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BoC II ENDLINE REPORT [FINAL DRAFT]

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# Abbreviations

|  |  |
| --- | --- |
| BoC | Banking on Change Project |
| CODERT | Community Development and Relief Trust |
| CRPs | Community Resource Person |
| HH | Household |
| IGAs | Income Generating Activities |
| PPI | Progressive Poverty Index |
| PPP | Purchasing Power Parity |
| UHIKI | Uhamasishaji Hifadhi Kisarawe |
| VSLA | Village Savings and Loan Groups |
| YSLA | Youth Savings and Loan Associations |
| SLAs | Social Loan Associations |

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# 1.0 **Executive summary**

Endline survey was conducted successful in two phases of data collection and ended up with a sample size of 681 of which 389 Members are carry over and 297 are new youth HH members as indicated in Tables 1.1 and 1.2 below. About 24.8% of carry-over and 23.3% of new youth HH members dropped out since baseline.

##### Table 1.1: Carry-over Baseline

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Country | Number of BL Participants | Number of EL Participants | Number of members who have dropped out since BL | Number of EL Dropouts interviewed | Number of members still in programme but not available for interview at EL |
| Tanzania | 656 | 389 (59.3%) | 163 (24.8%) | 53 | 162 (24.7%) |

##### Table 1.2: New Youth Baseline

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Country | Number of BL Participants | Number of EL Participants | Number of members who have dropped out since BL | Number of EL Dropouts interviewed | Number of members still in programme but not available for interview at EL |
| Tanzania | 566 | 297 (52.5%) | 132 (23.3%) | 39 | 132(23.3%) |

Furthermore, it was important to understand the reasons for dropping out of the groups. Table 1.3 below revels that group disintegrated was mostly reported by carry over members (30.2%) while in new youth groups members dropped voluntarily (30.8%) without major reasons. Other reasons are quitted because failed to fulfil the requirement, poor leadership and misunderstanding and lastly family problems as indicated in Table 1.3 below.

##### 

##### Table 1.3: Reasons for leaving groups

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Reasons for Not Active | Category of the Group | | | |
| Carry over | | New youth | |
| Count | Column N % | Count | Column N % |
| Left the group voluntarily | 13 | 24.5% | 12 | 30.8% |
| Quitted failed to fulfil the requirement | 9 | 17.0% | 4 | 10.3% |
| Other reason | 2 | 3.8% | 6 | 15.4% |
| The group disintegrated | 16 | 30.2% | 3 | 7.7% |
| Theft of money | 4 | 7.5% | 0 | 0.0% |
| Going to school | 2 | 3.8% | 0 | 0.0% |
| Poor leadership & misunderstanding | 4 | 7.5% | 6 | 15.4% |
| Family problems | 1 | 1.9% | 6 | 15.4% |
| Shifted to another village | 1 | 1.9% | 1 | 2.6% |
| Health problems | 0 | 0.0% | 1 | 2.6% |
| Share value too small | 1 | 1.9% | 0 | 0.0% |
| Total | 53 | 100.0% | 39 | 100.0% |

Nevertheless, many HH members did not participate in this endline due to some reasons. These reasons were captured when consultant met with some groups leaders and members and asked them to explain why it was difficult to reach some of the members to interview. Some members not reachable (15.1%), had left the villages (5.9%) to start new life, travelled (4.2%) for different and lastly broken appoint (4.2%). Other reasons are depicted in Table 1.4 below

##### Table 1.4: Reasons not participating in interviews

|  | | **Remarks for no interview** | | | |
| --- | --- | --- | --- | --- | --- |
| Reasons | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Not applicable | 681 | 55.7 | 55.7 | 55.7 |
| at work | 31 | 2.5 | 2.5 | 58.3 |
| broken appointment | 51 | 4.2 | 4.2 | 62.4 |
| deceased | 6 | .5 | .5 | 62.9 |
| dismissed | 1 | .1 | .1 | 63.0 |
| funeral ceremony | 9 | .7 | .7 | 63.7 |
| in meeting | 2 | .2 | .2 | 63.9 |
| Left the village | 72 | 5.9 | 5.9 | 69.8 |
| medical grounds | 2 | .2 | .2 | 70.0 |
| no information | 49 | 4.0 | 4.0 | 74.0 |
| not reachable | 184 | 15.1 | 15.1 | 89.0 |
| on church | 1 | .1 | .1 | 89.1 |
| on graduation | 2 | .2 | .2 | 89.3 |
| on political campaigns | 1 | .1 | .1 | 89.4 |
| refusal by husband and forbidden for interview | 2 | .2 | .2 | 89.5 |
| rejected | 17 | 1.4 | 1.4 | 90.9 |
| same member 2 books | 5 | .4 | .4 | 91.3 |
| shifted to another group | 1 | .1 | .1 | 91.4 |
| shifted to another place | 19 | 1.6 | 1.6 | 93.0 |
| sickness | 15 | 1.2 | 1.2 | 94.2 |
| travelled | 51 | 4.2 | 4.2 | 98.4 |
| went to boarding school | 20 | 1.6 | 1.6 | 100.0 |
| Total | 1,222 | 100.0 | 100.0 |  |

The finding indicate that some indicators have shown positive impact after passing Wilcoxon test. These are PPI, loans borrowed, saving amounts, capital invested in business, investment in education, medical expenses for oneself and other members of the HH, spending on clothing for both self and other HH members.

Other indicators which have shown positive trend although did not qualify for statistical tests are; percent of household members who had attended school, percent of household members who know that children have special rights, household members who are engaged in various income generating activities., household members who spent money for special events and household members who keeps transaction records for their businesses. These indicators which have shown positive results have increased in endline as compared to baseline.

Indicators which have **not** shown significant change over the course of BoC 2 project are education spending, number of HH members unable to access health services, assets owned by HH member, period the last harvest of cereals lasted for, number of days HH member stayed without food, cost of house improvements and amount of rent paid by HH for the last month. There are other indicators which have not tested statistically but have exhibited negative trends are; percent of household members who harvested enough agricultural products; percent of household members who are able to secure loan for a period of one (1) year, percent of HH members saving in SLA groups has decreased in new youth groups only and household members who contribute to rent.

# 2.0 Background

Impact assessments gauge the extent and depth of change in a community or group before, during and after an intervention. Both CARE and Plan conduct impact assessments as a standard practice for all their projects and have sophisticated tools in place to capture the information.

In phase 2, the impact assessment considered the extent to which Banking on Change met its overall vision of improving the quality of life for poor people by providing a range of training, supporting the establishment of income generating activities, and by linking savings groups to the formal financial sector. The impact indicators focus on social and economic factors at different engagement levels (annex for the programme’s log frame will be provided).

In phase 2, the impact assessment follows a before-and-after design and thus heavily relies on large-scale quantitative surveys of programme beneficiaries before and after the programme intervention. Findings from the household-level surveys will be triangulated through additional qualitative field work that is being carried out on a regular basis and strong on-going monitoring of the interventions.

In phase 2, each country established two baselines at the start of the programme (completed), that have to be followed by two endline at the end of the programme, through collecting data on:

* Existing VSLA member households from phase 1 from a sample of groups that will be continuing in the programme (i.e. the Carry-Over Baseline/Endline Survey).
* New youth VSLA member households that will be added to the Programme on an on-going basis (i.e. the YSLA Baseline/Endline Survey).

## 2.1 Purpose of the Assignment

To develop and implement all aspects of the endline survey of selected beneficiaries from the Banking on Change programme, during the period 2013-2015 in Tanzania. This endline survey included those who were surveyed as part of the baseline, from both groups carried over from the first phase of the project (2009-2012) and youth beneficiaries who joined in the current phase. The endline survey constitutes a key input into the impact analysis of Barclays/CARE UK/ PLAN UK’s Banking on Change initiative.

# 3.0 Working Methodology

This section covers the general approaching of the endline survey, data collection tools, sampling methodology which include methods of data collection and sample size and data analysis. Generally, the approach for endline survey was a combination of purposive and simple random methods for selection of individuals and groups respectively. Purposive because focused on individuals who participated in the baseline and still attached to BoC2 project. Individuals responded to HH questionnaire for quantitative data and groups of 5-10 people participated in FGDs to reflect the qualitative part of the endline survey as per TOR. These 5-10 individuals were selected randomly form their respective groups but satisfying the criteria of age, gender, and geographical location either rural or urban

## 3.1 Quantitative Approach

The Consultant compiled a list of members to be surveyed extracted from baseline data. A detailed 45mins long HH questionnaire (annex 1) was administered to all members in both cohorts (carry-over -387 and new youth - 297). All survey interviews will be conducted face-to-face at the member household’s premises. Information was collected through interviews as well as direct observation in respondents’ households.

Data collection exercise considered only single visits of households due to budget and time constrain. Data collection activities also include sound measures to ensure high quality of the endline data collected by field teams. Quality-assurance measures taken into consideration were to do spot checks and back checks to verify the accuracy of the data collected. This was done in the field by supervisors

## 3.2 Qualitative Approach

Qualitative data was captured via FGDs of 5-10 members (average 7 members). Ten FGDs were done successful for women and men. The discussions were conducted for 45 minutes to 1 hour, by a trained facilitator and main consultant while recording the discussion with the aid of voice recorder. The profile sheet (in annex 2) provided by the Evaluation Team was completed by all members and verified before the group dispersed.

