*) | 1.71(\*\*) |
| Final | 3.02 | 2.21 | 2.47 | 2.33 | 2.32 | 2.24 | 2.31 | 2.30 | 2.60 | 2.39 | 2.05 | 2.37 |

NB: Wilcoxon non- parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

## 4.2 Socio-economic characteristics of the household

Socio-economic characteristics of the household are very important variables as we try to identify the status of VSL members economically, socially, and politically. This section will provide the reader with a comprehensive description of the relative variables from the current survey. So, the current section will cover the following five variables:

4.2.1 The PPI score card results

4.2.2 Housing

4.2.3 Land

4.2.4 Assets

4.2.5 Financial ability

### 4.2.1 The PPI score card results

Most studies have found that access to microfinance services and saving systems decrease the incidence of poverty; by enrolling people in different Income Generating Activities and other saving group activities.

Actually the poverty indicator used in the survey is the Progress out of Poverty Indicator (by filling the PPI scorecard) as a replacement of the PWR tool.

The PPI results indicate that 26.9% of the rural surveyed population lives below upper national poverty, the same as the urban surveyed population. This result is not consistent with Egypt HDI of 2010[[30]](#footnote-30)

Concerning governorate level; it is noticeable that the sample size in Cairo, Giza, Behira, Menia and Assuit governorates is very small to relay on the results. Whereas results indicate that more than one half of surveyed population in Souhag governorates (50.9%) live below upper national poverty line. In addition to 19.4% of surveyed population Souhag governorates live below lower national food poverty line (tables 4.20).

Table 4.19: Category Likelihoods according to Egypt PPI™ Score by Strata and Type of Saving Group

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **Upper National Poverty Line** | | **Lower National Poverty Line** | |  |
| Strata/Location | Mean of PPI | Total Below Upper National Poverty Line | Total Above Upper National Poverty Line | Total Below Lower National Food Poverty Line | Total Above Lower National Food Poverty Line | Number of Cases |
| Urban | 53.66 | 26.9% | 73.1% | 9.5% | 90.5% | 143 |
| Rural | 51.01 | 26.9% | 73.1% | 9.5% | 90.5% | 423 |
| Total | 51.68 | 26.9% | 73.1% | 9.5% | 90.5% | 566 |

Table 4.20: Category Likelihoods according to Egypt PPI™ Score by Governorate

|  |  | **Upper National Poverty Line** | | **Lower National Poverty Line** | |  |
| --- | --- | --- | --- | --- | --- | --- |
| Governorate | Mean of PPI | Total Below Upper National Poverty Line | Total Above Upper National Poverty Line | Total Below Lower National Food Poverty Line | Total Above Lower National Food Poverty Line | Number of Cases |
| Cairo | 55.38 | 17.6% | 82.4% | 3.6% | 96.4% | 130 |
| Giza | 45.62 | 37.1% | 62.9% | 11.8% | 82.2% | 93 |
| Kalioubia | 57.21 | 17.6% | 82.4% | 3.6% | 96.4% | 133 |
| Behira | 49.53 | 37.1% | 62.9% | 11.8% | 82.2% | 34 |
| Menia | 59.27 | 17.6% | 82.4% | 3.6% | 96.4% | 48 |
| Assuit | 38.40 | 50.9% | 49.1% | 19.4% | 80.6% | 15 |
| Souhag | 45.07 | 37.1% | 62.9% | 11.8% | 82.2% | 113 |
| Total | 51.68 | 26.9% | 73.1% | 9.5% | 90.5% | 566 |

The PPI results indicate that all the urban surveyed population lives above $1.25/Day/2005 PPP poverty line, as well as all the rural surveyed population. Also results indicate that 25.3% of the urban surveyed population lives between US$1.25 &US$2.5 poverty lines, as well as the rural surveyed population live between the same poverty lines (table 4.21).

Table 4.21: Category Likelihoods according to Egypt PPI™ Score by Strata

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **$1.25/Day/2005 PPP Poverty Line** | | **$2.5/Day/2005 PPP Poverty Line** | |  |
| Strata | Mean of PPI | Total Below $1.25/Day/2005 PPP Poverty Line | Total Above $1.25/Day/2005 PPP Poverty Line | Total Below $2.5/Day/2005 PPP Poverty Line | Total Above $2.5/Day/2005 PPP Poverty Line | Number of Cases |
| Urban | 53.66 | 0.0% | 100% | 25.3% | 74.7% | 143 |
| Rural | 51.01 | 0.0% | 100% | 25.3% | 74.7% | 423 |
| Total | 51.68 | 0.0% | 100% | 25.3% | 74.7% | 566 |

Table 4.22: Category Likelihoods according to Egypt PPI™ Score by Governorate

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | **$1.25/Day/2005 PPP Poverty Line** | | **$2.5/Day/2005 PPP Poverty Line** | |  | |
| Governorate | Mean of PPI | Total Below $1.25/Day/2005 PPP Poverty Line | Total Above $1.25/Day/2005 PPP Poverty Line | Total Below $2.5/Day/2005 PPP Poverty Line | Total Above $2.5/Day/2005 PPP Poverty Line | Number of Cases |
| Cairo | 55.38 | 0.0% | 100% | 15.4% | 84.6% | 130 |
| Giza | 45.62 | 1.7% | 98.3% | 35.3% | 64.7% | 93 |
| Kalioubia | 57.21 | 0.0% | 100% | 15.4% | 84.6% | 133 |
| Behira | 49.53 | 1.7% | 98.3% | 35.3% | 64.7% | 34 |
| Menia | 59.27 | 0.0% | 100% | 15.4% | 84.6% | 48 |
| Assuit | 38.40 | 1.4% | 98.6% | 48.1% | 51.9% | 15 |
| Souhag | 45.07 | 1.7% | 98.3% | 35.3% | 64.7% | 113 |
| Total | 51.68 | 0.0% | 100% | 25.3% | 74.7% | 566 |

Last but not least the results coincide with Egypt HDI of 2010 where, both of Assiut, and Souhag governorate are classified as poorest ones. In addition to that the results show that sampled VSL members in Giza and Behira governorates are poor as well as who live in Assiut and Souhag governorates. Accordingly we can conclude that sampled VSL household members who live in Giza, Behira, Assiut, and Souhag governorate are poorer than the other VSL household members who live in other governorates.

### 4.2.2 Housing

In order to measure to what extent BoC project improves the livelihood condition of the members and their household, the study investigates the change in the quality of housing as house improvement could be an indication of a better wealth.

Accordingly this section looks at three different indicators, they are:

* The number of person per bedroom;
* House improvement done in the 12 months preceding the survey;
* The average amount spent for house improvement.

Table 4.23: Change in housing condition from baseline to end-line

|  | |  | Baseline | Final |
| --- | --- | --- | --- | --- |
| The mean number of persons per bedroom | | | | |
| Gender of VSL member | Male(\*\*\*) | | 2.31 | 2.26 |
| female(\*\*\*) | | 2.54 | 2.39 |
| Strata | Urban(ns) | | 2.37 | 2.31 |
| Rural(\*\*\*) | | 2.55 | 2.39 |
| PPI quintiles | Less than 20%(ns)  20-39%(ns)  40-59%(\*\*)  60-79%(ns)  80%+(\*\*\*) | | 3.05  2.67  2.58  2.77  2.11 | 3.03  2.58  2.44  2.19  1.83 |
| abandon | Still in the group(\*\*\*) | | 2.5 | 2.37 |
| Have abandoned the group(ns) | | 2.44 | 2.29 |
| **Total(\*\*\*)** | | | **2.49** | **2.37** |
| % of household who did house improvement during the last 12 month | | | | |
| Gender of VSL member | male(\*\*\*) | | 12.96% | 26.85% |
| female(\*\*\*) | | 17.25% | 27.95% |
| Strata | Urban(ns) | | 25.69% | 20.98% |
| Rural(\*\*\*) | | 13.43% | 30.02% |
| PPI quintiles | Less than 20%(\*\*\*)  20-39%(\*\*\*)  40-59%(ns)  60-79%(\*\*)  80%+(ns) | | 13.19%  10.2%  21.37%  18.97%  16.15% | 28.57%  28.57%  28.24%  34.48%  20% |
| abandon | Still in the group(\*\*\*) | | 17.20% | 28.22% |
| Have abandoned the group(\*) | | 8.11% | 21.05% |
| **Total (\*\*\*)** | | | 15.36% | 27.74% |
| Average amount (in EGP) invested for house improvement | | | | |
| Gender of VSL member | male(ns) | | 765.74 | 482.41 |
| female(\*\*) | | 416.29 | 726.84 |
| Strata | Urban(\*\*\*) | | 335.35 | 880.76 |
| Rural(\*\*\*) | | 522.85 | 597.6 |
| PPI quintiles | Less than 20%(\*\*)  20-39%(\*\*)  40-59%(ns)  60-79%(\*\*\*)  80%+(ns) | | 556.04  180.2  674.05  773.79  208 | 501.10  653.57  415.15  1425.52  427.69 |
| abandon | Still in the group(\*) | | 511.61 | 675.36 |
| Have abandoned the group(ns) | | 23.42 | 213.33 |
| **Total (\*\*\*)** | | | **436.51** | **615.01** |

NB: Wilcoxon non parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

Although the mean number of person per room decreased significantly from 2.49 to 2.7[[31]](#footnote-31) and there is significant increase in the percentage of household who did house improvement during the last 12 month combined with an increase in the average amount spent for house improvement. As a result of that we can conclude there is an improvement in the quality of habitat of the VSLA members

Concerning the abovementioned classifications, the results show that there is significant change in these three variables among female VSL members, persons who are still members in VSL groups and those who live in rural areas.

It is worth mentioning that, the percentage of poorest VSL members who did house improvement during the last 12 month has significantly increased. However the average amount (in EGP) invested for such house improvement has been significantly increased. Hence it could be concluded that the project has helped the poorest members to do some improvement in their houses.

### 4.2.3 Land

Since the possession of agricultural land by households is an indirect estimation of their level of wealth. So the questionnaire includes a question about owning acres of agricultural land and VSLA members were asked to indicate, if their households possess agricultural land, the area of land was recorded.

The results indicate that 83.2% of sampled VSL members do not own agricultural land versus 16.8% only who own agricultural land (table 4.24). On the other hand the area of land that the VSL members own is limited.

Table 4.24: The distribution of VSL members of own agricultural land according to unit of the land.

| Unit of the land | | | | | |
| --- | --- | --- | --- | --- | --- |
| Acres | | |  | Hectares | |
| Area | Number | % | Area | Number | % |
| 1.00 | 9 | 50.0 | 1.00 | 1 | 1.3 |
| 2.00 | 7 | 38.9 | 2.00 | 15 | 19.5 |
| 3.00 | 2 | 11.1 | 3.00 | 13 | 16.9 |
|  |  |  | 4.00 | 8 | 10.4 |
|  |  |  | 5.00 | 7 | 9.1 |
|  |  |  | 6.00 | 6 | 7.8 |
|  |  |  | 7.00 | 1 | 1.3 |
|  |  |  | 9.00 | 8 | 10.4 |
|  |  |  | 10.00 | 10 | 13.0 |
|  |  |  | 12.00 | 2 | 2.6 |
|  |  |  | 14.00 | 2 | 2.6 |
|  |  |  | 15.00 | 3 | 3.9 |
|  |  |  | 16.00 | 1 | 1.3 |
| Total | 18 | 100.0 | Total | 77 | 100.0 |

It is worth mentioning to estimate the mean area of agricultural land that VSL members own. The mean area of agricultural land in hectares that VSL members own is 5.99 hectares; this indicator for VSL members who live in rural areas is less than those who live in urban areas; this result can be attributed to the sample size in each classification.

Table 4.25: The mean area of agricultural land that VSL members own

|  | | Mean | N |
| --- | --- | --- | --- |
|
|  |
| Hectares | | | |
| Strata | Urban | 0 | 0 |
|  | Rural | 1.6 | 18 |
| Governorate | Giza | 2.0 | 1 |
| Behira | 1. 7 | 3 |
| Souhag | 1.6 | 14 |
| Total | | 1.6 | 18 |
| Acres |  |  |  |
| Strata | Urban | 8.00 | 2.00 |
|  | Rural | 5.99 | 75.00 |
| Governorate | Giza | 7.40 | 5.00 |
| Kalioubia | 3.36 | 14.00 |
| Behira | 8.43 | 7.00 |
| Menia | 4.00 | 6.00 |
| Assuit | 8.00 | 2.00 |
| Souhag | 6.56 | 43.00 |
| Total | | 1.7 | 6.04 |

The above table assures that the area of land that the VSL members own is limited and the families of VSL members who live in urban areas do not own agricultural land.

### 4.2.4 Assets

One of the current study’s objectives is to find out to what extent the impact of BoC project on household livelihood conditions and since the possession of assets by households is an indirect estimation of their level of wealth. So the questionnaire includes a list of twenty six assets and VSLA members were asked to indicate, if anybody from their household possesses at least one of these assets, the number of each type of assets was recorded. In addition, if he /she can take the decision of selling any of such asset[[32]](#footnote-32). Therefore the current section includes the following indicators to assess the contribution of VSL groups to assets acquisition by the members and their households:

* The percentage of Household who possess at least one specific asset; and
* Mean number of owned assets by household.

Each interviewed VSLA member was asked if he/she has purchased any asset during the 12 months preceding the survey. The following table presents the result of the analysis.

The results indicate that there is a significant increase appears with Bucket, where the percentage of households possessing a bucket has increased from 30.03% in 2014 to 37.99% in 2015; similarly in 2014 only 62.23% of VSL members used to possess a cellphone and now (72.26%) of the members possess a cellphone. Other significant changes are noted with the mattress (from 32.04% to 40.28%), the bed (from 36.38% to 53. Concerning each asset that the household owned, the results also reveal that more than half of the surveyed VSL members did not possess that asset particular except in cellphone.

Regarding different classifications such as gender of VSL member, if the person is still a member in VSL group, place of residence (urban / rural) and PPI quintiles, results show that the percentage of households possess mattress and beds increased significantly within the majority of these classifications between 2014 and 2015.

Results indicate that the likelihood of members who left VSLA groups to own new assets during the period 2014 to 2015 was less than those who are still members in the groups. Also the priorities of urban VSLA members in owning the indicated assets are different than rural VSLA members.

Table 4.26: The percentage of VSL members who possess at least one of the items by gender of VSL member, strata, PPI quintiles and if member is still in the group

