

**End-line survey for village saving and loans  
associations Report**

**Human Security through Inclusive Socio-Economic  
Development in Egypt Project “Hayat”**

**Final Report**  
**April 2017**

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## ACRONYMS

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

## **Acknowledgement**

This report was prepared through an extensive and intensive collaboration with officials from Care Egypt; Mrs. Marwa Saleh, Project coordinator, and Mr. Nady Wadie, Field Supervisor – Women Rights Program. They played an important role in supporting and facilitating the process and providing information as required.

I wish to thank Care staff for their cooperation, the VSLA members, all enumerators, the office editing staff, data entry clerks and the programmer who took part to the current study for their dedicated commitment to support the survey process.

Finally, I wish to thank Care Egypt for giving me the opportunity to carry out this assignment.

**Dr. Gihan Shawky**

**Survey Technical Director**

## Key facts table

Land	
Geographical location	Northeast corner of the African continent <sup>(3)</sup>
Land area	1,001,449 square km <sup>(3)</sup>
Terrain	Much of the land is desert and only 6% of Egypt area is inhabited. The majority of Egyptians live either in the Nile Delta located in the north of the country or in the narrow Nile Valley south of Cairo. <sup>(3)</sup>
People	
Population	90068 million (Jan. 2016 est.) <sup>(5)</sup>
Urban population	43.1% (2015) <sup>(1)</sup>
Annual Population Growth Rate	2.2% (2010-2015) <sup>(1)</sup>
Government	
Government	Republic; constitution adopted 2014
Key political events	Revolution in July 1952 Revolution in January 2011
Seats held by women in national parliament, percentage	2.2 (2012, national parliament) <sup>(1)</sup>
Economy	
GDP per capita 2011 PPPUS\$	10,250 (2015) <sup>(1)</sup>
GDP Growth rate	4.2% (2015) <sup>(6)</sup>
Main industries	Yarn & textiles, Chemical, Food and Basic metallic <sup>(4)</sup>
Social indicators	
Human Development Index Rank	111 (2015) <sup>(1)</sup>
Unemployment	12.4% (2016) (6) <sup>1</sup>
Unemployment (Male)	9.4% (2015) <sup>(5)</sup>
Unemployment (Female)	24.2% (2015) <sup>(5)</sup>
Vulnerable employment (% of employment)	26.4% (2005-2014) <sup>(1)</sup>
Youth unemployment (% ages 15-24)	35.5% (2015) <sup>(1)</sup>
Child Labour	7 % (2009 – 2015) <sup>(1)</sup>
% of population living below National poverty line	25.2% (2005– 2014) <sup>(1)</sup>
Life expectancy at birth	71.3 years (2015) <sup>(1)</sup>
Life expectancy at birth (Female)	73.6 years (2015) <sup>(1)</sup>
Life expectancy at birth (Male)	69.2 years (2015) <sup>(1)</sup>
Infant mortality rate (per 1000 live births)	20.3 (2015) <sup>(1)</sup>
Under-5 mortality rate (per 1000 live births)	24 (2015) <sup>(1)</sup>
Maternal mortality (deaths of women per 100,000 live births)	33 (2015) <sup>(1)</sup>
Adult mortality rate (per 1000 people) (Female)	113 (2015) <sup>(1)</sup>
Adult mortality rate (per 1000 people) (Male)	189 (2015) <sup>(1)</sup>
Health expenditure (% of GDP)	2.2 (2014) <sup>(1)</sup>
Education expenditure (% of GDP)	3.8 (2005-2014) <sup>(2)</sup>
Percent distribution of women age 15-49 who had a live birth in the five years preceding the survey by a doctor during pregnancy for the most recent birth	90 <sup>(3)</sup>
Adolescent birth rate (births per 1000 women aged 15-19)	51.9 (2015) <sup>(1)</sup>
Contraceptive prevalence rate	58.5% <sup>(3)</sup>
Unmet need for family planning (% of women in a relationship unable to access)	12.5% <sup>(3)</sup>

<sup>1</sup> <http://www.worldbank.org/en/country/egypt/overview>



## Executive Summary

In the last few years, there has been an 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 **objectives of the survey** are collecting end-line data on member households from a sample of 316 women in the five targeted communities of the project. The targeted villages are located in Menia governorate, managing the stages of data-entry, data-analysis and reporting the Hayat end-line survey and comparing the results of end line with the baseline survey (20 VSLA groups around 316 respondents) to measure the impact of the project regarding women's empowerment.

This evaluation is the result of comparing the end-line and baseline results and answering the question "for which extent Hayat project contributed in empowering women in the target communities?"

The total number of the VSLA groups subject to the current survey was 20 VSLA groups/316 VSLA members who are located in Menia governorate.

It is worth mentioning that the survey indicates that the majority of the surveyed VSLA members 93.7% are females.

As for their educational status, the sample of the VSLA members in the current survey is literate. 60.1% of the VSLA members can read and write. Regarding their marital status, the survey indicates that 11.7% is still single.

As for the employment rates of the VSLA members, the survey indicates that 5.7% of the VSLA members are not working or involved in any income generating activities.

### **Household livelihood conditions**

*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 30.4% in the baseline to 40.2% in end-line survey. Also the average amount (in EGP) invested for house improvement has been significantly decreased from 9104.05 to 7752.26 within the same reference period<sup>3</sup>.

*As for agricultural land*, the results assure that the area of land that the VSLA members own is limited, the number of sampled VSLA who own land is also limited and there is no difference in owning agricultural land between baseline and end-line.

This is mainly because the increase of the VSLA members' income was very small as they either did some income generating activities like birds breeding, or petty trades, etc. or through

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<sup>3</sup> It is the period between the baseline and end-line survey.

distributing revenues from the funds at the end of the cycle. Accordingly, such increase is very small and cannot enable them to buy agriculture land.

**Concerning household assets**, the results indicate that there is a significant difference in the percentage of VSLA members who purchased assets during the year preceding the baseline and end-line surveys for generating income. It increased from 4.4% in the baseline to 23.7% in the end-line.

**As for financial ability**, the data analysis assures that there is no improvement in the financial ability of sampled households. Even though the percentage of VSLA members who worry<sup>4</sup> about money in the last 30 days decreased from 33.2% to 30.1%, the percentage of VSLA members' households who could not cope with ordinary bills and daily consumer items in the past 30 days increased from 6 % to 9.2% within the reference period. This result can be explained by the increase in the inflation rate between April 2015 (10.96%) and March 2017 (30.91%)<sup>5</sup> when the baseline and end-line surveys were conducted. The increase in household incomes was offset by the inflation of prices; which means that the project did not affect the financial ability of the VSLA members during the 30 days before the survey.

Even though more interviewees at the end-line in comparison to the baseline presumed that their finances would cover their expenses, they in fact could not cope with their expenditures as a result of inflation. It is yet important to note that the insignificance of the 'worry' indicator's results allude to a change on the sample selection and not on a real change regarding the living conditions of the sampled household.

**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 1151.5 LE to 1793.2 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 (50.9%) in end-line survey as compared with 35.8% in baseline.

**As for food security**, it was found that there is a significant decrease in the percentage of households that had at least one day without food during the last six months from 14.6% to 0.0% within the reference period. There is also an improvement in the quality of food index. FDGs indicated that VSLA members have learned to spend less on food regardless of the increase in their income. Although they learned to spend less on food, they have become aware of nutrition quality. They have learned to replace costly food baskets by affordable food products that provide them with equivalent nutrition benefits.

**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 VSLA members themselves, the proportion has significantly shifted from 53.8% to 62.7% with significant increase in the average amount of medical expenses; has increased from 1470.1 LE to 1847.4 LE within the reference period. The same result has been deduced for the access of other members of VSLA household.

<sup>4</sup> "Worry" means that although households have money, they are worried or they presume that the amount of money they have will not cover all of their expenses.

<sup>5</sup> Central Bank of Egypt (2016 – 2017): [http://www.cbe.org.eg/ar/MonetaryPolicy/\\_layouts/xlviewer.aspx?id=/ar/MonetaryPolicy/InflationDL/CPI\\_Exce1%20May%202017.xlsx&DefaultItemOpen=1](http://www.cbe.org.eg/ar/MonetaryPolicy/_layouts/xlviewer.aspx?id=/ar/MonetaryPolicy/InflationDL/CPI_Exce1%20May%202017.xlsx&DefaultItemOpen=1)

*As for the housing improvement*, the results show that there is a significant increase in the percentage of VSLA members who have paid for any refurbishments around their house in the year preceding the baseline and end-line surveys. It increased from 30.4% to 40.2%.

### **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, 52.2% 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 VSLA members**

*Regarding small business*, the survey results indicate that there is a significant increase in the percentage of the VSLA members who initiated their small businesses from 19.3% to 49% within the reference period. This increase can be attributed to training sessions that VSLA members attended<sup>6</sup>.

On the other hand, the results reveal that there is a significant difference in the mean value for business capital fund and the mean value added to the capital fund for VSLA members within the reference period. Female VSLA members' mean value for business capital fund increased from 821 LE to 1205.4 LE within the reference period.

Finally the results support the increase of members who started IGAs. Also the results of FGDs 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 loans. The results indicate that there is a significant increase in the percentage of VSLA members who have access to loan where this percent shifted from 23.1% to 49.4%.

Concerning the source of loans, the results reveal that there is a great shift towards VSLA groups versus a significant 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.

### **VSLA women members' empowerment**

*As for self-esteem*, the results show evidence that VSLA have contributed to improve the members' public speaking ability. In addition, the project's interventions have helped female members to influence their husband's decision making and take action to improve their life. Nevertheless, there is no evidence that resolving their own problems has not been substantially affected by the program.

*As for decision making*, the results confirm members' significant contribution into the expenditure of all domains<sup>7</sup> except housing and home equipment. Moreover, the contribution of VSLA members in the decision making related to education, family health, household food, housing and home equipment became more obvious by the end of the project.

<sup>6</sup> The respondents mentioned that in FGDs

<sup>7</sup> The domains are children schooling, health for HH members, food for HH members, housing and household equipment.

## 1. Introduction

Several UN agencies led by UNWomen implemented the Human Security through Socio-Economic Development Project. The project was a joint initiative between UNIDO, UNWomen, UNHabitat, ILO, and IOM. CARE worked jointly with UNWomen and other partner agencies to implement some of the project's activities under specific outputs.

Women and girls in governorates of Upper Egypt suffer disproportionately from poverty in Egypt where poverty rates are much higher than the rest of the country and where illiteracy rates are around 40%. Also they face many barriers in being able to have their rights recognized. Poverty has a tremendous impact on gender equality where women are prevented and unable, to realize their social and economic rights. Further to this, women living in poverty have limited awareness of available resources and tools that will enable them to fulfil their rights and protect themselves from violence, abuse, poverty and/or falling into cycles of deprivation.

Therefore, the project strengthened the economic security of vulnerable communities in six villages in the districts of Edwa and Magaga in Minya governorate through creation of more and better employment opportunities, income generation activities, and increased employability of the local labor force, while contributing to mitigate threats to environmental, personal, community and food security.

The project capitalized on the combined resources of several UN agencies and worked through local government, civil society partners and community structures to serve 10220<sup>8</sup> beneficiaries to become more economically active and self-sufficient, and to support target communities to become more inclusive and gender responsive as they play an active role in the creation of sustainable employment opportunities.

CARE implemented a Village Savings and Loans Associations (VSLA) initiative for empowering women economically while promoting self-dependency, communication, and women's leadership. This is recognizing that economic empowerment is a step and tool towards achieving social empowerment.

### *1.1 Objectives of the survey*

The objectives of this survey are the following:

- To collect end-line data on member households from a sample of 316 women in the five targeted communities of the project. The targeted villages are located in Menia governorate.
- To manage the stages of data-entry, data-analysis and reporting the Hayat end-line survey;
- To compare the results of end line with the base line survey (20 VSLA group around 316 surveys) to measure the impact of the project over women's empowerment.

This evaluation is the result of comparing the end-line and baseline results and answering the question “for which extent Hayat project contributed in empowering women in the target communities?”

The baseline tool (the VSLA Member Survey) was applied in the end-line survey to assess the impact of the project on VSLA members using such indicators. It aims at capturing the Impact Indicators and the Long Term Outcome Indicators of the programme. The tool also aims at

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<sup>8</sup> Project's documents

capturing locally defined poverty indicator. This poverty indicator is developed through the project for the target communities in Menia governorate. It is worth mentioning that in the end-line survey there are eight questions were added to the questionnaire to recognize the perception of sampled VSLA members regarding the evolution of the household livelihood conditions.

In addition to that, it monitors the situation of VSLA member households through a number of indicators including:

- Household Livelihood conditions (poverty level, household assets, quality of housing, food security, children's rights, and access to health care).
- Economic situation of VSLA members (saving & access to credit, income generating activities, investment)
- Women Empowerment (self-image & self-esteem, gender relation in the household, VSLA women & their community)

### ***1.2 Timeframe of the end-line Survey***

The questionnaire was reviewed by CARE Egypt. Some modifications were made to fit the project. The poverty measurement that used to measure poverty level of target households was attached to the VSLA HH survey form.

The sample was selected randomly by the consultant using project's MIS data in March 2017. The sample contains 20 groups.

Care Egypt contracted the Arab Development Center for Research & Training to conduct the end-line survey. The center trained volunteers from the communities on data-collection. A comprehensive three-day training program was organized to train volunteers from communities and a field editor on how to administer the questionnaire and to review data collected. The training program was held in Menia governorate (El safania village). Nominated field officers from the community attended the training, which delved into details of the survey form and questionnaire, and every question of the poverty measurement. At the end of each session, some of the officers were invited to play the role of the interviewer and interviewee. A list of guidelines was prepared and handed to the data collectors.

Data-collection started on 8<sup>th</sup> of March 2017 for three days. Editing and coding questionnaires started after data collection directly, as well as data entry. Data processing phase extended for six days (from 23<sup>th</sup> of March till 27<sup>th</sup> of March 2017). Validation and data consistency started after constructing the raw data file for all questionnaires. Hence, cleaned files were developed by 30<sup>th</sup> of March.

### ***1.3 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 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 Village Savings and Loans Associations (VSLA) initiative and development challenges and National strategies in Egypt.

**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 the four characteristics; the poverty index, housing, land 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 four characteristics: basic characteristics, educational and literacy attainments, occupation, and business activities.

**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 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 Village Savings and Loans Associations (VSLA) initiative and Development challenges and National strategies in Egypt

### *2.1 Description of the Village Savings and Loans Associations (VSLA) initiative*

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 instalments 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<sup>9</sup>.

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.

### *2.2 Development challenges and National strategies in Egypt*

Egypt is located on the northeast corner of Africa; its total area is approximately one million kilometre. Administratively, Egypt is divided into 27 governorates, 4 urban governorates (Cairo, Alexandria, Port Said, and Suez) and the other 23 governorates is subdivided into urban and rural areas.

The Arab Republic of Egypt is considered a lower-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 25<sup>th</sup> of January. The economy is gradually improving with the annual rates of GDP growth reaching 4.3 percent in 2015/2016, up from an average of only 2 percent during the period 2010/11-2013/14., and it supposed to reach 7 percent by 2030 according to Egypt's vision 2030 of SDGs and planning reform<sup>10</sup>. Responding to large fiscal imbalances, the government has introduced a bold fiscal consolidation program. The program includes measures to increase tax revenues, control the

<sup>9</sup> <http://www.vsla.net/aboutus/vslmodel>

<sup>10</sup> <https://sustainabledevelopment.un.org/content/documents/15262E1-Megharbell.%20Egypt%20NSDS%2020150527.pdf>

civil servants' wage bill, shift spending from commodity subsidies to targeted cash transfer programs as well as undertake much needed infrastructure investments. [World Bank, 2017<sup>11</sup>]

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 91.5 million in 2015, i.e. more than doubled in almost 40 years. Egypt is at a stage of demographic transition with a marked "youth bulge," a period in which the proportion of youth in the population increases significantly compared to other age groups. 61% of the population is under the age of 30 and 40% between the ages of 10 and 29 [SYPE, 2014<sup>12</sup>].