The FGD tool (annex 2) is based on those themes found in the HH survey, however the focus is not to collect quantitative data, rather to understand the reasons and motivations behind data in the quantitative survey.

Transcripts were recorded in the transcript sheets which were provided by the Consultant, and should not be destroyed. Responses were coded as answers 1,2,3 etc. without identifying individual because the respondents were not happy to participate if their names were recorded. Transcripts for each group type were compiled. For quality control purposes the transcriber insured the quality of data entry by listening the audio again, checking profile sheets, and coding them in word as Q and A session.

## 3.3 Data collection Tools

The main data collection tools were two types, namely household (HH) questionnaire and focus group discussion (FGD) which were initiated by Plan evaluation team and were reviewed together with the consultant to the required standard before the survey exercise started. The questionnaire is attached in annex 1 and FGD in annex 2.

## 3.4 Types of data collected

Primary types of data were gathered in the project through endline survey questionnaire just like in baseline survey. Qualitative data were collected through FGDs. Some secondary data from baseline was used for comparison during report writing.

## 3.5 Methods of data collection

The major techniques of the data collection in the assignment was surveying of [28] VSLA and [28] YSLA groups. The reason for [28/28] groups for each category is that, these groups participated in Baseline and Plan need to make a smart comparison of the project achievements. During the data collection exercise the supervisor oversaw the exercise and provide direction in collaboration with the main consultant. He/she was responsible to check all questionnaires at the end of the day. Questionnaires with errors were returned back to enumerators for correction in the same day while still on site. In case pages are skipped (serous errors) then enumerator was required to seek out corrections from the respondents

The second method was recording the FGD interviews using voice recorders with members who have participated in the endline HH survey. These FGDs were based on rural or urban. The main reason is that groups differ in economic stability and access to other services like financial, education, business opportunities and etc. as they are influenced by the environment they live. Women aged 16-24 were successful interviewed because they were motivated always ready to participate in these kind of projects. Men and youth did not show up in a recommended number for the interviews.

## 3.6 Sample Size attained

As per the provided terms of reference (ToR), the contract and the technical proposal, the consultant and Evaluation Team sampled out the same groups of VSL (656) and YSL (566) households who participated in the baseline to participate in endline survey.

## 

## 3.7 Data entry and Analysis

Data entry and analysis was divided into two categories according to the nature or types of data collected. These categories are quantitative and qualitative data analysis.

***For quantitative data analysis***, questionnaire was coded and data were entered in CSPro 6.1 package by trained data entry clerks. CSPro data entry template was provided by Plan and Consultant reviewed minor changes to cope with country HH questionnaire.

To ensure the quality of the data entry relevant quality control mechanisms were considered such as consistency and range checks. Duplicate analysis in SPPS to identify double entry data. Upon completion of the data entry the datasets were sent to the Evaluation Team in a format readable by common statistical software (e.g. STATA/IBM SPSS and Excel) for a final check of its quality.

Data cleaning was done in two parts to insure clean and quality data. Part one in CSPro 6.1 and part two in IBM SPSS Statistics 23. Data manipulation or transformations and analysis was done in IBM SPSS/Stata as per objectives of the assignment and contents of the questionnaire.

***For qualitative data analysis;*** the recorded hard copies and audio were transcribed into word standard format in English language. These data files in word and were shared to Plan evaluation team after completion of transcription.

# 4.0 Endline findings

In this chapter specific indicator findings are presented in their respective sub sections. These sections include the followings Socio-Demographic Profile of Household members, Access to Financial Services, Housing and Household Assets, Member Investments and Expenses, Consumption and Agricultural Production. Other sub sections are Civil society, political participation and child rights and lastly Self-image and social position

This section also discusses the findings on indicators which were assessed in baseline and non-parametric hypothesis testing using Wilcoxon Signed Rank test with 95% confidence level

## 4.1 Socio-demographic profile of HH members

In this section the findings on the following social-demographics characteristics will be presented and discussed; age, gender, literacy, main occupation, status of HH member and PPI score.

### 4.1.1 Age of HH member respondent

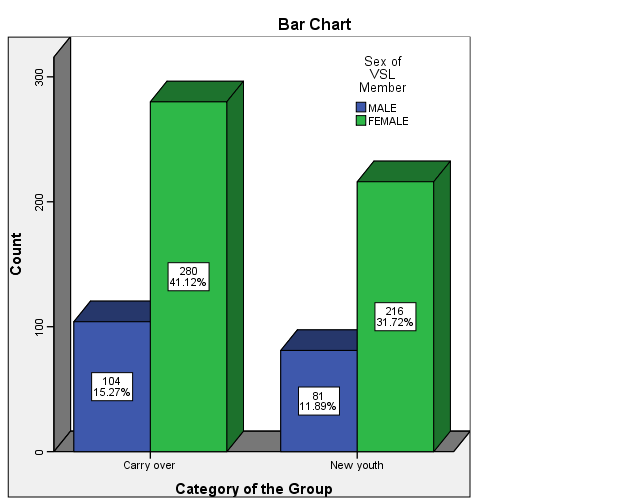
The most age group which participated in endline survey is adult (35-59 year) with 46.6% of the total respondents as depicted in Table 4.1 below. New youth groups comprise of mostly youth aged 18-34 years, however new youth groups still comprise of larger number of adults (129) about (43.65) of the total (296) new youth HH members. This was also observed in baseline study that new youth groups contained many adult’s members. Plan Tanzania should make sure that project criteria are fulfilled. The definition of a youth by ILO and Ministry of Labour Tanzania is an individual with age between 18-34 years

##### Table 4.1: Age of HH respondent

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Age of HH member \* Category of the Group** | | | Category of the Group | | Total |
| Carry over | New youth |
| Age of HH member | 0-17 | Count | 66 | 21 | 87 |
| % within Category of the Group | 17.2% | 7.1% | 12.8% |
| % of Total | 9.7% | 3.1% | 12.8% |
| 18-34 | Count | 102 | 136 | 238 |
| % within Category of the Group | 26.6% | 45.9% | 35.0% |
| % of Total | 15.0% | 20.0% | 35.0% |
| 35-59 | Count | 188 | 129 | 317 |
| % within Category of the Group | 49.0% | 43.6% | 46.6% |
| % of Total | 27.6% | 19.0% | 46.6% |
| 60-74 | Count | 23 | 6 | 29 |
| % within Category of the Group | 6.0% | 2.0% | 4.3% |
| % of Total | 3.4% | 0.9% | 4.3% |
| 75+ | Count | 5 | 4 | 9 |
| % within Category of the Group | 1.3% | 1.4% | 1.3% |
| % of Total | 0.7% | 0.6% | 1.3% |
| Total | | Count | 384 | 296 | 680 |
| % within Category of the Group | 100.0% | 100.0% | 100.0% |
| % of Total | 56.5% | 43.5% | 100.0% |

### 4.1.2 Gender of HH member respondent

Figure 4.1 below show that females are leading in both groups. Carry over with 41.12% females while 31.72% in new youth both statistics out of 681 respondents. In comparison to baseline the same gender was leading in involvement in VSLA and YSLA groups. Main reasons savings groups seem to be the best option for women to learn business skills, secure loans and raise income for themselves and their households.



###### Figure 4.1: Gender of HH respondent

### 4.1.3 Literacy of HH member respondent

HH member never attended school in carry over groups is 10.7% (41) while in youth groups is 7.8% (23). HH member who attended school in endline survey for both carry-over and new youth has increased from is 79% to 88.7% and 80.9% to 92.5% respectively as compared to baseline as shown in annex 3. Moreover, it was important to understand the percent of HH members who are able to read and write any language. The finding ins indicate that 85.3% in carry-over and 89.9% in new youth groups are able to read and write. In comparison to baseline there is no significance differences as the percentages are very 85.8%, 90.5% respectively as depicted in Annex 3.

##### Table 4.2: Age of HH respondent

| Category of the Group | **Highest level of school reached?** | | Able to read & write English/Kiswahili or local language | | | Total |
| --- | --- | --- | --- | --- | --- | --- |
| YES | NO | Non declared |
| Carry over | NONE | Count | 1 | 40 | 0 | 41 |
| % of Total | 0.3% | 10.5% | 0.0% | 10.7% |
| PRIMARY | Count | 245 | 14 | 0 | 259 |
| % of Total | 64.1% | 3.7% | 0.0% | 67.8% |
| SECONDARY | Count | 74 | 1 | 1 | 76 |
| % of Total | 19.4% | 0.3% | 0.3% | 19.9% |
| COLLEGE/UNIVERSITY | Count | 6 | 0 | 0 | 6 |
| % of Total | 1.6% | 0.0% | 0.0% | 1.6% |
| Total | Count | 326 | 55 | 1 | 382 |
| % of Total | 85.3% | 14.4% | 0.3% | 100.0% |
| New youth | NONE | Count | 4 | 19 |  | 23 |
| % of Total | 1.4% | 6.4% |  | 7.8% |
| PRIMARY | Count | 195 | 11 |  | 206 |
| % of Total | 65.9% | 3.7% |  | 69.6% |
| SECONDARY | Count | 58 | 0 |  | 58 |
| % of Total | 19.6% | 0.0% |  | 19.6% |
| COLLEGE/UNIVERSITY | Count | 9 | 0 |  | 9 |
| % of Total | 3.0% | 0.0% |  | 3.0% |
| Total | Count | 266 | 30 |  | 296 |
| % of Total | 89.9% | 10.1% |  | 100.0% |

### 4.1.4 Main occupation

In this endline survey it was found that the most type or category of occupation is self-employment. The percent of HH members in self-employment for carry-over and new youth are 27.6% and 39.7% respectively as depicted in Figure 4.2 below. In comparison to baseline, self-employment was at 21% and 11.3% respectively. Moreover, during baseline, the most leading activity which was mentioned in both carry-over and youth groups was studying as students in schools which scored 36.1% and 34.7% respectively. This is clear indication that more HH members have engaged in IGAs by employment themselves in own businesses.