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | | | |  | | |  | | |  | | |  | | |  | | | |  | |  | | |  | | |  | | |  | | |  | | |  |  |
|  | Gender of VSL member | | | | | | | | | | Strata | | | | | | | | | | | | abonded | | | | | | | | | | Total | | | |
| Male | | | | | | Female | | | | Urban | | | | | | | | | Rural | | | Still in groups | | | | | Who have a bonded | | | | | |  | | | |
| Base | | | End | Base | | | | | End | Base | | | End | | | Base | | | | End | | Base | | | End | | | Base | | | End | Base | | End | |
| Cattle | | 6.48%(ns) | 7.41% | | 1.75%(ns) | | | 2.18% | | | 0.69%(ns) | | 1.40% | | | 3.47%(ns) | | | 3.78% | | | | 2.62%(ns) | | 3.03% | | | 3.60%(ns) | | | 5.26% | | 2.79%(ns) | | 3.18% | |
| Sheep | | 3.70%(ns) | 4.63% | | 1.09%(ns) | | | 2.40% | | | 0.00%(ns) | | 0.00% | | | 2.31%(ns) | | | 3.78% | | | | 1.12%(ns) | | 2.46% | | | 4.50%(ns) | | | 7.89% | | 1.70%(ns) | | 2.83% | |
| Goat | | 5.56%(ns) | 4.63% | | 2.18%(ns) | | | 2.18% | | | 0.69%(ns) | | 0.00% | | | 3.94%(ns) | | | 3.55% | | | | 2.80%(ns) | | 2.46% | | | 5.41%(ns) | | | 5.26% | | 3.25%(ns) | | 2.65% | |
| Chicken | | 1.85%(\*\*) | 8.33% | | 22.93%(ns) | | | 24.45% | | | 8.33%(ns) | | 8.39% | | | 22.45%(ns) | | | 25.77% | | | | 17.94%(ns) | | 21.78% | | | 15.32%(ns) | | | 15.79% | | 17.49%(ns) | | 21.38% | |
| Pots | | 3.70%(\*\*) | 12.04% | | 44.10%(ns) | | | 47.16% | | | 34.72%(ns) | | 42.66% | | | 37.04%(ns) | | | 39.72% | | | | 35.70%(\*\*) | | 41.48% | | | 34.23%(\*\*) | | | 26.32% | | 35.45%(ns) | | 40.46% | |
| Bucket | | 4.63%(ns) | 11.11% | | 38.21%(ns) | | | 44.32% | | | 29.17%(\*\*) | | 40.56% | | | 32.41%(ns) | | | 37.12% | | | | 31.03%(\*\*\*) | | 39.02% | | | 25.23%(ns) | | | 23.68% | | 30.03%(\*\*) | | 37.99% | |
| Cupboard | | 11.11%(\*\*) | 25.00% | | 38.65%(ns) | | | 39.52% | | | 36.81%(ns) | | 34.27% | | | 32.18%(ns) | | | 37.59% | | | | 32.15%(ns) | | 37.50% | | | 31.53%(\*\*) | | | 26.32% | | 32.04%(ns) | | 36.75% | |
| Press Coker | | 0.93%(ns) | 0.93% | | 2.18%(\*\*) | | | 5.02% | | | 1.39%(ns) | | 3.50% | | | 2.08%(ns) | | | 4.49% | | | | 1.31%(\*\*\*) | | 4.36% | | | 5.41%(ns) | | | 2.63% | | 2.01%(\*\*) | | 4.24% | |
| stove | | 6.48%(ns) | 10.19% | | 36.68%(\*\*) | | | 34.50% | | | 31.94%(ns) | | 23.08% | | | 30.32%(ns) | | | 32.15% | | | | 29.53%(ns) | | 30.68% | | | 29.73%(\*\*\*) | | | 18.42% | | 29.57%(ns) | | 29.86% | |
| Car | | 0.93%(ns) | 1.85% | | 0.66%(ns) | | | 0.66% | | | 0.00%(ns) | | 2.10% | | | 0.93%(ns) | | | 0.47% | | | | 0.75%(ns) | | 0.95% | | | 1.80%(ns) | | | 0.00% | | 0.93%(ns) | | 0.88% | |
| Motorcycle | | 4.63%(ns) | 4.63% | | 1.09%(ns) | | | 0.87% | | | 0.69%(ns) | | 1.40% | | | 2.31%(ns) | | | 1.65% | | | | 1.50%(ns) | | 1.70% | | | 3.60%(ns) | | | 0.00% | | 1.86%(ns) | | 1.59% | |
| Bicycle | | 10.19%(\*\*) | 21.30% | | 1.31%(ns) | | | 2.18% | | | 1.39%(ns) | | 2.80% | | | 3.47%(ns) | | | 6.86% | | | | 2.99%(\*\*) | | 5.87% | | | 0.90%(ns) | | | 5.26% | | 2.63%(\*\*) | | 5.83% | |
| Oxcart | | 1.85%(ns) | 4.63% | | 0.22%(ns) | | | 1.09% | | | 0.00%(ns) | | 2.10% | | | 0.69%(ns) | | | 1.65% | | | | 0.56%(\*\*) | | 1.89% | | | 0.90%(ns) | | | 0.00% | | 0.62%(\*\*) | | 1.77% | |
| Radio | | 13.89%(\*\*) | 25.00% | | 12.01%(ns) | | | 10.92% | | | 7.64%(ns) | | 8.39% | | | 14.12%(ns) | | | 15.37% | | | | 11.40%(ns) | | 13.83% | | | 14.41%(ns) | | | 10.53% | | 11.92%(ns) | | 13.60% | |
| Television | | 24.07%(ns) | 33.33% | | 26.20%(ns) | | | 29.26% | | | 30.56%(ns) | | 32.17% | | | 24.31%(\*\*\*) | | | 29.31% | | | | 24.67%(\*\*) | | 30.68% | | | 27.03%(\*\*) | | | 21.05% | | 25.08%(ns) | | 30.04% | |
| cellphone | | 75.93%(ns) | 82.41% | | 58.73%(\*\*\*) | | | 69.87% | | | 73.61%(ns) | | 79.72% | | | 58.10%(ns) | | | 69.74% | | | | 62.06%(\*\*\*) | | 73.30% | | | 63.06%(ns) | | | 57.89% | | 62.23%(\*\*\*) | | 72.26% | |
| Tractor | | 1.85%(ns) | 0.00% | | 0.44%(ns) | | | 0.22% | | | 0.00%(ns) | | 0.00% | | | 0.93%(ns) | | | 0.24% | | | | 0.75%(ns) | | 0.19% | | | 0.00%(ns) | | | 0.00% | | 0.62%(ns) | | 0.18% | |
| Hoe | | 0.93%(ns) | 0.93% | | 0.00%(ns) | | | 0.00% | | | 0.00%(ns) | | 0.00% | | | 0.46%(\*\*) | | | 0.24% | | | | 0.19%(ns) | | 0.19% | | | 0.90%(ns) | | | 0.00% | | 0.31%(ns) | | 0.18% | |
| Plough | | 0.93%(ns) | 3.70% | | 0.22%(ns) | | | 0.66% | | | 0.00%(ns) | | 0.00% | | | 0.46%(ns) | | | 1.65% | | | | 0.37%(ns) | | 1.33% | | | 0.00%(ns) | | | 0.00% | | 0.31%(ns) | | 1.24% | |
| Irrigation Pump | | 3.70%(ns) | 4.63% | | 0.22%(ns) | | | 1.31% | | | 0.00%(ns) | | 0.00% | | | 1.39%(\*\*) | | | 2.60% | | | | 0.93%(\*\*) | | 2.08% | | | 0.90%(ns) | | | 0.00% | | 0.93%(ns) | | 1.94% | |
| Wheelbarrows | | 1.85%(ns) | 3.70% | | 0.22%(\*\*) | | | 1.75% | | | 0.00%(ns) | | 0.70% | | | 0.69%(\*\*) | | | 2.60% | | | | 0.37%(\*\*\*) | | 2.27% | | | 0.90%(ns) | | | 0.00% | | 0.46%(ns) | | 2.12% | |
| Mattress | | 13.89%(ns) | 15.74% | | 37.12%(\*\*\*) | | | 46.07% | | | 34.03%(ns) | | 33.57% | | | 32.64%(\*\*\*) | | | 42.55% | | | | 31.21%(\*\*\*) | | 41.29% | | | 36.04%(\*\*\*) | | | 26.32% | | 32.04%(\*\*\*) | | 40.28% | |
| Bed | | 25.93%(\*\*\*) | 45.37% | | 41.27%(\*\*\*) | | | 54.80% | | | 51.39%(ns) | | 55.24% | | | 34.03%(\*\*\*) | | | 52.25% | | | | 36.64%(\*\*\*) | | 54.36% | | | 35.14%(\*\*) | | | 34.21% | | 36.38%(\*\*\*) | | 53.00% | |
| Sofa | | 19.44%(ns) | 17.59% | | 27.07%(ns) | | | 30.35% | | | 31.94%(ns) | | 28.67% | | | 23.61%(ns) | | | 27.66% | | | | 23.93%(ns) | | 28.41% | | | 26.13%(\*\*) | | | 21.05% | | 24.30%(ns) | | 27.92% | |
| Solar | | 0.00%(ns) | 0.93% | | 0.00%(\*\*) | | | 1.09% | | | 0.00%(ns) | | 0.00% | | | 0.00%(ns) | | | 1.42% | | | | 0.00%(\*\*) | | 0.76% | | | 0.00%(ns) | | | 5.26% | | 0.00%(\*\*) | | 1.06% | |
| jewelry | | 3.70%(ns) | 3.70% | | 34.06%(ns) | | | 33.19% | | | 36.11%(\*\*\*) | | 17.48% | | | 25.00%(ns) | | | 30.97% | | | | 28.04%(ns) | | 28.22% | | | 21.62%(ns) | | | 18.42% | | 26.93%(ns) | | 27.56% | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | PPI quintiles | | | | | | | | | | Total | |
| Less than 20% | | 20-39% | | 40-59% | | 60-79% | | 80%+ | |  | |
| Base | End | Base | End | Base | End | Base | End | Base | End | Base | End |
| Cattle | 3.30%(ns) | 9.89% | 5.10%(ns) | 2.04% | 1.53%(ns) | 3.05% | 2.59%(ns) | 0.86% | 1.54%(ns) | 1.54% | 2.79%(ns) | 3.18% |
| Sheep | 2.20%(ns) | 2.20% | 1.02%(\*\*) | 6.12% | 3.05%(ns) | 4.58% | 1.72%(ns) | 0.86% | 0.00%(ns) | 0.77% | 1.70%(ns) | 2.83% |
| Goat | 2.20%(ns) | 0.00% | 5.10%(ns) | 8.16% | 4.58%(ns) | 2.29% | 0.86%(ns) | 2.59% | 1.54%(ns) | 0.77% | 3.25%(ns) | 2.65% |
| Chicken | 26.37%(ns) | 23.08% | 26.5%(ns) | 28.57% | 17.56%(ns) | 20.61% | 18.1%(ns) | 21.55% | 10.00%(ns) | 15.38% | 17.49%(ns) | 21.38% |
| Pots | 39.56%(ns) | 39.56% | 46.9%(ns) | 50.00% | 34.35%(ns) | 34.35% | 38.8%(ns) | 37.07% | 26.2%(\*\*\*) | 43.08% | 35.45%(ns) | 40.46% |
| Bucket | 30.77%(ns) | 37.36% | 39.8%(ns) | 44.90% | 31.30%(ns) | 32.06% | 39.7%(ns) | 36.21% | 20.0%(\*\*\*) | 40.77% | 30.03%(\*\*) | 37.99% |
| Cupboard | 30.77%(ns) | 35.16% | 42.9%(ns) | 38.78% | 36.64%(ns) | 32.06% | 31.9%(ns) | 36.21% | 26.2%(\*\*\*) | 41.54% | 32.04%(ns) | 36.75% |
| Press Coker | 0.00%(ns) | 2.20% | 3.06%(ns) | 3.06% | 0.00%(ns) | 1.53% | 4.31%(ns) | 6.03% | 2.31%(ns) | 7.69% | 2.01%(\*\*) | 4.24% |
| stove | 34.07%(ns) | 28.57% | 40.8%(ns) | 32.65% | 32.82%(ns) | 24.43% | 28.5%(ns) | 26.72% | 21.54%(ns) | 36.92% | 29.57%(ns) | 29.86% |
| Car | 1.10%(ns) | 1.10% | 0.00%(ns) | 0.00% | 0.76%(ns) | 2.29% | 0.86%(ns) | 0.86% | 0.77%(\*\*\*) | 0.00% | 0.93%(ns) | 0.88% |
| Motorcycle | 1.10%(ns) | 0.00% | 3.06%(ns) | 3.06% | 0.76%(ns) | 0.76% | 0.86%(ns) | 0.00% | 3.08%(ns) | 3.85% | 1.86%(ns) | 1.59% |
| Bicycle | 3.30%(ns) | 4.40% | 2.04%(ns) | 3.06% | 3.82%(ns) | 5.34% | 5.17%(ns) | 6.90% | 0.77%(ns) | 8.46% | 2.63%(\*\*) | 5.83% |
| Oxcart | 0.00%(ns) | 4.40% | 1.02%(ns) | 1.02% | 0.76%(ns) | 2.29% | 0.86%(ns) | 0.00% | 0.00%(ns) | 1.54% | 0.62%(\*\*) | 1.77% |
| Radio | 7.69%(ns) | 13.19% | 13.3%(ns) | 13.27% | 14.50%(ns) | 10.69% | 15.5%(ns) | 12.93% | 10.00%(ns) | 17.69% | 11.92%(ns) | 13.60% |
| Television | 26.37%(ns) | 29.67% | 26.5%(ns) | 35.71% | 29.77%(ns) | 25.19% | 25.9%(ns) | 34.48% | 20.77%(ns) | 26.92% | 25.08%(ns) | 30.04% |
| cellphone | 37.4%(\*\*\*) | 56.04% | 50.0%(ns) | 61.22% | 64.89%(ns) | 74.05% | 71.6%(ns) | 76.72% | 76.92%(\*\*) | 86.15% | 62.2%(\*\*\*) | 72.26% |
| Tractor | 0.00%(ns) | 0.00% | 1.02%(ns) | 0.00% | 0.00%(ns) | 0.00% | 1.72%(ns) | 0.86% | 33.85%(ns) | 0.00% | 0.62%(ns) | 0.18% |
| Hoe | 0.00%(ns) | 1.10% | 1.02%(ns) | 0.00% | 0.00%(ns) | 0.00% | 0.00%(ns) | 0.00% | 0.77%(ns) | 0.00% | 0.31%(ns) | 0.18% |
| Plough | 1.10%(ns) | 2.20% | 0.00%(ns) | 0.00% | 0.76%(ns) | 0.76% | 0.00%(ns) | 2.59% | 0.00%(ns) | 0.77% | 0.31%(ns) | 1.24% |
| Irrigation Pump | 1.10%(ns) | 2.20% | 1.02%(ns) | 0.00% | 1.53%(ns) | 3.05% | 0.86%(ns) | 2.59% | 0.00%(ns) | 1.54% | 0.93%(ns) | 1.94% |
| Wheelbarrows | 1.10%(ns) | 3.30% | 1.02%(ns) | 3.06% | 0.76%(ns) | 0.76% | 0.00%(ns) | 2.59% | 0.00%(ns) | 1.54% | 0.46%(ns) | 2.12% |
| Mattress | 35.16%(ns) | 34.07% | 44.9%(ns) | 45.92% | 31.30%(ns) | 37.40% | 31.9%(ns) | 40.52% | 0.00%(\*\*\*) | 43.08% | 32.0%(\*\*\*) | 40.28% |
| Bed | 34.07%(\*\*) | 47.25% | 46.9%(ns) | 50.00% | 39.7%(\*\*\*) | 55.73% | 39.7%(\*\*) | 54.31% | 23.9%(\*\*\*) | 55.38% | 36.4%(\*\*\*) | 53.00% |
| Sofa | 27.5%(\*\*\*) | 29.67% | 30.6%(ns) | 29.59% | 26.72%(ns) | 22.90% | 25.9%(ns) | 25.00% | 32.3%(\*\*\*) | 33.08% | 24.30%(ns) | 27.92% |
| Solar | 0.00%(\*\*) | 4.40% | 0.00%(ns) | 2.04% | 0.00%(ns) | 0.00% | 0.00%(ns) | 0.00% | 19.23%(ns) | 0.00% | 0.00%(\*\*) | 1.06% |
| jewelry | 27.47%(ns) | 19.78% | 19.4%(ns) | 19.39% | 26.72%(ns) | 25.95% | 31.9%(ns) | 25.00% | 0.00%(ns) | 43.08% | 26.93%(ns) | 27.56% |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

In addition to the results show a significant increase in the average number of assets that each family had from 13.1 in 2010 to 14.55 assets in 2012 where all assets are considered. This means in general the households gained more assets between 2010 and 2012.

The results assure also that the average number of assets that each family owned has increased significantly within the above mentioned classifications except the first four quintiles of PPI, between 2014 and 2015, as indicated in table 27. However there is significant decrease within members who have abandoned the VSL groups.

Table 4.27: Mean number of assets that owned by the VSL member by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |  |
| --- | --- | --- | --- |
|  | | Baseline | Final |
| Gender of VSL member | male | 2.48(\*\*\*) | 3.54 |
| female | 4.29(\*\*\*) | 4.89 |
| Strata | Urban | 4.11 | 4.2 |
| Rural | 3.89(\*\*\*) | 4.78 |
| PPI quintiles | Less than 20% | 3.84(ns) | 4.06 |
| 20-39% | 4.53(ns) | 4.86 |
| 40-59% | 4.04(ns) | 4.24 |
| 60-79% | 4.19(ns) | 4.54 |
| 80%+ | 3.32(\*\*\*) | 5.14 |
| abandon | Still in the group | 3.8(\*\*\*) | 4.7 |
| Have abandoned the group | 3.8(\*\*\*) | 3.24 |
| Total |  | 3.82(\*\*\*) | 4.63 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

### 4.2.5 Financial ability

Since the financial ability of the household is an indirect estimation of their level of wealth and an indication of the economic status of the household. So the questionnaire includes two questions asking if the VSLA member worried about money in the last 30 days and ask her /him to you describe the ability of his / her household to cope with ordinary bills and daily consumer items in the past 30 days.

Table 4.28: The percent distribution of VSL members who are worry about money in the last 30 days and the ability of VSL members households who could not cope with ordinary bills and daily consumer items in the past 30 days by gender of VSL member, strata, PPI quintiles and if member is still in the group

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | % of VSL members who are worry about money in the last 30 days | | % of VSL members households who could not cope with ordinary bills and daily consumer items in the past 30 days | |
| Baseline  % | End-line  % | Baseline  % | End-line  % |
| Gender of VSL member | male | 24.07(\*\*\*) | 4.63 | 23.15(\*\*\*) | 1.85 |
| female | 37.99(\*\*\*) | 7.42 | 27.95(\*\*\*) | 5.24 |
| Strata | Urban | 55.56(\*\*\*) | 13.99 | 37.5(\*\*\*) | 5.59 |
| Rural | 28.47(\*\*\*) | 4.49 | 23.84(\*\*\*) | 4.26 |
| PPI quintiles | Less than 20% | 37.36(\*\*\*) | 7.69 | 45.05(\*\*\*) | 6.55 |
| 20-39% | 33.67(\*\*\*) | 9.18 | 25.51(\*\*\*) | 6.12 |
| 40-59% | 38.17(\*\*\*) | 9.16 | 27.48(\*\*\*) | 6.87 |
| 60-79% | 31.03(\*\*\*) | 6.9 | 20.69(\*\*\*) | 4.31 |
| 80%+ | 36.15(\*\*\*) | 2.31 | 20.77(\*\*\*) | 0 |
| abandon | Still in the group | 35.7(\*\*\*) | 6.63 | 27.85(\*\*\*) | 4.55 |
| Have abandoned the group | 26.13(\*\*) | 10.53 | 21.62(ns) | 5.26 |
| Total |  | 34.06(\*\*\*) | 6.89 | 26.78(\*\*\*) | 4.59 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

The results show that the financial ability of VSL members has improved significantly within the above mentioned classifications, between 2014 and 2015, as indicated in table 28. However there is insignificant decrease with VSL members who have abandoned the groups. Accordingly it can be concluded that BoC project helps the members to improve their financial ability.

## 4.3 Food Security and Agriculture

### 4.3.1 Harvest

Producing enough (cereal and other agricultural products) indicates the capability of the household to cover the food need of their household’s members. Data reveals that there 69 VSL members only who produced cereal and other agricultural products during the previous harvest (harvest 2014/15); 4.3% of them (30 VSL members) who said they produce enough cereal and other agricultural products during the previous harvest (harvest 2014/15) On the other hand no one of them said that the production of the previous harvest was bad.

As a result of limited number of cases and their answers, it is difficult to analyze the harvest’s data.

### 4.3.2 Food consumption

In this section, we are looking at how BoC has contributed to improve food security of the VSLA members and their households. To investigate this determinant both of change in food quantity and food quality will be analyzed.

To measure change in food quantity the VSL members were asked about the number of meals consumed during the last two days before the survey, if their households stayed without food for at least one day during the last six months and, if this happened, they were asked about the number of days.

To assess the quality of household diets, a composite index is created that includes the following:

* Milk
* Rice / Pasta
* Meat, poultry or fish
* Vegetables
* Fruits
* Legumes: beans, soy, lentils, peas, peanut, etc.
* Pies and Bakery

A household whose meals served during the two days preceding the survey included all of the above-mentioned elements received a score of 7, which is then converted on a scale of 100%. A household whose meals contain only one of these elements received a score of 1/7 = 14%, etc.

Table 4.29: Access to food by the household members in 2014 and 2015 by gender of VSL member, strata, PPI quintiles and if member is still in the group

|  | | % of households that had at least one day without food during the last 12 months | | Mean number of meals | | Mean of food quality index | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Baseline | Final | Baseline | Final | Baseline | Final |
| Gender of VSL member | male | 7.41%(ns) | 1.85% | 2.77(ns) | 2.79 | 2.88(\*\*\*) | 3.2 |
| female | 11.35%(\*\*\*) | 4.8% | 2.69(\*\*\*) | 2.81 | 2.78(\*\*\*) | 2.98 |
| Strata | Urban | 12.5%(ns) | 10.49% | 2.6(ns) | 2.65 | 2.93ns) | 2.91 |
| Rural | 9.95%(\*\*\*) | 2.13% | 2.74(ns) | 2.79 | 2.74(\*\*\*) | 3.01 |
| PPI quintiles | Less than 20% | 14.29%(ns) | 7.69% | 2.68 (\*\*\*) | 2.89 | 2.64(ns) | 2.84 |
| 20-39% | 19.39%(\*\*\*) | 6.12% | 2.61(\*\*\*) | 2.79 | 2.68(ns) | 2.86 |
| 40-59% | 9.92%(\*\*) | 3.82% | 2.78(ns) | 2.76 | 2.81(\*\*\*) | 3.08 |
| 60-79% | 7.76%(ns) | 3.45% | 2.71ns) | 2.78 | 2.84(\*\*) | 3.07 |
| 80%+ | 4.62%(ns) | 1.54% | 2.71(\*\*) | 2.82 | 2.94(\*\*\*) | 3.17 |
| abandon | Still in the group | 10.47%(\*\*\*) | 4.24% | 2.71(\*\*\*) | 2.76 | 2.78(\*\*\*) | 3.01 |
| Have abandoned the group | 9.91%(ns) | 2.63% | 2.71(\*\*\*) | 0.97 | 3.02(ns) | 1.63 |
| Total | | 10.37%(\*\*\*) | 4.24% | 2.71(\*\*\*) | 2.46 | 2.82(ns) | 2.77 |

NB: Wilcoxon non- parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

The results indicate that the percentage of households who went without food for at least one day during the last six months before the survey dropped significantly from 10.37% in 2014 to 4.24% in 2015; in addition, the average number of meal consumed in 2 days decreased significantly from 2.71 to 2.46. Concerning food quality the results show insignificant decrease in average food quality index from 2.82 to 2.77. Accordingly there is no significant improvement in the quality of food during the last year, but there is significant improvement in the quantity of food for the poorest VSL members.