Egypt has made significant improvements in overall socio-economic development. According to the UNDP statistical update of HDI, Egypt ranked 111 out of 188 on the human development index (HDI) in 2015, up from a 116 ranking in 2008. Figure 1 indicates that the development index has been continually increasing since the 1980s where the more recent estimates, however, show a kind of stagnation. 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 75.2 percent in 2015, and the country has experienced improvements in health, education, sanitation and other social services. Life expectancy is 71.3 years in 2015. The unemployment rate reaches 12.4 percent in 2016; while child labour is 7% among five to fourteen years of age. Maternal mortality is estimated at 33, infant mortality is 20.3/1,000 and child mortality under the age of five stands at 24/1,000 in 2015<sup>13</sup>.

Despite these gains, large disparities in development occur exist between rural and urban areas, Upper and Lower Egypt. The per capita real gross domestic product (GDP) was almost US\$ 10,250 in 2015 (up from US\$3,950 in 2003). Public expenditure on social services remains low; during the period 2005-2014; 3.8 percent of GDP was spent on education and 5.1 percent on the health sector<sup>14</sup>. Over the last two decades, Egypt has seen its GDP grow, with an average of 7 percent during the period 2005-2008.

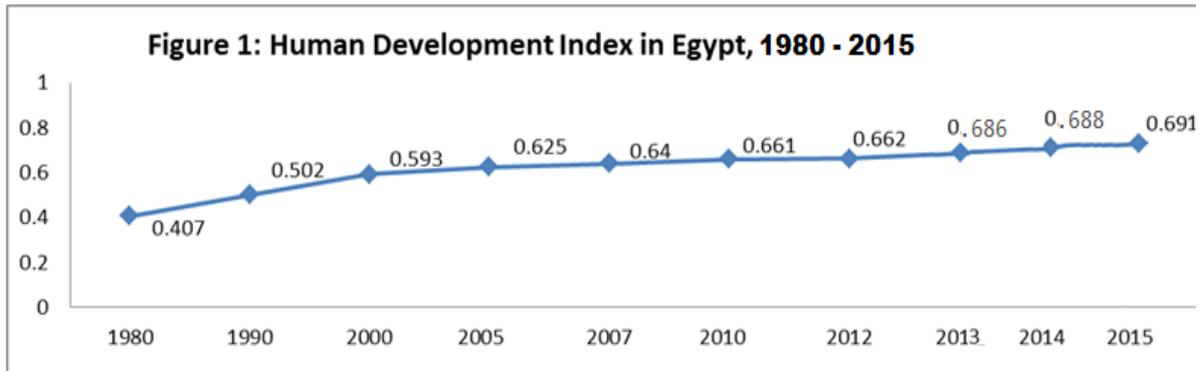
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<sup>11</sup> World Bank, <http://www.worldbank.org/en/country/egypt/overview>.

<sup>12</sup> Survey on Young People, [https://www.unicef.org/egypt/eg\\_survey\\_of\\_young\\_people\\_2014.pdf](https://www.unicef.org/egypt/eg_survey_of_young_people_2014.pdf).

<sup>13</sup> UNDP, 2016 Human Development Report, [http://hdr.undp.org/sites/default/files/2016\\_human\\_development\\_report.pdf](http://hdr.undp.org/sites/default/files/2016_human_development_report.pdf)

<sup>14</sup> UNDP, 2015 Human Development Report, <http://www.undp.org/content/dam/undp/library/corporate/HDR/2013GlobalHDR/English/HDR2013%20Report%20English.pdf>



Source: 2013- 2016 Human Development Report, UNDP.

In 1991, almost a quarter of the Egyptian population (24.3 percent) was considered to live below the national poverty line<sup>15</sup> and decreased to reach 16.7 percent only in 2000 then increased by 20 percent in 2008. However, 2016 Human Development report indicated that poverty still constitutes a major challenge, where about 25.2 percent of the population lives on less than national poverty line; during the period 2005 - 2014.

In Egypt, youth (15-24) unemployment rate is 35.5% [HDR, 2016]. This large percent of unemployed youth may become a demographic issue rather than a demographic dividend, because a large mass of disappointed youth is likely to become a potential source of social and political insecurity. The dynamic population provides both latent productive capacity and increasing consumer demand. The technological aspects in Egypt are limited, all elements of the innovation and sophistication pillars got low scores including R&D activity [GCR, 2016<sup>16</sup>].

Egypt is aiming through the recently launched Egypt 2030 Sustainable Development Strategy, to raise Gross Domestic Product (GDP) to >10% in 2030, up from the 4.2%, and to reduce the budget deficit to 2% from 11%. The strategy is aligned with the 2030 Agenda for Sustainable Development.

<sup>15</sup> 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.

<sup>16</sup> Global Competitiveness Report, <http://reports.weforum.org/global-competitiveness-report-2015-2016/economies/#economy=EGY>

### 3. Methodology

#### 3.1 Overall methodology

The main tool for the end-line survey is the VSLA member survey. The survey is implemented in full consultation with the project's management in Care Egypt. The implementation of this survey is done through the following activities:

##### *Preparation stage*

- The consultant held a meeting with the project's management to recognize the target group, target areas;
- The consultant assigned the sample size and selected the sample within each area using project's MIS data;
- Delivered the survey implementation protocol, training curriculum and materials for the field teams;
- The consultant recruited and contracted experienced field editors and supervisors to implement data collection stage;
- Sample groups were selected

##### *Data collection phase*

- The consultant held a comprehensive three days training program<sup>17</sup> for the field work teams. A list of guidelines for data-collection distributed to field officers and field editors;
- Printed 400 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<sup>18</sup>;
- 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 providing a descriptive analysis of the data collected, validated and presented in some tables, charts and diagrams. The main objective of this analysis was to provide the key findings about the VSLA households & members;

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<sup>17</sup> Details mentioned previously in section 1.3

<sup>18</sup> The programmer is familiar with this assignment. He worked with the consultant during conducting previous VSLA survey the consultant conducted with Plan Egypt and Care Egypt.

- The report was developed to include the qualitative analysis of the data collected and analysed quantitatively. The report includes key results of the survey and some recommendations.

### 3.2 Sample size

After updating the sampling sheet, the sample for end-line survey came out to be 20 VSLA groups in Menia governorate.

**Table 3.1: The Actual Sample Distribution by village**

Area	Number of Surveyed Groups	Number of Surveyed Members
Safania	11	180
Ban El alam	1	17
Manshae't abdalla	2	27
El-Kayat	4	61
Atef Hyder	2	31
Total	20	316

The actual total number of VSLA members interviewed was 316. As indicated in table 3.1 the VSLA members in Safania represent 57% of the sample. This is based on the fact that more than half of the project's interventions were implemented in Safania village. The response rate is 100% as all the selected members were interviewed.

## 4. Descriptive Statistics on the Household

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

### 4.1 Demographic characteristics of the household

This section provides the reader with a comprehensive description of the demographic characteristics of both the head of the 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, which in turn affects 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 indicate that the percentage of households headed by men in the end-line sample is 89.2%, while the percentage of households headed by women is 10.8%. The result is slightly different with the national data where EDHS-2014 indicates that the percentage of households headed by female is only 12.9% while 87.1% are headed by men<sup>19</sup>.

Table 4.1: Socio-demographic characteristics of the heads of households, disaggregated by assessment stages (baseline and end line)

Characteristics		Baseline		End-line	
		Number of HH	Column N %	Number of HH	Column N %
Sex	Male	264	83.5%	282	89.2%
	Female	52	16.5%	34	10.8%
Literacy	Literate	190	60.1%	216	68.4%
	Illiterate	126	39.9%	100	31.6%
Occupation	No Occupation	16	5.1%	16	5.1%
	Domestic Work	18	5.7%	12	3.8%
	Retired	3	0.9%	6	1.9%
	Works on Own Farm	29	9.2%	27	8.5%
	Animal Husbandry	28	8.9%	0	0.0%
	Milk Producer	3	0.9%	0	0.0%
	Pastoralist	1	0.3%	0	0.0%
	Agricultural Worker	1	0.3%	26	8.2%
	Employee (Formal Sector)	77	24.4%	81	25.6%
	Employee (informal sector)	11	3.5%	29	9.2%
	Casual Labour	37	11.7%	49	15.5%
	Self-Employed / Business Owner	2	0.6%	10	3.2%

<sup>19</sup> Egypt Demographic & Health Survey (EDHS), 2014

Characteristics	Baseline		End-line		
	Number of HH	Column N %	Number of HH	Column N %	
Works in Family Business	15	4.7%	0	0.0%	
Petty Trade	29	9.2%	30	9.5%	
Providing Services / Repairs	21	6.6%	0	0.0%	
Driver	0	0.0%	17	5.4%	
Others	25	7.9%	13	4.1%	
Working Status	Not working	34	10.8%	28	8.5%
	Working	282	89.2%	288	91.5%
	Total	316	100.0%	316	100.0%

Table 4.2 indicates that more than one quarter of heads of households in the end-line sample their age ranges between 30-39 years (27.5%), and those between 20-29 years are 27.2%, followed by those between 40-49 years who accounted for 21.8%.

As for their employment status, it is noticed that there is 8.5% of household's heads are not working, which is considered below the national figure (11.99%) in 2011<sup>20</sup>. However, table 4.2 shows that 58.8% only of female-headed households are working which in turn affects positively the economic status of their households.

Table 4.2: Socio-demographic characteristics of the heads of households, disaggregated by gender and assessment stages (baseline and end line)

Characteristics	Baseline			End-line			
	Gender of HH		Total	Gender of HH		Total	
	Male	Female		Male	Female		
Age10	10-19	.8%	0.0%	.6%	14.90%	5.90%	13.90%
	20-29	16.3%	9.6%	15.2%	29.10%	11.80%	27.20%
	30-39	26.1%	23.1%	25.6%	27.30%	29.40%	27.50%
	40-49	22.0%	40.4%	25.0%	20.60%	32.40%	21.80%
	50-59	24.2%	13.5%	22.5%	5.70%	20.60%	7.30%
	60-69	10.6%	11.5%	10.8%	2.10%	0.00%	1.90%
	80+	0.0%	1.9%	.3%	0.40%	0.00%	0.30%
Literacy	Literate	68.2%	19.2%	60.1%	75.50%	8.80%	68.40%
	Illiterate	31.8%	80.8%	39.9%	24.50%	91.20%	31.60%
Education Level	None	33.7%	84.6%	42.1%	27.90%	93.50%	36.60%
	Primary	9.1%	5.8%	8.5%			
	Preparatory	5.3%	0.0%	4.4%	2.50%	0.00%	2.10%
	Secondary	37.9%	7.7%	32.9%	9.80%	0.00%	8.50%
	College/University	14.0%	1.9%	12.0%	59.80%	6.50%	52.80%
	Not working	5.7%	36.5%	10.8%	4.60%	41.20%	8.50%

<sup>20</sup> CAPMAS, Statistical Year Book (Jan. 2012);

[http://capmas.gov.eg/pdf/Electronic%20Static%20Book\\_eng/population/untitled1/pop.aspx](http://capmas.gov.eg/pdf/Electronic%20Static%20Book_eng/population/untitled1/pop.aspx)

Characteristics		Baseline			End-line		
		Gender of HH		Total	Gender of HH		Total
		Male	Female		Male	Female	
Working Status	Working	94.3%	63.5%	89.2%	95.40%	58.80%	91.50%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The Literacy rate among heads of households that was targeted in the end-line survey was higher among males. Results reveal that the literacy rate was 75.5% among males and 8.8% among females with a total of 68.4% 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, which was 72 (for both sexes) in 2010<sup>21</sup>.

In regards to the educational levels of heads of households in the end-line sample, the above table shows that about one third of males heading households (27.9%) and 93.5% of females heading households never attended school. Again, this was not consistent with female educational status as outlined earlier on the national level.

#### 4.1.1 Household composition

The characteristics of the VSLA households' members are important variables to consider while studying the VSLA HH population. The survey results show that there were 1651 VSLA household members belonging to the 316 households.

Gender, age and family size are important variables that give a full picture on the household composition of those participated in the VSLA groups, who are the subject to the current survey.

The current section covers 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 is slightly higher than the percentage males.

<sup>21</sup> 2013 Human Development Report, UNDP;  
<http://www.undp.org/content/dam/undp/library/corporate/HDR/2013GlobalHDR/English/HDR2013%20Report%20English.pdf>

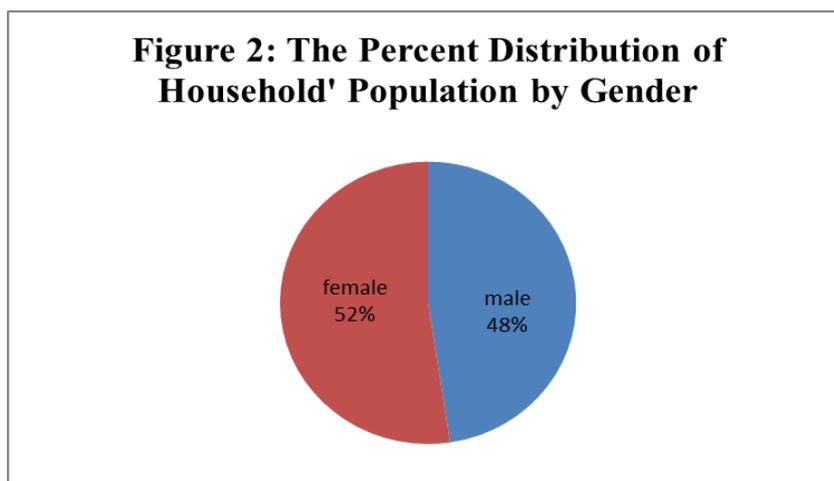


Table 4.3: Socio-demographic characteristics of the households' population, disaggregated by assessment stages (baseline and end line)

Characteristics		Baseline		End-line	
		Number	%	Number	%
Sex	Male	787	48.7%	786	47.6%
	Female	830	51.3%	865	52.4%
Age10	0 – 9	367	22.7%	450	27.3%
	10-19	444	27.5%	400	24.2%
	20-29	302	18.7%	290	17.6%
	30-39	171	10.6%	199	12.1%
	40-49	160	9.9%	159	9.6%
	50-59	108	6.7%	91	5.5%
	60-69	50	3.1%	40	2.4%
	70-79	9	0.6%	13	.8%
80+	6	0.4%	9	.5%	
Total		1693	100%	1651	100%

As shown in the above table, more than one half of the household's members in the end-line sample are females (52.4%) compared to 47.6% males.

The results indicate that almost one half the household's population (51.5%) are below 20 years old while almost one fifth of the households' population ages are ranging between 30 and 49 years old.

## Size of the Households

It is worth mentioning that the average family size in the end-line sample (5.22) is higher than the national indicators where the average family size, in 2014<sup>22</sup>, in urban areas is 3.8 persons, 4 persons in rural areas, and 4.1 persons in Egypt as a whole.

All female participants in the FGDs assured that the household size is fixed. Their participation in VSLA did not make any change related to household size; their participation in the project helped them to get loans which they used to arrange their daughter's or sister's marriage. Although there is no change in household size, there is considerable improvement in their livelihood.