###### Figure 4.2: Main occupation of the HH member

### 4.1.5 Status of the HH member since baseline

Usually VSLA and YSLA groups disperse every years and reform again by welcoming new members after other members dropped voluntarily or forced because did not fulfil the requirements. Baseline study was done almost 2 years ago, therefore it was important in endline to reveal how many members have been able to sustain in their groups. Out of 681 HH respondents 589 (86.5%) are still active and 92 (13.5%) members have quitted the groups as depicted in Table 4.3 below.

##### Table 4.3: Status of HH respondent

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Category of the group | | | Current Status of Member | | Total |
| ACTIVE | NOT ACTIVE |
| Category of the Group | Carry over | Count | 331 | 53 | 384 |
| % of Total | 48.6% | 7.8% | 56.4% |
| New youth | Count | 258 | 39 | 297 |
| % of Total | 37.9% | 5.7% | 43.6% |
| Total | | Count | 589 | 92 | 681 |
| % of Total | 86.5% | 13.5% | 100.0% |

The total baseline survey HH members were 1, 222 of which the total drops out rate now is about 27.7% (339) household members, of which 92 (7.5%) household members who dropped out were successful interviewed in endline survey.

### 4.1.6 PPI Score

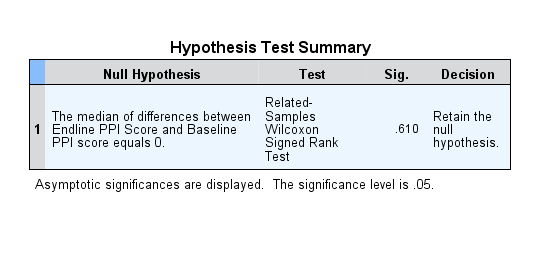
The findings in table 4.4 below depicts that the percent of household members living under 1.25usd (2,625Tshs) per day has declined form 60% in baseline to 38% in endline. This indicated that some HH members have improved their economic status within 2 years of BoC 2 project

##### Table 4.4: PPI Score for endline and baseline

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Endline PPI Score | | | Baseline PPI score | | | | | |
| Median | Minimum | Maximum | Median | Minimum | Maximum | Total N | Table N % |
| Carry over | 55 | 8 | 99 | 44.00 | 3.00 | 98.00 | 384 | 56.4% |
| New youth | 59 | 25 | 93 | 55.00 | 1.00 | 98.00 | 297 | 43.6% |
| Total | 56 | 8 | 99 | 49.00 | 1.00 | 98.00 | 681 | 100.0% |

There is significance difference in the economic stability between baseline and endline household members (N=681) as depicted in Figure 4.3. The percent of HH members living in a poverty line of 1.25usd (2,625Tshs**)** per day as declined significantly from 60% (49) in baseline to 38% (56) in endline. However, there is no significant difference in economic stability between baseline and endline survey among New Youth groups as shown in figure 4.4. below

###### Figure 4.3: PPI hypothesis test results for all sample (N=681)



###### Figure 4.4: PPI hypothesis test results for New youth groups (N=297)

The table above shows also the median values of the PPI score of 59 and 55 for endline and baseline respectively correspond to 38% of the HH members living under poverty line of 1.25usd (2,625Tshs**)**.

The major reason for this result may be New youth group focused on children and youth who are not heavily involved in income generating activities. Most of them are still studying, for instance children 0-17 years 77 (88.5%) out of 87 reported their main occupation to be schooling. Youth of age 18-34 are 238 who participated in the endline and about 38.7% (92) are self-employee.

## 4.2 Access to Financial Services and Skills

Endline survey assessed the following issues of finances and business management; loans secured and their sources, saving mechanism, number business operated by HH member and lastly business skills for acquiring loans. The findings are presented here below as follows

### 4.2.1 Loans secured by HH member

Table 4.5 below indicates the loans secured in recent years (endline) has increased as compared during baseline survey. In baseline carry-over groups had higher median loan (200,000Tshs) than new youth groups (120,000Tshs). However, in endline survey new youth groups have done better than carry over groups by securing higher median loans (350,000Tsh) than new youth groups (270,000Tshs) despite that both group have improved in endline.

##### Table 4.5: Total loans secured by HH member

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Endline total loans borrowed (Tshs) | | | Baseline total loans borrowed (Tshs) | | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 10,000 | 20,200,011 | 270,000 | 10,000 | 8,500,000 | 200,000 | 384 | 56.4% |
| New youth | 10,000 | 6,000,000 | 350,000 | 1,000 | 900,000 | 120,000 | 297 | 43.6% |
| Total | 10,000 | 20,200,011 | 300,000 | 1,000 | 8,500,000 | 150,000 | 681 | 100.0% |

Furthermore, it was important to test statistically if this increase in total loans was significant. Wilcoxon signed rank test was performed with the following setup of the test

* Ho (Null hypothesis): The is no significance differences of total loan borrowed by HH member between endline and baseline; Mb = Me

where Mb = Baseline median of the total loan and Me =Endline median of the total loan

* H1 (Alternative hypothesis): The is significance differences of total loan borrowed by HH member between endline and baseline; Mb ≠ Me
* Decision: Reject Ho and accept H1 if proportion (p-value) calculated < 0.025 at Confidence level of 95% in 2-tailed test, otherwise Accept Ho

The test results for total loans in Figure 4.2 portrays that, we reject null hypothesis and accept the alternative which means that there is sufficient evidence that there are significance differences in the median of the total loans borrowed between endline and baseline. Specific hypotheses test for carry-over (384) and new youth (297) groups also yields positive results as for the total loans (N=681). Conclusively this increase of loans was due to BoC 2 interventions because p-value is exactly equal to zero, hence the results are not purely by chance as shown in Figure 4.5 below.

###### Figure 4.5: Hypothesis test for total loans borrowed per HH member

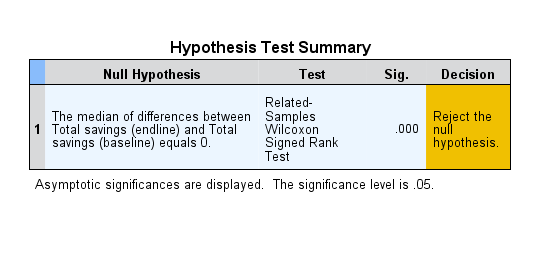
### 4.2.2 Savings tools

HH members responded to endline survey were asked to mention the mechanisms they use for savings. The findings revealed that the most leading tool for saving is the social loan associations either YSL or VSL. For carry-over group this has increased from 57.5% in baseline to 71.1% in endline. While for new youth group this saving tool has declined from 89% to 64.3%. It was important to understand the total amount being saved in a period of one year in all possible mechanisms. The findings in Table 4.6 below portrays that saving has decline in endline as compared to baseline. In endline total saving median is 50,000Tshs while in baseline is 122,00Tshs. The values for the carry-over and new youth groups have also declined as shown in Table 4.6

##### Table 4.6: Saving tools

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Total savings (endline) | | | Total savings (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 0 | 50,000,000 | 200,000 | 0 | 30,800,000 | 150,000 | 384 | 56.4% |
| New youth | 0 | 45,000,000 | 200,000 | 0 | 5,080,000 | 84,000 | 297 | 43.6% |
| Total | 0 | 50,000,000 | 200,000 | 0 | 30,800,000 | 122,000 | 681 | 100.0% |

Hypothesis test results for total saving in Figure 4.6 portrays that, we reject null hypothesis and accept the alternative which means that there is sufficient evidence that there are significance differences in the median of the total saving between endline and baseline. Specific hypotheses test for carry-over (384) and new youth (297) groups also yields positive results as for the total loans (N=681). Conclusively this decrease of loans may be due to spending for other economic actives like capital for IGAs, medical, education and clothing which have increased as shown in sections 4.4.1, 4.4.3.1, 4.4.2 and 4.4.4 respectively



###### Figure 4.6: Hypothesis test for total savings per HH member

### 4.2.3 Financial skills

Table4.7 below reveals that awareness on skills for acquiring loan is higher in How to pay the loan with leading 29.9% in carry-over followed by interest rate (14.7%) while in new youth groups the results are vice versa, with leading skill on interest rate (26.9%) followed by how to pay the loan with 25.4%. In comparison to baseline the same skills were mentioned mostly by majority of respondents.