Also the analysis at different classifications shows that there is significant improvement in the quantity of food within the households of females members, VSL members who live in rural areas, the poor VSL members (the second PPI quintile and the person is still member of VSL group. Also results clarify that there is significant increase in the average number of meals consumed by the VSLA household during the two days prior to the survey within the households of females’ members, poor VSL members and the richest members. However the significant increase in food quality has been noticed in rural areas, rich VSL members and members are still in the VSL groups. On the other hand there is a significant decrease in the food quality among those who have abandoned the group.

Hence we can conclude that by the activities of BoC program have affected positively the quantity and quality of food for households of females’ members, those who live in rural areas and who are still members in the groups.

## 4.4 Socio-economic characteristics of FGD participants households

### First: Household Size

The female participants indicated that the household size is fixed for all of them. Their participation in VSLA did not make any changes related to household size. While their enrollment in the project helps them to get loans that they use it to arrange their daughters or sisters’ marriage. Some female members indicated that they got loans by their names to help their brothers to finish their marriage house. Although there is no change in household size, there is considerable improvement in their livelihood.

### Second: Children Education

1. ***Female Members above 24 years old***

Female members involved in the sessions asserted that they show interest for their children education, while VSLA facilitated many things for them such as school fees, clothes and educational supports. Some indicated that they assign the money to cover the school year fees, while other indicted that they got the loan to cover the costs of educational supports and school clothes. Many female participants indicated that they shed light on their children education before and after VSLA but VSLAs help them more.

On the other hand, the needy families did not witness impact on their children education after joining VSLA. One of them mentioned we benefited from the money in covering the household costs. The financial hardships impeded them to show more concerns for their children education.

One female member in South Cairo said that the idea of project helped them directly or indirectly in completion their children education without using other solution which may be negatively affected their lives. Such as,

* One of female members taught her children the idea of project and they save their daily subsistence along the year then they opened the fund at the beginning of the school. They use the saved money to buy school supplies without faltering and with pride and delight.
* One of female member taught her daughter how to save to buy her education requirements (summaries, photocopies….etc). She added that her daughter has started to save her daily subsistence and transport fees to be able to complete her education.
* It is difficult to complete our children education without the project.
* Some got loans to pay the school feed and educational supports. Without project, the alternative is borrowing money and represented burden for them.

The idea of loans required guarantees and affecting guarantors who are unable to repay the loans.

1. ***Female members under 24 years old***

Female participants unanimously indicated their benefits from the VSLA in the field of education, such as:

* one of the female attendees said that she did not complete her education since a long time because of her difficult living conditions and low income of her father. Educational priority was given to her brothers. After joining the VSLA , she was helped to enter literacy classes to complete her education. In addition, the money of the project, she used to cover her needs.
* One female member mentioned that by joining VSLA, she received personal and educational assistances. VSLA provided her at the end of every year with amount of LE 1500 which enabled her buy her requirements such books, summaries…..etc. she reduced the burdens on her parent’s shoulders.

The single female participants mentioned that VSLAs have considerable impact on themselves and their families not only in the field of education but in their life in general.

### Third: Household Work

1. ***Female members above 24 years old***

Female participants confirmed that the members who started projects by using the loans, witnesses changes in their lives.

One member in Giza Governorate (Dahshur village) said that she works as dressmaker so she bought sewing machine by using first loan and raw materials from second loan. Another member indicated that she opened supermarket run by her and her handicapped child. She used to go to VSLA every week to receive support for her disable child. One female farmer said that together with her sisters in laws, she used three loans to start project on furnishings trade.

The session conducted in Cairo showed that 6 female members started projects. Two projects were failed because of the sale problems. Four projects are continued with success such as sewing, chicken rising, clothes sale, grocery and seasonable food. Three projects run by the mothers with the help of their children during the holidays or spare times.

1. ***Female farmers under 24 years old***

The female members said that there is no change in the work status of their families except the female members, who started projects such as:

* One female farmers from Menya Governorate ( Safd El Laben village) said she used to go field to gather grains and store in her house. She stored 3-4 Ardebs of grains in her house to be sold in the market. She got loan to enlarge her trade. Her gains stimulate her brother to work with in grains sale. In addition, together with her brothers, they started project for onion sale.
* Another female member said that through VSLA training and activities, she learnt how to help her husband to start project for electric machines sale beside his work as farmer. Her financial situation improved after joining VSLA.
* One female member said that her husband worked as agricultural wage labour. After joining VSLA, she got loan and started project for duck rising with the support of her husband. This project helped them to improve their livelihood.
* One female farmer indicated that she is a housewife her husband worked abroad to cover the household costs. She got loan to meet her household needs when she did not receive money from husband.

Finally, all participants in FGD asserted that the heads of household (husbands) work to cover house costs. Husbands get only benefits by the changes in their wives lives. Their wives got loan and alleviated the burdens on their husbands’ shoulders such as household costs and children fees.

### Fourth: House Renewals and Reforms

Most of VSLA female members in rural area live in their family homes. The married women live in separated apartments in the big family home. Some of female farmers renewed their homes such as painting, plumbing …..etc. the members who made reforms in their homes use the loans of VSLA beside their own money.

**Fifth: Income**

All participants agreed that their incomes are increased after joining VSLA. They started projects and run profits. In addition, they got benefits from their annual savings. They use their savings in the field of education, food, health, household needs as mentioned them. Some said that they can save LE 4.000 per year plus the interests which can be used in the household.

# 5. Descriptive Statistics on the VSLA Members

### 5.1.1 Basic characteristics

Since gender, age, marital status, occupation and education are important mediating variables that might affect livelihood strategies as well as contribute to identify the obstacles that might hinder their movement towards the economic, social and political empowerment; this section will be focused on presenting the related demographic characteristics of the VSL members who were subject to the current survey.

Also, such descriptive analysis gives an overall idea about the VSL groups to determine by the end of the project to what extent VSL members and their households benefit from their participation in the program. The current section will cover the demographic characteristics of the VSL members in three variables as follow:

* Age
* Gender.
* Marital status.

***Age:***

The age of the majority (39.6%) of respondents is 36 years and elder, followed by 37.6% in the age group 25-35 years. Since the composition of the VSLA is one of the important variables to be considered, so the project succeeded to attract new members from children & youth in phase 2. This might be as a result of the following two reasons:

* The awareness component on the importance of saving culture the program team conducted at the beginning of the project could encouraged and attracted many members to join these groups.
* The success showed in some of the VSLs to provide different/various economic opportunities through loans and other IGAs were the reason behind this conclusion.

***Gender:***

As shown in table 5.1, the survey indicates that the majority of the VSL members are females. In fact, this was expected as the main objective of the current project is to strengthen the economic, social and political empowerment of women even if there are other groups targeted in the project. The data indicates that the total percent of females compared to the males is 80.9% for females and 19.1% of males. Considering the strata, the survey results show that 25.3% of VSL members live in urban areas versus 74.7% only live in rural areas. In addition to 93.3% of VSL members are still members in VSL groups.

Table 5.1: The Percent distribution of VSL members according to gender of VSL member, age, literacy, marital status and educational level by strata, PPI quintiles and if member is still in the group

|  |  | Strata | | PPI quintiles | | | | | Abandon | | Total |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Urban | Rural | Less than 20% | 20-39% | 40-56% | 60-79% | 80%+ | Still | Abandon |
| Sex | Male | 16.8% | 19.9% | 11.0% | 16.3% | 19.8% | 23.3% | 22.3% | 18.8% | 23.7% | 19.1% |
|  | Female | 83.2% | 80.1% | 89.0% | 83.7% | 80.2% | 76.7% | 77.7% | 81.3% | 76.3% | 80.9% |
|  | less than 18 years | 8.4% | 10.2% | 11.0% | 9.2% | 13.7% | 8.6% | 6.2% | 10.0% | 5.3% | 9.7% |
| 18-24 years | 12.6% | 13.2% | 13.2% | 9.2% | 13.0% | 14.7% | 14.6% | 12.7% | 18.4% | 13.1% |
| 25-35 years | 44.8% | 35.2% | 29.7% | 37.8% | 32.1% | 40.5% | 46.2% | 37.9% | 34.2% | 37.6% |
| 36 years and above | 34.3% | 41.4% | 46.2% | 43.9% | 41.2% | 36.2% | 33.1% | 39.4% | 42.1% | 39.6% |
| Marital Status | Single | 17.5% | 21.5% | 25.3% | 15.3% | 25.2% | 23.3% | 13.8% | 20.6% | 18.4% | 20.5% |
| Widow | 7.0% | 5.9% | 6.6% | 8.2% | 5.3% | 4.3% | 6.9% | 6.4% | 2.6% | 6.2% |
| Divorced/Separated | 1.4% | 1.7% | 1.1% | 1.0% | 1.5% | 1.7% | 2.3% | 1.5% | 2.6% | 1.6% |
| Married Monogamous | 74.1% | 70.9% | 67.0% | 75.5% | 67.9% | 70.7% | 76.9% | 71.4% | 76.3% | 71.7% |
| Literate | Yes | 69.2% | 71.9% | 45.1% | 60.2% | 67.9% | 83.6% | 90.0% | 71.4% | 68.4% | 71.2% |
|  | No | 30.8% | 28.1% | 54.9% | 39.8% | 32.1% | 16.4% | 10.0% | 28.6% | 31.6% | 28.8% |
| Educational Level | None | 28.7% | 27.0% | 48.4% | 36.7% | 29.8% | 17.2% | 12.3% | 26.5% | 39.5% | 27.4% |
| Primary | 16.8% | 13.5% | 13.2% | 15.3% | 18.3% | 12.1% | 12.3% | 14.6% | 10.5% | 14.3% |
| Preparatory | 18.2% | 9.5% | 9.9% | 15.3% | 14.5% | 11.2% | 7.7% | 11.9% | 7.9% | 11.7% |
| Secondary | 32.2% | 41.6% | 28.6% | 31.6% | 33.6% | 50.0% | 48.5% | 39.4% | 36.8% | 39.2% |
| College/University | 4.2% | 8.5% | 0.0% | 1.0% | 3.8% | 9.5% | 19.2% | 7.6% | 5.3% | 7.4% |
|  | Total | 25.3% | 74.7% | 16.1% | 17.3% | 23.1% | 20.5% | 23.0% | 93.3% | 6.7% | 25.3% |

***Marital status:***

The study addresses the marital status of VSL members as it reflects their responsibilities towards their households. As shown in tables 5.1, and 5.2 the results indicate that different marital status groups participate in the VSLA including single, married, divorced/separated or widow women. However, the majority (71.1%) of respondents are married monogamous followed by 20.5% of respondents are single while almost 1.6% are divorced/separated.

This model tends to attract a sizeable proportion of young unmarried women (27%). This indicates their readiness to be part of the VSL groups noting that most of them are living in the same community even after their marriage due to some of the habits/customs especially in the rural/upper Egypt communities.

Table 5.2: The characteristics of the VSL members by Gender

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | Gender | | Total |
|  |  | Male % | Female % |
| Marital Status | Single | 41.7% | 15.5% | 20.5% |
| Widow | 0.0% | 7.6% | 6.2% |
| Divorced/Separated | 0.0% | 2.0% | 1.6% |
| Married Monogamous | 58.3% | 74.9% | 71.7% |
| Literate | Yes | 82.4% | 68.6% | 71.2% |
| No | 17.6% | 31.4% | 28.8% |
| Educational level | None | 13.9% | 30.6% | 27.4% |
| Primary | 8.3% | 15.7% | 14.3% |
| Preparatory | 14.8% | 10.9% | 11.7% |
| Secondary | 47.2% | 37.3% | 39.2% |
| College/University | 15.7% | 5.5% | 7.4% |
| Number of members | | 108 | 458 | 566 |

### 5.1.2 Educational and literacy attainments

It is assumed that the educational status of VSL members will contribute to the economic status of the household. Looking at literacy and educational status of VSL members, as shown in table 5.1 and 5.2, the sample of the VSL members in the current survey shows that 71.2% of the VSL members can **read and write.**

Regarding to the situation analysis per strata, the table 5.1 indicates that the percent of who can read and write is 69.2% in urban areas while it is 71.9% in rural areas. Out of this percentage, the literacy rate was 82.4% among males and 68.6% among females. Actually, this is inconsistent with the status on the national level as the literacy rate, (as indicated previously) was 72% in 2010 among both sexes.

Regarding the educational status levels, the survey results indicate that 27.4% of the VSL members never attended school with insignificant variance per strata. However (48.4%) of VSL members who falls in the first PPI quintile (the poorest VSL members) did not attend school. Also, the percent of those who completed only primary education was 14.3% with 16.8% in rural areas and 13.5% in urban areas, keeping the same pattern with PPI quintiles. The percentage of members who joined secondary education is 32.2%% in urban areas and 41.6% in rural areas. This percent is 28.6% among VSL members who falls in the first PPI quintile versus 48.5% among those who falls in the fifth quintile, the richest members.

As shown in table 5.2, there a significant difference shown in the educational status related to gender. The percent of those who did attend schools is 13.9% among males versus 30.6% among girls, for those who completed their primary education only is 14.8% among males while it is 10.9% among females. This is again inconsistent with the status on the national level.

Table 5.3: The percent distribution of VSL members who have invested in their education and Mean expenses that the VSL member made it on his education during the last 12 months by gender of VSL member, strata, PPI quintiles and if member is still in the group

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | % of VSL members who have invested in their education during the last 12 months | | Mean expenses that the VSL member made it on his education during the last 12 months | |
| Baseline  % | End-line  % | Baseline  % | End-line  % |
| Gender of VSL member | male | 11.11(ns) | 10.19 | 65.46(ns) | 97.96 |
| female | 4.59(ns) | 5.02 | 17.40(ns) | 21.55 |
| Strata | Urban | 4.17(ns) | 6.99 | 24.67(ns) | 29.23 |
| Rural | 6.25(ns) | 5.67 | 26.62(ns) | 37.62 |
| PPI quintiles | Less than 20% | 8.79(ns) | 5.49 | 17.22(ns) | 13.73 |
| 20-39% | 5.1(ns) | 4.08 | 21.45(ns) | 47.96 |
| 40-59% | 3.05(\*\*) | 9.92 | 20(ns) | 48.85 |
| 60-79% | 7.76(ns) | 6.03 | 57.33(ns) | 37.39 |
| 80%+ | 5.38(ns) | 3.85 | 16.17(ns) | 29.07 |
| abandon | Still in the group | 5.61(ns) | 6.06 | 25.89(ns) | 33.95 |
| Have abandoned the group | 6.31(ns) | 5.26 | 12.57(ns) | 20.72 |
| Total |  | 5.73(ns) | 6.01 | 23.63(ns) | 31.67 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

This study is interested to specify the percentage of VSL members that invested in their own education as this indicator reflects to what extent they aware of the importance education. The results indicate that 6% only of the sampled VSL members made expenses on their education during 12 months preceding the survey; this percent represents 34 VSL members. Table 5.3 assures that there is insignificant change in such percent between 2014 and 2015.

When those members asked about how much was spent on education for yourself during the last 12 months? One of them said they did not know. So the results in table 5.3 are calculated for 33 VSL members who defined the amount of money they spent.

As shown in table 5.3 there is insignificant differences between the expenses that the VSL member made it on his education in 2014 comparing with the expenses in 2015.

This result is consistent with the results of FGDs where young women[[33]](#footnote-33) mentioned that there is no change in the educational status of households’ children except few cases mentioned that they benefited from the loan in their education or they learnt how to save money for their education.

### 5.1.3 Child rights

Child's rights represent an important component of the development initiatives of many INGOs including Plan and CARE. The BOC program is mainly targeting to improve the living conditions of the targeted communities. The overall goal of the current phase is to promote and strengthen the economic, social status of women, youth and children which consequently impacts on the lives of all members of the family.

Since the child protection became the core of all the programs of most of the organizations especially Plan and CARE Egypt, it is important to know whether VSL members familiar with child’s rights and their educational status at household level.

So, this section will be covered through the two following sub-sections:

* Knowledge of child rights.
* Educational status of children at household level.

***Knowledge of child rights***

The survey focuses on knowing the extent of VSL members’ knowledge of child rights. The results assure that 97.9% of the sampled VSL members know that children have specific rights and the differences among all the classifications of gender of VSL member, strata and poverty line are insignificant.

Table 5.4: The percent distribution of VSL member according to their knowledge of child rights by gender of VSL member, strata, PPI quintiles and if the member is still in VSL group

|  |  |  |  |
| --- | --- | --- | --- |
|  | | Baseline | Final |
| Gender of VSL member | male | 99.1(ns) | 97.9 |
| female | 98.7 (ns) | 94.4 |
| Strata | Urban | 98.6 (ns) | 98.7 |
| Rural | 98.6 (ns) | 98.6 |
| PPI quintiles | Less than 20% | 100 (ns) | 98.9 |
| 20-39% | 100(ns) | 98.0 |
| 40-59% | 99.2(ns) | 97.7 |
| 60-79% | 97.4(ns) | 96.6 |
| 80%+ | 97.7(ns) | 98.5 |
| abandon | Still in the group | 98.69(ns) | 98.11 |
| Have abandoned the group | 99.1(ns) | 94.7 |
| Total |  | 98.8(ns) | 97.9 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

The results prove that there is insignificant difference in the knowledge of child rights among VSL members. This is consistent with the result of the baseline where almost all the respondents knew the child rights.