### 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 4.4: The distribution of the households' population according to educational and literacy attainments, disaggregated by assessment stages (baseline and end line)

Characteristics of the Households' population		Baseline		End-line	
		Number	%	Number	%
Literacy	Literate	917	65.1%	991	72.1%
	Illiterate	492	34.9%	383	27.9%
Total		1409	100%	1378	100%
Education Level	None	634	39.4%	297	21.6%
	KG			50	3.6%
	Primary	266	16.5%	271	19.7%
	Preparatory	178	11.1%	186	13.5%
	Secondary	389	24.2%	421	30.6%
	College/University	142	8.8%	153	11.1%
Total		1693	100%	1378	100%

The results indicate that the literacy rate for the sampled population in the end-line survey is 72.1%, which is less than the national indicator. Also, almost 21.6% of the sampled population does not attend schools, and about one third (30.6%) have been enrolled in secondary schools. Table 4.4 indicates that there is an improvement in children's access to education. This result coincides with the results of the qualitative evaluation.

It is assumed that the improvement in the economic status of the household improves children's access to education. So, this study aims to estimate the net primary and secondary enrolment rate in the targeted area, according to gender and assessment stages (baseline and end line) to assess changes in children's schooling and the extent of which the project improves the livelihood conditions of the members and their households by the end of the project (table 4.5).

<sup>22</sup> Egypt Demographic & Health Survey (EDHS), 2014

Table 4.5: Net Primary and Secondary School Enrolment Rate, disaggregated by gender and assessment stages (baseline and end line)

		In Target areas		National Level <sup>23</sup>	
		Net primary school enrolment rate	Net secondary school enrolment rate	Net primary school enrolment rate	Net secondary school enrolment rate
Baseline	Gender Male	91.7%	80.2%	95%	81%
	Female	95.5%	72.7%	95%	80%
	Total	93.4%	76.1%	95%	80%
End-line	Gender Male	89%	81.2%	95%	81%
	Female	84.8%	82.7%	95%	80%
	Total	86.7%	82%	95%	80%

The results indicate that the net primary school enrolment rate and the net secondary one in targeted areas in both the baseline and end-line samples is less than the national indicator. Besides, there is a significant increase in the net secondary school enrolment rate in the end-line compared to the baseline study.

This result coincide with the qualitative evaluation where participants in the FGDs mentioned that their participation in the project affected positively their children access to education, as they said: **“If families are unable to cover their children’s education costs, they will stop sending their children to schools.”**

#### 4.1.3 Health access

Access to health care services and facilities is considered as one of the important variables that contribute in improving living conditions. If VSLA members and their households have access to the health facilities and services, this may indicate the extent to which the VSLA members and their households are investing part of their income to lead a healthy life.

The following table shows the extent HH members were able to access health services during the last 6 months prior to the survey by gender of the head of household and VSLA member.

Table 4.6: The percentage of VSLA Households unable to access health care service due to lack of money in the last 6 months by gender and assessment stages (baseline and end line)

		Gender of Head of HH		Gender of VSLA member		Total
		Male	Female	Male	Female	
Could not have access to healthcare services	Baseline	19.3%	11.5%	9.8%	19.6%	18.0%
	End-line	26.2%	20.6%	5.0%	27.0%	25.6%

Table 4.6 shows that more than almost one quarter (26.2%) of VSLA households headed by male were unable to access health care services due to lack of money in the last 6 months preceding the survey versus 20.6% of VSLA households headed by female. As for the gender

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[http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=121&IF\\_Language=en&BR\\_Country=2200](http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=121&IF_Language=en&BR_Country=2200) (April 21, 2014).

of VSLA members, the percentage was higher among VSLA female members. Comparing results from the baseline and end-line surveys conclude that the inability to access health care services is due to the increase of the lack of money. This could be attributed to deteriorating economic conditions for Egyptian households recently.

Table 4.7: Mean number of VSLA household members who were unable to access Health Care Service due to lack of money in the last 6 Months by gender and assessment stages (baseline and end line)

		Gender of Head of HH		Gender of VSLA member		Total
		Male	Female	Male	Female	
Mean Number of VSLA Members	Baseline	1.81	1.88	1.90	1.80	1.82
	End-line	1.50	1.43	2.00	1.49	1.49

Table 4.7 indicates that the mean number of VSLA Household members who were unable to access Health Care Service due to the lack of money in the last six months preceding the end-line survey decreased to be 1.49 persons in the end-line compared to 1.82 persons in the baseline. This significant decrease can be attributed to their participation in VSLA groups.

Based on the results of the end-line study, it can be concluded that the improvement in the access of health care services in the VSLA households headed by female and among female VSLA members can be attributed to their participation in the project.

#### 4.1.4 Occupation

Since the occupation of household members reflects their economic status, the analysis considers this variable. The following table indicates the occupation of the households' population by gender and type of VSLA group.

Table 4.8: The percentage of the VSLA households' members according to main occupation, disaggregated by gender and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex		Total	Sex		Total
	Male	Female		Male	Female	
No Occupation	12.7%	9.4%	11.0%	4.0%	8.5%	5.1%
Student/Pre-school	34.8%	33.2%	34.0%	40.9%	37.9%	31.4%
Domestic Work	1.2%	29.7%	15.8%	0.0%	21.4%	9.1%
Retired	0.6%	0.4%	0.5%	1.3%	0.1%	0.5%
Works on Own Farm	5.1%	0.4%	2.7%	4.7%	0.4%	1.9%
Agricultural Worker	5.3%	2.5%	3.8%	4.0%	0.6%	1.8%
Animal Husbandry	0.1%	2.3%	1.3%	0.0%	1.9%	0.8%
Milk Producer	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
Pastoralist	0.0%	0.1%	0.1%	0.0%	0.6%	0.2%
Employee (Formal Sector)	11.5%	2.6%	7.0%	14.4%	2.6%	6.5%
Employee (informal sector)	2.8%	4.7%	3.8%	7.6%	3.6%	4.4%
Casual Labour	7.5%	0.6%	3.9%	10.8%	0.4%	4.2%
Works in Family Business	0.4%	3.0%	1.8%	0.2%	0.3%	0.2%
Self-Employed/Business Owner	1.5%	1.2%	1.3%	2.3%	0.4%	1.0%
Petty Trade	2.8%	6.6%	4.8%	3.7%	15.1%	7.8%

	Baseline			End-line		
	Sex		Total	Sex		Total
	Male	Female		Male	Female	
Making Handicrafts	0.0%	0.6%	0.3%	0.0%	0.0%	0.0%
Providing Services / Repairs	3.9%	0.0%	1.9%	0.0%	0.0%	0.0%
Driver	0.0%	0.0%	0.0	3.1%	0.0%	1.2%
Other	0.0%	0.0%	0.0	2.9%	6.3%	3.8%
Total	768	849	1617	606	559	1165

The unemployment rate in the end-line sample is 5.1%, meaning that it decreased considerably if compared to the baseline survey (11%). And the percentage of non-workers (students, doing domestic work, and retired) in the end-line sample is also lower than that of the baseline sample, 42% in end-line compared to 56.7% in baseline.

#### 4.1.5 VSLA involvement

As mentioned previously the 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.

Therefore, the study highlights the number of household numbers who are VSLA members. As indicated in table 4.9, on average there are 1.48 VSLA members in the end-line sampled household; whereas, 1.76 VSLA members in VSLA groups were sampled in the baseline survey.

Table 4.9: Mean number of VSLA household members who are members in VSLA groups, disaggregated by gender and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of VSLA Member		Total	Gender of VSLA Member		Total
	Male	Female		Male	Female	
Mean Number of VSLA Households Members	2.5	1.42	1.48	2.20	1.68	1.76

The results show that the average number of household members who participated in the VSLA groups has increased during the project. The qualitative study assures the extend of which female members benefited from the projects, as so many females<sup>24</sup> have participated in more than one group. The participants justified this that by putting their money in more than one fund, this will yield more benefit to them than putting it in only one fund, so they take more than one loan from the fund in the same time and do bigger project.

#### 4.1.6 Household-decision making

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

<sup>24</sup>According to project documents, this percentage is more than 20%.

This section covers the status of the VSLA members' involvement in the financial and key decisions at household levels on the following five activities (Education, health, family feeding, housing, and home equipment).

Table 4.10: The percent distribution of VSLA members according to their involvement in the financial decisions, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA Member		Total	Gender of VSLA Member		Total
		Male	Female		Male	Female	
Who decides the financial decisions in HH	Me	19.6%	25.3%	24.4%	40.0%	29.4%	30.1%
	My spouse	0.0%	26.8%	22.5%	0.0%	15.9%	14.9%
	Me and my spouse	29.4%	21.5%	22.8%	30.0%	35.1%	34.8%
	My parents	35.3%	19.6%	22.2%	25.0%	9.1%	10.1%
	Another person	15.7%	6.8%	8.2%	5.0%	10.5%	10.1%
Can you use proceeds from IGA without any ones permission	Yes	11.8%	17.4%	16.5%	35.0%	40.5%	40.2%
	No	3.9%	5.7%	5.4%	0.0%	9.8%	9.2%
	Do not conduct IGA	84.3%	77.0%	78.2%	65.0%	49.7%	50.6%
Can you use proceeds from your field without any ones permission	Yes	13.7%	9.1%	9.8%	20.0%	4.1%	5.1%
	No	29.4%	26.4%	26.9%	5.0%	19.3%	18.4%
	Do not produce	56.9%	64.5%	63.3%	75.0%	76.7%	76.6%

The results indicate that 30.1% of respondents in the end-line sample mentioned that they are the ones who take the financial decisions versus 24.4% in the baseline sample. While 22.8% of VSLA members in the baseline sample are taking the financial decisions jointly with their spouses, this percentage increased in the end-line by almost one and half times to reach 34.8%.

#### **The contribution of VSLA members to Household decisions**

This sub section presents the status of the VSLA members' involvement in the key decisions at household level on the main five activities (Education, health, family feeding, housing, and home equipment).

Table 4.11: The Percent distribution of VSLA members according to their contribution in decision making regarding education, health, family feeding, housing, and home equipment, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA Member		Total	Gender of VSLA Member		Total
		Male	Female		Male	Female	
Household Children Schooling	None	27.5%	32.5%	31.6%	30.0%	34.8%	34.2%
	Small	11.8%	13.6%	13.3%	0.0%	4.5%	3.9%
	Moderate	37.3%	26.0%	27.8%	10.0%	16.7%	15.8%
	High	23.5%	27.9%	27.2%	60.0%	43.9%	46.1%
Health for HH members	None	3.9%	12.5%	11.1%	10.0%	4.5%	5.3%
	Small	17.6%	14.3%	14.9%	10.0%	9.1%	9.2%
	Moderate	47.1%	29.4%	32.3%	40.0%	22.7%	25.0%
	High	31.4%	43.8%	41.8%	40.0%	63.6%	60.5%
Food for HH members	None	35.3%	13.2%	16.8%	10.0%	1.5%	2.6%
	Small	15.7%	14.7%	14.9%	30.0%	4.5%	7.9%
	Moderate	29.4%	24.9%	25.6%	0.0%	13.6%	11.8%
	High	19.6%	47.2%	42.7%	60.0%	80.3%	77.6%
Housing	None	9.8%	28.3%	25.3%	10.0%	12.1%	11.8%
	Small	9.8%	20.4%	18.7%	0.0%	10.6%	9.2%
	Moderate	43.1%	24.2%	27.2%	40.0%	28.8%	30.3%
	High	37.3%	27.2%	28.8%	50.0%	48.5%	48.7%
Household equipment	None	13.7%	25.3%	23.4%	20.0%	16.7%	17.1%
	Small	21.6%	19.2%	19.6%	20.0%	12.1%	13.2%
	Moderate	29.4%	23.8%	24.7%	40.0%	21.2%	23.7%
	High	35.3%	31.7%	32.3%	20.0%	50.0%	46.1%

#### 1- Children Education:

As shown in table 4.11, the survey results indicate that almost one third (31.6%) of VSLA members in the baseline sample do not contribute in the decision making of their children's education and this percentage has increased slightly in the end-line survey (34.2%). On the other side, the percentage of those who contributed in the decision-making process reached (27.1%) in the baseline sample, and increased to (46.1%) in the end-line sample.

#### 2- Family Health:

As shown in table 4.11, the survey results indicate that the total percentage of VSLA members' in the baseline sample who contributed highly in the decision making of family health reached (41.8%). This percentage increased in the end-line sample to be 60.5%. As for those who do not contribute, the percentage reached 5.1% in the end-line survey, which decreased when comparing with the baseline survey (11.1%).

### 3- Household Food:

As shown in the above table, the total percentage of VSLA members' contribution in the decision making related to household food with “no, low and medium contribution” all have decreased, wherein the percentage of high contribution increased. It can also be noticed that women contribution to decisions related to food increased more when compared to men.

### 4- Housing:

As shown in table 4.11, the survey results show that the total percentage of VSLA members' contribution in the decision making of housing with high or medium contribution increased; as opposed to the percentage of none or small contribution.

### 5-Household equipment

As shown in table 4.11, the survey results indicate that the total percentage of VSLA members' contribution in the decision making of home equipment with high contribution in the baseline was (32.3%) which increased to (46.1%) in the end-line. On the other hand, the percentage of VSLA members with medium contribution is almost the same in the two surveys while, the percentage of VSLA members with low and no contribution decreased in both of the two surveys.

Finally, it can be concluded that women contributed more in decisions related to food, housing and home equipment than men. Moreover, the contribution of VSLA members in the decision-making related to education, family health, household food, housing and home equipment became more obvious by the end of the project.

### **The contribution of VSLA members to Household Expenses**

The results show that women contribution in household expenses became more clear in the end-line sample when compared to the baseline sample in all dimensions except housing and home equipment.

Table 4.12: The percent distribution of VSLA members according to their contribution in the household expenses related to education, health, family feeding, housing and home equipment by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA Member		Total	Gender of VSLA Member		Total
		Male	Female		Male	Female	
Household Children Schooling	None	52.9%	55.8%	55.4%	40.0%	50.0%	48.7%
	Small	2.0%	10.9%	9.5%	0.0%	25.8%	22.4%
	Moderate	17.6%	18.1%	18.0%	10.0%	18.2%	17.1%
	High	27.5%	15.1%	17.1%	50.0%	6.1%	11.8%
Health for HH members	None	35.3%	42.3%	41.1%	20.0%	28.8%	27.6%
	Small	11.8%	17.4%	16.5%	0.0%	30.3%	26.3%
	Moderate	19.6%	18.9%	19.0%	0.0%	27.3%	23.7%
	High	33.3%	21.5%	23.4%	80.0%	13.6%	22.4%
	None	41.2%	42.3%	42.1%	20.0%	36.4%	34.2%

		Baseline			End-line		
		Gender of VSLA Member		Total	Gender of VSLA Member		Total
		Male	Female		Male	Female	
Food for HH members	Small	9.8%	19.2%	17.7%	0.0%	18.2%	15.8%
	Moderate	19.6%	14.7%	15.5%	0.0%	24.2%	21.1%
	High	29.4%	23.8%	24.7%	80.0%	21.2%	28.9%
Housing	None	31.4%	50.6%	47.5%	20.0%	56.1%	51.3%
	Small	7.8%	20.0%	18.0%	0.0%	19.7%	17.1%
	Moderate	25.5%	12.1%	14.2%	10.0%	13.6%	13.2%
	High	35.3%	17.4%	20.3%	70.0%	10.6%	18.4%
Household equipment	None	33.3%	50.6%	47.8%	20.0%	59.1%	53.9%
	Small	5.9%	19.2%	17.1%	0.0%	18.2%	15.8%
	Moderate	25.5%	12.5%	14.6%	10.0%	10.6%	10.5%
	High	35.3%	17.7%	20.6%	70.0%	12.1%	19.7%

Most of VSLA single female members in rural areas live in their family homes while married women live in separated apartments within the big family home. Some of the participants in the FGDs renovated their homes such as painting, plumbing, bathroom renewal, .....etc. The members who made renovations in their homes mentioned that they got loans and gave it to their husbands to make some improvements in the family's house.