##### Table 4.7: Financial skills for taking loans

|  | | Category of the Group | | Total |
| --- | --- | --- | --- | --- |
| Carry over | New youth |
| Skills for taking loansa | Interest rate/cost | **171** | **167** | 338 |
| **24.7%** | **26.9%** |  |
| When do i need to pay | 145 | 121 | 266 |
| 21.0% | 19.5% |  |
| How will i pay | **207** | 158 | 365 |
| **29.9%** | **25.4%** |  |
| Penalty if i don't repay | 46 | **48** | 94 |
| 6.6% | 7.7% |  |
| Administrative procedure | 22 | 40 | 62 |
| 3.2% | 6.4% |  |
| Collateral | 16 | 23 | 39 |
| 2.3% | 3.7% |  |
| Reputation of the lender | 2 | 4 | 6 |
| 0.3% | 0.6% |  |
| Length of the grace period | 18 | 29 | 47 |
| 2.6% | 4.7% |  |
| Don't know | 65 | 31 | 96 |
| 9.4% | 5.0% |  |
| Total | | 692 | 621 | 1,313 |

## 4.3 Housing and Household Improvements

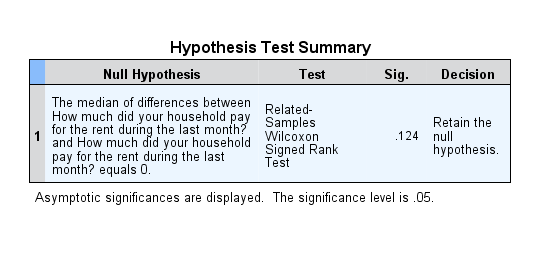
In this section two issues will be discussed and their hypothesis will be tested to find out if there are any significance differences between endline and baseline. These are renting houses and their associated costs and house improvements made by HH members

### 4.3.1 Renting households

In carry-over groups renting households has declined from 13.9% (91) in baseline to 12.2% (47) in endline while for new youth groups this has increased from 15.4% (87) in baseline to 22.6% (67) in endline. The sample for baseline was 656 and 566 during baseline study for carry-over and new youth respectively while for endline was 384 and 297 respectively. However, it is important to understand how much household have been paying for rent. The findings in Table 4.8 indicates that total amount paid by household for the rent are closer between endline and baseline with medians of 30,000Tshs and 25,000Tshs respectively.

##### Table 4.8: Household renting amount

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | How much did your household pay for the rent during the last month? (endline) | | | How much did your household pay for the rent during the last month? (baseline) | | | | |
| Median | Minimum | Maximum | Median | Minimum | Maximum | Total N | Table N % |
| Carry over | 30,000 | 5,000 | 300,000 | 27,500 | 3,000 | 300,000 | 384 | 56.4% |
| New youth | 30,000 | 10,000 | 300,000 | 25,000 | 8,000 | 450,000 | 297 | 43.6% |
| Total | 30,000 | 5,000 | 300,000 | 25,000 | 3,000 | 450,000 | 681 | 100.0% |

Moreover, the Wilcoxon test shows that there no significance differences between baseline and endline behaviour of households in paying rents as shown in Figure 4.7 below.

###### Figure 4.7: Hypothesis test for total rent paid per HH

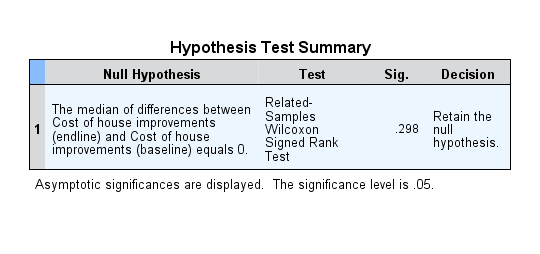
This means that changes from renting to own houses are very small for carry-over members as well for new youths. This indicate that BoC2 project did not help HH members economically to acquire capacity to build their own houses.

### 4.3.2 House Improvements

The costs of improvements have increased in endline as compared in baseline for both carry and new youth groups as shown in Table 4,9 below. The median costs for carry-over have increased from 195,000Tshs to 200,000Tshs and new youth groups have increased from 150,000Tshs to 210,000tshs. The total cost has also increased however, there is a need to test statistically if these differences are significant.

##### Table 4.9: Household improvements costs

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Cost of house improvements (endline) | | | Cost of house improvements (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 3,000 | 7,000,000 | 200,000 | 0 | 15,000,000 | 195,000 | 384 | 56.4% |
| New youth | 0 | 30,000,000 | 210,000 | 0 | 7,000,000 | 150,000 | 297 | 43.6% |
| Total | 0 | 30,000,000 | 200,000 | 0 | 15,000,000 | 170,000 | 681 | 100.0% |

****Wilcoxon test in Figure 4.8 below, depicts There was NO significance differences in house improvements between baseline and endline for both carry and new youth groups. There is no evidence that the results are not significant because of poverty of HH member of the houses did not required any improvements for most of the HH members

###### Figure 4.8: Hypothesis test for house improvement costs per HH

## 4.4 Member Investments and Expenses,

Investment issues under discuss in this section include capital for business purposes, spending in education, access and spending in health services and in clothing

### 4.4.1 Number of IGAs and business capital

The findings in Table 4.10 below portrays that businesses which were operated in baseline are still the same and there is no any huge improvement as the median of number business for both baseline and endline is the same equal to 1 for all HH Members (N=681)

##### Table 4.10: Number of businesses

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | How many IGAs are you engaged in (endline)? | | | How many IGAs are you engaged in (baseline)? | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 1 | 4 | 1 | 1 | 4 | 1 | 384 | 56.4% |
| New youth | 1 | 3 | 1 | 1 | 3 | 1 | 297 | 43.6% |
| Total | 1 | 4 | 1 | 1 | 4 | 1 | 681 | 100.0% |

Wilcoxon test, gives results in Figure 4.9 that both carry over and new youth yield NO significant results on number business. This may be due to the number of reasons that Partners and Plan Tanzania did not impart enough knowledge to manage business to HH members, the altitude of the HH members and lack of big loans to run their business. During FGDs females declared that the loan given in their groups is not enough to run a strong business.

*If Care/Plan want to replicate the BOC project elsewhere, what changes/recommendation would you advise them to do?*

*Answer 1: “We need more training, house loans, land loans, car loans, more business loans****”***

*Answer 2: “We need more money for taking a loan”*

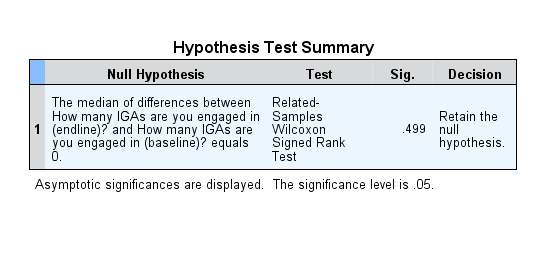


Figure 4.9: Hypothesis test for number of IGAs per HH member

Although number of business has not changed in endline but it was important to reveal hoe HH members are investing in their business. The findings in Table 4.11 depicts that there is very little increase in investing on capitals for business. The median value for the endline is 107,500Tshs while for the baseline is 100,000Tshs.

##### Table 4.11: Business capital invested by HH member

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Total capital invested in business (endline) | | | Total capital invested in business (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 3,000 | 23,000,000 | 120,000 | 5,000 | 8,300,000 | 135,000 | 384 | 56.4% |
| New youth | 4,000 | 15,000,000 | 100,000 | 5,000 | 7,600,000 | 100,000 | 297 | 43.6% |
| Total | 3,000 | 23,000,000 | 107,500 | 5,000 | 8,300,000 | 100,000 | 681 | 100.0% |

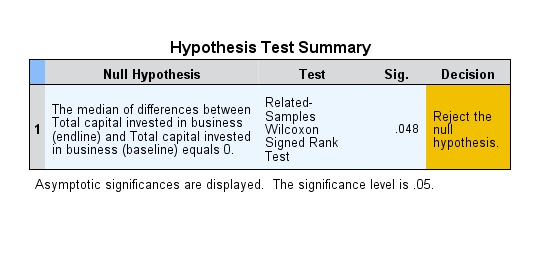
Moreover, it is important to test statistically if this small change is significant. The test results indicate that the overall capital investment differences in business is significance between baseline and endline as depicted in Figure 4.10 below. However, the carry over groups yield NO significance differences as shown in Figure 4.11 below.

Figure 4.10: Hypothesis test for total capital invested in business per HH member

###### Figure 4.11: Hypothesis test for total capital invested in business per HH member

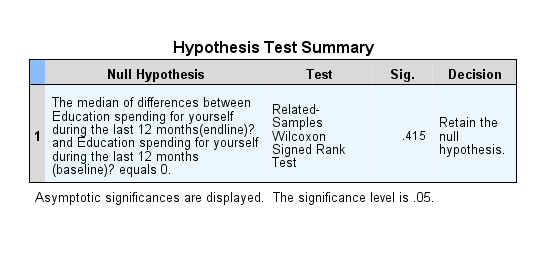
### 4.4.2 Spending expenses on education

Spending in education has decline in endline as compared to baseline. For carry-over spending has dropped from 100,00O0Tshs to 60,000Tshs while new youth spending has also dropped from 100,000Thshs to 42,450Tshs in endline. This may be due to reason that, many HH member respondents are adults and have completed already school have graduated from schools and have become self-employed as depicted in main occupation section 4.1.4 in table 4.3.