Table 5.5: The percent distribution of VSL member according to their awareness of specific child rights by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  | Gender of VSL | | Strata | | PPI quintiles | | | | | Abandon | | Total |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Male | Female | Urban | Rural | Less than 20% | 20-39% | 40-56% | 60-79% | 80%+ | Still | Abandon |
| Right to education | 96.1% | 96.7% | 93.6% | 97.6% | 97.8% | 93.8% | 95.3% | 97.3% | 98.4% | 96.3% | 100.0% | 96.6% |
| Health | 96.1% | 91.8% | 92.9% | 92.5% | 88.9% | 88.5% | 93.0% | 94.6% | 96.1% | 93.1% | 86.1% | 92.6% |
| Food | 90.2% | 89.2% | 89.4% | 89.3% | 87.8% | 88.5% | 88.3% | 88.4% | 93.0% | 89.4% | 88.9% | 89.4% |
| Protection | 69.6% | 59.5% | 66.0% | 59.8% | 57.8% | 47.9% | 57.8% | 69.6% | 70.3% | 62.7% | 41.7% | 61.4% |
| To be heard | 52.0% | 34.1% | 49.6% | 33.2% | 25.6% | 35.4% | 39.1% | 43.8% | 39.8% | 37.3% | 38.9% | 37.4% |
| To be identity | 46.1% | 32.3% | 44.0% | 31.7% | 23.3% | 29.2% | 34.4% | 38.4% | 44.5% | 35.3% | 27.8% | 34.8% |
| Association | 49.0% | 33.8% | 48.9% | 32.4% | 27.8% | 29.2% | 34.4% | 44.6% | 43.8% | 37.5% | 25.0% | 36.6% |
| Participation | 60.8% | 52.0% | 48.9% | 55.2% | 42.2% | 45.8% | 52.3% | 52.7% | 69.5% | 54.6% | 38.9% | 53.6% |
| Others | 2.9% | 6.0% | 11.3% | 3.4% | 6.7% | 2.1% | 7.8% | 2.7% | 7.0% | 5.8% | 0.0% | 5.4% |
| Do not know | 1.0% | .7% | 0.0% | 1.0% | 0.0% | 4.2% | 0.0% | 0.0% | 0.0% | .8% | 0.0% | .7% |

As shown in table 5.5 that almost the sampled VSL members are aware of the right of child in education (96.6%), health (92.6%), food (89.4%) and participation (53.6%) respectively. It is obvious that the percent of awareness among males is higher than females.

### 5.1.4 Occupation

The analysis considers the occupation of VSL members and the following table indicates the occupation of the members by gender, strata and poverty line.

Table 5.6: The Percent distribution of the VSL members by Main Occupation, gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  | Gender of VSL | | Strata | | PPI quintiles | | | | | Abandon | | Total |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Male | Female | Urban | Rural | Less than 20% | 20-39% | 40-56% | 60-79% | 80%+ | Still | Abandon |
| Student/Pre-school | 19.4% | 9.2% | 8.4% | 12.1% | 12.1% | 7.1% | 13.7% | 12.1% | 10.0% | 11.2% | 10.5% | 11.1% |
| Domestic Work | .9% | 45.2% | 37.1% | 36.6% | 39.6% | 37.8% | 28.2% | 41.4% | 38.5% | 35.4% | 55.3% | 36.7% |
| Retired | 5.6% | .7% | 1.4% | 1.7% | 2.2% | 0.0% | 2.3% | .9% | 2.3% | 1.7% | 0.0% | 1.6% |
| No Occupation | .9% | 3.1% | 3.5% | 2.4% | 4.4% | 1.0% | 3.1% | 3.4% | 1.5% | 2.7% | 2.6% | 2.7% |
| Works on Own Farm | 2.8% | .7% | 0.0% | 1.4% | 0.0% | 2.0% | 1.5% | 1.7% | 0.0% | 1.1% | 0.0% | 1.1% |
| Agricultural Worker | .9% | .2% | 0.0% | .5% | 0.0% | 0.0% | 1.5% | 0.0% | 0.0% | .4% | 0.0% | .4% |
| Animal Husbandry | .9% | 1.3% | 0.0% | 1.7% | 2.2% | 2.0% | 1.5% | .9% | 0.0% | 1.3% | 0.0% | 1.2% |
| Milk Producer | 0.0% | .2% | .7% | 0.0% | 1.1% | 0.0% | 0.0% | 0.0% | 0.0% | .2% | 0.0% | .2% |
| Pastoralist | .9% | 0.0% | 0.0% | .2% | 0.0% | 1.0% | 0.0% | 0.0% | 0.0% | 0.0% | 2.6% | .2% |
| Employee (Formal Sector) | 16.7% | 2.2% | 2.1% | 5.9% | 2.2% | 1.0% | 4.6% | 6.0% | 9.2% | 4.5% | 10.5% | 4.9% |
| Employee (informal sector) | 14.8% | 6.1% | 7.7% | 7.8% | 2.2% | 3.1% | 8.4% | 8.6% | 13.8% | 7.8% | 7.9% | 7.8% |
| Casual Labour | 9.3% | .9% | 2.8% | 2.4% | 3.3% | 6.1% | .8% | 2.6% | .8% | 2.3% | 5.3% | 2.5% |
| Works in Family Business | .9% | .4% | 0.0% | .7% | 0.0% | 1.0% | .8% | .9% | 0.0% | .4% | 2.6% | .5% |
| Self-Employed / Business Owner | 5.6% | 3.5% | 4.9% | 3.5% | 2.2% | 6.1% | 3.8% | 6.0% | 1.5% | 4.2% | 0.0% | 3.9% |
| Petty Trade | 5.6% | 25.3% | 24.5% | 20.6% | 27.5% | 23.5% | 26.7% | 13.8% | 17.7% | 22.9% | 2.6% | 21.6% |
| Making Handicrafts | .9% | .2% | 0.0% | .5% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% | .4% | 0.0% | .4% |
| Providing Services / Repairs | 1.9% | 0.0% | .7% | .2% | 0.0% | 1.0% | .8% | 0.0% | 0.0% | .4% | 0.0% | .4% |
| Others | 12.0% | .9% | 6.3% | 1.9% | 1.1% | 7.1% | 2.3% | 1.7% | 3.1% | 3.2% | 0.0% | 3.0% |

The above table illustrates the main occupation for targeted VSL members; it reflects their age, place of residence and their economic status. The percentage of not working members does not exceed 3% except among females (3.1%), those who live in urban areas (3.5%) and those who fall in the first PPI quintile, the poorest, (4.4%). The results show that 36.7% of members are doing domestic work and this percent is nil among male members since females represent 80.9% of sampled VSL members. In addition to nearly one quarter (11.1%) only of the members are students.

### 5.1.5 Business activities

Business activities is considered as one of the successful and suitable mechanisms to manage the loans the VSL members have contracted or / and their savings. However, investing the loans in such economical activities was found the most suitable mechanism for the VSL members who do not have the opportunity to access other formal financial services.

The survey results indicate that there is 34%% of the VSL members are engaged in small business activity with total number of 159 members. It is obvious that female VSL members (39), VSL members in targeted rural areas (35%) and those who fall in the first PPI quintile, the poorest, (40.7%) are engaged in different small business activity than others VSL members. This percent reaches 28.4% among the richest group of sampled VSL members

On the other hand table 5.7 assures that there is a significant increase in the percent of VSl members who are currently engaged in IGA. This increase can be attributed to the program activities as mentioned in FGDs

Table 5.7: The Percent Distribution of VSL Members who are currently engaged in small business activity, mean number of business, mean business capital fund and mean value added to the capital fund by gender of VSL member, strata and PPI quintiles and if the member is still in VSL group

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | %of VSL Members who are currently engaged in IGA | | Mean number of business | | Mean business capital fund | | Mean value added to the capital fund | |
|  |  | Baseline | End-line | Baseline | End-line | Baseline | End-line | Baseline | End-line |
| Gender of VSL member | male | 12%(ns) | 16.7% | 1(ns) | 1.111 | 1362.50(ns) | 2580.6(ns) | 1384.62(ns) | 516.7(ns) |
| female | 25%(\*\*\*) | 39% | 1.11(ns) | 1.073 | 966.97(ns) | 888.47 | 533.0(ns) | 381.72 |
| Strata | Urban | 13.2%(\*\*\*) | 32.9% | 1.263(ns) | 1.043 | 1139.5(ns) | 951.7 | 284.21(ns) | 311. 7 |
| Rural | 25.7%(\*\*\*) | 35% | 1.072(ns) | 1.088 | 1011.8(ns) | 1006.6 | 667.5(ns) | 394.3 |
| PPI quintiles | Less than 20% | 33%(ns) | 40.7% | 1.067(ns) | 1.05 | 1262.8 (ns) | 928.378 | 294.17(ns) | 417.84 |
| 20-39% | 25.5%(\*\*) | 37.8% | 1.280(ns) | 1.03 | 705.8 (ns) | 1186.486 | 256.0(ns) | 378.38 |
| 40-59% | 21.4%(\*\*\*) | 38.9% | 1.107(ns) | 1.137 | 1332.3(ns) | 948.039 | 1437.5(ns) | 398.53 |
| 60-79% | 16.4%(\*\*) | 28.4% | 1.05(ns) | 1.091 | 1034.2(ns) | 1155. 5 | 530.0(ns) | 394.8 |
| 80%+ | 20%(ns) | 28.5% | 1(ns | 1.05 | 630.8(ns) | 1053.5 | 528.8(ns) | 379.7 |
| abandon | Still in the group | 23.6%(\*\*\*) | 36% | 1.095(ns) | 1.079 | 1008.168(ns) | 922.893 | 615.278(ns) | 382.6 |
| Have abandoned the group | 15.3%(ns) | 13.2% | 1.059 ns) | 1 | 948.824(\*\*) | 371.765 | 280.769(ns) | 19.231 |
| Total |  | 22.14%(\*\*\*) | 34% | 1.091(ns) | 1.077 | 1001.0634(ns) | 740.76 | 586.33(ns) | 279.51 |

The above table indicates that there is significant decrease in the mean value for business capital fund for VSL members who have abandoned the groups. It is noticeable that there is in significant change in business capital fund and value added to the capital fund in business among all the classifications of the sample.

The results of the survey indicate that value added to the capital fund in business belong to sampled VSL members is nearly one half the business capital (table 5.7).

### 5.1.6 Control over own resources

One of Boc activities is training the VSL members on how to keep written records of their business transactions, as well as how to do visibility study for your business. Therefore the study is interested to know the impact of these training sessions on VSL members’ business.

Table 5.8: The percent distribution of the VSL members who keep a written record of their business transactions and those have a written budget for their business by gender of VSL member, strata and poverty line

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | % of VSL members who keep a written record of your business transactions | | % of VSL members who have a written budget for their business | |
| Baseline  % | End-line  % | Baseline  % | End-line  % |
| Gender of VSL member | male | 31(ns) | 33 | 15.38(ns) | 50 |
| female | 26(ns) | 53 | 13.04(\*\*\*) | 45.2 |
| Strata | Urban | 32(\*\*\*) | 81 | 21.05(\*\*) | 70.21 |
| Rural | 26(ns) | 42 | 11.71(\*\*) | 37.84 |
| PPI quintiles | Less than 20% | 13(ns) | 35 | 3.33(ns) | 29.73 |
| 20-39% | 24(ns) | 41 | 16(ns) | 32.43 |
| 40-59% | 29(ns) | 51 | 7.14(\*\*) | 47.06 |
| 60-79% | 32(ns) | 64 | 15.79(ns) | 57.58 |
| 80%+ | 38(\*\*\*) | 68 | 26.92(ns) | 62.16 |
| abandon | Still in the group | 28(ns) | 51 | 13.49(\*\*\*) | 45.79 |
| Have abandoned the group | 12(ns) | 60 | 0(ns) | 40 |
| Total |  | 26(ns) | 51 | 11.9(\*\*\*) | 45.6 |

The results show that 49% of VSL members who engaged in small business activities do not keep a written record of their business transactions. There are significant differences among VSL members who live in urban areas and richest group of sampled VSL members (table 5.8).

It is worth mentioning that 45.6% of VSL members who are currently engaged in small business activity mentioned that have a written budget. The results of table 5.8 assure that there is a significant improvement in having a written budget for their own business between 2014 and 2015. Concerning the four classifications, results indicate that there are significant differences among females members, VSL members who are still members in the VSL groups.

## 5.2 Socio-economic characteristics of FGD participants

This section presents the member profile of FGD participants. In addition to that the section monitors the member’s knowledge, attitude and behavior with regards to their businesses.

### 5.2.1 Gender, age and geography profile

As mention previously in section 3.2 the planned FGD sample, here the actual sample is presented to recognize the background characteristics of sampled FGD participants.

Table 5.9: The characteristics of FGD participants

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Governorate | Village | Group type | Number of participants | | Total |
| Women aged 16-24 | Women aged 24+ |
| Cairo South |  | Carry over | 7 | 10 | 17 |
| Giza | Dahshour | Carry over |  | 12 | 12 |
| Kalioubia | Kom Ashfin | Carry over |  | 12 | 12 |
| Menia | Saft El Laben | Carry over | 8 | 12 | 2o |
| Souhg | Soklak | Carry over | 8 | 10 | 24 |

### 5.2.2 Training sessions

During the FGDs the participants were asked to record the training sessions they have attended.

Table 5.10: The number of participants in training sessions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Eradication of financial illiteracy | Your Life Foundation | Recruitment | Eradication of banking illiteracy |
| Number of participants | 70 | 33 | 29 | 15 |

### 5.2.3 Member profile

The female participants in FGD said that the project played positive role in changing their lives for better.

**First: female members above 24 years old**

Female farmers indicated that they feel considerable changes in their lives at different levels such as:

**Income**

* Before joining VSLA, they were unable to cover the daily lives costs. After joining VSLA, the ideas of work become simple because they can get loan to start any project.
* The project trainings qualified them to enhance their experiences especially in the field of feasibility study and project planning and implementation. They got information concerning how to select the project locations, market needs and how, when, where to buy and distribute goods. This is consistent with the findings of the quantitative study which indicated the increase of the members who made record keeping for their projects. Participants mentioned that the reasons behind the success of their project after failing related to the project training courses. In addition the VSLA helped them to market their products inside and outside the groups, neighbors and friends which increased their incomes.

**Good Conduct**

* Work stimulates participants to be more active, dynamic and good nutrition. One female member said “children eat better, children get better education”

**Self –esteem**

* Work becomes very important to run their lives, complete their children education and support their husbands in bearing the life costs.

**Sense of certainty**

* Joining VSLA helped participants to have sense of certainty during the hardships time

**Other aspects**

* Exchange of life skills and experiences
* The idea has evolved into a social solidarity among them to support each other during the difficult circumstances.
* Women witness personal development in which they experienced how each other act in hardships, crisis and social problems.

Women who did not start projects were unanimously agreed that they did not witness any changes in their lives even after joining VSLA. This is due to the lack of available amounts through participation in groups, but there were moral benefits as followed:

* Improvement in personal relations with others and ability to express their opinions.
* They learn how to measure the value of their weekly shares, which helped them to achieve progress in different fields. One member bought curtains and one bought the feast clothes for her children. One member used what she saved to buy her daughter’s requirement for marriage. One member saved money for emergent matters such as illness.
* The weekly meetings of VSLA had their impact on enhancing the communication between members. Participants discussed how to solve their problems and exchanged opinions.
* Participation in different symposiums organized by VSLA enhanced the female members to go out their houses which is something strange to the rural environment.

Female participants mentioned some examples related to the changes in their lives such as,

* Our lives before the VSLA, we used to sit in front of our houses most of the day (useless time). Currently, we learnt how to start projects for making deserts. Previously, I had experiences but we did not know how to use or market them. After we joined the training courses, we started our projects and we used our time in good way.
* I obtained technical diploma after ending secondary school in 1990. Before joining VSLA, I used to clean the house, wash the dishes and spent the rest of the day in front of the house sitting with other neighbors (sometimes we went the church for one hour but also we returned to sit in front of house). Some expected that the government should find job opportunities for us. Currently, I started my project and I had my own income.
* Another change is knowing the people: I did not know a lot of people. Currently, I I know many good people. We love and respect each other. Our gathering created friendly environment. I considered that the most significant change in my life because I did not start project.
* My life changed after I started my project for selling liquid soap and bed sheets. Together, we made, sell and gain profits. I started to market our products by telling other about what kind of products we sell. I can mention many changes such as development our sale skills, knowing the market demands, knowing the whole sale and how to manage my time to do my work and attend the VSLA meetings without affecting my domestic duties.
* I refused to join the VSLA at the beginning. When I heard people appreciate the role of VSLA, I decided to join. Now, I am the secretary of the VSLA. I become more active. I gather people to come to the VSLA. I overcome my spare time.
* Instead of wasting my time, I bought sewing machine. I started to sew for my relatives then neighbors even people from outside the village. I have my own income and I use my time in good way.
* We love the group and adhere to work. Instead of being members, I become coordinator.
* I witness improvement in my financial status which enables me to cover the costs of educational supports.
* I encourage after joining VSLA, I work as haircut and started project for cloth sale. I like my current life because I help my husband and I overcome the spare time.
* VSLA encouraged us to improve and renew our projects and look for the market demands “ we moved from darkness to lightening”

**Successful cases**

My name is Anwar. I live with my husband and my mother in law. My husband is unemployed so he suffered from psychological disease. I used to borrow food and clothes from other. Lives were humiliation and torment. My mother in law was used to belittle me all the time. I decided to depend on myself. I stated to sell cooked food. Later one of my neighbor told me about the VSLA. I got loan of LE 500 to be repaid on 4 installments. Then I started project on chicken rising. My life completely changed. I provide good nutrition for my children.

**Reasons for changes**

* In general, their lives changed after joining VSLA as mentioned by one of the female member. She said we used to sit in front of the house and gossip. VSLA encouraged us to be more social people and so close to each other. The important reasons for changes are the income Lives were humiliation and tormented increase, overcome the spare time and contribution in helping the family and children in schools.

**Changes’ results**

* Our relations with our husband were not good. they used to neglect us. After we join the VSLA, we had our independent income and help our husbands in bearing the household costs. Husbands show respect and estimate our opinions. They become surprised by our abilities to get loan and use the money. We used to get the loan without guarantee because our husbands are not employees. I started by participate by one share by LE 5 then I participated by 5 shares with LE 26. These shares achieve progress for me at personal level and for my family.
* Every one joined VSLA witnessed changes in their lives even who did not start project. Members realized the importance of social inclusion, gaining knowledge and time management
* The livelihood of members improved. VSLA members had TV, cooker and computer for their children.

**Female members under 24 years old**

Female participants indicated change aspects in their knowledge after joining VSLA such as,

* How to save and saving value.
* The importance of saving especially in hardship time
* Possibility to start project after joining training on how to implement project
* Self esteem
* Ability to speak with other

***Young female members asserted that the most significant changes in their lives after joining VSLA are:***

* I learnt how to start and develop project.
* I have my own project and my profits so I can cover my own expenses and help my family and brothers and sisters.
* We depend on ourselves
* We have value and role in life
* We learnt how to save money
* We knew how to deal with different people through our projects

Reasons for changes: female participants indicated that trainings were very important for their changes

* They mentioned that their lives before joining VSLA were useless. They did not try to do any activity or look for income sources. The work was restricted for heads of the fmily (father or husband). They used to spend their days in washing dishes, cleaning the house, watching TV or gossiping with their neghours. Their lives were just bad days included suffering from high prices in return to low income and daily life requirement. After joining VSLA and training courses, they learnt how to find way to improve their lives. Through VSLA, they realized different idea for projects as they women who started their own projects. They learnt how to study the market needs and increase their incomes.
* They indicated that they got loans after joining VSLA to start projects such as, ducks rising and chicken rising and helping the husbands to improve their livelihood.

***Conclusion***

All young members confirmed that the main reason behind the changes in their lives is joining the VSLA. VSLA helped them to see the positive things and how to use these things. One of the participants left the group for the following reasons

Only one female member did not witness any changes or improvements in her income because she withdraws from the group. She was unable to repay the loan because she did not have her own income and her husband and child are sick. She spend the money to treat my child. She was afraid to get loan and fail to repay. Accordingly, she withdrawer from the group:

### 5.2.4 Income generating activities

It has been shown through discussions that some female members have started their projects with capital saved from their work or borrowed from their parents, sisters ..... etc. Some female members started their projects by using the loan obtained from the VSLA Save Fund.