## 4.2 Socio-economic characteristics of the household

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

### 4.2.1 The poverty index

### 4.2.2 Housing

### 4.2.3 Land

### 4.2.4 Assets

### 4.2.5 Financial ability

#### 4.2.1 The Poverty index

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 project has developed a poverty index to measure poverty in the targeted villages. This index is used in the survey. Since the used index is developed for these villages, it is difficult to assign VSLA members who live above or below national poverty line.

The results of the baseline survey indicate that the median value of poverty index is 27.7 and all sampled villages have a poverty index greater than that median except in El Kayat and Atef Hyder villages. By the end-line, the median value of the poverty index became 29.36. Atef Hyder village succeeded to move above the median value of the poverty index but El Kayat<sup>25</sup> and Bat Elalam couldn't and were categorized as the poorest among other villages.

Table 4.13: Poverty Index by Village

Village	Baseline		End-line	
	Mean of Poverty Index	Number of Cases	Mean of Poverty Index	Number of Cases
Safania	28.68	160	30.64	180
Atef Hyder	27.10	31	30.23	31
El-Kayat	27.51	61	27.46	61
Bat El alam	28.06	17	28.06	17
Manshae't abdalla	27.77	30	29.37	27
Ezbat El-Khair	27.71	17	NA	NA
Total	28.13	316	29.74	316

Table 4.14: Poverty Index, disaggregated by gender of head of household and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of HH		Total	Gender of HH		Total
	Male	Female		Male	Female	
Mean of Poverty Index	28.42	28.65	28.13	30.16	26.29	29.74

The above results show that the economic status of the VSLA households has improved. All the participants in the FGDs assured that improvements.

#### 4.2.2 Housing

Considering the difficulty in obtaining data on different measures of welfare, such as income or even expenditure in the majority of developing countries, the quality of housing is often used as a proxy for household's socio-economic status.

The quality of housing could be measured using different criteria; however, indicators used in urban communities vary usually from those in rural ones. Therefore, VSLA leaders and members were involved in such assessment through the participatory wealth or welfare ranking.

Regarding **the materials used for the exterior of the main house**, results indicate that the highest proportion of the houses were built using modern burnt face brick (58.9%) in the baseline and this percentage increased to 90% in the end-line.

Regarding **the materials used for the roof of the main house, results of the baseline survey reveal** that less than one half of the houses were built using cement blocks (49.4%) and grass

<sup>25</sup> The highest beneficiaries' dropout rate of the project was in Kayat village. This was due to the resignation of the coordinator from the project, and the lack of transparency in the distribution of assets/shares, which will be discussed later.

(45.9%) as shown in table 4.15. While results of the end-line survey reveal that one half of the houses were built using cement blocks (50%) and grass (50%).

Regarding **the materials used for the floor of the main house, results of the baseline survey reveal** that less than one third of the houses were built using ceramic tiles (30.1%) however, this percentage increased to 70% in the end-line survey.

Table 4.15: The percent distribution of households of VSLA members according to principal materials of the exterior, roof and floor of the main house, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA member		Total	Gender of VSLA member		Total
		Male	Female		Male	Female	
Principal material of the exterior of the main house	Modern burnt face brick	58.8%	58.9%	58.9%	90.0%	74.0%	90.0%
	Cement blocks	27.5%	20.8%	21.8%	5.0%	2.0%	5.0%
	Traditional burnt brick	9.8%	17.0%	15.8%	0.0%	21.6%	0.0%
	Mud	0.0%	1.1%	.9%	5.0%	2.4%	5.0%
Principal material of the roof of the main house	Cement blocks	56.9%	47.9%	49.4%	50.0%	41.9%	50.0%
	Grass	43.1%	46.4%	45.9%	50.0%	58.1%	50.0%
	Others	0.00%	5.20%	4.70%	0.00%	0%	0.00%
Principal material of the floor of the main house	Ceramic tile	35.3%	29.1%	30.1%	70.0%	44.6%	70.0%
	Wood	0.0%	.4%	.3%	0.0%	.3%	0.0%
	Cement	49.0%	36.6%	38.6%	20.0%	37.2%	20.0%
	Sand	0.0%	4.9%	4.1%	0.0%	.3%	0.0%
	Soil	11.8%	20.4%	19.0%	10.0%	17.6%	10.0%
	Others	3.9%	8.7%	7.9%	0.0%	0.0%	0.0%
Total		51	265	316	296	20	316

Considering other important variables such as the mean number of persons per room, table 4.16 indicates that households of female VSLA members have on average almost three persons per room. These results of both surveys assure that they do not live in healthy conditions and most of the houses are overcrowded.

Table 4.16: The percent distribution of households of VSLA members according to number of persons per room, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA members		Total	Gender of VSLA members		Total
		Male	Female		Male	Female	
Less than 1		0.0%	0.8%	0.6%	0.0%	1.0%	0.9%
	1	17.6%	12.1%	13.0%	30.0%	13.5%	14.6%

	Baseline			End-line		
	Gender of VSLA members		Total	Gender of VSLA members		Total
	Male	Female		Male	Female	
2	39.2%	40.0%	39.9%	45.0%	34.5%	35.1%
3	23.5%	19.6%	20.3%	25.0%	23.3%	23.4%
4	11.8%	15.8%	15.2%	0.0%	13.5%	12.7%
5	5.9%	6.0%	6.0%	0.0%	6.1%	5.7%
6	2.0%	2.6%	2.5%	0.0%	4.1%	3.8%
7	0.0%	1.5%	1.3%	0.0%	3.4%	3.2%
8	0.0%	1.1%	0.9%	0.0%	0.7%	0.6%
9	0.0%	0.4%	0.3%	0.0%	0.0%	0.0%
Total	51	265	316	20	296	316
Mean number of persons per room	2.55	2.83	2.79	1.95	2.9	2.8

Regarding the availability of **bathrooms** and toilets in the households of the targeted VSLA members, it was also considered as proxy for the quality of housing because having sanitary bathroom and toilet is one of the important variables that indicates good health and welfare of the targeted groups in the current survey.

As shown in table 4.17, there are no houses with no bathroom in sampled areas in the baseline survey however, in the end-line survey the percentage become 0.3%.

Table 4.17: The percent distribution of households of VSLA members according to the type of toilet facility used by the households' members and sharing toilet facility with other households, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA members		Total	Gender of VSLA members		Total
		Male	Female		Male	Female	
Type of toilet facility is used by the Households' members	Flush toilet	23.5%	13.6%	26.3%	20.0%	18.9%	19.0%
	Covered pit latrine	68.6%	69.4%	19.8%	80.0%	80.7%	80.7%
	Uncovered pit latrine	7.8%	16.2%	35.6%	0.0%	0.0%	0.0%
	Composting toilet	0.0%	.8%	18.3%	0.0%	0.0%	0.0%
	No toilet facility				0.0%	.3%	.3%
Share the toilet facility with other households	Yes	3.9%	10.3%	8.4%	5.0%	11.9%	11.4%
	No	96.1%	89.7%	91.6%	95.0%	88.1%	88.6%
Total		51	265	316	20	296	316

The results reveal that 91.6% of the baseline survey respondents do not share the toilet facility with other households, this percentage decreased to 88.6% in the end-line. However, this difference seems insignificant<sup>26</sup>.

Table 4.18: The percent distribution of households of VSLA members according to the main source of energy for cooking, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of VSLA member		Total	Gender of VSLA member		Total
		Male	Female		Male	Female	
Main source of energy for cooking	Gas	100.0%	99.2%	99.4%	100.0%	100.0%	100.0%
	Electricity	0.4%	0.0%	0.3%	0.0%	0.0%	0.0%
	Wood	0.4%	0.0%	0.3%	0.0%	0.0%	0.0%
Total		51	265	316	20	296	316

The results of the end-line assure that 100% of the sampled households use Gas as the main source of energy compared to 99.4% in the baseline. This coincides with national aim that all households use gas as the main source for cooking.

### 4.2.3 Land

Since the possession of agricultural land by households is an indirect estimation of their level of wealth. Therefore, a question about owning acres of agricultural land was included in the questionnaire.

The results indicate that 66.1% of sampled VSLA members at the baseline do not own agricultural land (table 4.19) and that the area of land that is owned by VSLA members is limited. The same pattern of land ownership continues to be in the end-line survey.

Table 4.19: The distribution of VSLA members of own agricultural land according to the unit of land.

Baseline						End-line					
Unit of the land						Unit of the land					
Acres			Hectares			Acres			Hectares		
Area	Number	%	Area	Number	%	Area	Number	%	Area	Number	%
1.00	15	31.9	1.00	1	1.7	1.00	9	42.9	1.00	6	7.9
2.00	10	21.3	2.00	3	5.0	2.00	8	38.1	2.00	7	9.2
3.00	3	6.4	3.00	1	1.7	5.00	3	14.3	4.00	1	1.3
4.00	14	29.8	4.00	3	5.0	12.00	1	4.8	5.00	7	9.2
5.00	1	2.1	5.00	8	13.3				6.00	9	11.8
7.00	3	6.4	6.00	5	8.3				7.00	2	2.6
12.00	1	2.1	7.00	7	11.7				8.00	14	18.4
			8.00	3	5.0				9.00	2	2.6
			9.00	4	6.7				10.00	12	15.8

<sup>26</sup> Please note that the results that are referred to in this report as insignificant are based on a statistical test. This means that the differences (whether an increase or a decrease) were very small and were in fact based on a change in the sample selection, not on a real change.

Baseline						End-line					
Unit of the land						Unit of the land					
			10.00	2	3.3				11.00	1	1.3
			12.00	14	23.3				12.00	9	11.8
			14.00	1	1.7				18.00	2	2.6
			15.00	2	3.3				21.00	2	2.6
			16.00	3	5.0				30.00	1	1.3
			18.00	1	1.7				77.00	1	1.3
			28.00	1	1.7						
			30.00	1	1.7						
Total	47	100 %		60	100 %	Total	21	100 %	Total	76	100 %

The mean area of agricultural land in acres that the VSLA members own is 2.57 for male and 1.5 for female in the end-line. This assures as well that the area of land that the VSLA members own is limited.

Table 4.20: The mean area of agricultural land that VSLA members own

			Mean	N
<b>Acres</b>				
Baseline	Gender of VSLA members	Male	3.43	7
		Female	2.85	40
End-line	Gender of VSLA members	Male	2.57	19
		Female	1.50	2
<b>Hectares</b>				
Baseline	Gender of HH	Male	8.77	13
		Female	9.43	47
End-line	Gender of HH	Male	8.88	68
		Female	9.62	8

#### 4.2.4 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. Therefore, the questionnaire included two questions: the first one asking whether the VSLA member worried about money in the last 30 days (table 4.21A) and ask her/him to describe the ability of their household to cope with ordinary bills and daily consumption in the past 30 days (table 4.21B).

Table 4.21A: The percent distribution of VSLA members according to their extent of worry about money in the last 30 days by gender of VSLA members, and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of VSLA member		Total	Gender of VSLA member		Total
	Male	Female		Male	Female	
Yes, constantly	9.8%	15.1%	14.2%	5.0%	7.8%	7.6%
Yes, frequently	15.7%	19.6%	19.0%	15.0%	23.0%	22.5%

	Baseline			End-line		
	Gender of VSLA member		Total	Gender of VSLA member		Total
	Male	Female		Male	Female	
Rarely <sup>27</sup>	43.1%	45.7%	45.3%	25.0%	42.9%	41.8%
Never	31.4%	19.6%	21.5%	55.0%	26.4%	28.2%
Total	51	265	316	20	296	316

The analysis of the two assessments' results reveals less than one-half of the sampled VSLA in the baseline survey (45.3%) said that they “rarely” worried about money in the 30 days compared to 41.8% at the end-line. This insignificant difference is due to a change on the sample selection, and not on a real change in interviewees' worrying level; therefore, it cannot be concluded whether it is a positive or a negative change. As for the “never” worried results, it is observed that there is an increase from 21.5% in the baseline study to 28.2% at the end-line, which can be explained by inflation that has offset any increase of households' income.

Since it was not possible from previous figures to explain the trend of change, a Z-test of independent samples, to compare between two proportions, was conducted. In this test, “yes, constantly”, and “yes, frequently” answers were merged together to give a more precise indication about those who feel worried about money. The result of the test (as shown in table 4.22) showed that there was insignificant difference between those who “worried” about money in the last 30 days in the baseline survey and the end-line; which assures that the difference has no precise trend, or in other words, insignificant difference in the financial ability of VSL members' households.

On the other hand, the percentage of VSLA members who mentioned that they were worried about money in the 30 days preceding the survey is higher among female members than males. This result is the same for both samples, the baseline and the end-line surveys.

Table 4.21B: The percent distribution of VSLA members according to the ability of their households to cope with ordinary bills and daily consumption in the past 30 days by gender of VSLA members, and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of VSLA member		Total	Gender of VSLA member		Total
	Male	Female		Male	Female	
My household had a lot of problems	0.0%	7.2%	6.0%	5.0%	9.5%	9.2%
My household were somehow able to cope	72.5%	64.5%	65.8%	35.0%	65.5%	63.6%
My household had no difficulty to cope	27.5%	28.3%	28.2%	60.0%	25.0%	27.2%
Total	51	265	316	20	296	316

The results indicate that 6% of VSLA members sampled in the baseline survey mentioned that their households had a lot of problems with ordinary bills and daily consumption in the past 30 days compared to 9.2% who mentioned so in the end-line survey. Table 4.22 assures that there was insignificant difference in the percentage of VSL members households who could not cope with

<sup>27</sup> The rarely measurement reflects a positive change, meaning that households are less worried about money in the last 30 days.

ordinary bills and daily consumer items in the past 30 days. Despite this, there was no difference between the results of the two studies taking into consideration the high inflation that the country has recently been facing. Accordingly, the household income improvement was offset by the increase in prices. This result was confirmed by the qualitative evaluation.

Table 4.22: 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

	% 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 %
Total	33.23 <sup>(ns)</sup>	30.06	6.01 <sup>(ns)</sup>	9.18

NB: Z test for independent samples

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

### 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 food needs of their household's members. Data reveals that there are 74 VSLA members only who produced cereal and other agricultural products during the previous harvest (harvest 2015/16); 20% of them (15 VSLA members) said that they did not produce enough cereal and other agricultural products during the previous harvest (harvest 2015/16). On the other hand, five members who produced cereal and other agricultural products during the previous harvest (harvest 2015/16) (1.6 %) said that the production of the previous harvest was bad.

Due to the limited number of cases and their answers, it is difficult to analyse the harvest's data.

#### 4.3.2 Food consumption

The quality and quantity of food are also indicators of the household livelihood conditions. They indicate the extent to which people spend on nutrition for children and their siblings to be able to complete their education consistently and to participate actively in different community's activities.