##### Table 4.12: Spending on education by HH member

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Education spending for yourself during the last 12 months(endline)? | | | Education spending for yourself during the last 12 months (baseline)? | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 800 | 400,000 | 60,000 | 3,000 | 1,000,000 | 100,000 | 384 | 56.4% |
| New youth | 1,000 | 600,000 | 42,450 | 5,000 | 350,000 | 100,000 | 297 | 43.6% |
| Total | 800 | 600,000 | 50,000 | 3,000 | 1,000,000 | 100,000 | 681 | 100.0% |

Hypothesis test in Figure 4.12 indicates that there is NO any significance differences in education spending on education between baseline and endline for both carry over and new youth groups

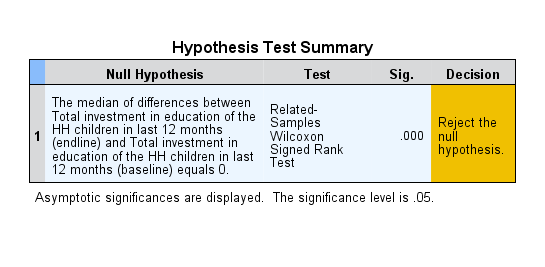


###### Figure 4.12: Hypothesis test for education spending for oneself

Unlike spending oneself in education, spending on education for other members of the HH has increased in endline as compared to baseline. The findings in Table 4.13 below portrays that carry-over has increased from 77,500Tshs to 109,000Tshs while for new youth from 75,000Tshs to 133,000Tshs. This may be due to fact that, other members of the HH include many children (0-17 years) and youths (18-34 years) who need more education as explained in section 4.4.1 on Table 4.1. However, it is important to test the hypothesis for significant changes due to BoC 2 project.

##### Table 4.13: Spending on education for other HH members

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Total investment in education of the HH children in last 12 months (endline) | | | Total investment in education of the HH children in last 12 months (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 2,000 | 100,000,000 | 109,000 | 2,000 | 18,000,000 | 77,500 | 384 | 56.4% |
| New youth | 0 | 4,000,000 | 133,000 | 0 | 2,708,000 | 75,000 | 297 | 43.6% |
| Total | 0 | 100,000,000 | 120,000 | 0 | 18,000,000 | 75,000 | 681 | 100.0% |

Wilcoxon test in Figure 4.13 portrays that, there is significant differences in education spending on other HH members or children between baseline and endline for both carry over and new youth groups

###### Figure 4.13: Hypothesis test for spending on education to other HH members

### 4.4.3 Access to and spending expenses on health services

#### 4.4.3.1 Access to Health services

Access to health services in endline has declined as compared to baseline. Proportion of HH members unable to access services has increased in carry-over from 6.7% to 8%in baseline while for new youths has increased from 4.45 to 11.8% in endline. In table 4.14 below results show that median number of HH member unable to access service has declined by 1. This change is very small and may not be significant. It is important to test this hypothesis that there is no difference on member of Members unable to access services.

##### Table 4.14: HH members unable to access health services

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | HH members unable to access healthcare services during the 6 months due to lack of money (endline)? | | | HH members were unable to access healthcare services during the 6 months due to lack of money (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 0 | 4 | 1 | 1 | 3 | 2 | 384 | 56.4% |
| New youth | 0 | 3 | 1 | 1 | 5 | 2 | 297 | 43.6% |
| Total | 0 | 4 | 1 | 1 | 5 | 2 | 681 | 100.0% |

Hypothesis test results in Figure 4.14 show that there is NO significant differences in number HH members unable to access health services between baseline and endline for both carry over and new youth groups

###### Figure 4.14: Hypothesis test for number of HH members unable to access health services

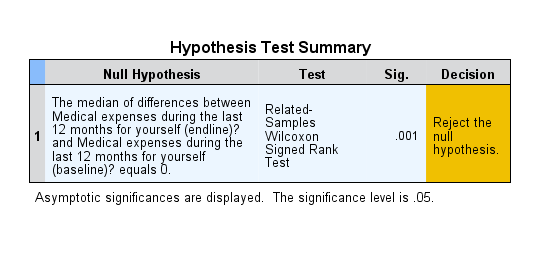
#### 4.4.3.1 Spending in medical services

Spending in medical services can split into two. Spending on yourself and to other HH members. Findings in table 4.15 indicate spending on yourself for medical services has increased in small values in endline as compared to baseline. For carry-over this has increased from 30,000Tshs in baseline to 40,000Tshs in endline while for new youths from 25,000Tshs to 30,000Tshs in endline. Therefore, a statistical test is important to check if these changes are Significant.

##### Table 4.15: Spending on medical for yourself

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Medical expenses during the last 12 months for yourself (endline)? | | | Medical expenses during the last 12 months for yourself (baseline)? | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 3,000 | 1,100,000 | 40,000 | 2,000 | 2,000,000 | 30,000 | 384 | 56.4% |
| New youth | 1,500 | 1,500,000 | 30,000 | 1,000 | 600,000 | 20,000 | 297 | 43.6% |
| Total | 1,500 | 1,500,000 | 30,000 | 1,000 | 2,000,000 | 25,000 | 681 | 100.0% |

Wilcoxon test in Figure 4.15 depicts that there are significance differences in medical spending of yourself on medical between baseline and endline for both carry over and new youth groups



###### Figure 4.15: Hypothesis test for medical expenses for yourself

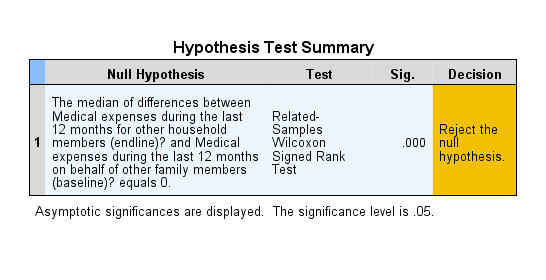
Moreover, it is important also to reveal spending on medical services to other HH members. Table5.16 below shows that both carry-over and new youth spending has increased in endline. In carry-over the increase is from 22,500Tshs to 40,000Tshs while for new youth the increase is from 20,000Tshs to 50,000Tshs. However, a statistical test is necessary to test whether these increases are significant.

##### Table 4.16: Spending on medical for other HH members

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Medical expenses during the last 12 months for other household members (endline)? | | | Medical expenses during the last 12 months on behalf of other family members (baseline)? | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 1,000 | 1,500,000 | 40,000 | 2,000 | 1,120,000 | 22,500 | 384 | 56.4% |
| New youth | 1,000 | 1,800,000 | 50,000 | 2,500 | 600,000 | 20,000 | 297 | 43.6% |
| Total | 1,000 | 1,800,000 | 40,000 | 2,000 | 1,120,000 | 20,000 | 681 | 100.0% |

The Wilcoxon test revels that, there are significance differences in medical spending on other HH members between baseline and endline for both carry over and new youth groups as depicted in Figure 4.16 below.

###### Figure 4.16: Hypothesis test for medical expenses for other HH members



### 4.4.4 Spending expenses on clothing

In carry over groups spending in clothes has declined from 25,000Tshs in baseline to 20,000Tshs in endline unlike in new youth groups this spending has increased from 27, 000Tshs to 31,500Tshs as depicted in Table 4.17 below.

##### Table 4.17: Spending on medical for yourself

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Spending in clothing in last 12 months for yourself (endline) | | | Spending in clothing in last 12 months for yourself (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 0 | 2,110,000 | 20,000 | 0 | 700,000 | 25,000 | 384 | 56.4% |
| New youth | 0 | 700,000 | 31,500 | 0 | 400,000 | 27,000 | 297 | 43.6% |
| Total | 0 | 2,110,000 | 30,000 | 0 | 700,000 | 25,000 | 681 | 100.0% |

Hypothesis test results in Figure 4.17 show that there are significant differences in spending on clothing for yourself between baseline and endline for total and new youth groups.

###### Figure 4.17: Hypothesis test for clothing expenses for yourself

Nevertheless, Wilcoxon test in Figure 4.18 conclude that there is NO significance differences in cloth spending for yourself between endline and baseline for Carry-over groups.

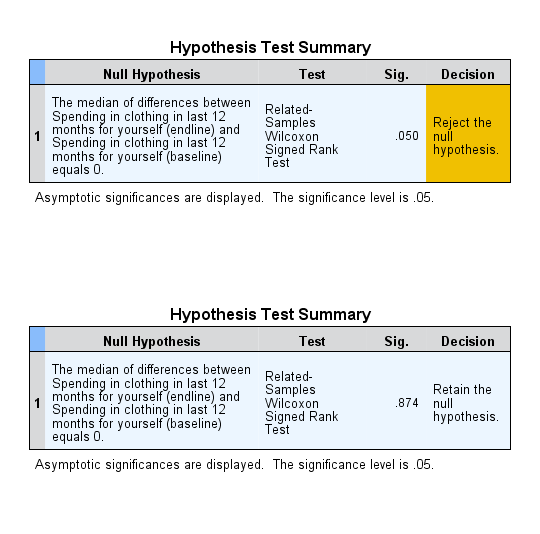


Figure 4.18: Hypothesis test for clothing expenses for yourself for carry-over groups.

Moreover, it was important also to understand spending on clothes for other HH members. The finding sin table 4.18 below indicates that carry-over groups have the same expense in endline as baseline with value of 20,000Tshs while new youth groups show reasonable increase from 20,000Tshs to 35,000Tshs in endline.

##### Table 4.18: Spending on clothing for other HH members

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Spending in clothing in 12 months for other family members(endline) | | | Spending in clothing in 12 months for other family members(baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 0 | 1,000,000 | 20,000 | 0 | 700,000 | 20,000 | 384 | 56.4% |
| New youth | 0 | 1,000,000 | 50,000 | 0 | 400,000 | 20,000 | 297 | 43.6% |
| Total | 0 | 1,000,000 | 35,000 | 0 | 700,000 | 20,000 | 681 | 100.0% |

The statistical test, show that there are significance differences in cloth spending for Other HH members between endline and baseline for total medical expenses of all respondents and for new youth groups.