It is clear also that some female members already had the idea of their projects, but the majority has started their projects after their participation in VSLA and attending the training courses on marketing and identifies the suitable.

Female members indicated that they benefited a lot from the VSLA training courses. One female participant mentioned that the training courses had considerable effects on them. Before training, they used to work in random way. After joining training courses, we learnt how to identify the needs of our area, how to market the products and how to deal and attract the customers. When we made products with good quality and prices, we gain more profits.

**Majority of female members agreed on the following points:**

* Trainings had good impact on their work as they know how to make record keeping (calculating expenses, sales, income and products)
* They knew how to prepare written budgets for their projects and the standards for determining the prices of products.
* They learnt that before starting projects, they should some issues into consideration such as capital, losses & profits, assessment needs of customers and sale skills

Although their projects durations are varied, majority started their projects with the participation in VSLA. For female members who already had their own project before participation, the loans and training courses helped them to overcome their projects’ problems.

It was notable the differences between the female participants above and under 24 years old in relation to how they spend their profits. For women above 24 years old, they asserted that large part of their projects’ profits assigned for household expenditures such as education, health, food and personal expenses. They remaining part assigned for buying raw materials for their project and saving.

**The women under 24 years old indicated that they spent their money as follows,**

* Covering the household costs such as clothes, food, education and health
* One female member said that she assign part for her personal expenses and other part for helping her family.
* Some mentioned that large part of money spent on buying their marriage requirements or helping their families.

Finally, we find that these results are in consistent with the results of the quantitative study which asserted the increase of members who started IGAs, increase the percentage of female members who made budgets for their projects and increase in projects’ capitals. The quantitative study also indicated that members learnt how to identify ideas for their projects on scientific basis.

## 5.3 Investments and household support

Purchasing assets is an indicator of the economic status of the household of VSL members. Therefore during this survey each VSL member was asked if the member purchased any asset during the 12 months preceding the survey. The results indicated that only 22.4% (145 VSL members) purchased assets during the 12 months preceding the survey.

It is necessary to know if any of the purchased assets during the 12 months preceding the survey for generating income. In other words the results illustrated that 17.31% only of sampled VSL members invested in productive assets during the year before the survey. As shown in table 5.11, there is insignificant change in the percentage of VSL members who purchasing assets during the 12 months preceding the survey for generating income. This can be attributed[[34]](#footnote-34) to VSL members spend the excess income from their participation in the project in the family needs or develop their own project, if exists.

Table 5.11: The percent distribution of VSL members according to purchasing assets during the 12 months preceding the survey for generating income by gender of VSL member, strata, PPI quintiles and if the member is still in VSL groups

|  |  |  |  |
| --- | --- | --- | --- |
|  | | Baseline  % | End-line  % |
| Gender of VSL member | male | 25(ns) | 37.93 |
| female | 17.5(ns) | 38.79 |
| Strata | Urban | 17.5(ns) | 38.79 |
| Rural | 0(ns) | 18.75 |
| PPI quintiles | Less than 20% | 25(ns) | 52.36 |
| 20-39% | 33.3(ns) | 29.63 |
| 40-59% | 20(ns) | 52.78 |
| 60-79% | 30(ns) | 25 |
| 80%+ | 5.56(ns) | 35.48 |
| abandon | Still in the group | 20(ns) | 39.57 |
| Have abandoned the group | There is no enough cases | |
| Total |  | 17.31(ns) | 38.62 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

### 5.3.2 Contribution to rent

The results indicate that almost three quarters (88.2%) of VSL members live in a house owned by the member or someone in the household versus 11.2% of them their household rent the dwelling. Concerning VSL members who do not own their dwelling, results show that 58.2% out of 67 members are renting their dwelling.

Table 5.12: The percent distribution of VSL members who have contributed to the rent during the last month and the mean amount of their contribution to the rent during the last month by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | % of VSL members who have contributed to the rent during the last month | | Mean amount of their contribution to the rent during the last month | |
| Baseline  % | End-line  % | Baseline  % | End-line  % |
| Gender of VSL member | male | 80(ns) | 100 | 4.63(ns) | 3.7 |
| female | 22.73(\*\*) | 52.78 | 3.36(ns) | 3.7 |
| Strata | Urban | 29.73(ns) | 56.25 | 11.39(ns) | 18.68 |
| Rural | 25(\*\*) | 57.14 | 0.92(ns) | 1.5 |
| PPI quintiles | Less than 20% | 14.29(ns) | 75 | 1.65(ns) | 3.18 |
| 20-39% | 14.21(ns) | 28.5 | 0.51(ns) | 2.55 |
| 40-59% | 27.27(ns) | 72.73 | 2.21(ns) | 10.61 |
| 60-79% | 36.36(ns) | 71.34 | 4.13(ns) | 6.9 |
| 80%+ | 38.46(\*\*\*) | 40 | 8.23(ns) | 4.69 |
| abandon | Still in the group | 28.26(ns) | 58.33 | 3.72(ns) | 6.17 |
| Have abandoned the group | 16.7(ns) | 33.3 | 0.45(ns) | 0.36 |
| Total |  | 29.92(\*\*) | 56.41 | 3.16(ns) | 5.17 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

The above mentioned table indicates that there is significant increase in the percentage of VSL members who have contributed to the rent during the last month. This significant occurs among female VSL members, those who live in rural areas and the richest sampled VSL members.

In addition to that the data indicate that there is insignificant change in the mean of their contribution to the rent.

### 5.3.3 Housing (improvement)

In order to measure to what extent BoC project improves the livelihood condition of the members and their household, this study investigates house improvement as an indication of a better wealth. Therefore the study is interested to know if there is significant change in the contribution of VSL members in the house improvements and the mean amount of their contribution in LE.

Table 5.13: The percent distribution of VSL members who have paid for any improvement to your house in the past 12 months and the mean amount of the improvements cost by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  | | % of VSL members who have paid for any improvement to your house in the past 12 months | | Mean amount of the improvements cost | |
| --- | --- | --- | --- | --- | --- |
| Baseline  % | End-line  % | Baseline  % | End-line  % |
| Gender of VSL member | male | 12.96(\*\*\*) | 26.85 | 765.74(ns) | 480.70 |
| female | 17.25(\*\*\*) | 27.95 | 416.29(\*\*) | 3.7 |
| Strata | Urban | 25.7(ns) | 20.9 | 3335.35(ns) | 880.76 |
| Rural | 13.4(\*\*\*) | 30.02 | 522.85(\*\*\*) | 597.6 |
| PPI quintiles | Less than 20% | 13.19(\*\*\*) | 28.57 | 556.04(\*\*) | 501.1 |
| 20-39% | 10.2(\*\*\*) | 28.57 | 180.2(\*\*) | 653.57 |
| 40-59% | 21.37(ns) | 28.24 | 674.05(ns) | 415.15 |
| 60-79% | 18.9(\*\*) | 34.48 | 773.79(\*\*\*) | 1425.52 |
| 80%+ | 16.15(ns) | 20 | 208(ns) | 427.69 |
| abandon | Still in the group | 17.2(\*\*\*) | 28.22 | 511.6(ns) | 675.36 |
| Have abandoned the group | 8.11(ns) | 33.3 | 0.45(ns) | 213.33 |
| Total |  | 15.63(\*\*\*) | 21.05 | 23.423(ns) | 595.97 |

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

It is worth mentioning that more than one quarter (26.85%) of VSL members did improvements in their houses during the 12 months preceding the survey (table 5.12). The above table indicates that there is a significant increase in the percentage of VSL members who have paid for any improvement to their house in the past 12 months. However there is insignificant difference in the cost of improvements.

### 5.3.4 Education (on themselves / other household members)

It is assumed that the improvement in the economic status of the household will contribute to improve the access of household’s children to education. So, change in children schooling is another determinant to address to what extent BoC project improves the livelihood condition of the members and their household. This section looks at members’ contribution to their education, children’s education and the average expenditure in education.

The results permit to conclude on VSLA contribution to improve access of children to education as it shows a significant increase of VSLA members’ expenditure to support children’s education, from 219.24 LE to 378.41 LE between baseline and end-line surveys. In addition to that, there is a significant increase in the percent of VSLA members have invested into their children education (47% ) in end-line survey as compared with 26.01% in baseline.

Concerning the above-mentioned classifications, the results show significant increase of VSL members who have invested in their children education for all classification except male VSL members. This result is consistent with the results of FGDs

On the other hand, the results reveal that there is insignificant change concerning the education of VSL members themselves. This can be attributed to the age of the members as the majority of carry over groups are females aged 24 years old and above.

Table 5.14: Access to children education by the household members in 2014 and 2015

|  | | |  | Baseline  % | End-line  % |
| --- | --- | --- | --- | --- | --- |
| % who made have invested in their education | | | | | |
| Gender of VSL member | Male(ns)  Female(ns) | | | 11.11  4.59 | 10.19  5.02 |
|  |
| Urban / Rural | Urban(ns)  Rural(ns) | | | 4.17  6.25 | 6.99  5.67 |
| PPI quintiles | Less than 20%(ns)  20-39%(ns)  40-59%(\*\*)  60-79%(ns)  80%+(ns) | | | 8.79  5.1  3.05  7.76  5.38 | 5.49  4.1  9.92  6.03  3.85 |
| abandon | Still in the group(ns) | | | 5.61 | 6.06 |
| Have abandoned the group(ns) | | | 6.31 | 5.26 |
| **Total**(ns) | | | | **5.73** | **6.01** |
| Average amount in LE spent on the education of the VSLA member | | | | | |
| Gender of VSL member | Male(ns)  Female(ns) | | | 65.46  17.4 | 97.96  21.55 |
| Urban / Rural | Urban(ns)  Rural(ns) | | | 24.67  26.62 | 29.23  37.62 |
| PPI quintiles | Less than 20%(ns)  20-39%(ns)  40-59%(ns)  60-79%(ns)  80%+(ns) | | | 17.22  21.45  20  57.32  16.17 | 13.73  47.95  48.86  37.39  25.07 |
| abandon | Still in the group(ns) | | | 25.89  12.56 | 33.95  20.72 |
| Have abandoned the group(ns) | | |
| **Total (**ns) | | | | **23.62** | **31.67** |
| % who invested in their children education | | | | | |
| Gender of VSL member | | Male(ns)  Female(\*\*\*) | | 36.11  23.8 | 42.59  48.03 |
| Urban / Rural | | Urban(\*\*\*)  Rural(\*\*\*) | | 24.31  27.08 | 50.35  45.87 |
| PPI quintiles | Less than 20%(\*\*\*)  20-39%(\*\*\*)  40-59%(\*\*\*)  60-79%(\*\*\*)  80%+(\*\*\*) | | | 38.46  33.67  22.9  25.86  26.92 | 57.14  51.02  47.33  51.72  47.16 |
| abandon | Still in the group(\*\*\*) | | | 15.38 | 32.31 |
|  | Have abandoned the group(\*\*\*) | | | 21.62 | 44.74 |
| **Total (**\*\*\*) | | | | **26.01** | **47** |
| Average amount in LE spent on their children education | | | | | |
| Gender of VSL member | Male(\*\*\*) | | | 403.46 | 628.36 |
| Female(\*\*\*) | | | 177.43 | 388.03 |
| Urban / Rural | Urban(\*\*\*) | | | 162.73 | 550 |
| Rural(\*\*\*) | | | 252.42 | 383.51 |
| PPI quintiles | Less than 20%(\*\*)  20-39%(\*\*\*)  40-59%(\*\*\*)  60-79%(\*\*\*)  80%+(\*\*\*) | | | 188.72  216.47  297.84  285.61  239.86 | 305.74  390.76  414.4  696.04  428.74 |
| abandon | Still in the group(\*\*\*) | | | 104.76  118.11 | 335.62  135.64 |
| Have abandoned the group(ns) | | |
| **Total (**\*\*\*) | | | | 219.24 | 378.41 |

NB: Wilcoxon non- parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95%, (ns) = not significant

### 5.3.5 Health (on themselves/ other household members)

To address to what extent BoC project improves the livelihood condition of the members and their household, the study has to examine if access to health has been improved. Therefore VSL members were asked whatever or not they have done any health expenditure for their household members and the amount of the expenditure was also recorded. This section also looks at members’ contribution and the average expenditure in his / her education and the other household members.

Table 5.15: Expenditure into health care by the VSL member in 2014 and 2015

|  | | |  | Baseline | Final |
| --- | --- | --- | --- | --- | --- |
| % who made medical expenses for themselves | | | | | |
| Gender of VSL member | | Male(\*\*\*)  Female(\*\*\*) | | 35.34%  34.7% | 59.81%  35.8% |
|  | |
| Urban / Rural | | Urban(\*\*\*)  Rural(\*\*\*) | | 38.32%  33.61% | 69.66%  49.88% |
| PPI quintiles | | Less than 20%(ns)  20-39%(\*\*)  40-59%(\*\*\*)  60-79%(\*\*)  80%+(\*\*\*) | | 39.56%  33.67%  27.48%  39.66%  40% | 50.55%  50%  58.02%  52.59%  60.77% |
| **Total**(\*\*\*) | | | | **34.83%** | **54.95%** |
| Average amount in LE of medical expenses for VSLA members | | | | | |
| Gender of VSL member | | Male(ns)  Female(\*\*\*) | | 258.84  119.47 | 218.98  258.62 |
| Urban / Rural | | Urban(\*\*\*)  Rural(\*\*\*) | | 11.38  159.59 | 321.55  225.66 |
| PPI quintiles | | Less than 20%(ns)  20-39%(\*\*)  40-59%(\*\*\*)  60-79%(ns)  80%+(\*\*) | | 102.92  185.75  90.85  215.22  183.59 | 170.97  183.56  296.87  369.3  361.74 |
| **Total (**\*\*\*) | | | | **147.83%** | **250.62%** |
| % who made medical expenses for their HH | | | | | |
| Gender of VSL member | | Male(ns)  Female(\*\*\*) | | 48.47%  26.51% | 54.21%  51.42% |
| Urban / Rural | | Urban(\*\*\*)  Rural(\*\*\*) | | 30.54%  31.32 | 61.38%  48.69 |
| PPI quintiles | | Less than 20%(\*\*)  20-39%(ns)  40-59%(\*\*\*)  60-79%(\*\*\*)  80%+(\*\*\*) | | 35.16%  35.71%  26.72%  31.9%  30.77% | 50.55%  47.96%  52.67%  52.59%  54.62% |
| **Total (**\*\*\*) | | | | 31.11% | 51.94% |
| Average amount in LE of medical expenses for VSLA household done by members | | | | | |
| Gender of VSL member | Male(ns) | | | 326.88 | 354.57 |
| Female(\*\*\*) | | | 117.12% | 263.65% |
| Urban / Rural | Urban(\*\*\*) | | | 120.37 | 285.03 |
| Rural(\*\*\*) | | | 172.13 | 281.31 |
| PPI quintiles | Less than 20%(\*\*)  20-39%(\*\*)  40-59%(\*\*\*)  60-79%(\*\*)  80%+(\*\*\*) | | | 147.87  139.12  167.36  215.96  145.47 | 182.15  352.63  292.07  339.96  415.36 |
| **Total (**\*\*\*) | | | | 158.68 | 287.3 |
| % of VSL households unable to access health care service due to lack of money in the last 6 months | | | | | |
| Gender of VSL member | Male(ns) | | | 6.15 | 2.8 |
| Female(\*\*\*) | | | 30.15% | 6.75% |
| Urban / Rural | Urban(\*\*\*) | | | 33.33% | 11.03% |
| Rural(\*\*\*) | | | 18.67% | 4.28% |
| PPI quintiles | Less than 20%(\*\*)  20-39%(\*\*)  40-59%(ns)  60-79%(\*\*\*)  80%+(ns) | | | 31.25%  31.43%  25.71%  18.92%  15% | 7.69%  9.18%  8.4%  4.31%  1.54% |
| **Total (**\*\*\*) | | | | 22.39% | 6.01% |
| Average number of HH members who are unable to access health care service due to lack of money in the last 6 months | | | | | |
| Gender of VSL member | Male(ns)  Female(ns) | | | 0.05  0.13 | 0.04  0.08 |
| Urban / Rural | Urban(ns)  Rural(ns) | | | 0.19  0.9 | 0.13  0.6 |
| PPI quintiles | Less than 20%(ns)  20-39%(ns)  40-59%(ns)  60-79%(ns)  80%+(ns) | | | 0.13  0.22  0.12  0.07  0.9 | 0.15  0.12  0.11  0.5  0.2 |
| **Total (**ns) | | | | 0.11 | 0.07 |

NB: Wilcoxon non- parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

The results reveal that the majority of the members have incurred some health expenditures either for themselves or other members in their households. Concerning the VSL members themselves, the proportion has significantly shifted from 34.83% to 54.95% with significant increase in the average amount of medical expenses; has increased from 147.83 LE to 250.62 LE within the year 2014 - 2015. The same result has been deduced for the access of other members of VSLA household (table 5.15). It is worth mentioning that these indicators are dependent on the frequency of occurrence of a sickness or other health emergency case, whereas the VSLA members were not asked about the aspects of health expenditures or if any member of the family had an emergency case.

### 5.3.6 Clothing (on themselves/ other household members)

This section looks at the average expenditure in his / her clothing and the other household members. As shown in table 5.16, there is slight significant increase in the average expenditure in member’s clothing. However there is huge significant increase in the average expenditure in clothing for household members during the 12 month preceding the survey. The same result is obvious in the four classifications of the respondents.

Table 5.16: Average amount (in EGP) invested in clothing for the VSL member and the average amount (in EGP) invested in clothing for the household members in the past 12 months by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  | | Mean amount spent in clothing for the VSL member | | Mean amount spent in clothing for any member in HH | |
| --- | --- | --- | --- | --- | --- |
| Baseline | End-line | Baseline | End-line |
| Gender of VSL member | male | 258.98(\*\*\*) | 394.86 | 439.79(\*\*\*) | 650.98 |
| female | 116.76(\*\*\*) | 217.64 | 184.47(\*\*\*) | 525.01 |
| Strata | Urban | 25.7(\*\*\*) | 20.9 | 3335.35(\*\*\*) | 880.76 |
| Rural | 13.4(\*\*\*) | 30.02 | 522.85(\*\*\*) | 597.6 |
| PPI quintiles | Less than 20% | 98.86(\*\*\*) | 225.22 | 174.03(\*\*\*) | 598.61 |
| 20-39% | 157.57(\*\*\*) | 254.73 | 257.23(\*\*) | 519.26 |
| 40-59% | 119.7 (\*\*\*) | 252.02 | 251.28(\*\*\*) | 633.99 |
| 60-79% | 219.8 (\*\*\*) | 263.03 | 308.86 (\*\*\*) | 787.31 |
| 80%+ | 186.52 (\*\*\*) | 322.79 | 219.41 (\*\*\*) | 450.38 |
| abandon | Still in the group | 143.03 (\*\*\*) | 239.7481 | 242.15 (\*\*\*) | 528.38 |
| Have abandoned the group | 126.40 (\*\*) | 33.3 | 271.39 (ns) | 239.37 |
| Total |  | **145.2(\*\*\*)** | **219.8** | **247.45(\*\*\*)** | **1294.25** |

### 5.3.7 Household events

The results reveal that 20.14% of VSL members spent money on special events in the 12 months preceding the survey, and on average VSL member spent 269.02 LE.