Table 4.23: The percent distribution of households of VSLA members according to the Food Quality Index, disaggregated by gender of HH, village, and literate of head of household, and assessment stages (baseline and end line)

			Food Quality index <sup>28</sup> in %				Total
			Less than 25%	25%-49%	50%-74%	75%-100%	
Baseline	Gender of head of household	Male		33.3%	46.6%	20.1%	100.0%
		Female		28.8%	55.8%	15.4%	100.0%
End-line	Gender of head of household	Male	1.1%	21.6%	52.5%	24.8%	100.0%
		Female	0.0%	17.6%	70.6%	11.8%	100.0%
Baseline	Village	Safania		24.4%	45.6%	30.0%	100.0%
		Bat El alam		17.6%	70.6%	11.8%	100.0%
		Manshae't abdalla		13.3%	60.0%	26.7%	100.0%
		Ezbat El-Khair		64.7%	35.3%	0.0%	100.0%
		El-Kayat		50.8%	44.3%	4.9%	100.0%
		Atef Hyder		48.4%	51.6%	0.0%	100.0%
End-line	Village	Safania	1.1%	22.8%	48.9%	27.2%	100.0%
		Bat El alam	0.0%	11.8%	64.7%	23.5%	100.0%
		Manshae't abdalla	0.0%	18.5%	66.7%	14.8%	100.0%
		El-Kayat	1.6%	29.5%	60.7%	8.2%	100.0%
		Atef Hyder	0.0%	3.2%	58.1%	38.7%	100.0%
Baseline	Literate of head of household	Yes		31.1%	44.7%	24.2%	100.0%
		No		34.9%	53.2%	11.9%	100.0%
End-line	Literate of head of household	Yes	0.5%	18.5%	53.2%	27.8%	100.0%
		No	2.0%	27.0%	57.0%	14.0%	100.0%
Baseline	Total			103 32.6%	152 48.1%	61 19.7%	316 100.0%
End-line	Total		3 0.9	67 21.2%	172 54.4%	74 23.4%	316 100.0%

Table 4.23 shows that in the baseline survey, there is no VSLA households lie in the first quarter of the food quality index versus 1.1% in the end-line survey, where all of them are headed by males. Also, the results of the end-line assure that more than one half (52.5%) of VSLA households headed by male lie in the third quarter in the food quality index versus (70.6%) of VSLA households headed by female. These results assure that there is a significant difference in the economic status between VSLA households headed by males and females.

<sup>28</sup> We define group of quality: less than 25% (for HH who have consumed less than 25% of the items listed in Q502, or Q504 etc.)

It is worth mentioning that the high rate of family members in the third quarter in the final evaluation is accompanied by a decline in the proportion of households in the second quarter compared to the base-line study, which indicates that there was an improvement in the standard of living within VSLA groups household's members.

As for the literacy status of the head of VSLA household, it affects the economic status of VSLA households, which is true for both surveys.

In the baseline, the third quarter in the food quality index is the modal quarter except in Ezbat El-Khair and El Kayat, while in the end-line the third quarter is the modal in all villages of the study.

Finally, table 4.24 shows the other food quality indicators. There are almost 14.6% of the VSLA households without food for at least one day during the last 6 months prior to the survey - this percentage nonetheless vanished at the end-line. On the other hand, the percentage of VSLA households who presents less than three meals in two days<sup>29</sup> was 31% at the baseline, which decreased to 25.6% in the end-line survey.

Table 4.24: The percent distribution of VSLA households by food production, food quantity and quality, disaggregated by Gender of HH and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender of HH		Total %	Gender of HH		Total %
		Male	Female		Male	Female	
	Less than 25%				1.1%	0.0%	.9%
	25%-49%	33.3%	28.8%	32.6%	21.6%	17.6%	21.2%
	50%-74%	46.6%	55.8%	48.1%	52.5%	70.6%	54.4%
	75%-100%	20.1%	15.4%	19.3%	24.8%	11.8%	23.4%
Number of meals	Less than 3 meals	32.2%	25.0%	31.0%	25.2%	29.4%	25.6%
	3-5 meals	67.8%	75.0%	69.0%	74.8%	70.6%	74.4%
At least one day without food during the last 6 months	Yes	15.2%	11.5%	14.6%	0.0%	0.0%	0.0%
	No	84.8%	88.5%	85.4%	13.8%	2.9%	12.7%
Produce enough during the previous harvest	Yes	22.0%	26.9%	22.8%	86.2%	97.1%	87.3%
	No	8.7%	3.8%	7.9%	19.5%	11.8%	18.7%
	Do not produce	61.4%	69.2%	62.7%	5.3%	0.0%	4.7%
	Do not know	8.0%	0.0%	6.6%	75.2%	88.2%	76.6%
Total		51	265	316	282	34	316

As shown in table 4.26, the survey results indicate that 46 VSLA households of the sample of the baseline survey spent on average 9 days with no food during the last 6 months prior to the survey, while this number decreased to 40 households in the end-line sample.

<sup>29</sup> The two days are either the day before the event or the day before the interview.

Table 4.25: Mean number of days the household spend without food

			Mean	N
Baseline	Gender of HH	Male	8.13	40
		Female	2.00	6
Total			8.87	7.33
End-line	Gender of HH	Male	5.74	39
		Female	7.00	1
Total			5.78	40

These results are consistent with the results of the qualitative study as some of the participants (in El Safania village) mentioned during the discussion that the food was barely enough for them, and that was due to their hard living conditions as well as the lack of sufficient income to cover their needs of fine food and drinks. However, their conditions completely changed after they joined the VSLA groups. The participants mentioned that they were able through these groups to save some money and make a project from which they gained more income and therefore contributed to improve their living standards and thus their food quality improved as well. However, those participants who did not make/establish their own projects nor contributed in one, there was no change in their daily food quality as they just took the loan from the fund to satisfy or respond to urgent matters such as illness, children's education,...etc.

## 5. Descriptive Statistics on the VSLA Members

This section provides a complete background about the VSLA group members who were subject to this end-line survey as compared to those who were in the baseline survey. The survey included 20 groups and 316 members.

### 5.1 Socio-economic characteristics of the 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 focuses on presenting the related demographic characteristics of the VSLA members who were subject to the end-line survey.

Also, such comparative and descriptive analysis between the characteristics of VSLA members in baseline and end-line samples gives an overall idea about them to determine by the end of the project to what extent the VSLA members and their households benefited from their participation in the program. The current section covers the demographic characteristics of the VSLA members in three variables as follow:

- Age
- Gender
- Marital status

### Age:

The majority of respondents were between the ages 20-29 years old in both surveys, followed by the age group 30-39 years old. Since the composition of the VSLA groups is one of the important variables to be considered, the project aimed to attract new members from children and youth. This might be a result of the following two reasons:

- The awareness component on the importance of saving culture that the program team implemented at the beginning of the project encouraged and attracted many members to join these groups;
- The success showed in some VSLs and the different/various economic opportunities provided through loans as well as other IGAs were the reason behind this conclusion.

### Gender:

As shown in table 5.1, the survey indicates that the majority of the VSLA members are females in the two surveys. 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 percentage of females is 83.9% compared to males 16.1% in the baseline sample. This changed in the end-line sample to be 93.7% for females and 6.3% for males.

Table 5.1: The characteristics of the VSLA members, disaggregated by assessment stages (baseline and end-line)

		Baseline		End-line	
		Number	%	Number	%
Sex	Male	51	16.1%	20	6.3%
	Female	265	83.9%	296	93.7%
Age	10 – 19 years	54	17.1%	26	8.2
	20 - 29 years	114	36.1%	122	38.6
	30 - 39 years	73	23.1%	91	28.8
	40 - 49 years	50	15.8%	51	16.1
	50 - 59 years	21	6.6%	17	5.4
	60 - 69 years	4	1.3%	7	2.2
	70 – 79 years			1	0.3
80 + years			1	0.3	
Marital Status	Single	84	26.6%	37	11.7%
	Widow	24	7.6%	21	6.6%
	Divorced/Separated	5	1.6%	10	3.2%
	Married Monogamous	203	64.2%	246	77.8%
	Married Polygamous			2	0.6%
Literate	Yes	181	57.3%	190	60.1%
	No	135	42.7%	126	39.9%
Educational Level	None	136	43.0%	115	36.4%
	KG			1	0.3%
	Primary	9	2.8%	20	6.3%
	Preparatory	21	6.6%	21	6.6%
	Secondary	123	38.9%	131	41.5%
	College/University	27	8.5%	28	8.9%

### Marital status:

The study addresses the marital status of VSLA members as it reflects their responsibilities towards their households. As shown in tables 5.1, and 5.2 the results indicate that there are different marital status groups who participate in the VSLA including single, married, divorced/separated or widow women. However, in the end-line sample, the majority (77.8%) of respondents were married monogamous, followed by 11.7% singles, and almost 3.2% divorced/separated. This pattern was dominant also in the baseline sample.

This model tends to attract a sizeable proportion of young unmarried women (36.3% of female members) and young unmarried men (77.4% of men members). This indicates their readiness to be part of the VSLA groups noting that most of them are living in the same community even after their marriage due to some traditions especially in rural/upper Egypt communities. The decrease in the proportion of young unmarried women and young unmarried men in the end-line survey can be explained by the enhancement in their economic status; that is may be due to the project, which facilitates the marriage for both sexes. Table 5.2: The characteristics of the VSLA members, disaggregated by gender and assessment stages (baseline and end line)

		Baseline			End-line		
		Gender		Total	Gender		Total
		Male	Female		Male	Female	
Marital Status	Single	52.9%	21.5%	26.6%	20.0%	11.1%	11.7%
	Widow	0.0%	9.1%	7.6%	0.0%	7.1%	6.6%
	Divorced/Separated	0.0%	1.9%	1.6%	0.0%	3.4%	3.2%
	Married Monogamous	47.1%	67.5%	64.2%	80.0%	77.7%	77.8%
	Married Polygamous				0.0%	0.7%	0.6%
Literate	Yes	82.4%	52.5%	57.3%	90.0%	58.1%	60.1%
	No	17.6%	47.5%	42.7%	10.0%	41.9%	39.9%
Educational level	None	15.7%	48.3%	43.0%	5.0%	38.5%	36.4%
	KG				5.0%	0.0%	0.3%
	Primary	3.9%	2.6%	2.8%	10.0%	6.1%	6.3%
	Preparatory	5.9%	6.8%	6.6%	10.0%	6.4%	6.6%
	Secondary	56.9%	35.5%	38.9%	45.0%	41.2%	41.5%
	College/University	17.6%	6.8%	8.5%	25.0%	7.8%	8.9%
Number of members		51	265	316	20	296	316

### 5.1.2 Educational and literacy attainments

It is assumed that the educational status of VSLA members contribute to the economic status of the household. Looking at literacy and educational status of VSLA members, as shown in table 5.1 and 5.2, the sample of the VSLA members in the baseline survey shows that 57.3% of the VSLA members can **read and write**. This percentage increased in the end-line survey to be 60.1%.

Regarding to the situation analysis per gender of VSLA members, table 5.2 indicates that the literacy rate was higher among males than females, this pattern exist also in the end-line sample. 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 baseline survey results indicate that 43% of the VSLA members never attended school with significant variance per gender however, this percentage decreased in the end-line survey to be 36.4%. As shown in table 5.2, there is a significant difference shown in the educational status related to gender, as men are more educated if compared to women. This is again inconsistent with the figures presented on the national level.

Table 5.3: The percent distribution of VSLA members according to whether the member spent any money on education for him/herself, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of VSLA member		Total	Gender of VSLA member		Total
	Male	Female		Male	Female	
Yes	9.8%	1.1%	2.5%	5.0%	2.4%	2.5%
No	90.2%	98.9%	97.5%	95.0%	97.6%	97.5%
Total	51	265	316	20	296	316

This was presented to specify the percentage of VSLA members who invested in their own education as it reflects to what extent they are aware of the importance of education. The results indicate that 2.5% only of the sampled VSLA members spent some money on their education during 12 months preceding the survey. This percentage represents eight VSLA members. This is true in both surveys but, in baseline survey it is obvious that this percentage among males is almost nine times among females. This gap has extremely decreased in the end-line survey as this percentage became the double only.

When those members were asked, “how much did you spend on your education during the last 12 months?” three of them answered “that they do not know”. The results in table 5.4 show the VSLA members who defined an amount of money that they spent.

Table 5.4: Mean expenses that the VSLA member made on their education by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of VSLA member		Total	Gender of VSLA member		Total
	Male	Female		Male	Female	
Yes	500	212	384.8	3000.00	1320.83	1560.71
Number of VSLA members	3	2	5	1	6	7

### 5.1.3 Occupation

The analysis highlights the occupation of the VSLA members by gender and type of VSLA Group as indicated in the following table.

Table 5.6 shows that the percentage of those members who are not working do not exceed 6% in both samples. The results also show that 36.7% of members in the baseline are doing domestic work versus 29.1% in the end-line survey. In addition, there is only (9.5%) in the baseline sample and (4.7%) in the end-line sample who were students and this is consistent with high illiteracy rate in the sample.

Table 5.6: The percent distribution of the VSLA members, disaggregated by main occupation, gender of VSLA member, and assessment stages (baseline and end line)

	Baseline			End-line		
	Gender of VSLA member		Total	Gender of VSLA member		Total
	Male	Female		Male	Female	
Student/Pre-school	15.7%	8.3%	9.5%	15.0%	4.1%	4.7%
Domestic Work	0.0%	43.8%	36.7%	0.0%	31.1%	29.1%
No Occupation	3.9%	5.3%	5.1%	0.0%	6.1%	5.7%
Works on Own Farm	5.9%	0.4%	1.3%	0.0%	0.7%	0.6%
Agricultural Worker	2.0%	2.6%	2.5%	0.0%	0.7%	0.6%
Animal Husbandry	0.0%	1.5%	1.3%	0.0%	2.7%	2.5%
Milk Producer	0.0%	0.4%	0.3%	0.0%	0.0%	0.0%
Pastoralist	0.0%	0.4%	0.3%	0.0%	1.0%	0.9%
Employee (Formal Sector)	15.7%	4.2%	6.0%	10.0%	3.7%	4.1%
Employee (informal sector)	3.9%	11.3%	10.1%	35.0%	7.1%	8.9%
Casual Labour	9.8%	1.9%	3.2%	10.0%	0.7%	1.3%
Works in Family Business	2.0%	3.0%	2.8%	0.0%	0.3%	0.3%
Self-Employed / Business Owner	3.9%	1.1%	1.6%	5.0%	1.4%	1.6%
Petty Trade	5.9%	9.8%	9.2%	25.0%	25.7%	25.6%
Making Handicrafts	0.0%	1.5%	1.3%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	14.9%	13.9%

### 5.1.4 Business activities

Business activity is one of the successful and suitable mechanisms to manage the loans that the VSLA members have contracted and/or their savings. Investing the loans in economic activities was found the most suitable mechanism for the VSLA members who do not have the opportunity to access other formal financial services. The baseline survey results indicate that there is 19.3% of the VSLA members were engaged in small business activity, this percentage increased in the end-line survey to be 49%. It is obvious that the percentage of female VSLA members who were engaged in different small business activities are higher if compared to the percentage of male VSLA members.

On the other hand, almost all of VSLA members in the end-line who are currently engaged in small business activity mentioned that they realize profit through business during the last 12 months. Table 5.7: The Percent Distribution of VSLA Members who are currently engaged in small business activity and realizing profit, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-Line		
		Sex of VSLA Member Baseline		Total			Total
		Male	Female		Male	Female	
Currently engaged in small business activity	Yes	11.8%	20.8%	19.3%	30%	50%	49%
	No	88.2%	79.2%	80.7%	70%	50%	51%

Realize profit through business during the last 12 months	Yes	100.0%	94.5%	95.1%	99%	99%	99%
	No	0.0%	7.3%	6.6%	1%	1%	1%

Table 5.8: Business capital fund and value added to the capital fund, disaggregated by gender, literacy of the member and assessment stages (baseline and end line)

		Business capital fund				Value added to the capital fund			
		Baseline		End-line		Baseline		End-line	
		Mean	Number*	Mean	Number*	Mean	Number*	Mean	Number*
Gender of VSLA member	Male	890.0	6	1516.7	6	838.0	6	515.0	6
	Female	821.0	55	1205.4	148	260.5	55	792.4	148
Literacy of VSLA member	Yes	448.2	23	1197.5	89	214.5	23	785.8	89
	No	1763.3	38	1244.9	65	566.7	38	775.8	65
Total		827.6	61	1217.5	154	316.1	61	781.6	154

\*: Number of VSLA members engaged in small business activity

Table 5.8 indicates that the mean capital fund for male VSLA members is almost equal to the business capital fund among female VSLA members in the baseline sample. While the mean capital fund among female VSLA members in the end-line, is higher than among males. However, the mean capital fund for literate VSLA members is almost one fourth such indicator among illiterate VSLA members in the baseline sample, while in the end-line, literacy has minimal effect.