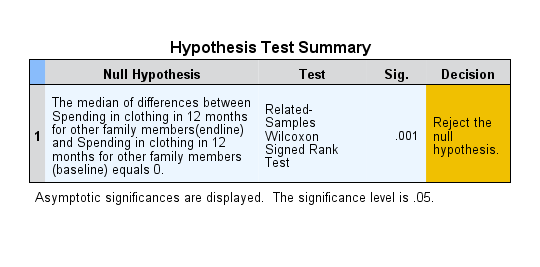
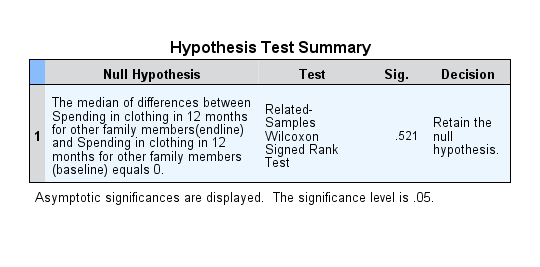


Figure 4.19: Hypothesis test for clothing expenses for other HH members.

However, the test for carry-over indicates there is no significance differences in clothing for other Members as depicted in Figure 4.20 below

Figure 4.20: Hypothesis test for clothing expenses for other HH members in carry-over.

## 4.5 Assets Ownership

Assets under this endline survey are categorized in two main groups. One, Land asset and household assets. Household assets include livestock, kitchen ware, transport facilities, electronics, agricultural material and other goods.

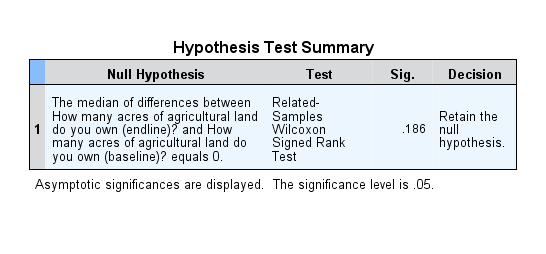
### 4.5.1 Land asset

In endline survey majority of HH members still do not own land. About 50.9% (191) carry-over HH members do not own land and 66.8% (187) HH members in new youth groups do not own land. Carry-over members who don’t own land have decreased 54% in baseline to 50.9% in endline while new youth members have increase disowner-ship from 60.6% to 66.8% in endline. This increase in new youth may be due to the fact that they contain many groups with children aged less than 18 years who have no capacity to buy or own land.

##### Table 4.19: Land ownership by HH members

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | How many acres of agricultural land do you own (endline)? | | | How many acres of agricultural land do you own (baseline)? | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | .0 | 100.0 | .5 | .00 | 79.08 | .04 | 384 | 56.4% |
| New youth | .0 | 52.0 | .0 | .00 | 25.00 | .00 | 297 | 43.6% |
| Total | .0 | 100.0 | .0 | .00 | 79.08 | .00 | 681 | 100.0% |

Furthermore, the hypothesis test also shows that, there is NO any significance differences in land ownership between baseline and endline for both carry over and new youth groups as depicted in Table 4.21 below.

****

###### Figure 4.21: Hypothesis test for land ownership by HH members

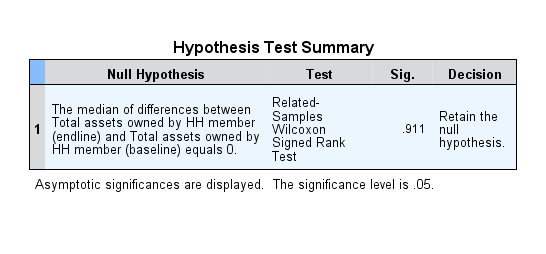
### 4.5.2 Household Assets

Household assets include livestock, kitchen ware, transport facilities, electronics, agricultural material and other goods. These assets were added to together to get total assets as analysed in the Table 4.20 below. The findings indicate that the total assets did not vary much between endline (28) and baseline (26).

##### Table 4.20: HH assets ownership by HH members

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | Total assets owned by HH member (endline) | | | Total assets owned by HH member (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | .0 | 709.0 | 26.0 | .00 | 441.00 | 27.00 | 384 | 56.4% |
| New youth | .0 | 403.0 | 29.0 | .00 | 44.00 | .00 | 297 | 43.6% |
| Total | .0 | 709.0 | 28.0 | .00 | 441.00 | 25.50 | 681 | 100.0% |

Moreover, hypothesis test results in Figure 4.22 below indicates that there is NO any significance differences in ownership of assets between baseline and endline for both carry over and new youth groups



###### Figure 4.22: Hypothesis test for ownership of household assets by HH members

### 4.6.1 Availability of food

Table 4.21 below portrays that there are no huge differences in the number of months sustained the food in the households. The median values for carry-over and new youth HH members in endline study are 3 and 4 months respectively. For baseline the values are 4 months for both carry-over and new youth groups. in following section, it is important to examine if weather condition was the cause of bad harvest and it is important to verify statistically if this small decrease of one day is statistically significant.

## 4.6 Consumption and Agricultural Production

The discussion covers three major areas on availability of food, weather condition and food consumption. Results on the said aspects are presented in the following Sub-Sections:

##### Table 4.21: Sustainability of the food harvested

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | How many months from your last harvest did your cereal last | | | How many months from your last harvest did your cereal last (baseline) | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | Median | Total N | Table N % |
| Carry over | 0 | 11 | 3 | 0 | 11 | 4 | 384 | 56.4% |
| New youth | 0 | 12 | 4 | 0 | 8 | 4 | 297 | 43.6% |
| Total | 0 | 12 | 3 | 0 | 11 | 4 | 681 | 100.0% |

Figure 4.22 below proves that this difference in number of months the food lasted for (i.e. decrease of one month) is not significant between endline and baseline for both carry-over and new youth groups. Therefore, there is the need to explore some reasons which caused this situation. In baseline the major leading factor reported by new youth HH members was drought with 87.3% while for carry-over was reported by 74.5%

###### Figure 4.23: Hypothesis test for sustainability of food

### 4.6.2 Weather Conditions

Following the observation above in section 4.6.1, the reporter is interested to understand the causes of the food harvested to last for a median of 4 months only.

##### Table 4.22: Reasons for bad harvest

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Category of the Group | | | | | |
| Carry over | | New youth | | Total | |
| Count | Column N % | Count | Column N % | Count | Column N % |
| Reasons for bad harvest | Drought | 45 | 77.6% | 36 | 87.8% | 81 | 81.8% |
| Flooding | 5 | 8.6% | 0 | 0.0% | 5 | 5.1% |
| Locust | 6 | 10.3% | 1 | 2.4% | 7 | 7.1% |
| Other | 4 | 6.9% | 4 | 9.8% | 8 | 8.1% |
| Total | 58 | 100.0% | 41 | 100.0% | 99 | 100.0% |

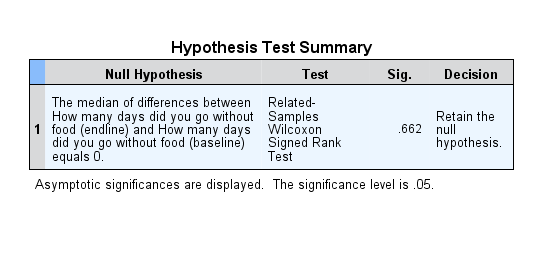
Table 4.22 below depicts that drought (81.8%) is the leading reason followed by other reasons such as agricultural facilities, lack of fertilizer, sickness, small piece of land, theft in farms and poor weeding. Locust (10.3%) is another reason mentioned secondly by carry-over HH members

### 4.6.3 Food consumption

Having seen that harvest was not good and food availability is very short due to drought and other reasons, it was important to understand under this situation how many days can households stay without taking any food. The findings in Table 4.23 portrays that hardly HH members can go up to three (3) days without food in endline. In baseline the median value for this was two (2) days.

##### Table 4.23: Number of days without food

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | How many days did you go without food (endline) | | | How many days did you go without food (baseline) | | | | | | | |
| Minimum | Maximum | Median | Minimum | Maximum | | Median | | Total N | | Table N % |
| Carry over | 0 | 15 | 2 | 1 | 21 | 2 | | 384 | | 56.4% | |
| New youth | 0 | 23 | 3 | 1 | 10 | 3 | | 297 | | 43.6% | |
| Total | 0 | 23 | 3 | 1 | 21 | 2 | | 681 | | 100.0% | |

****The test result foe the hypothesis, indicate that there was no significance difference on the number of days without food between endline and baseline for both carry-over and new youth group as depicted in Figure 4.24 below

###### Figure 4.24: Hypothesis test for number of days without food

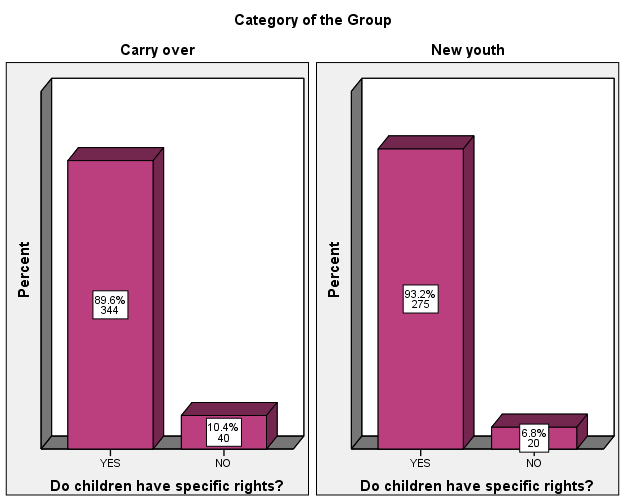
## 4.7 Civil society, political participation and child rights

The discussion covers issues on membership with various associations, participation in political activities and knowledge know how about child rights.