Concerning the four classifications, there is a significant difference (in both directions) in the cost of special event. This result is logic where these events are not uniformly distributed.

Table 5.17: The percent distribution of VSL households who have spent money on special events during the 12 month preceding the survey and the average amount (in EGP) spent in such events by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  | | % VSL households who have spent money on special events | | Average amount (in EGP) spent in events | |
| --- | --- | --- | --- | --- | --- |
| Baseline  % | End-line  % | Baseline | End-line |
| Gender of VSL member | male | 12.04(ns) | 13.89 | 113.89(ns) | 145.75 |
| female | 10.04(\*\*\*) | 21.62 | 240.73(\*\*\*) | 345.54 |
| Strata | Urban | 8.33(\*\*\*) | 17.48 | 261.19(\*\*\*) | 179.27 |
| Rural | 11.11(\*\*\*) | 21.04 | 169.82(\*\*\*) | 343.52 |
| PPI quintiles | Less than 20% | 12.09(ns) | 21.98 | 477.47(ns) | 67.86 |
| 20-39% | 10.2(ns) | 19.4 | 404.64(\*\*) | 99.49 |
| 40-59% | 7.63 (\*\*\*) | 16.79 | 22.17(\*\*) | 230.14 |
| 60-79% | 14.66 (ns) | 18.97 | 137.5 (ns) | 18.97 |
| 80%+ | 8.46 (\*\*\*) | 23.85 | 155.66 (\*\*\*) | 563.78 |
| abandon | Still in the group | 10.65 (\*\*\*) | 21.02 | 224.93 (\*\*\*) | 319.98 |
| Have abandoned the group | 9.91 (ns) | 7.89 | 40 (ns) | 27.03 |
| Total |  | **145.2(\*\*\*)** | **219.8** | **247.45(\*\*\*)** | **1294.25** |

### 5.3.7 Hiring lobour

The last item of VSL member in the cost of household living is hiring labour, so the VSL members were asked whether they hired any labour for household, agriculture or business reasons in the 12 months preceding the survey. The results show that only 5.65% of them hired labour.

Table 5.18: Hiring labour by the household members in 2014 and 2015

|  | |  | Baseline  % | End-line  % |
| --- | --- | --- | --- | --- |
| Gender of VSL member | Male(ns)  Female(ns) | | 6.48  5.68 | 10.19  4.59 |
|  |
| Urban / Rural | Urban(ns)  Rural(ns) | | 4.17  6.25 | 0.7  7.33 |
| PPI quintiles | Less than 20%(ns)  20-39%(ns)  40-59%(ns)  60-79%(ns)  80%+(ns) | | 10.99  2.04  7.63  4.31  4.62 | 5.49  4.08  8.4  6.03  3.85 |
| abandon | Still in the group(ns) | | 6.17 | 5.49 |
| Have abandoned the group(ns) | | 0 | 7.89 |
| **Total**(ns) | | | **5.11** | **5.65** |

The data indicate that there is insignificant difference in the percentage of the VSL members’ households those hired labour during the 12 months preceding the survey. This can be attributed that if VSL members need help in their own business, they ask the other members of the family to do it.

### 3.5.8 Perception Regarding the Evolution of the Household Livelihood Conditions

What we have presented in the previous pages was more of a quantitative measurement of the change, in this section we are looking at appreciation of the change based on VSL members ‘opinion. While one can argue that this is a subjective measure of project impact, it nevertheless will provide us a measure looking at a different angle. Through triangulation of this finding with the previous one, we can have a complete picture of the reality.

VSL members were asked whether they think there was any change during the last 2 years concerning their household food quality and quantity, their revenue, the access of children to education and access to health care by the household members. Following, we asked to know what has contributed to the change. The results are presented in table 5.19

The results show that more than three quarter of VSLA members mentioned that their revenue, access to health care and food quality and quantity have improved during the last year. However 55.5% only said that the access of their children to education has improved during the last years. It is worth mentioning also that the same pattern is satisfied in the four classifications.

The results also indicate that more than three quarters of respondents who mentioned that there is significant improvement in all items (table 5.19) attribute these improvements to VSLA groups. In other words, results assure that VSLA groups have contributed to improve the livelihoods conditions of the participants.

Table 5.19: VSL members’ perception of the change in different aspects of their livelihood condition between 2014 and 2015 by gender of VSL member, strata, PPI quintiles and if the member is still in VSL group

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Sex of VSL Member | | Strata | | PPI quintiles | | | | | abandoncy | | Total | %who attribute the change to VSLA |
| male | female | Urban | Rural | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | Still in the group | Have abandoned the group |
| Revenue | Significantly improved | 59.3% | 61.6% | 60.8% | 61.2% | 49.5% | 40.8% | 73.3% | 62.9% | 70.8% | 63.1% | 34.2% | 61.1% | 75.1% |
| Slightly improved | 26.9% | 22.3% | 25.2% | 22.5% | 29.7% | 34.7% | 14.5% | 25.0% | 16.9% | 22.5% | 31.6% | 23.1% | 24.6% |
| Stayed the same | 12.0% | 14.6% | 12.6% | 14.7% | 18.7% | 22.4% | 12.2% | 10.3% | 10.0% | 12.7% | 34.2% | 14.1% | 0.0% |
| Slightly diminished | 1.9% | 1.3% | 1.4% | 1.4% | 2.2% | 1.0% | 0.0% | 1.7% | 2.3% | 1.5% | 0.0% | 1.4% | .2% |
| Significantly diminished | 0.0% | .2% | 0.0% | .2% | 0.0% | 1.0% | 0.0% | 0.0% | 0.0% | .2% | 0.0% | .2% | 0.0% |
| Access to education for household children | Significantly improved | 40.7% | 40.2% | 37.8% | 41.1% | 47.3% | 28.6% | 51.1% | 41.4% | 32.3% | 41.7% | 21.1% | 40.3% | 76.4% |
| Slightly improved | 15.7% | 15.1% | 11.2% | 16.5% | 22.0% | 31.6% | 11.5% | 12.9% | 3.8% | 15.0% | 18.4% | 15.2% | 23.6% |
| Stayed the same | 43.5% | 44.3% | 51.0% | 41.8% | 29.7% | 39.8% | 37.4% | 45.7% | 63.1% | 43.0% | 60.5% | 44.2% | 0.0% |
| Slightly diminished | 0.0% | .4% | 0.0% | .5% | 1.1% | 0.0% | 0.0% | 0.0% | .8% | .4% | 0.0% | .4% | 0.0% |
| Significantly diminished | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Access to health care system for household members | Significantly improved | 59.3% | 58.7% | 58.0% | 59.1% | 53.8% | 36.7% | 67.9% | 59.5% | 69.2% | 61.4% | 23.7% | 58.8% | 80.7% |
| Slightly improved | 21.3% | 19.2% | 14.0% | 21.5% | 22.0% | 31.6% | 15.3% | 19.0% | 13.8% | 19.1% | 26.3% | 19.6% | 19.0% |
| Stayed the same | 18.5% | 20.3% | 24.5% | 18.4% | 24.2% | 28.6% | 16.0% | 19.0% | 15.4% | 17.8% | 50.0% | 20.0% | 0.0% |
| Slightly diminished | 0.0% | 1.1% | 2.1% | .5% | 0.0% | 2.0% | .8% | 1.7% | 0.0% | .9% | 0.0% | .9% | 0.0% |
| Significantly diminished | .9% | .7% | 1.4% | .5% | 0.0% | 1.0% | 0.0% | .9% | 1.5% | .8% | 0.0% | .7% | .3% |
| The quantity and quality of household meals | Significantly improved | 68.5% | 64.4% | 62.9% | 66.0% | 51.6% | 51.0% | 73.3% | 64.7% | 77.7% | 67.4% | 34.2% | 65.2% | 78.5% |
| Slightly improved | 19.4% | 22.1% | 22.4% | 21.3% | 29.7% | 27.6% | 18.3% | 21.6% | 14.6% | 20.3% | 39.5% | 21.6% | 21.2% |
| Stayed the same | 10.2% | 12.7% | 13.3% | 11.8% | 16.5% | 20.4% | 8.4% | 12.9% | 6.2% | 11.2% | 26.3% | 12.2% | 0.0% |
| Slightly diminished | 1.9% | .7% | 1.4% | .7% | 1.1% | 1.0% | 0.0% | .9% | 1.5% | .9% | 0.0% | .9% | 0.0% |
| Significantly diminished | 0.0% | .2% | 0.0% | .2% | 1.1% | 0.0% | 0.0% | 0.0% | 0.0% | .2% | 0.0% | .2% | .2% |

## 5.4 FGDs: Investment, Expenses and consumption

### First: How to Meet the Daily Livelihood Expenditures

1. **Female members above 24 years old**

Of course the VSLA helped us to overcome our daily livelihood expenditures. We got loans and started projects to gain profits and meet our needs. We made reforms for our houses. In asking them about how they can overcome the financial hardships before joining VSLA, they answered; as follows:

For the daily expenditure: we did not face any financial difficulties because they were simple expenditures. Even we can buy our weekly needs and pay later. For health issues, women asserted that children had health insurance at their schools that they can use in the allowed time. For health critical conditions, one female member said that they carried out surgery for her children on her expense because finalizing the surgery documents required by the insurance would take long time. It is difficult to use health insurance in health critical cases.

Before joining VSLA, they were unable to manage their expenditures because their husbands were receiving variable or little wages. In case, we become unable to meet our needs, the heads of the families borrowed money from relatives.

Female participants confirmed that majority of expenditures were on education, from 30-40% on daily food and rest for remaining needs. Accordingly, the expenditures are dived into two parts,

* Summer expenditures: a lot of expenditures, majority on education, health, clothes, food and other requirements
* Winter expenditures: lower expenditures because there is no school costs such as clothes, fees. In addition, children nutrition in summer is cheaper than winter.

It is worth noting that female members in El Kalyopia governorate arranged the expenditure aspects as follows, food and drinks as first rank, education as second rank. If the families are unable to cover their children education costs, they will stop sending their children to schools. For health issues, it did not require periodic expenditures but according to the situation. One female participant said that health expenditures came after food because she had a sick child needs periodic physiotherapy which affected the family income. Events also occupied the following rank and at the end come the productive and unproductive assets. The participants did not need the productive assets because they did not own projects. For the unproductive assets, they lack the money for buying these assets.

The female participants indicated that they overcome any financial hardships by borrowing or they can make traditional rotated saving group (Gam3eya) according to their financial needs.

For women who started projects, said that they can take part of their projects capitals and then returned back as soon as possible. For women who did not win projects, indicated that they can borrow money for the save fund of VSLA to help their husbands and cover their household needs besides using their shares distributed at the end of the year.

For women who started IGAs, they used the whole profits to cover their family costs.

1. **Women under 24 years old**

All female participants except one, indicated that they stayed with their families and unaware of the family expenditures or the income distribution. Only one female member is married but she did not have children so her income mainly focused on food. All female participants mentioned that heads of the families are the main source of income for household expenditures.

### Second: Inability to Repay

Female participants confirmed that majority of them did not face any situation related to inability to repay. One female member said the woman who faced this situation, she bought her buffalo. The other women repaid on time. One female member indicated that one femal member faced problems concerning the repayment of the loan. She started project on chicken rising but she did not achieve profits at the beginning. She went to one member in VSLA and asked her to repay the loan on behalf of her then she would repay to her. Of course, the woman repaid the loan and took the money later from her.

In asking the female members about this situation and what they can do, they said that they can talk to other member to help the debtors. They also mentioned some points as follows,

* It is difficult to find debtors because the amount is little.
* The debtors only fined LE 5.
* The inability to repay the loan may occur as a result of accidents or emergent circumstances.

## 5.5 Access to financial services, financial literacy and business skills

### 5.5.1 Savings tools

This section focuses on the access of VSL members to saving services from financial institution or other informal sources such as VSLA group, at home, relatives………etc. As VSLA members were asked in what way do you save your money?

It appears that less than 2% of the members had saved their money in formal financial institution (private and governmental bank) in 2015. Referring to the four classifications analysis, the result shows significant huge increase in saving through VSL groups and increase in savings with their relatives or at home. In other words, there is a noticeable change toward tendency to change to the VSL group, rather than at home, which reflects that the members have beneficiated from the project. It is a good indication that the percentage of members who are still in VSL group and save at home decreased significantly in 2015 (table 5.20).

On the other hand table 5.19 indicates that there is significant increase in the members’ savings and this coincides with FGDs where women mentioned that they have learned how to save money after their participation in the project.

Table 5.20: Amount of members’ savings (in LE) during the year preceding the survey

|  | |  | Baseline | End-line |
| --- | --- | --- | --- | --- |
| Gender of VSL member | Male(\*\*\*)  Female(\*\*\*) | | 997.31  428.14 | 1512.53  989.99 |
|  |
| Urban / Rural | Urban(\*\*\*)  Rural(\*\*\*) | | 233.02  509.2 | 981.56  926.87 |
| PPI quintiles | Less than 20%(\*\*\*)  20-39%(\*\*\*)  40-59%(\*\*\*)  60-79%(\*\*\*)  80%+(\*\*\*) | | 225.85  335.49  762.17  325.43  495.02 | 837.5  953.68  922.03  918.64  1182.23 |
| abandon | Still in the group(\*\*\*) | | 450.61 | 930.63 |
| Have abandoned the group(\*\*\*) | | 286.63 | 198.92 |
| **Total**(ns) | | | **422.77** | **776.97** |

Table 5.21: The distribution of VSLA members according to the source from which the saving services were received according by gender of VSL member, strata, PPI quintiles and if the member is still in VSL group

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Sex of VSL Member | | Strata | | PPI quintiles | | | | | abandoncy | | Total  % |
| Male  % | Female  % | Urban  % | Rural  % | 1.00  % | 2.00  % | 3.00  % | 4.00  % | 5.00  % | Still in the group  % | Have abandoned the group  % |
| Private Bank | Baseline | 1.85(ns) | 0.66 (ns) | 1.39(ns) | 0.69(ns) | 2.2(ns) | 0(ns) | 0(ns) | 0.86(ns) | 1.54(ns) | 0.93(ns) | 0.09(ns) | 0.93(\*\*\*) |
| End-line | 0 | 0.66 | 0.69 | 0.46 | 0 | 2.04 | 0 | 0 | 0.77 | 0.56 | 0 | 0.46 |
| Governmental Bank | Baseline | 6.48(ns) | 2.84(\*\*) | 4.17(\*\*) | 3.47(\*\*) | 1.1(ns) | 3.06(ns) | 5.34(ns) | 5.17(ns) | 2.31(ns) | 0.37(\*\*\*) | 3.6(\*\*) | 3.72(\*\*\*) |
| End-line | 1.85 | 0.66 | 0 | 1.16 | 0 | 1.02 | 0.76 | 0 | 2.31 | 0.93 | 0 | 0.77 |
| VSLA | Baseline | 56.5(\*\*\*) | 68.1(\*\*\*) | 44.4(\*\*\*) | 72.5(\*\*\*) | 81.32(ns) | 65.31(ns) | 67.9(\*\*\*) | 58.6(\*\*\*) | 60.0(\*\*\*) | 66.7(\*\*\*) | 63.1(\*\*\*) | 66.1(\*\*\*) |
| End-line | 85.19 | 85.6 | 79.2 | 85.7 | 87.91 | 73.47 | 91.6 | 85.34 | 86.92 | 87.1 | 16.22 | 74.92 |
| Traditional rotated saving group (Gam3eya) | Baseline | 5.56(ns) | 3.93(\*\*\*) | 4.86(\*\*\*) | 3.94(ns) | 3.3(ns) | 2.04(ns) | 2.29(ns) | 5.17(ns) | 7.69(\*\*) | 4.36(\*\*\*) | 1.8(ns) | 3.87(\*\*\*) |
| End-line | 3.7 | 0.87 | 0 | 1.85 | 1.1 | 3.06 | 0 | 1.72 | 1.54 | 0.93 | 0 | 1.24 |
| With relatives | Baseline | 0.93(ns) | 0.87(\*\*\*) | 2.08(ns) | 0.46(\*\*\*) | 0(ns) | 2.04(ns) | 0(ns) | 1.72(\*\*) | 0.77(ns) | 0.75(\*\*\*) | 1.8(ns) | 0.93(\*\*\*) |
| End-line | 3.7 | 5.24 | 6.25 | 4.4 | 3.3 | 5.1 | 2.29 | 8.62 | 5.38 | 3.93 | 0. | 4.33 |
| At home | Baseline | 33.3(\*\*\*) | 29.5(\*\*\*) | 47.9(\*\*\*) | 24.8(\*\*\*) | 18.68(ns) | 31.63(ns) | 28.24(ns) | 34.5(\*\*\*) | 35.4(\*\*\*) | 29.2(\*\*\*) | 35.1(\*\*\*) | 30.2(\*\*\*) |
| End-line | 4.8 | 20.09 | 24.31 | 16.9 | 14.29 | 23.47 | 20.61 | 16.38 | 20 | 17.76 | 11.71 | 16.72 |

### 5.5.2 Loans taken out

To conduct loan analysis the following indicators will be used:

* The percent of VSL members who have accessed a loan during the year preceding the survey;
* Mean number of loan taken by the VSL members during the year preceding the survey;
* Amount of loan taken by the VSL members in LE during the year preceding the survey; and
* Source of loan taken by the VSL members during the year preceding the survey.

The results indicate in 42% of members in the baseline survey could access to loan, however in the end-line survey more than one half of the VSLA members declared that they had accessed at least a loan during the year preceding the survey (56.89%). As shown in table 5.22 this incensement is significant. Therefore we can conclude that the VSLA have provided a room for members to access loan.

Table 5.22: % of VSL member who have accessed a loan during the year preceding the survey

|  | |  | Baseline  % | End-line  % |
| --- | --- | --- | --- | --- |
| Urban / Rural | Urban(\*\*\*)  Rural(\*\*\*) | | 37.5  43.06 | 63.6  54.61 |
| PPI quintiles | Less than 20%(\*\*\*)  20-39%(ns)  40-59%(\*\*\*)  60-79%(\*\*\*)  80%+(\*\*\*) | | 45.05  45.92  41.22  39.66  40 | 61.54  54.08  60.3  51.72  56.9 |
| abandon | Still in the group(\*\*\*) | | 42.62 | 59.9 |
| Have abandoned the group(ns) | | 41.44 | 28.95 |
| **Total**(\*\*\*) | | | 42.41 | **56.89** |

It is obvious that the average number of loans insignificantly increased from 1.28 to 1.37 per person during the period between baseline and end-line surveys (table 5.22). Similarly the average amount of loan, on those who have taken the loan, has insignificantly increased from 738.9 LE to 793.86 LE per person during the same period (table 22B).