As shown in table 5.9, there are various small business activities where the VSLA members were engaged to manage it in the end-line.

Table 5.9: Type of business activity disaggregated by gender of VSLA member and assessment stages (baseline and end line)

Business Activity	Sex of VSLA Member		Total		Sex of VSLA Member		Total	
	Baseline				End-line			
	Male	Female	Number	%	Male	Female	Number	%
Milk Producer	0.0%	1.8%	1	1.6%	0.0%	1.4%	2	1.3%
Vegetable seller	0.0%	18.2%	10	16.4%	0.0%	9.5%	14	9.1%
Sale of food cooked	0.0%	1.8%	1	1.6%	0.0%	2.7%	4	2.6%
Booth	0.0%	1.8%	1	1.6%				
Grocery	0.0%	18.2%	10	16.4%	0.0%	15.5%	23	14.9%
Producing Cereals	0.0%	1.8%	1	1.6%	0.0%	3.4%	5	3.2%
Breeding cattle	16.7%	7.3%	5	8.2%	16.7%	18.9%	29	18.8%
Producing vegetable	0.0%	1.8%	1	1.6%				
Producing Soup	0.0%	5.5%	3	4.9%	0.0%	.7%	1	.6%
Sewing	0.0%	7.3%	4	6.6%	16.7%	1.4%	3	1.9%
Hair dressing	0.0%	1.8%	1	1.6%	0.0%	.7%	1	.6%
Making /Selling Ornaments	0.0%	1.8%	1	1.6%				
Transportation	16.7%	0.0%	1	1.6%	0.0%	.7%	1	.6%
Selling Eggs	0.0%	1.8%	1	1.6%				
Breeding birds					66.7%	60.1%	93	60.4%
Producing bread					0.0%	2.7%	4	2.6%
Selling clothes					0.0%	5.4%	8	5.2%
Breeding rabbits					16.7%	0.0%	1	.6%
Others	66.7%	38.2%	25	41.0%	50.0%	4.7%	10	6.8%
Total number of cases	6	55	61	100%	6	148	154	100%

The results show that there was an impact for the distribution of the assets on some participants in the VSLA groups as well as the training sessions that they attended to know how to correctly raise birds, cattle, and how to produce fodder. The results show that 60.4% of the participants contributed in an income generating activity related to birds breeding, and 16.7% contributed in breeding cattle (sheep and goats).

The qualitative study highlighted the extent to which the members benefited from these activities, so they were asked: “what did you do with them?” and “how did that affect your lives?”, the results came as shown in table 5.10.

Table 5.10: Percent distribution of the VSLA members who were given assets according to how they used it and the extent of their benefit from it

	Number	%
<b>Personal usage</b>	61	61.0%
What did you do with them?		
Sell	76	76.0%
Expand the project`	71	71.0%
Died	21	21.0%
Increased my income	85	87.6%

		Number	%
How did it affect your life?	Provide the expenses (buying meat)	51	52.6%
	Start a new project	3	3.1%
	Repay loans	7	7.2%
	Repay social events (money)	1	1.0%
	Increase the assets (the goat breed/project expanded)	5	5.2%
	Did not benefit and the goats died	4	4.1%
	Filled my free time	2	2.1%
	Enhance my self-confidence (powerful personality because I have money)	1	1.0%

The evaluation team noticed that the mechanisms for implementing this activity (assets distribution) were characterized with no selection criteria, as the budget of that activity did not allow distributing assets for more than 500 participants. The assets were distributed on three stages, which led to lots of problems and the withdrawal of lots of participants from the project as well as canceling entire groups especially in “El Kanyat village”. Therefore, it is recommended to consider the transparency aspect during the implementation of such activities to achieve the desired benefit for participants

## 5.2 Investments and Household Support

The project assumes that the improvement in the economic situation of the members is translated to an improvement in their household livelihood condition. So, in the current section, VSLA members’ economic situation is highlighted to recognize the contribution that the project had on their livelihood and determine the change in their economic situation by the end of the project.

This section gives the reader a comprehensive description of the relative variables as outlined in the TOR and as indicated in the current survey findings. Therefore, the current section covers the following three variables/indicators.

5.2.1 Assets purchased

5.2.2 Contributions to rent

5.2.3 Housing improvements

5.2.4 Education (participants themselves/other household members)

5.2.5 Health (participants themselves/other household members)

5.2.6 Clothing (participants themselves/other household members)

5.2.7 Household events (participants themselves/other household members)

### 5.2.1 Assets purchased

Purchasing assets can give an indication of the economic status of the household of VSLA members. Therefore, during the survey, each VSLA member was asked if they purchased any asset during the 12 months preceding the survey. The results indicate that less than one-half of the respondents in the end-line survey (42.2%) purchased assets during the 12 months preceding the VSLA survey, as indicated in table 5.11. 39%<sup>30</sup> of those who said “yes” purchased assets that were distributed by the project with a symbolic/cheap price, while the rest (61%) purchased other assets from other sources.

Table 5.11: The percent distribution of VSLA members according to purchasing assets during the 12 months preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
Did you purchase any assets in last 12 months?	Yes	9.8%	10.6%	10.4%	60.0%	41.0%	42.2%
	No	90.2%	89.4%	89.6%	40.0%	59.0%	57.8%

It is also important to know if any of them purchased assets during the 12 months preceding the survey for income-generating. The results of table 5.12 assure the above mentioned results.

Table 5.12: The percent distribution of VSLA members according to purchasing assets during the 12 months preceding the survey for income-generating, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
Was at least one asset purchased to generate revenue?	Yes	11.8%	3.0%	4.4%	25.0%	23.6%	23.7%
	No	88.2%	97.0%	95.6%	75.0%	76.4%	76.3%

### 5.2.2 Contributions to rent

The results indicate that almost 90% of VSLA members live in a house owned by the member or someone in the household however, 10% did not own their household nor renting it.

Table 5.13: The percent distribution of VSLA members according to their ownership of the house, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
Do you or someone living in this household own this house?	Yes	96.1%	92.5%	93.0%	90.0%	89.2%	89.2%
	No	3.9%	7.5%	7.0%	10.0%	10.8%	10.8%
	Total	51	265	316	20	296	316

<sup>30</sup> This percentage is based on a cross tabulation between question 400 and 312 in the questionnaire.

Table 5.14: The percent distribution of VSLA members who did not own their house/rent it, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
Does you rent this house?	Yes	0.0%	20.0%	18.2%	0.00%	0.00%	0.00%
	No	100.0%	80.0%	81.8%	100.0%	100.0%	100.0%
	Total	2	20	22	2	32	34

### 5.2.3 Housing (improvements)

In order to measure to what extent the project improves the livelihood condition of the members and their household, the study investigates house improvement as an indication of a better livelihood.

Table 5.15: The percent distribution of VSLA households who did have house improvement during the last 12 month preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
Did you do any improvement to your house in last 12 months?	Yes	27.5%	30.9%	30.4%	35.0%	40.5%	40.2%
	No	72.5%	69.1%	69.6%	65.0%	59.5%	59.8%
	Total	51	265	316	20	296	316

There is a significant increase in the percentage of VSLA members who did some improvements in their houses during the 12 months preceding the survey. As shown in table 5.16, the cost of doing such improvements were expensive therefore, it is suggested to ask them about the sources of funding of these improvements in the coming survey.

Table 5.16: Average amount (in EGP) spent in house improvement by the households, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Cost of improvements	9122.55	9101.26	9104.05	13428.57	7391.05	7752.26
Number of cases	11	73	84	7	110	117

Table 5.17: House improvements, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Roof	9.8%	8.7%	8.9%	5.0%	5.1%	5.1%
Improve floor	13.7%	10.6%	11.1%	25.0%	12.8%	13.6%
Cement plastering wall	7.8%	13.2%	12.3%	10.0%	9.8%	9.8%
Latrine/toilet	3.9%	7.5%	7.0%	0.0%	8.8%	8.2%

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Doors/new windows	2.0%	4.9%	4.4%	0.0%	7.8%	7.3%
Additional rooms	3.9%	6.8%	6.3%	0.0%	2.0%	1.9%
Others	7.8%	9.8%	9.5%	20.0%	14.2%	14.6%

The results assure that VSLA members did essential improvements to develop the quality of the house. This coincides with the qualitative study where the participants in the FGDs mentioned that they furnished and painted their houses, while some of them bought new cooker, and others bought new washing machine or ironing, as well as others who bought new beds for their children so as to separate girls from boys, and others who said that they build a wooden roof for their houses instead of paper. All of that was done after they joined the VSLA groups.

### 5.2.4 Education (participants themselves/ other household members)

It is assumed that the improvement in the economic status of the household contributes to a better access for the household's children to education. Therefore, changes in children schooling is another determinant to address to what extent the project had an impact on the livelihood condition of the participants and their household members. This section highlights members' contribution to their education, children's education and the average expenditure in education in general.

The results illustrate that, in the end-line survey, more than one half of VSLA members (50.9%) spent on education on behalf of other family members during the 12 month preceding the survey versus 2.5% only during the same reference period in the baseline survey (table 5.18).

The results show also a significant increase of VSLA members' expenditure to support children's education, from EGP 1151.54 to EGP 1793.2 between baseline and end-line surveys, (table 5.19)

Table 5.18: The percent distribution of VSLA households according to make expenses on education on behalf of other family members during the 12 month preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
During the last 12 months did you personally spend money on education on behalf of other family members?	Yes	33.3%	36.2%	35.8%	50.0%	51.0%	50.9%
	No	66.7%	63.8%	64.2%	50.0%	49.0%	49.1%
	Total	51	265	316	20	296	316

Table 5.19: Average amount (in EGP) spent by VSLA member on behalf of other family members on their education, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Cost of other household members education	2450.00	1003.14	1151.54	2960.0	1712.2	1793.2
Number of cases	8	77	85	10	144	154

Table 5.20: Educational expenses that VSLA member made on behalf of other family members during the 12 months preceding the survey by gender of VSLA members and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
School fees	88.2%	86.5%	86.7%	60.0%	92.7%	90.7%
Uniforms	76.5%	57.3%	60.2%	70.0%	77.5%	77.0%
Books	70.6%	74.0%	73.5%	60.0%	70.9%	70.2%
Transport	35.3%	18.8%	21.2%	30.0%	26.5%	26.7%
School kit	41.2%	58.3%	55.8%	60.0%	60.9%	60.9%
Accommodation	17.6%	4.2%	6.2%	10.0%	6.6%	6.8%
Others	23.5%	13.5%	15.0%	20.0%	10.6%	11.2%

As shown in table 5.20, the model contribution is related to school fees (86.7% and 90.7%), in the baseline and end-line respectively.

All the results related to the children's education coincide with the results of the qualitative study. Women who participated in the FGDs asserted that they showed interest in educating their children, so VSLA facilitated many things for them such as school fees, clothes, private lessons and educational supports. Some participants also indicated that they assigned the money to cover school fees, while other indicated that they got the loan to cover the costs of other educational expenses such as: private lessons and school clothes. Many participants indicated that they already were concerned with their children education before and after VSLA however, VSLAs help them to achieve that.

On the other hand, the most disadvantaged families did not witness any impact on their children education after joining VSLA. One of them mentioned that they benefited from the money in covering the household costs. The financial hardships impeded them to show any concern related to their children's education.

Finally, the participants agreed that **the project helped them directly and/or indirectly to complete their children education without using any other solution which may negatively affect their living conditions.**

### 5.2.5 Health (participants themselves/other household members)

To address to what extent the project improved the livelihood condition of the members and their household, the study examined if access to health care has been improved or not. Therefore, VSLA members were asked whether or not they spent any money on health care for

their household members, and what is the amount of that expenditure. This section also highlights the members' contribution and the average expenditure on their health and other household members as well.

Table 5.21: The percent distribution of VSLA households according to medical expenses made on their health during the 12 month preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
During the last 12 months, did you make any medical expenses for yourself?	Yes	51.0%	54.3%	53.8%	60.0%	62.8%	62.7%
	No	49.0%	45.7%	46.2%	40.0%	37.2%	37.3%
	Total	51	265	316	20	296	316

The results reveal that the majority of the members have incurred some health care expenditure either for themselves or for other members in their households. Concerning the VSLA members themselves, the proportion has significantly shifted from 53.8% to 62.7% with a significant increase in the average amount of medical expenses from EGP 1470.09 to EGP 1847.4 within the year preceding the survey.

Table 5.22: Average amount (in EGP) spent on the medical expenses of VSLA member, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Cost of medical expenses of VSLA member	1176.1	1518.6	1470.1	612.0	1917.6	1847.4
Number of cases	8	77	85	10	176	186

The same result came up for the access of other members of VSLA household (table 5.23). 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. Table 5.23 indicates that the proportion of VSLA members who made medical expenses on behalf of other family members has significantly shifted from 46.2% to 61.4% with significant increase in the average amount of medical expenses from EGP 1202.6 to EGP 1785.8 within the year preceding the survey (table 5.24).

Table 5.23: The percent distribution of VSLA households according to medical expenses on behalf of other family members during the 12 month preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
During the last 12 months, did you personally make	Yes	47.1%	46.0%	46.2%	70.0%	60.8%	61.4%
	No	52.9%	54.0%	53.8%	30.0%	39.2%	38.6%

any medical expenses on behalf of other family members?	Total	51	265	316	20	296	316
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Table 5.24: Average amount (in EGP) spent on VSLA member on behalf of other family members on their health, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Cost of medical expenses for other household members	1690.0	1122.3	1202.6	3016.7	1698.4	1785.8
Number of cases	24	122	146	12	169	181

Concerning the qualitative study, all participants in the FGDs assured that before their participation in the VSLA groups, they did not have money to go for a physician nor buy medicine, and that if someone was sick, they usually approached a pharmacist. This situation has changed after joining the VSLA groups as they said: “if someone is sick and we did not have enough money, we can take a loan in order to take him/her to the physician or to buy medicine.” These results are consistent with the results of the quantitative study, which reflects the concern of the participants with their household health.

### 5.2.6 Clothing (participants themselves/ other household members)

This section shows the average expenditure on clothing for the participants as well as for other household members. As shown in table 5.25, there is a difference between the baseline and end-line results regarding spending on clothes during the 12 month preceding the survey.

Table 5.25: Average amount (in EGP) spent on clothing for the VSLA member, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Money spent on clothing in last 12 months for VSLA member	171.2	184.1	182.1	405.3	239.3	249.6
Number of cases	41	230	271	19	289	308

It is noticeable that the average amount the sampled VSLA members spent on clothing for other family members is higher than the average amount they spent on them. Furthermore, the results reveal that there is significant difference between baseline and end-line results (table 5.26).

Table 5.26: Average amount (in EGP) spent on clothing for other family members, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Cost invested in clothing in last 12 months for VSLA member	171.2	184.1	182.1	542.1	2171.7	2071.1
Number of cases	42	233	275	19	289	308

### 5.2.7 Household events (on themselves/ other household members)

The results reveal that 71.8% of VSLA members, in the end-line study, spent money on special events in the 12 months preceding the survey. On average the amount spent was EGP 6395.10.

On the other hand, although the proportion of VSLA members who spent money on special events in last 12 months has significantly shifted from 27.5% to 71.8% with significant increase in the average amount spent on these events, the cost of such events has decreased significantly from EGP 6395.1 to EGP 947.64 within the year preceding the survey (table 5.28).