Findings indicate that 23.2% of carry-over HH members are also members of other association while for new youth is 25.6%. Most of these HH members in other association tend join mostly political parties which are famous in Tanzania namely; CCM and CHADEMA

##### Table 4.24: Decision for the vote of the general election

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | Who decided for your vote? | | | |
| Category of the Group | | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Carry over | Valid | Myself | 265 | 69.0 | 96.0 | 96.0 |
| My Spouse | 6 | 1.6 | 2.2 | 98.2 |
| The Party | 5 | 1.3 | 1.8 | 100.0 |
| Total | 276 | 71.9 | 100.0 |  |
| Missing | System | 108 | 28.1 |  |  |
| Total | | 384 | 100.0 |  |  |
| New youth | Valid | Myself | 205 | 69.0 | 97.2 | 97.2 |
| My Spouse | 1 | .3 | .5 | 97.6 |
| The Party | 3 | 1.0 | 1.4 | 99.1 |
| Non Declared | 2 | .7 | .9 | 100.0 |
| Total | 211 | 71.0 | 100.0 |  |
| Missing | System | 86 | 29.0 |  |  |
| Total | | 297 | 100.0 |  |  |

Table 2.14 above show that 69% of HH respondents in carry-over groups decided themselves to vote for the leaders they wanted and 28.1% did not participate in election due to age requirements and other reasons. In new youth groups the same percent of HH members decided themselves freely to vote for the leaders they wanted and 29% did not participate completely in election due to same reasons explained above. ***In comparison to baseline,*** carry-over groups have improved from 56.4% in baseline to 69% in endline, likely the same for new youths from 65.2% to 69%.

###### Figure 4.25: Awareness of child rights

Nevertheless, it was important to understand proportion of HH members who are aware of child rights. The findings indicate that 89.6% of HH members in carry-over and 93.2% in new youth groups are aware of child rights as shown in Figure 4.25 above. In comparison to baseline, BcC 2 has managed to raise awareness in endline for carry-over group from 87.5% to 89.6% and from 91.3% to 93.2% for new youth groups. Moreover, it was important to point out what child rights HH members are aware off.

##### Table 4.25: Child rights you know

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Category of the Group | | | | | | | |
| Carry over | | New youth | | | Total | | |
| Count | Column N % | Count | Column N % | Count | | Column N % |
| Child rights you know | Right to education | 302 | 87.5% | 249 | 89.6% | 551 | | 88.4% |
| Health | 245 | 71.0% | 210 | 75.5% | 455 | | 73.0% |
| Food | 257 | 74.5% | 217 | 78.1% | 474 | | 76.1% |
| Protection | 176 | 51.0% | 161 | 57.9% | 337 | | 54.1% |
| To be heard | 119 | 34.5% | 87 | 31.3% | 206 | | 33.1% |
| To an identity | 38 | 11.0% | 27 | 9.7% | 65 | | 10.4% |
| Association | 27 | 7.8% | 21 | 7.6% | 48 | | 7.7% |
| Participation | 61 | 17.7% | 49 | 17.6% | 110 | | 17.7% |
| To play | 150 | 43.5% | 100 | 36.0% | 250 | | 40.1% |
| Other | 12 | 3.5% | 11 | 4.0% | 23 | | 3.7% |
| Total | 345 | 100.0% | 278 | 100.0% | 623 | | 100.0% |

Findings in Table 4.25 above portrays that the most right known are, namely; right to education (88.4%), right to food (76.1) and health (73%). The least known right is association 7.7%. For those few who they others mentioned the following rights; rights to clothes, live, respect, love and shelter.

## 4.8 Self-image and social position

Two major issues were analysed in this section which are presented below. These rare self-esteem and perception of social position

### 4.8.1 Members self esteem

*“I can take action to improve my life”* was the leading esteem factor with more than 50% of respondents giving a strong agree in baseline. This factor has decline in endline to 42.5%. Although the total sum of somehow agree and strong agree are closer to baseline. Generally, all esteem factors with strong agree and somehow agree are all above 65% except for *“I can influence my spouse's decision making”* and *“I am confident to speak in community meetings”* are above 55% total rating in agree. These two factors are still challenging in these communities.

##### Table 4.26: self-esteem factors

| Esteem factor | | Category of the Group | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Carry over | | New youth | | Total | |
| Count | Column N % | Count | Column N % | Count | Column N % |
| I can resolve problems on my own | I Strongly Disagrees | 44 | 11.5% | 24 | 8.1% | 68 | 10.0% |
| I Somehow Disagrees | 65 | 16.9% | 30 | 10.1% | 95 | 14.0% |
| I Somehow Agree | 161 | 41.9% | 124 | 41.9% | 285 | 41.9% |
| I Strongly Agree | 113 | 29.4% | 118 | 39.9% | 231 | 34.0% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| Under opposition I find my way out | I Strongly Disagrees | 61 | 15.9% | 30 | 10.1% | 91 | 13.4% |
| I Somehow Disagrees | 73 | 19.0% | 54 | 18.2% | 127 | 18.7% |
| I Somehow Agree | 158 | 41.1% | 112 | 37.8% | 270 | 39.7% |
| I Strongly Agree | 91 | 23.7% | 99 | 33.4% | 190 | 27.9% |
| Non Declared | 1 | 0.3% | 1 | 0.3% | 2 | 0.3% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| I find ways to deal with problems that confront me | I Strongly Disagrees | 43 | 11.2% | 27 | 9.1% | 70 | 10.3% |
| I Somehow Disagrees | 61 | 15.9% | 32 | 10.8% | 93 | 13.7% |
| I Somehow Agree | 147 | 38.3% | 113 | 38.2% | 260 | 38.2% |
| I Strongly Agree | 132 | 34.4% | 123 | 41.6% | 255 | 37.5% |
| Non Declared | 1 | 0.3% | 1 | 0.3% | 2 | 0.3% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| I can influence my spouse's decision making | I Strongly Disagrees | 7 | 1.8% | 11 | 3.7% | 18 | 2.6% |
| I Somehow Disagrees | 10 | 2.6% | 13 | 4.4% | 23 | 3.4% |
| I Somehow Agree | 72 | 18.8% | 76 | 25.7% | 148 | 21.8% |
| I Strongly Agree | 130 | 33.9% | 103 | 34.8% | 233 | 34.3% |
| Not Married | 164 | 42.7% | 93 | 31.4% | 257 | 37.8% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| I can take action to improve my life | I Strongly Disagrees | 40 | 10.4% | 24 | 8.1% | 64 | 9.4% |
| I Somehow Disagrees | 46 | 12.0% | 25 | 8.4% | 71 | 10.4% |
| I Somehow Agree | 144 | 37.5% | 111 | 37.5% | 255 | 37.5% |
| I Strongly Agree | 153 | 39.8% | 136 | 45.9% | 289 | 42.5% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| I can influence important community decisions | I Strongly Disagrees | 55 | 14.3% | 36 | 12.2% | 91 | 13.4% |
| I Somehow Disagrees | 75 | 19.5% | 58 | 19.6% | 133 | 19.6% |
| I Somehow Agree | 142 | 37.0% | 121 | 40.9% | 263 | 38.7% |
| I Strongly Agree | 111 | 28.9% | 81 | 27.4% | 192 | 28.2% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| I am confident to speak in community meetings | I Strongly Disagrees | 81 | 21.1% | 56 | 18.9% | 137 | 20.1% |
| I Somehow Disagrees | 75 | 19.5% | 66 | 22.3% | 141 | 20.7% |
| I Somehow Agree | 118 | 30.7% | 96 | 32.4% | 214 | 31.5% |
| I Strongly Agree | 109 | 28.4% | 78 | 26.4% | 187 | 27.5% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |

### 4.8.2 Perception of their social position

Table 4.27 below indicates that all perception factors has been strongly agreed above 39.9%. This means strong agrees plus somehow agree are all above 55% of the total respondents and this shows that BoC 2 has managed to improve some social skills of individuals. The altitude of mother to believe they can do has raised up and during FGDs they declared that they no long fear to take any opportunity available in their areas.