Concerning the source of loans the results reveal that there is significant increase towards VSL groups versus an insignificant decrease in barrowing from relatives. This results support the tendency of members to save in the group.

Table 5.22B: Mean number of loan taken during last year

|  | |  | Baseline | End-line |
| --- | --- | --- | --- | --- |
| Gender of VSL member | Male(ns)  Female(ns) | | 1.41  1.25 | 1.37  1.37 |
|  |
| Urban / Rural | Urban(ns)  Rural(ns) | | 1.19  1.32 | 1.44  1.34 |
| PPI quintiles | Less than 20%(\*\*\*)  20-39%(ns)  40-59% (ns)  60-79%(ns)  80%+(ns) | | 1.2  1.4  1.22  1.24  1.3 | 1.48  1.3  1.33  1.28  1.43 |
| abandon | Still in the group(ns) | | 1.28 | 1.36 |
| Have abandoned the group(ns) | | 1.28 | 1.45 |
| **Total**(ns) | | | **1.28** | 1.37 |

Table 5.23: Amount of loans on those who have taken the loan (in LE) during the year preceding the survey

|  | |  | Baseline | End-line |
| --- | --- | --- | --- | --- |
| Gender of VSL member | Male(ns)  Female(\*\*\*) | | 1288.24  602.79 | 1431.16  923.26 |
|  |
| Urban / Rural | Urban(\*\*)  Rural(\*\*\*) | | 517.96  753.49 | 766.53  1035.87 |
| PPI quintiles | Less than 20%(\*\*)  20-39%(ns)  40-59%(\*\*)  60-79%(ns)  80%+(\*\*) | | 1025.61  565.56  543.52  783.69  651.35 | 1168.59  781.34  1108.86  1200.83  711.35 |
| abandon | Still in the group(\*\*\*) | | 637.37 | 951.89 |
| Have abandoned the group(\*\*\*) | | 1242.39 | 195.59 |
| **Total**(ns) | | | **738.9** | **793.86** |

NB: Wilcoxon non parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

To better investigate the contribution of the VSLA to loan access by the members, we looked at the source of the loan. It is worth mentioning, the majority of these loans were provided by VSLA where 85.9% of VSL members who had loans in 2010 and 93.3% of them in 2012 assured that VSLA group is the source of taken loan (table 23).

### 5.5.3 Borrowing Behaviour

The study aims to know the borrowing behavior of the VSL members by asking them “before taking a loan what are things they consider?”, the results illustrated that 61.5% of them first they will think the cost or interest rate followed by how they will pay (59%), the time of payment (55.9%). The results show that there is significant increase in the percent of VSL members who consider the right things before taking a loan (table 5.24).

Table 5.24: The percent distribution of VSL households according to the things they consider before taking a loan by gender of VSL member, strata, PPI quintiles and if the member is still in VSL group

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Sex of VSL Member | | Strata | | PPI quintiles | | | | | abandoncy | | Total  % |
| Male  % | Female  % | Urban  % | Rural  % | 1.00  % | 2.00  % | 3.00  % | 4.00  % | 5.00  % | Still in the group  % | Have abandoned the group  % |
| THE COST/INTERREST RATE | Baseline | 38.9(\*\*\*) | 34.9(\*\*\*) | 23.6(\*\*\*) | 39.8(\*\*\*) | 39.6(\*\*\*) | 38.7(\*\*\*) | 31.3(\*\*\*) | 35.3(\*\*\*) | 35.4(\*\*\*) | 36.5(\*\*\*) | 40.54(\*\*) | 37.15(\*\*\*) |
| End-line | 65.74 | 71.18 | 79.17 | 65.51 | 78.02 | 66.33 | 67.18 | 69.83 | 70.77 | 68.79 | 26.13 | 61.46 |
| WHEN DO I NEED TO PAY | Baseline | 44.4(\*\*\*) | 51.5(\*\*\*) | 52.8(\*\*\*) | 49.1(\*\*\*) | 50.55(ns) | 57.14(ns) | 48.9(\*\*\*) | 46.6(\*\*\*) | 49.2(\*\*\*) | 50.8(\*\*\*) | 47.8(\*\*\*) | 50.31(ns) |
| End-line | 73.15 | 61.57 | 69.44 | 60.42 | 52.75 | 57.14 | 68.7 | 67.24 | 68.46 | 62.43 | 24.32 | 55.88 |
| How will I pay | Baseline | 73.15(ns) | 63.97(ns) | 79.86(ns) | 61.34(ns) | 58.24(ns) | 63.27(ns) | 72.52(ns) | 66.4(\*\*\*) | 65.38(\*\*) | 64.86(ns) | 64.9(\*\*\*) | 64.85(ns) |
| End-line | 70.37 | 66.59 | 71.53 | 64.35 | 61.54 | 60.20 | 66.41 | 67.24 | 77.69 | 67.48 | 18.02 | 58.98 |
| "WHAT WILL HAPPEN IF I DON’T PAY | Baseline | 25(ns) | 24.02(ns) | 13.9(\*\*\*) | 23.01(ns) | 15.38(ns) | 24.49(ns) | 35.11(ns) | 20.7(\*\*\*) | 22.31(\*\*) | 23.93(ns) | 24.32(\*\*) | 23.99(ns) |
| End-line | 35.19 | 28.6 | 40.28 | 25.69 | 20.88 | 24.49 | 27.48 | 39.66 | 33.85 | 29.16 | 11.71 | 26.16 |
| ADMINISTRATIVE PROCEDURES | Baseline | 12.04(ns) | 11.14(ns) | 19.44(ns) | 8.33(ns) | 10.99(ns) | 11.22(ns) | 11.45(ns) | 10.3(ns) | 12.31(\*\*) | 11.59(ns) | 0.51(ns) | 10.53(ns) |
| End-line | 20.37 | 15.5 | 21.53 | 14.35 | 15.38 | 14.29 | 14.50 | 14.66 | 22.31 | 16.45 | 4.5 | 14.4 |
| COLLATERAL | Baseline | 21.0(\*\*\*) | 20.9(\*\*\*) | 9.72(\*\*\*) | 24.8(\*\*\*) | 14.3(\*\*\*) | 17.35(ns) | 23.7(\*\*\*) | 18.1(\*\*\*) | 28.5(\*\*\*) | 21.1(\*\*\*) | 18.02(ns) | 20.6(\*\*\*) |
| End-line | 50 | 40.39 | 43.06 | 40.97 | 41.76 | 39.8 | 38.93 | 37.93 | 51.54 | 42.06 | 12.61 | 37 |
| REPUTATION OF THE LENDER | Baseline | 5.56(\*\*\*) | 3.49(\*\*\*) | 2.08(\*\*\*) | 4.40(\*\*\*) | 2.2(\*\*\*) | 2.04(\*\*\*) | 6.11(\*\*\*) | 0.86(\*\*\*) | 6.92(\*\*\*) | 3.55(\*\*\*) | 5.54(ns) | 3.87(\*\*\*) |
| End-line | 25 | 18.78 | 19.44 | 19.68 | 27.47 | 12.24 | 18.32 | 18.10 | 23.85 | 20.37 | 3.6 | 17.49 |
| LENGTH OF THE GRACE PERIOD | Baseline | 31.3(ns) | 10.0 (\*\*\*) | 3.47(\*\*\*) | 14.8(\*\*\*) | 7.79(ns) | 11.22(ns) | 13.7(\*\*\*) | 12.1(\*\*\*) | 13.9(\*\*\*) | 12(\*\*\*) | 12.61(\*\*) | 12.07(\*\*\*) |
| End-line | 27.78 | 31.44 | 46.53 | 24.77 | 23.08 | 19.39 | 35.11 | 35.34 | 36.15 | 31.78 | 3.6 | 26.93 |

The same pattern is satisfied in the four classifications. It assures that the members have benefitted from the project’s training sessions. The results of the qualitative study coincide with the quantitative indicators.

## 5.6 FGDs: Access to financial services

### First: Saving and lending before joining VSLA

The female participants summarized in FGD the differences between Bank, Post mail and VSLA as follows,

* The VSLA is better than the bank. When we saved in bank LE 10.000, we received LE 8.000 beside the transportation fees and spending money and time to finalize the required documents. Through VSLA, we took the money exactly as we saved LE 4.000 is LE 4.000. VSLA prevented us from borrowing money from other. The interests of our shares in VSLA are for us. For post mail, the interests are very low about LE 30-40 every year. For bank, one member wants to open account for his daughter by LE 15000, he found that the bank fees would cost LE 1200. In addition, if he withdraw his money before 6 months, he would loss the interests.
* The interests of the post mail are very low
* We saved little money from our household costs like Lev 10 or 5. It is difficult to deposit this little money in bank. It is easier for us to save in VSLA.
* We can weekly save LE 25. If we deposited this little money in bank, we would loss LE 10 as transportation fee
* Finally, VSLA provides good, easier and comfortable services for us

One female farmer from Giza governorate said that if we borrowed money from village lenders, we would repay huge interest beside the loan (LE 1000 would be paid on 25 weeks with LE 45 every week). Before VSLA, it was the only option which we used in critical cases.

***In asking them about the reasons for lending money, they said:***

* The sudden illness of any family members
* In critical conditions such as accidents
* For starting project for improving their livelihood.

**Other examples mentioned by the female participants:**

Before VSLA, we used to get loan from band, make traditional rotated saving group (Gam3eya) or sell buffalo or jewelry. One female member made Traditional rotated saving group (Gam3eya) to cover my children school fees. Another one sold her gold ring to provide medicine for her sick child. One female members got loan to build her house. One got loan to buy caw to generate income. One made Traditional rotated saving group (Gam3eya) to fix the refrigerator. One made traditional rotated saving group (Gam3eya) to start project for duck rising to cover the household costs. One used to make Traditional rotated saving group (Gam3eya) because she wanted to cover the living costs of her three daughters.

### Second: Concerns behind getting loans

They thought of the huge transportation fees till you get the loan. If you faced problems related to repayment, you would suffer from accumulated interests. Most of them received variable wages, so they usually problems related to repayment. They had some concerns related to got loan from bank as they witnessed many miserable stories. For example, woman got loan and she became unable to repay. She dropped out her children to work and help in repayment of the loan. Another example, man used to borrow money from every house in the village to repay the loan installment to avoid imprisonment.

In Menya governorate, female members indicated some concerns as follows:

* All were afraid from facing problems related to the loan installment repayment
* The interest rate or charge any expense on the loan
* Difficult routine and red tap
* If there was grace period if they faced problems related to repayment
* If the lending place is secured or not

### Third: Individual or collective account

Female participant asserted that they did not open bank account. One female member from Sohag governorate that before opening individual bank account, we put these issues in our consideration:

* You should have a large sum of money to open account depending on the bank procedures.
* The interest rates

One female member from Giza governorate said that she had savings deposit book to save her money for the critical conditions. After VSLA, she never used the savings deposit book.

### Fourth: Loan repayment hardships

The female members asserted that the loan from VSLA is more secured. They added they never faced any repayment difficulties because they repaid on 51 weeks. They said even they repaid on weekly, monthly or even every 3 months, they would not face any hardships. They borrow any money without interests. Some examples mentioned by the female farmers as follows,

* When I got loan from Businessmen association, I should prepare the installment on time to avoid problems. Sometime, I borrowed money form others.
* When I faced problem related to repayment, I borrowed money from my father
* When I was fined when I did not pay the installment on time.

For the VSLA loan, they said

* If we are unable to repay on time, we are fined LE 10
* We are all relatives and neighbors

One female member got loan from community development organization for the sake of her brother in law. She failed to repay for one year and the organization asked her to repay. She begged people to help her and she repaid by the help of other

While one female member got loan from the cooperative development association. She did not face any hardships because she had fixed wage.

It was clear from the above mentioned that the outcomes of FGD with female members supported the results of the qualitative study. VSLA is the main source for lending and saving and participants had many concerns to deal with bank

## 5.7 Participation, Social position & self esteem

This section focuses on analyzing the contribution of VSLA to women empowerment in her household as well as in the community. It is divided to the following subsections:

* Women self-esteem
* VSLA members and their community.

### 5.7.1 Women’s self-esteem and social inclusion

Improving women’s self-esteem is a critical step toward their leadership role in the household as well as in the community. There is an assumption that VSLA would give more confident to the members, particularly the women in that it will offer them a space to interact with their fellow women, share their concerns, benefit from advises, etc. In addition to that, the fact that members who join the VSLA are sensitized since the beginning to count only on their own capital without expecting donation or any form of physical asset from the project. The question we raise in this section is to what extent this assumption is verified in the context of the BoC project.

To assess women’s self-esteem, the VSLA members were asked if they have spoken up their mind at any public meeting (apart from VSLA regular meetings), during the year preceding the interview. In addition, female VSL members were asked to assess their own perception regarding their ability to influence decisions and take action to make their life better. So they were asked to rate their level of agreement/disagreement with each of the following statements that indicated in the table 5.25. The rating range from 1 (I fully disagree) to 4 (I fully agree) and the average score is presented in the table.

The results show evidence that VSLA have contributed to improve the members’ public speaking ability except among members who falls in the two highest PPI quintiles. However women live rural areas become less confident to speak in meetings and this contradict with the results of qualitative study.

While VSLA seems to have helped female members to influence their husband’s decision making and take action to improve their life, other indicators of self-esteem have not been substantially affected by the program. (table 5.25).

The third measure of women self-esteem is presented in table 5.26. It assesses women’s own perception regarding their social inclusion in their family and community. The same as the previous indicator female VSL members were asked to rate their level of agreement/disagreement with each of the statements that indicated in table 5.26 and the table presents the average score.

Table 5.25: Average and extreme positive score of women’s estimation of their self-esteem

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Sex of VSL Member | | Strata | | PPI quintiles | | | | | | Still member of a VSL group? | | |  |
|  |  | Male | Female | Urban | Rural | 1 | 2 | 3 | 4 | 5 | 1 | | 2 | Total | | |
| I can always resolve problems if I try hard enough | Baseline | 3.44(ns) | 3.3(\*\*\*) | 3.6(\*\*\*) | 3.23(ns) | 3.11(ns) | 3.3(\*\*\*) | 3.33(\*\*) | 3.25(ns) | 3. 5(\*\*\*) | 3.3(\*\*\*) | |  | 3.3(\*\*\*) | | |
| Final | 3.62 | 3.05 | 2.88 | 3.12 | 2,85 | 3.64 | 3.13 | 3.16 | 3.20 | 3.08 | |  | 3.07 | | |
| If somebody opposes me, usually I can find a way to get what I want | Baseline | 3.43(ns) | 3.1(\*\*\*) | 3.5(\*\*\*) | 3.05(ns) | 2.93(ns) | 3.01(ns) | 3.2(\*\*\*) | 3.19(ns) | 3.28(ns) | 3.1(\*\*\*) | |  | 3.1 (\*\*\*) | | |
| Final | 3.55 | 2.91 | 2.84 | 2.97 | 2.74 | 2.95 | 2.93 | 3.02 | 3.06 | 2.94 | |  | 2.94 | | |
| I always find some way to deal with problems that confront me | Baseline | 3.49(ns) | 3.2(\*\*\*) | 3.5(\*\*\*) | 3.22(ns) | 3.13(ns) | 3.15(ns) | 3.3(\*\*\*) | 3.29(ns) | 3.5(\*\*\*) | 3.3(\*\*\*) | |  | 3.3(\*\*\*) | | |
| Final | 3.55 | 3.03 | 2.92 | 3.08 | 2.84 | 3.13 | 3.05 | 3.11 | 3.17 | 3.06 | |  | 3.05 | | |
| I can influence my husband’s decision making | Baseline | 3.61(ns) | 3.1 (\*\*\*) | 3.2(\*\*\*) | 3.1(\*\*\*) | 3.1(\*\*\*) | 2.88(ns) | 3.2 (\*\*\*) | 3.2(\*\*\*) | 3.24(\*\*) | 3.1(\*\*\*) | |  | 3.1(\*\*\*) | | |
| Final | 3.71 | 2.67 | 2.73 | 2.65 | 2.48 | 2.89 | 2.66 | 2.66 | 2.74 | 2.7(\*\*\*) | |  | 2.64 | | |
| I can take action to improve my life | Baseline | 3.48(\*\*) | 3.3(\*\*\*) | 3.6(\*\*\*) | 3.21(ns) | 3.20(ns) | 3.16(ns) | 3.4(\*\*\*) | 3.27(\*\*) | 3.98(ns) | 3.3(\*\*\*) | |  | 3.3(\*\*\*) | | |
| Final | 3.72 | 3.06 | 2.96 | 3.12 | 2.97 | 3.11 | 3.15 | 3.02 | 3.19 | 3.09 | |  | 3.06 | | |
| I can influence important decisions in my community |  | 3.13(ns) | 2.6(\*\*\*) | 3.1(\*\*\*) | 2.6(\*\*\*) | 2.5(\*\*\*) | 2.51(ns) | 2.7(\*\*\*) | 2.7(\*\*\*) | 3.2(\*\*\*) | 2.7(\*\*\*) | |  | 2.7(\*\*\*) | | |
|  | 2.59 | 2.35 | 2.58 | 2.29 | 2.06 | 2.41 | 2.37 | 2.39 | 2.59 | 2.35 | |  | 2.33 | | |
| I am confident to speak in meetings |  | 3.28(ns) | 2.9(\*\*\*) | 3.4(\*\*\*) | 2.9(\*\*\*) | 2.8(\*\*\*) | 2.81(ns) | 3.0(\*\*\*) | 2.96(ns) | 3.2(ns) | 3.0(\*\*\*) | |  | 2.8(\*\*\*) | | |
|  | 3.38 | 2.65 | 2.75 | 2.64 | 2.39 | 2.71 | 2.62 | 2.74 | 2.94 | 2.67 | |  | 2.66 | | |

NB: The maximum score is 4 which means “I fully agree” and the minimum score is 1 which mean “I fully disagree”

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

Table 5.26: Average score of women’s estimation of their social inclusion

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Sex of VSL Member | | Strata | | PPI Quintiles | | | | | | Still member of a VSL group? | | |  |
|  |  | Male | Female | Urban | Rural | 1 | 2 | 3 | 4 | 5 | 1 | | 2 | Total | | |
| My husband shows me respect | Baseline | 3.82(ns) | 3.65(ns) | 3.78(ns) | 3.65(ns) | 3.55(ns) | 3.56(ns) | 3.77(ns) | 3.7ns) | 3.8(ns) | 3.6(\*\*\*) | |  | 3.67(ns) | | |
| Final | 3.43 | 3.59 | 3.30 | 3.66 | 3.38 | 3.63 | 3.66 | 3.6 | 3.64 | 3.59 | |  | 3.6 | | |
| My husband values my role in the household | Baseline | 3.7(ns) | 3.47(ns) | 3.62(ns) | 3.46(\*\*) | 3.38(ns) | 3.3(ns) | 3.63(ns) | 3.46(ns) | 3.64(ns) | 3.5 (\*\*\*) | |  | 3.49(ns) | | |
| Final | 3.29 | 3.48 | 3.20 | 3.55 | 3.30 | 3.48 | 3.56 | 3.54 | 3.49 | 3.48 | |  | 3.49 | | |
| Other members of the extended family show me respect | Baseline | 3.74(ns) | 3.59(ns) | 3.86(ns) | 3.56(ns) | 3.38(ns) | 3.50(ns) | 3.67(ns) | 3.64(ns) | 3.8(ns) | 3.6(\*\*\*) | |  | 3.6(ns) | | |
| Final | 3.29 | 3.47 | 3.41 | 3.5 | 3.20 | 3.43 | 3.57 | 3.6 | 3.56 | 3.48 | |  | 3.48 | | |
| People in the community ask and value my opinion | Baseline | 3.51(ns) | 3.05(\*\*) | 3.55(ns) | 2.98ns) | 3.0(\*\*\*) | 2.95(ns) | 3.12(ns) | 3.13(ns) | 3.29(ns) | 3.1(\*\*\*) | |  | 3.9(\*\*\*) | | |
| Final | 3.07 | 2.92 | 3.01 | 2.91 | 2.65 | 2.96 | 2.93 | 2.99 | 3.1 | 2.92 | |  | 2.9 | | |
| People in the community respect me | Baseline | 3.46(ns) | 3.46(\*\*) | 3.81(ns) | 3.37(ns) | 3.34(ns) | 3.41(ns) | 3.45(ns) | 3.45(ns) | 3.63(ns) | 3.5(\*\*\*) | |  | 3.46(ns) | | |
| Final | 3.69 | 3.38 | 3.34 | 3.41 | 3.22 | 3.39 | 3.37 | 3.45 | 3.55 | 3.4 | |  | 3.39 | | |

NB: The maximum score is 4 which means “I fully agree” and the minimum score is 1 which mean “I fully disagree”

NB: Wilcoxon non-parametric paired test

(\*\*\*) = significant at 99%, (\*\*) = significant at 95% (\*) = significant at 90%, (ns) = not significant

Looking at this scale it appears that in somehow VSLA has contributed to improve to some extent women self-esteem. Women are more confident to deal with issues/persons that confront them, to influence their husband decision making, to take action to improve their life and to feel more confident to influence their community. Nevertheless, there is no evidence that they can resolve their own problems, and speak out their mind in community meetings in quantitative study. However the qualitative study supports this calculation.