Table 5.27: The percent distribution of VSLA households according to money spent on special events during the 12 month preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline			End-line		
		Sex of VSLA Member			Sex of VSLA Member		
		Male	Female	Total	Male	Female	Total
Have you spent any money on special events in last 12 months?	Yes	19.6%	29.1%	27.5%	50.0%	73.3%	71.8%
	No	80.4%	70.9%	72.5%	50.0%	26.7%	28.2%
	Total	51	265	316	20	296	316

Table 5.28: Average amount (in EGP) spent in special events for other family members, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Cost of special events	8478.6	6063.6	6395.1	762.50	955.39	947.64
Number of cases	7	44	51	8	191	199

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

What we have presented in the previous pages was more of a quantitative measure of the changes occurred. This section highlights the opinion of the VSLA members in these changes. While one can argue that this is a subjective measure of the project impact, it nevertheless will provide us with a different angle of analysis. Through triangulation of this finding with the previous one, we can have a complete picture of the reality.

VSLA 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 their children to education as well as health care by their household members. Following, they were asked what has contributed to that change (if happened). The results are presented in table 5.29.

Results show that more than three quarter of VSLA members mentioned that their revenue, access to health care, food quality and quantity have improved during the last year. However, 52.2% only said that the access of their children to education has improved during the last years.

The results also indicate that more than 70% of respondents who mentioned that there is significant improvement in all items (table 5.29) 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 5.29: VSLA members' perception of the change in different aspects of their livelihood condition, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Sex of VSLA Member		Total	% who attribute the change to VSLA
		Male	Female		
The quantity and quality of household meals	Significantly improved	60.0%	52.4%	52.8%	70.4%
	Slightly improved	25.0%	27.7%	27.5%	29.6%
	Stayed the same	15.0%	18.6%	18.4%	0.0%
	Slightly diminished	0.0%	1.4%	1.3%	0.0%
Revenue	Significantly improved	50.0%	54.7%	54.4%	74.4%
	Slightly improved	25.0%	20.6%	20.9%	25.6%
	Stayed the same	20.0%	21.6%	21.5%	0.0%
	Slightly diminished	0.0%	0.7%	0.6%	0.0%
	Significantly diminished	5.0%	2.4%	2.5%	0.0%
Access to education for household children	Significantly improved	15.0%	42.2%	40.5%	79.5%
	Slightly improved	30.0%	10.5%	11.7%	19.9%
	Stayed the same	55.0%	46.6%	47.2%	0.0%
	Slightly diminished	0.0%	0.3%	0.3%	0.6%
Access to health care system for household members	Significantly improved	45.0%	55.4%	54.7%	70.9%
	Slightly improved	35.0%	23.3%	24.1%	29.1%
	Stayed the same	20.0%	18.9%	19.0%	0.0%
	Slightly diminished	0.0%	1.4%	1.3%	0.0%
	Significantly diminished	0.0%	1.0%	0.9%	0.0%

### 5.3 Access to Financial Services, Financial Literacy and Business Skills

The project assumes that the improvement in economic situation of the members will translate into improvement of their household livelihood condition so, in the current section, we look at VSLA members' economic situation to recognize its contribution in their household livelihood condition. We will be looking at their savings and savings tools, access to loan and their relationship with other financial institutions like Banks as follows:

### 5.3.1 Savings tools

Most studies have found that microfinance and saving programs allows the poor to protect, diversify and increase sources of income, which helps to smooth out income fluctuations and to maintain their daily consumption levels even during times of crisis.

Table 5.30: The Percentage of VSLA members according to saving tools, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline study				End-line study			
	Sex of VSLA Member		Total		Sex of VSLA Member		Total	
	Male	Female	Number <sup>31</sup>	% <sup>32</sup>	Male	Female	Number	%
Government Bank	0.0%	1.1%	3	0.9%	11.1%	2.4%	9	2.9%
VSLA	100.0%	99.6%	315	99.7%	83.3%	96.3%	299	95.5%
Keep with relative/family	0.0%	9.8%	26	8.2%	0.0%	1.4%	4	1.3%
In the house	13.7%	11.3%	37	11.7%	44.4%	33.9%	108	34.5%
With local traders	0.0%	.4%	1	0.3%	0.0%	2.4%	7	2.2%
Traditional rotated saving group (Gam3eya)	0.0%	1.2%	3	0.9%	11.1%	15.6%	48	15.3%
Number of responses	58	327	385	121.84%	18	295	313	100.0%

As shown in table 5.30, almost all VSLA members use VSLA as a saving tool (99.7% and 95.5%) in baseline and end-line studies respectively. This result coincides with the results of FGDs where participants asserted that the loan from VSLA is more secured. They added that they never faced any repayment difficulties because they repaid on 51 weeks. They even said that if they were to repay weekly, monthly or even every 3 months, they would not face any hardships. Interests will be back to them at the end of the cycle.

Table 5.30 indicates also that there is a significant shift (from 11.7% in the baseline to 34.5% in the end-line) towards saving money in their houses, as well as making Gam3eya with their relatives. From the qualitative study the evaluation team has concluded that respondents consider traditional rotated saving group (Gam3eya) as a saving tool.

Table 5.31: Average amount (in EGP) of VSLA members' savings, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Average savings in LE	287.04	427.23	404.60	1254.75	1139.20	1146.51
Number of cases	51	265	316	18	295	313

It is noticeable that there is significant increase in the average amount of savings of VSLA members. This result assures that their participation in VSLA groups has improved the economic status of their households (table 5.31).

<sup>31</sup> It indicates number of responses

<sup>32</sup> It is computed to the number of cases

### 5.3.2 Loans taken out

To conduct loan analysis the following indicators will be used:

- The percent of VSLA members who have accessed a loan during the year preceding the survey;
- Mean number of loans taken by the VSLA members during the year preceding the survey;
- Amount of loans taken by the VSLA members in LE during the year preceding the survey;
- Source of loans taken by the VSLA members during the year preceding the survey;
- Main use of the loans taken by the VSLA members during the year preceding the survey.

Table 5.32: The percent distribution of VSLA households who have accessed a loan during the year preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Have contracted a loan during the last 12 months						
		Yes		No		Total		
		Number	%	Number	%	Number	%	
Base line study	Sex of VSLA Member	Male	10	19.6%	41	80.4%	51	100.0%
		Female	63	23.8%	202	76.2%	265	100.0%
		Total	73	23.1%	243	76.9%	316	100.0%
End-line study	Sex of VSLA Member	Male	10	50.0%	10	50.0%	20	100.0%
		Female	146	49.3%	150	50.7%	296	100.0%
		Total	156	49.4%	160	50.6%	316	100.0%

The results indicate in 23.1% of members in the baseline survey could access to loan, however in the end-line survey almost one half of the VSLA members declared that they had accessed at least a loan during the year preceding the survey (49.4%). this incensement is significant. Therefore we can conclude that the VSLA have provided a room for members to access loan.

Table 5.33: The average number of loans that VSLA members have contracted during the year preceding the survey by gender of VSLA member and assessment stages (baseline and end line)

	Baseline			End-line		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Average number of loans	1.30	1.54	1.51	1.60	1.36	1.37
Number of VSLA members	10	63	73	10	146	156

It is obvious that the average number of loans insignificantly decreased from 1.51 to 1.37 per person during the period between baseline and end-line surveys (table 5.33). On the other hand the average amount of loan, on those who have taken the loan, has significantly increased from 1199.87LE to 2094.38LE per person during the same period (table 5.34). This result coincides with the results of qualitative study where participants assured that after their participation in the VSL, they could get loans for the following reasons:

- The sudden illness of any family members
- In critical conditions such as accidents and marriage.

- For starting a project for improving their livelihood, therefore the average amount of loans has been increased significantly.

Table 5.34: The average amount of Loans (in EGP) for VSLA members who have taken a loan during the year preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline study			End-line study		
	Sex of VSLA Member			Type of VSLA group		
	Male	Female	Total	Male	Female	Total
Average amount of loans	2764.71	898.72	1199.87	5536.40	1858.63	2094.38
Number of VSLA members	10	63	73	10	146	156

To better investigate the contribution of the VSLA to loan access by the members, we have to look at the source of the loan. The results of table 5.35 reveal that there is significant increase towards VSLA groups versus an insignificant decrease in barrowing from relatives. This results support the tendency of members to save in the group.

Table 5.35: Source of loan taken by the VSLA members during the year preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline study			End-line study		
	Sex of VSLA Member			Type of VSLA Group		
	Male	Female	Total	Male	Female	Total
Private Bank	0.0%	28.6%	24.7%	20.0%	1.4%	2.6%
VSLA	40.0%	17.5%	20.5%	70.0%	90.4%	89.1%
Governmental Bank	60.0%	12.7%	19.2%	10.0%	3.4%	3.8%
Money-Lender/ Shop Keeper	10.0%	3.2%	4.1%	0.0%	0.0%	0.0%
Self-Help Group	0.0%	3.2%	2.7%	0.0%	0.0%	0.0%
Family/ Friend/ Neighbor	0.0%	6.3%	5.5%	0.0%	0.7%	0.6%
Cooperative	0.0%	1.6%	1.4%	0.0%	0.0%	0.0%
NGOs	0.0%	9.5%	8.2%	0.0%	19.2%	17.9%
Church	10.0%	0.0%	1.4%	0.0%	0.0%	0.0%
Others	0.0%	39.7%	34.2%	0.0%	0.0%	0.0%
Number of responses	10	63	73	10	146	156

To recognize the contribution of these loans on the livelihood household conditions of VSLA members, they were asked about the main use for every loan taken, the results are indicated in table 5.36.

Table 5.36: Main use of the loan taken by the VSLA members during the year preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

	Baseline study			End-line study		
	Sex of VSLA Member			Type of VSLA Group		
	Male	Female	Total	Male	Female	Total
Housing	10.0%	23.8%	21.9%	10.0%	10.3%	10.3%
IGA/ Business Capital	20.0%	25.4%	24.7%	50.0%	53.4%	53.2%
Bought land/farm	20.0%	3.2%	5.5%	0.0%	.7%	.6%
Bought utensils/furniture	0.0%	9.5%	8.2%	0.0%	4.8%	4.5%
School fee	0.0%	1.6%	1.4%	10.0%	6.2%	6.4%
Bought food	0.0%	4.8%	4.1%	0.0%	4.8%	4.5%
Medical expenses	0.0%	3.2%	2.7%	0.0%	6.2%	5.8%
Clothing	0.0%	11.1%	9.6%	10.0%	5.5%	5.8%
Agro input/seed	10.0%	6.3%	6.8%	0.0%	0.0%	0.0%
Pay debt	0.0%	4.8%	4.1%	20.0%	6.8%	7.7%
Bought livestock	0.0%	1.6%	1.4%	10.0%	3.4%	3.8%
Marriage fees	0.0%	1.6%	1.4%	10.0%	4.1%	4.5%
Collage fees	20.0%	0.0%	2.7%	0.0%	0.0%	0.0%
Rent people / Help relatives	10.0%	4.8%	5.5%	0.0%	6.8%	6.4%
Bought door	0.0%	1.6%	1.4%	0.0%	0.0%	0.0%
Others	10.0%	12.7%	12.3%	0.0%	2.10%	1.80%
Number of responses	10	63	73	10	146	156

As shown in table 5.36 there is significant shift towards getting loans for IGA from 24.7% in the base line to 53.2% in the end-line study. It is worth mentioning that using VSLA member's loans in IGA activities will in turn guarantee regular income and has positive effects on the livelihood household conditions.

### 5.3.3 Borrowing Behaviour

The study aims to know the borrowing behavior of the VSLA members, so they were asked in the end-line study about aspects they consider prior to taking a loan. The results illustrated that 55.1% of them initially think about how they will pay, followed by (43.4%) the cost or interest rate, and (40.2%) the time of payment. The results show that the respondents consider the right things before taking a loan as a result of their participation in VSLA groups (table 5.37).

Table 5.37: The percent distribution of VSLA households according to the things they consider before taking a loan, disaggregated by gender of VSLA member

	Male	Female	Total
The Cost/Interest rate	60.0%	42.2%	43.4%
When do I need to pay	35.0%	40.5%	40.2%
How will I pay	50.0%	55.4%	55.1%
What will happen if I do not pay	15.0%	34.1%	32.9%
Administrative procedures	15.0%	7.8%	8.2%
Collateral	50.0%	26.7%	28.2%
Reputation of the lender	5.0%	1.7%	1.9%
Length of the grace period	25.0%	15.2%	15.8%
Others	0.0%	1.7%	1.6%

	Male	Female	Total
Do not know	10.0%	8.8%	8.9%

## 5.4 Self esteem

This section focuses on analyzing the contribution of VSLA to women empowerment in her household as well as in the community.

### 5.4.1 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 confidence 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 advice, 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 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, VSLA 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 5.38. 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; there are significant shifts in the percentage of respondents who are confident to speak in community meetings (43.9% in the baseline vs 75.7% in the end-line) and those who can influence important decisions in my community (38.4% in the baseline vs 81.6% in the end-line)

On the other hand, as shown in table 5.38, the survey results indicate that more than 80% of VSLA members in the both samples agree **that they have the ability to resolve the community disputes using their own way.**

It can be concluded that the project and training session the VSLA members attended have a positive impact on female VSLA members towards their perception on their self-esteem and image. Besides the project has helped female members to influence their husband's decision making and usually she can find a way to get what she wants, other indicators of self-esteem have not been substantially affected by the program. (table 5.38).

Table 5.38: Percentage of VSLA members according to their perception on their self-esteem, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline study			End-line study		
		Gender of VSLA member			Gender of VSLA member		
		Male	Female	Total	Male	Female	Total
I can resolve problems on my own	Strongly disagree	8.3%	3.9%	4.4%	0.0%	3.0%	2.8%
	Somehow disagree	4.2%	8.9%	8.4%	5.0%	7.8%	7.6%
	Somehow agree	12.5%	29.6%	27.6%	10.0%	36.1%	34.5%
	Strongly agree	75.0%	57.5%	59.6%	85.0%	53.0%	55.1%

		Baseline study			End-line study		
		Gender of VSLA member			Gender of VSLA member		
		Male	Female	Total	Male	Female	Total
If somebody opposes me, usually I can find a way to get what I want	Strongly disagree	12.5%	16.2%	15.8%	0.0%	6.1%	5.7%
	Somehow disagree	0.0%	15.1%	13.3%	5.0%	9.5%	9.2%
	Somehow agree	29.2%	29.1%	29.1%	15.0%	32.1%	31.0%
	Strongly agree	58.3%	39.7%	41.9%	80.0%	52.4%	54.1%
I always find some way to deal with problems that confront me	Strongly disagree	4.2%	7.3%	6.9%	0.0%	2.0%	1.9%
	Somehow disagree	4.2%	7.8%	7.4%	5.0%	7.1%	7.0%
	Somehow agree	16.7%	39.1%	36.5%	25.0%	43.9%	42.7%
	Strongly agree	75.0%	45.8%	49.3%	70.0%	47.0%	48.4%
I can influence my husband's decision making	Strongly disagree	0.0%	24.6%	21.7%	0.0%	7.7%	7.2%
	Somehow disagree	4.2%	11.2%	10.3%	0.0%	12.0%	11.2%
	Somehow agree	12.5%	31.3%	29.1%	25.0%	43.3%	42.2%
	Strongly agree	83.3%	33.0%	38.9%	75.0%	36.9%	39.4%
I can take action to improve my life	Strongly disagree	0.0%	8.4%	7.4%	0.0%	3.7%	3.5%
	Somehow disagree	16.7%	10.6%	11.3%	15.0%	7.1%	7.6%
	Somehow agree	20.8%	38.0%	36.0%	30.0%	32.8%	32.6%
	Strongly agree	62.5%	43.0%	45.3%	55.0%	56.4%	56.3%
I can influence important decisions in my community	Strongly disagree	20.8%	50.3%	46.8%	25.0%	31.8%	31.3%
	Somehow disagree	20.8%	14.0%	14.8%	10.0%	17.9%	17.4%
	Somehow agree	25.0%	27.9%	27.6%	35.0%	34.8%	34.8%
	Strongly agree	33.3%	7.8%	10.8%	30.0%	15.5%	16.5%
I am confident to speak in community meetings	Strongly disagree	16.7%	46.4%	42.9%	5.0%	12.2%	11.7%
	Somehow disagree	16.7%	12.8%	13.3%	20.0%	12.2%	12.7%
	Somehow agree	20.8%	23.5%	23.2%	20.0%	39.2%	38.0%
	Strongly agree	45.8%	17.3%	20.7%	55.0%	36.5%	37.7%

The other measures of women self-esteem is presented in table 5.39. It assesses women's own perception regarding their social inclusion in their family and community. The same as the previous indicators female VSLA members were asked to rate their level of agreement/disagreement with each of the statements that indicated in table 5.39.

Table 5.39: The percentage of VSLA members according to her perception on her social position in the community, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline study			End-line study		
		Gender of VSLA member			Gender of VSLA member		
		Male	Female	Total	Male	Female	Total
My husband shows me respect	Strongly disagree	0.0%	5.6%	4.9%	0.0%	0.0%	0.0%
	Somehow disagree	4.2%	4.5%	4.4%	0.0%	.4%	.4%
	Somehow agree	4.2%	11.2%	10.3%	18.8%	13.7%	14.1%
	Strongly agree	91.7%	78.8%	80.3%	81.3%	85.8%	85.5%
My husband values my role in the household	Strongly disagree	0.0%	5.6%	4.9%	0.0%	.4%	.4%
	Somehow disagree	4.2%	6.1%	5.9%	12.5%	1.7%	2.4%
	Somehow agree	4.2%	15.6%	14.3%	6.3%	14.2%	13.7%
	Strongly agree	91.7%	72.6%	74.9%	81.3%	83.7%	83.5%
Other members of the extended family show me respect	Strongly disagree	0.0%	7.3%	6.4%	0.0%	2.4%	2.2%
	Somehow disagree	0.0%	6.7%	5.9%	6.3%	6.7%	6.7%
	Somehow agree	20.8%	21.8%	21.7%	12.5%	25.2%	24.4%
	Strongly agree	79.2%	64.2%	66.0%	81.3%	65.7%	66.7%
People in the community ask and value my opinion	Strongly disagree	25.0%	36.3%	35.0%	10.0%	9.5%	9.5%
	Somehow disagree	25.0%	17.9%	18.7%	10.0%	16.2%	15.8%
	Somehow agree	8.3%	33.0%	30.0%	55.0%	46.6%	47.2%
	Strongly agree	41.7%	12.8%	16.3%	25.0%	27.7%	27.5%
People in the community respect me	Strongly disagree	8.3%	24.6%	22.7%	10.0%	1.7%	2.2%
	Somehow disagree	8.3%	3.9%	4.4%	0.0%	.7%	.6%
	Somehow agree	0.0%	20.7%	18.2%	20.0%	28.4%	27.8%
	Strongly agree	83.3%	50.8%	54.7%	70.0%	69.3%	69.3%

It is obvious that there is significant difference in VSLA members' perception on her social position in the community within the reference period.

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 and speak out their mind in community meetings. Nevertheless, there is no evidence that they can resolve their own problems. However the qualitative study supports this calculation in quantitative study.

The results of FGDs concerning self-esteem, confidence and influence are as follows:

- All participants indicated that they did not participate in any income-generating or non-generating income association except the female members who started income generation project.
- 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.
- **Participants asserted the following points and said the followings:**

- **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.
- **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:** 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. However around 15% of participants in the FGDs indicate that they did not witness any changes in the surrounding people because they did not believe the important role of women

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

## 5.5 Participation & Social Position

### 5.5.1 Socio-political participation

#### Women's participation in different community's activities:

Women's participation in the chief advisory team for any community based conflict resolution reflect their self-esteemed and strengthen in their community. The results show that there is no change in the percentage of VSLA members who participated in chief advisory team for any community based conflict resolution.

Table 5.40: The VSLA members' participation in advisory team for any community based conflict resolution during the 12 months preceding the survey by gender of VSLA members and the assessment stages (baseline and end line)

Have you been a member of the chief advisory team for any community based conflict resolution		Gender of VSLA member					
		Male		Female		Total	
		Number	%	Number	%	Number	%
Baseline study	Yes	17	33.3%	74	27.9%	91	28.8%
	No	33	64.7%	191	72.1%	224	70.9%
	NO quarrels	1	2.0%	0	0.0%	1	0.3%
	Total	51	100.0%	265	100.0%	316	100.0%
End- line study	Yes	6	30.0%	87	29.4%	93	29.4%

No	13	65.0%	198	66.9%	211	66.8%
NO quarrels	1	5.0%	11	3.7%	12	3.8%
Total	20	100.0%	296	100.0%	316	100.0%

### VSLA women and their community

Since social empowerment is considered as one of the important pillars of the women's empowerment, the role of the women inside their community is inevitable. Many of the supported variables are used to promote the social women empowerment. Table 5.41 indicates that there significant increase in the percentage of respondents who have expressed their opinion in public meeting within the reference period.

Table 5.41: The VSLA members' participation in political election during the 12 months preceding the survey, disaggregated by gender of VSLA member and assessment stages (baseline and end line)

		Baseline study			End-line study		
		Gender of VSLA member			Gender of VSLA member		
		Male	Female	Total	Male	Female	Total
Did you vote during the last election	Yes	58.8%	62.6%	62.0%	70.0%	61.8%	62.3%
	No	41.2%	37.4%	38.0%	30.0%	38.2%	37.7%
Who decide your vote	Myself	100.0%	82.5%	85.2%	100.0%	82.0%	83.2%
	My spouse	0.0%	10.8%	9.2%	0.0%	14.2%	13.2%
	Village Chief	0.0%	3.6%	3.1%	0.0%	1.1%	1.0%
	Religious association	0.0%	1.2%	1.0%	0.0%	1.1%	1.0%
	Others	0.0%	1.8%	1.5%	0.0%	1.5%	1.5%
Do you plan to run for office during the next parliamentary election	YES	7.8%	3.0%	3.8%	0.0%	3.4%	3.2%
	NO	92.2%	97.0%	96.2%	100.0%	96.6%	96.8%
In last 12 months have you expressed opinion in public meeting	YES	31.4%	26.0%	26.9%	55.0%	47.6%	48.1%
	NO	68.6%	74.0%	73.1%	45.0%	52.4%	51.9%

As shown in table 5.41, the survey results reveal that there is no change in the percentage of respondents who the percentage of the VSLA members who voted during the last year elections, for those who decide their vote by themselves and those who do not plan to run for office during the next parliamentary election.



## 6. Success Stories

### 6.1 Success story (1)

My name is Iman Saad. I have 27 years old. I am married and have three children. My husband didn't have a fixed job and was working per day, and what he earned was just enough to cover our expenses. I wanted to help him and to be able to educate my children. At the beginning, when the project coordinator came to me and told me about the saving groups, I was a bit afraid and thought it is fraud and will take my money. But when I thought about it thoroughly, I decided to try and enter with only one share/stock and the least amount of money. By the time when we finished the training, I found that I have double the amount of money that I put in the fund, and said to myself since everything gone well why should not I participate again in another group. Afterwards, I participated in more than one group and when they gave us chicks and taught us how to raise them, I start raising and selling them and earned some money. In addition to that amount of money I took a loan from the fund and bought some clothes and start selling them, and when it started to flourish and my financial circumstances were better, I repaid the loan and took another one. With the new loan in addition to the revenue that I gained, I made a pickles project and start selling them and gained lots of money.

The whole credit goes to Hayat project because it is a good project, and enable so many women to change their circumstances and enhance their self-confidence and that they are able to work like the man without any difference. Thank you Hayat project for changing our lives and making us challenge our circumstances and be more responsible.

### 6.2 Success story (2)

My name is Zeinab Ramadan. I am 30 years old. I am living with my younger sister who are still studying.

I didn't have any fixed income except my father's pension until one day the project coordinator came and offered me to join the savings group. At that time, I was so hesitated and couldn't decide especially that I was unable to go out of the house or go to anywhere.

My neighbors start convincing me that joining these saving groups is a good thing and will enable us to go out of our houses and interact with more people. Eventually, I was convinced. I start communicating with other people and talk with women in the saving groups who offered me to take a loan from the fund and make my own project instead of sitting and do nothing.

I start to think to open my own grocery from home. I took a loan with a EGP 300 and did the project. All women in the project were encouraging me and were buying from me sweets for their children.

This was the beginning of change for me. I start making revenues from the project and repay the loan. I actually took another bigger loan and bought more goods from a retailer and paid him EGP 750. I agreed with him that when I sell the goods I will repay him the remaining amount on installments.

I earned good money and repaid the retailer and everything became mine now. From that money, I start helping my sister buying her wedding stuff. She is everything to me.



At the end, I want to thank the saving group for helping me to get to know myself and change my life style.

### **6.3 Success story (3)**

My name is Laila Adly. I am 47 years old. I have 4 boys and a girl. I consider myself the backbone of the household as I am working in a farm where I get paid per day while, my husband is not working as he is sick (has problems in his cartilage) and can't do any effort.

One day, while I was standing in front of my house, I found lots of women going to my neighbor's place and I was so curious to know what is happening. So, I went and asked them why they are gathered? One of them answered that they doing a saving group. I asked them to explain for me what is it about. So, they explained to me that it is a group where all of them save money and the interest return to them at the end.

I liked the idea and decided to try. I participated with them and after two months, they gave us a financial training and introduce to us how to make a small project with small amount of money and put my own budget.

They also told us about the reasons for creating these saving groups, which were for either personal, or emergency, or investment reasons.

I liked the idea of investing and they taught us how when we take a loan we can make a successful project.

So, I took a loan of EGP 500 and bought some spices and was wondering along the markets all the week to sell them. I start making revenues and I gained a lot of money. My life changed entirely, from someone who cleans others houses to someone who own a project. I start repaying the loan and after a while a took another one with EGP 500 and bought with them some chips.

I also told my husband that instead of setting bored in the house, you can sell some of them. He eventually did that and was happy that he was able to do something without getting tired of it. From that time, my life has changed completely as I start working as well as my husband and the arguments between us start to decrease.

Today, our life is better and I start buying some of the wedding stuff for my daughters.

She concluded her talk by saying: "without the fund, I couldn't change my life nor create my own future."



## 7. Conclusion

### 7.1 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 project on the life of its beneficiaries along the span time of the project life. Using the VSLA member survey approach, a baseline was conducted in 2015 and the final survey in 2017.

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 10.8% 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 5.22 persons.
- Primary enrolment rate among household population reaches 86.7% and Secondary enrolment rate is 82% where the secondary enrolment rate is less than national indicators.
- 25.6% 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 93.7% of the VSLA members are women, and the mean number of VSLA members per room is 2.8 persons.

#### **First: Members' household socio-economic conditions**

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

On the other hand, the results indicate that there is significant difference in the percentage of VSLA 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, food quality, and quantity have improved during the reference period. Nonetheless, the results show that there is insignificant difference in financial ability of VSLA members, which results from the increased inflation rate in the reference period.



It is also important to note that due to the nature of the project the improvement in the VSLA members' lives was simple. The revenues that the VSLA accomplished either through the income generating activities or the distribution of assets were small. These revenues wouldn't enable them to purchase agriculture lands or jewelry rather, it helped them to fund some of the expenses related to their children's education such as: private lessons, purchasing external books, etc. It is also worth mentioning that the degree of improvement also varies according to the size of the family.

Also, regarding the implementation mechanisms for the activities (assets distribution), there were no specific selection criteria, as the budget of that activity did not allow distributing assets for more than 500 participants. The assets were distributed on three stages, which led to lots of problems and the withdrawal of lots of participants from the project as well as canceling entire groups especially in "El Kanyat village". Accordingly, it is important to consider the transparency aspect during the implementation of such activities to achieve the desired benefit.

### **Second: Economic empowerment**

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

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 a significant increase towards borrowing from VSLA groups and a decrease in borrowing from relatives.

### **Third: Social and political empowerment**

The final survey study results show that the project 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 the project has helped female members to influence their husband's decision making and take action to improve their life. Nevertheless, there is no evidence that resolving their own problems has not been substantially affected by the program. In addition to that the results show evidence that VSLA have contributed to improve the members' public speaking ability.

As for decision making, the results confirm members' significant contribution into the expenditure of all domains<sup>33</sup> except housing and home equipment. Moreover, the contribution of VSLA members in the decision making related to education, family health, household food, housing and home equipment became more obvious by the end of the project.

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<sup>33</sup> The domains are children schooling, health for HH members, food for HH members, housing and household equipment.



## 7.2 Conclusion of FGDs

### **First: communication between members and coordinators**

The female participants agreed that there is an excellent communication between members and coordinators.

### **Second: exchange experiences between VSLA members**

The participants 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.

### **Third: Benefits from trainings**

All 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.
- We learnt how to manage our financial situations and plan our projects and consider every step.
- 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 quantitative 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 participants indicated some points which should be put into considerations in case the project sustainability or re-implementing the project in another areas such as,

- More training courses on handmade products (practical more than theoretical trainings)
- Marketing the project products of the female members because many women suffer from marketing problems such as marketing handmade products.
- Modify the conditions and rules of distributing the assets in order to give a chance to a greater number of participants to benefit from such assets.



## Annex I: Global Indicator Log-frame

Include baseline values (numerical) for the different global indicators

	Indicator	Baseline	End-line
	<p>1. <b>Quantity &amp; Quality of food</b>  <i>Quality of food:</i>            25-50%            50-75%            75-100%  <i>Quantity of food</i>            At least one day without food during the last 6 months</p>	<p>32.6            48.1            19.7</p>	<p>21.1            54.4            23.4</p>
	2. Primary (& Secondary) school enrollment at HH level.	93.4% & 76.1%	86.7% & 82%
	<p>3. <b>Quality of housing</b>            Modern burnt face brick is the principal material of the exterior of the main house            Cement blocks is the principal material of the roof of the main house            Ceramic tile is the principal material of the floor of the main house            2 persons per room            Flush toilet is used by households' members            Do not share the toilet facility with other households            Wire electricity is the source of energy for lighting the house            Gas is the source of energy for cooking</p>	<p>58.9%            49.4%            30.1%            39.9%            26.3%            96.1%            100%            100%</p>	<p>90%            50%            70%            35.1%            19%            88.6%            100%            100%</p>
	4. % of household who can not afford medical services	18%	25.6%
LONG TERM OUTCOME	5. % of SG members who engaged in small business activity (volume & number)	19.3% (61 members)	49% (154 members)
	6. % of SG members who engaged in small business activity and realize profit through business during the last 12 months	95.1%	99%
	7. % of SG members who have invested in productive assets	4.4%	23.7%
	8. % of SG members who have invested in their household children's education	35.8%	50.9%
	9. % of SG members who have invested in their own education / training	2.59%	2.5%
	10. % of SG members who have invested in the medical expenses of other household members	46.2%	61.4%
	11. % of SG members who have invested in their own medical expenses	53.8%	62.7%
	12. % of SG members that hold VSLA as a savings tool	99.7%	95.5%
	13. The loan taken by the VSLA members during the year preceding the survey is used in IGA	24.7%	53.2%



		Indicator	Baseline	End-line
		14. SG member's contribution to on special events.	27.5%	71.8%
		16. Confidence in SG members' ability to satisfy his/her own financial ability	28.2%	27.2%
	<b>Social empowerment of SG member</b>	17. % VSLA members where have good perception on their social position in the community	38.4%	81.6%
		18. % VSLA members who are confident to speak in community meetings	43.9%	75.7%
		19. % of VSLA members involved in making Financial decisions at HH level	47.2%	64.9%
		20. % of VSLA members' control over HH resources (financial and material assets)	16.5% 9.8%	40.2% 5.1%
		21. % of VSLA members involved resolving community level disputes.	87.2%	89.6%