### 5.7.2 VSL members and their community

In this section we will be looking at VSLA members’ involvement into other community based organizations. The assumption is that VSLA increase the willingness of member to become leader in their community and bring forward the experience they have gained through the VSLA.

This section presents two indicators; membership into community organization and likelihood of members to occupy leadership position (a board member in the community organization).

Table 5.27: The percent distribution of VSL households who are a member of any community based associations, network, political party, religious association and who are a board member or hold a leadership position by gender of VSL member, strata, PPI quintiles and if the member is still in the VSL group

|  | | % VSL members who are a member of any community based associations, network, political party, religious association | | % of VSL members who are a board member or hold a leadership position | |
| --- | --- | --- | --- | --- | --- |
| Baseline  % | End-line  % | Baseline | End-line |
| Gender of VSL member | male | 2.78(ns) | 3.7 | 0.93(ns) | 1.85 |
| female | 1.97(\*\*\*) | 5.9 | 0.66(\*\*\*) | 0.66 |
| Strata | Urban | 4.17(\*\*) | 11.89 | 1.39(ns) | 0.69 |
| Rural | 1.35(\*\*) | 3.31 | 0.46(\*\*\*) | 0.93 |
| PPI quintiles | Less than 20% | 0(ns) | 0.1 | 0(ns) | 0 |
| 20-39% | 1.02(ns) | 3.06 | 1.02(ns) | 1.02 |
| 40-59% | 0.76 (ns) | 4.58 | 0.76(ns) | 0 |
| 60-79% | 6.9 (ns) | 6.9 | 0 (ns) | 0.77 |
| 80%+ | 1.54 (\*\*) | 1 | 0 (ns) | o |
| abandon | Still in the group | 2.06 (\*\*\*) | 5.68 | 0.56 (ns) | 0.75 |
| Have abandoned the group | 0.9 (ns) | 2.63 | 0.9 (ns) | 0.9 |
| Total |  | **18.6(\*\*\*)** | **54.8** | **0.62(ns)** | **0.77** |

Results show that VSLA has influenced women still members in the groups in occupying leadership position in at least one community based association or being a member of the chief advisory team for any community based conflict resolution while there is no change concerning women who are not currently members in VSLA groups.

On the other hand the results show that there is an evidence of female VSLA members can influence community level decisions through their participation as a member of the chief advisory team for any community based conflict resolution

## 5.8 FGDs: Civil society participation, confidence and influence

### First: participation in other groups or participation with other

All female members indicated that they did not participate in any income-generating or non-generating income association except the female members who started income generation project.

Some female members in Menya governorate said that they joined training on how to start co-finance project. One female member said that the VSLA helped them on how to divide work and play their roles. One said after the training, together with her female neighbor, they started project for clothes sale. They achieved success for long time but they cancelled the partnership as a result of some problems. Currently, she started project alone on duck rising.

Female participants confirmed that they did not participate in small groups whether income-generating or non-generating groups and they did not start co-finance projects. It was only one time when the whole group start project on liquid soap and they saved the profits in the saving fund. This amount helped them to buy the raw materials and provide the products to members by the total costs. Some learnt how to deal with traders. But the idea of starting project together did not face success.

### Second changes concerning confidence and power influence

Female participants asserted that as a result of joining the training and VSLA , they gained more self-confidence. Now, we had money so we can buy what we needed. We feel better because we stopped borrowing money from other. We feel secured and we can cover the costs of our children education.

***The female members in Cairo asserted the following points***:

***Empowerment****:* every woman empowered and learnt how to manage her life without depending on other.

***Decision makers***: we become decision makers for the first time in our lives. Previously, we got afraid to borrow money. Currently, I have my own money which I saved by myself. I can take my financial decision by myself with any objection from my husband.

***Felling certainty*:** we feel certainty and comfortable by the existing of the saving fund especially if we had critical conditions such as sudden illness or financial hardship.

***More effectiveness***: we started as 3 members then we become leader, field office …….etc.

***Self-esteem***: we have positive felling for ourselves because we can handle our crisis. Previously, people used to belittle our ideas or underestimate us. Currently we proved ourselves and other felt happy for our success.

***Outlook by parents***: female participants confirmed that the outlook of their relatives changed after their participation in the VSLA. People considered their opinions in the household issues. Even their successful progresses become a motivation for their relatives to participate in VSLA.

Outlook of husband: the relations with their husbands changed after their joining in VSLA. They depended on them and estimated their opinions. One female member said that previously her husband did not consider her opinion. Currently, he considered her opinions as a result of the changes occurred in the lives of their wives. Only two women indicate that they did not witness any changes in the surrounding people because they did not believe the important role of women

In the same context, female members in El Menya governorate said that the community outlook did not differentiate between man and woman in treatment or work. In contrary, all people show respect to women especially women helped their husbands in bearing the household costs

Accordingly, these results are in consistent with the outcomes of the qualitative study which supported the positive impact of the projects on members.

# 6. Conclusion

## 6.1 Conclusion of end-line survey

In fact the VSLA HH survey is an excellent tool for monitoring and evaluating the program’s implementation and to understand the members outreached via its intervention. The details and depth of the survey make it a comprehensive study covering a wide range of aspects of the members' life mechanisms.

This final survey evaluation focused on analyzing and studying the impact of the BoC programme on the life of its beneficiaries along the span time of the project life of the second phase. Using the VSL member survey approach, a baseline was conducted in 2013and the final survey in 2015 on the same VSLA members.

The report first presented the characteristics of the study population. The VSLA population was found to be very young and with average education population. The majority of working people of the VSLA members are working in petty trade as a result of training sessions they attended.

The study also looked at the characteristics of the head of households. The head of household is the decision maker. The study revealed that women-headed households represent 9.4% of heads of households.

The study focused on the members of the VSLA groups as the main players in this project and came with the following observations:

* Average family size is 5.27 persons but it is 6.62 among the poorest sampled households and 4.01 among the richest sampled households.
* Primary enrolment rate among household population reaches 96.7% and Secondary enrolment rate is 73.2% where the secondary enrolment rate is less than national indicators.
* 6% of household population are unable to access health care services due to lack of money.

The study focused on the members of the VSLA groups as the main beneficiaries in this project; the results reveal that about 80.9% of the VSLA members are women, and the mean number of VSL members per room is 2.37 persons.

### First: Members’ household socio-economic conditions

Regarding household Poverty levels as estimated by using the PPI methodology, the results reveal that all the sampled households live above $1.25 / day poverty line and 25.3% of the sample lives below $2.5 / day poverty line. On the other hand there are 16.2% of sampled households moved from falling below National poverty line in baseline survey to be above the line in the end-line survey.

The different sections of the study suggest a strong contribution of the BoC project in improving the livelihood condition of the VSLA members and their households. VSLA has contributed to improve mean number of assets acquisition by the members, their housing improvement, their food security, and improved access to health care and education.

On the other hand, the results indicate that there is insignificant difference in the percentage of VSL members who purchased assets during the year preceding the baseline and end-line surveys for generating income.

Finally it is worth mentioning that more than three quarter of VSLA members mentioned that their revenue, access to health care and food quality and quantity have improved during the reference period, and 55.5% only said that the access of their children to education has improved during such period.

### Second: Economic empowerment

It's worth noting that the BoC has wide contributions to improving the economic conditions of the VSL members and their households. The results reveal that the project improves the access of VSL members to savings where, there is significant increase in the members’ savings and the current survey reveal that almost three quarters of the sampled VSL members save their money in VSL box.

In addition to that, the results support the increase of members who started IGAs, increase the percentage of female members who made budgets for their projects and increase in projects’ capitals. Also it indicated that members learnt how to identify ideas for their projects on scientific basis.

Concerning loans, it can be concluded that the VSLA have provided a room for members to access loan. Besides, the results reveal that there is significant increase towards borrowing from VSL groups. On the other hand there is an insignificant decrease in barrowing from relatives.

### Third: Social and political empowerment

The final survey study results show that BoC affected the life of beneficiaries not only at the economic level but also at the social level. The project has contributed to improving the life of VSLA members and their families. VSLA contributed to improving the status of the poor, socially-excluded members and transformed them into relatively socially and financially included community members with access to financial services through the groups. Participation in VSLAs contributed to building the members' self-confidence, allowing them to participate, share experience and learn from each other.

Besides BoC program has helped female members to influence their husband’s decision making and take action to improve their life. As for decision making, the results confirm members’ significant contribution into the expenditure of children schooling, health for HH members, food for HH members, housing and household equipment, but their contribution into decision making in the household is limited to housing and house equipment only. Members’ contribution in decision-making related to children schooling, food and health is still limited.

In addition to that, the results show that there is an evidence of female VSLA members can influence community level decisions through their participation as a member of the chief advisory team for any community based conflict resolution.

## 6.2 Conclusion of FGDs

### First: communication between members and coordinators

The female participants agreed that there is an excellent communication between members and coordinators. One female member in Menya governorate said that the female coordinator played positive role to help the young women to start the suitable projects. She used to encourage and supported them. She provided them with good ideas and helped them to buy the raw materials for their projects. For young women who did not start projects, she encouraged them to save their money and to manage their expenses. One female member said that the female coordinator was used to advise them to save their money, to start small projects, to give them ideas and to buy the project requirements with us.

### Second: exchange experiences between VSLA members

The opinions of the female participants in FGD varied concerning this issue. Female members in Menya governorate indicated that experience exchange occurred between one group members not between the different groups. Exchanging the experience between one group members had a good impact on the changing the behaviors and attitudes of the members. Some changed from being introvert to be extravert people. They used to consult each other and deal with dealers.

In return, the female participants in Great Cairo (Cairo, Giza and Kalyopia governorates) asserted that training courses and VSLA meetings represented good opportunities for exchanging experiences. They also indicated:

“During meetings and trainings, we knew each other, discuss our project ideas and exchange opinions” Giza governorate

“We are large group attending the meetings and trainings. We found them good chances to exchange ideas and cooperate with each other. Female members who started projects found it a good way for marketing the products” Cairo governorate.

Female participants in Kalyopia governorate indicated that the gathering occurred during the symposiums and there is no chance to exchange experiences between different groups.

### Third: Benefits from trainings

All female participants indicated that they got benefits from the trainings as follows,

* We learnt about planning not only for projects but also for our lives and feasibility study
* To study the market demands and needs of the people in the target areas.
* Handmade trainings helped us to exchange the experiences and consultations and how to manage any problems and crisis.
* We realized the differences between the saving fund and the bad loans. VSLA ideas are better than any other ideas for lending and savings. The idea that the loans is three times the balance encouraged participants to increase the balance.
* We learnt how to manage our financial situations and plan our projects and consider every step.
* Record keeping is very important to know the losses and profits and even had impact on our personal lives.
* How to make expenses for the inputs and outputs and make inventory to determine the loses and profits.
* How to market the products and meet the customers’ needs.
* To calculate our accounts, we joined literacy classes
* We have the ability to deal with community members in good way and express our opinions.

These results are in consistency with the outcomes of the qualitative study (indicators) mentioned in the context of the report. The changes in the lives of participants are also matching with results of qualitative study.

### Fourth: Recommendations of the Members

The female participants indicated some points which should be put into considerations in case the project sustainability such as,

* Putting money at the beginning of opening the saving fund to help participants to get large amounts
* Provide good ideas for the projects and training courses related to these ideas.
* Marketing the project products of the female members because many women suffer from marketing problems such as marketing handmade products.
* Training courses on marketing

***The female participants in Plan Egypt ask for the following points:***

* Increase the number of the training courses
* Making propaganda for the female members’ project through the female coordinators.
* Assign amount of the saving fund for helping the families in dire need to start income generation projects.

***The female members in Menya governorate ask for the following points:***

* The project officers should use us as good example for scaling the project because this will help people to overcome their concerns.
* More training courses on handmade products (practical more than theoretical trainings) such as :
* Training on poultry rising in correct way. Our projects on poultry rising failed because we have little experiences concerning poultry diseases and treatment.
* Training on making drawing and decoration on cups, glasses. Practical trainings on handicraft industries such as drawing, crochet, poultry rising…..etc.
* Practical and professional trainings on handmade products with the beginning of the project.
* Assign training centers for practical trainings
* Provide VSLA for men and increase their awareness to help their wives in joining VSLA.
* More propaganda since the beginning of the project about the objectives of the project and its role in increasing the family income.
* The ability of getting the loan at the end of every week not every month.
* Training on financial empowerment and investments since the beginning of the project.

***Some suggestions for CARE organization as follows:***

* More symposiums to raise the awareness of girls concerning the importance of education and enrollment the university (not only the diploma at the end of the secondary school)
* The project can facilitate the licenses of the shops for the members who are interested to start small projects. CARE organization has good reputation so it can finish the licenses as soon as possible.
* The importance of existing lawyer in VSLA to find solutions for the problems or conflicts between members.

1. It is the period between the baseline and end-line survey. [↑](#footnote-ref-1)
2. The respondents mentioned that in FGDs [↑](#footnote-ref-2)
3. The domains are children schooling, health for HH members, food for HH members, housing and household equipment. [↑](#footnote-ref-3)
4. http://www.vsla.net/aboutus/vslmodel [↑](#footnote-ref-4)
5. These questions numbered from 512 to 518 in the questionnaire. [↑](#footnote-ref-5)
6. The details in section 3; table 3.1 [↑](#footnote-ref-6)
7. http://www.progressoutofpoverty.org/country/egypt [↑](#footnote-ref-7)
8. http://www.vsla.net/aboutus/vslmodel [↑](#footnote-ref-8)
9. Egypt ranked 116 out of 179 on the human development index (HDI). [↑](#footnote-ref-9)
10. Referring to Egypt’s progress towards achieving MDG in 2010 [↑](#footnote-ref-10)
11. 2013 Human Development Report, UNDP,

    <http://www.undp.org/content/dam/undp/library/corporate/HDR/2013GlobalHDR/English/HDR2013%20Report%20English.pdf>

    [↑](#footnote-ref-11)
12. Sixth Fifth Development Plan (2007–2012); <http://www.mop.gov.eg/english/sixth%20five%20year.html> [↑](#footnote-ref-12)
13. National poverty line: the poverty line deemed appropriate for a country by its authorities. National estimates are based on population weighted subgroup estimates from household [↑](#footnote-ref-13)
14. Referring to Egypt’s progress towards achieving MDG in 2010 [↑](#footnote-ref-14)
15. 2005 Human Development Report, http://hdr.undp.org/en/media/HDR05\_complete.pdf [↑](#footnote-ref-15)
16. 2008 Human Development Report, http://hdr.undp.org/en/media/HDR\_20072008\_GEM.pdf [↑](#footnote-ref-16)
17. International Human Development Indicators, http://hdrstats.undp.org/en/indicators/68606.html [↑](#footnote-ref-17)
18. 2005 Country Common Assessment (CCS) [↑](#footnote-ref-18)
19. Egypt’s Progress towards Achieving Millennium Development Goals2010, Ministry of Economic Development, UNDP. [↑](#footnote-ref-19)
20. Details mentioned previously in section 1.3 [↑](#footnote-ref-20)
21. Details mentioned previously in section 1.2 [↑](#footnote-ref-21)
22. The programmer who worked with the consultant during conducting “Data-Entry, Data-analysis and Reporting for the BoC” in phase one and conducting first database survey in phase two. He is familiar with this assignment. [↑](#footnote-ref-22)
23. Egypt Demographic Health & Survey (EDHS), 2008 [↑](#footnote-ref-23)
24. CAPMAS, Statistical Year Book (Jan. 2012); http://capmas.gov.eg/pdf/Electronic%20Static%20Book\_eng/population/untitled1/pop.aspx [↑](#footnote-ref-24)
25. 2013 Human Development Report, UNDP; <http://www.undp.org/content/dam/undp/library/corporate/HDR/2013GlobalHDR/English/HDR2013%20Report%20English.pdf> [↑](#footnote-ref-25)
26. Details in section 4.2.1 [↑](#footnote-ref-26)
27. CAPMAS, Statistical Year Book (Jan. 2012); http://capmas.gov.eg/pdf/Electronic%20Static%20Book\_eng/population/untitled1/pop.aspx [↑](#footnote-ref-27)
28. <http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=121&IF_Language=en&BR_Country=2200> (April 21, 2014).

    [↑](#footnote-ref-28)
29. 81% of members are women [↑](#footnote-ref-29)
30. The Egypt Human Development Report 2010, the Institute of National Planning, Egypt, under the project document EGY/01/006 of technical cooperation with the United Nations Development Programme (UNDP) [↑](#footnote-ref-30)
31. It is a slight improvement. [↑](#footnote-ref-31)
32. See section 4.1.6 [↑](#footnote-ref-32)
33. Their age is less than 24 years old [↑](#footnote-ref-33)
34. Referring to FGDs (see section 5.2.4) [↑](#footnote-ref-34)