*Do you feel any different about yourself than you did before joining the group? If so, how?*

*Answer 1: “Yes, I feel satisfied and confident. I eat well”.*

*Answer 2: “I can do business now, before I could not”*

*Answer 3: “I feel confident”,*

*Answer 4: “I feel happy as I can help my relatives”*

*Answer 5: “I feel at peace as I can now sleep on bed, before I had no bed”*

The most perception factor that has scored highest is *“Extended family members’ respects me”* with strongly agree 54.9% and somehow agree at 25.6%

##### Table 4.27: Perception factors

| Perception factors | | Category of the Group | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Carry over | | New youth | | Total | |
| Count | Column N % | Count | Column N % | Count | Column N % |
| My spouse respects me | I Strongly Disagrees | 0 | 0.0% | 4 | 1.4% | 4 | 0.6% |
| I Somehow Disagrees | 15 | 3.9% | 7 | 2.4% | 22 | 3.2% |
| I Somehow Agree | 48 | 12.5% | 48 | 16.2% | 96 | 14.1% |
| I Strongly Agree | 156 | 40.6% | 143 | 48.3% | 299 | 44.0% |
| Not Married | 164 | 42.7% | 94 | 31.8% | 258 | 37.9% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| My spouse values my role in the HH | I Strongly Disagrees | 2 | 0.5% | 2 | 0.7% | 4 | 0.6% |
| I Somehow Disagrees | 9 | 2.3% | 12 | 4.1% | 21 | 3.1% |
| I Somehow Agree | 57 | 14.8% | 45 | 15.2% | 102 | 15.0% |
| I Strongly Agree | 152 | 39.6% | 143 | 48.3% | 295 | 43.4% |
| Not Married | 163 | 42.4% | 94 | 31.8% | 257 | 37.8% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| Extended family members’ respects me | I Strongly Disagrees | 15 | 3.9% | 12 | 4.1% | 27 | 4.0% |
| I Somehow Disagrees | 20 | 5.2% | 16 | 5.4% | 36 | 5.3% |
| I Somehow Agree | 136 | 35.4% | 106 | 35.8% | 242 | 35.6% |
| I Strongly Agree | 211 | 54.9% | 162 | 54.7% | 373 | 54.9% |
| Non Declared | 2 | 0.5% | 0 | 0.0% | 2 | 0.3% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| Community seeks and values my opinion | I Strongly Disagrees | 36 | 9.4% | 18 | 6.1% | 54 | 7.9% |
| I Somehow Disagrees | 51 | 13.3% | 41 | 13.9% | 92 | 13.5% |
| I Somehow Agree | 138 | 35.9% | 123 | 41.6% | 261 | 38.4% |
| I Strongly Agree | 157 | 40.9% | 114 | 38.5% | 271 | 39.9% |
| Non Declared | 2 | 0.5% | 0 | 0.0% | 2 | 0.3% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| Community respects me | I Strongly Disagrees | 17 | 4.4% | 12 | 4.1% | 29 | 4.3% |
| I Somehow Disagrees | 28 | 7.3% | 22 | 7.4% | 50 | 7.4% |
| I Somehow Agree | 153 | 39.8% | 120 | 40.5% | 273 | 40.1% |
| I Strongly Agree | 184 | 47.9% | 142 | 48.0% | 326 | 47.9% |
| Non Declared | 2 | 0.5% | 0 | 0.0% | 2 | 0.3% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |

### 4.8.3 Household decision making

These are decision over control or use of income from IGAs or agricultural production as well as financial decisions. Findings in Table in Table 4.28 indicate that HH individuals have more power to make decision over IGAs with 51% of the total respondents. For the income from the agriculture the decision over an individual are limited to 50%-50% with other household partners.

##### Table 4.28: Decision over income resources of the households

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | Category of the Group | | | | | |
| Carry over | | New youth | | Total | |
| Count | Column N % | Count | Column N % | Count | Column N % |
| Can you use proceeds from IGA without any one’s permission | Yes | 184 | 47.9% | 163 | 55.1% | 347 | 51.0% |
| No | 125 | 32.6% | 98 | 33.1% | 223 | 32.8% |
| Do Not Conduct IGA | 75 | 19.5% | 35 | 11.8% | 110 | 16.2% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |
| Can you use proceeds from your field production without any one’s permission | Yes | 105 | 27.3% | 67 | 22.6% | 172 | 25.3% |
| No | 113 | 29.4% | 58 | 19.6% | 171 | 25.1% |
| Do Not Conduct IGA | 165 | 43.0% | 171 | 57.8% | 336 | 49.4% |
| Non Declared | 1 | 0.3% | 0 | 0.0% | 1 | 0.1% |
| Total | 384 | 100.0% | 296 | 100.0% | 680 | 100.0% |

In financial matters mot decision are shared with partner as depicted in Table 4.29 below. In carry-over groups HH members reported that 32% make decisions with their spouses while new youth are 36%. In comparison to baseline, collective decision in carry-over groups have improved from 25,8% to 32% in endline while in new youth group this has declined to 36% from 40.5%. This may be due to the fact that they are young and still live with their parents and do not own properties, resources or business at their age.

##### Table 4.29: Financial decision in households

| **Who decides in your HH financial decisions** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Category of the Group | | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Carry over | Valid | Myself | 123 | 32.0 | 32.0 | 32.0 |
| My Spouse | 56 | 14.6 | 14.6 | 46.6 |
| Me and My Spouse | 123 | 32.0 | 32.0 | 78.6 |
| My Parents | 71 | 18.5 | 18.5 | 97.1 |
| Other (Specify) | 11 | 2.9 | 2.9 | 100.0 |
| Total | 384 | 100.0 | 100.0 |  |
| New youth | Valid | Myself | 103 | 34.7 | 34.8 | 34.8 |
| My Spouse | 48 | 16.2 | 16.2 | 51.0 |
| Me and My Spouse | 107 | 36.0 | 36.1 | 87.2 |
| My Parents | 37 | 12.5 | 12.5 | 99.7 |
| Other (Specify) | 1 | .3 | .3 | 100.0 |
| Total | 296 | 99.7 | 100.0 |  |
| Missing | System | 1 | .3 |  |  |
| Total | | 297 | 100.0 |  |  |

# 5.0 Conclusion and recommendations

In this section conclusion and recommendation are made

## 5.1 Conclusion

BoC 2 project has achieved and exceled the following strong positive impacts on;

Reducing poverty on households, loans in SLAs, savings in SLAs, capital investment in business, investment in education, medical expenses for oneself and other members of the HH, spending on clothing for both self and other HH members. Other indicators on household members who are engaged in various income generating activities. household members who spent money for special events and household members who keeps transaction records for their businesses, increase on household members who had attended school, percent of household members who know that children have special rights, these indicators which have shown positive results have increased in endline as compared to baseline All these indicators have increased as compared to baseline.

However, the project has **not** shown positive impact in the following issues;

Education spending on self for HH member, access to health services, assets ownership, agricultural production and food security, Housing and house improvements, availability sufficient loans

Conclusively, BoC2 project has been very useful to community as it has acted as a door for vulnerable community members to become entrepreneurs. There are lot of evidence in Mwanza and Geita where groups have open account and have switched to group business making millions of moneys. This evidence can be found even in data sheet in some areas of Mwanza and Geita where members can borrow from their groups up to 10millions. The project can learn best practices from well perform communities e.g. in Mwanza and Geita and scale up to the lesson learnt to other areas with poor performance and other areas were Plan Tanzania operates.

## 5.2 Recommendations

Based on the final evaluation findings presented in this report, we offer the following recommendations for future programmes:

1. Project goal and requirements fulfilled: The criteria for youth should be clear defined and followed. ILO and ministry of labour Tanzania consider youth as age group of 18-34 years. It was found that many YSLA contain adults above 35+
2. Membership for VSLA and YSLA: No member should join group if not trained any of the following course on entrepreneurship courses, financing and business skills (depending on programme structure)
3. Formulation of VSLA and YSLA: when forming groups members should consider opening an account with the bank, for security of funds.
4. Sustainability of the project: Structures and good communication between NGOs, Partners and local government are already in place, Resource persons such as CRPs, Field Officers and governmental official like community development officer are in place. Train them and use them effectively to manage the projects.

It is recommended that the project should be continued but with improvements as per recommendations and lessons learn above.

# Annexes

## Annex 1: HH Questionnaire

|  |
| --- |
| **BANKING ON CHANGE 2**  **CARE, PLAN & BARCLAYS PARTNERSHIP PROGRAM**  **VSL & YSL MEMBER SURVEY – BoC2 Project Endline Assessment**  **Instrument #1 –Household Structured Questionnaire** |
| **Instructions:**   1. Seek out a household or youth and interview. Ask the respondent to be interviewed privately. 2. **Please note that for the purpose of this survey, a household or “Plan International Tanzania” is defined as a group of people who use and eat from the same cooking pot. If two groups live within the same house or compound, but cook separately, they are considered separate households and you should only survey one household within the compound.** 3. Begin by explaining the reason for the survey that is Plan International Tanzania and its partners have been running a project in this area so we need to talk to people in the area to help us understand how successful it has been. The project aims to improve live of people 4. Tell them that the survey will take approximately 25-40 minutes. 5. Ask for their consent to participate and inform them that they can stop or withdraw at any time. 6. Let them know that all the answers they give will be completely confidential and will not be shared with anyone. 7. Ask them to please answer honestly. Tell them not to answer what they think we want to hear, but just to tell the truth about their current situation. 8. Insert the number required, circle the appropriate number before/beside corresponding answer, or provide the written answer as instructed in the questions below. |

**Statement to be Read Before Interview Begins:** Jina langu ni \_\_\_\_\_\_\_\_\_\_\_\_ na ninafanya kazi na shirika la Plan International kwenye mradi wa Wekeza. Tunafanya utafiti ili kujifunza kuhusu maendeleo ya kijamii na kiuchumi ya wanavikundi vya HISA. Matokeo ya utafiti huu yatatusaidia kupanga mipango ya maendeleo kwa jamii, kupima matokeo ya mradi wa Banking on Chance kwa wanakikundi wa hisa na kutupa mbinu za kuboresha uendeshaji wa mradi huu. Tunakukaribisha ushiriki kwenye huu utafiti. Maswali nitakayokuuliza yatachukua muda wa dakika 60 . Baada ya miaka miwili na nusu tutatembelea nyumba yako tena na kukualika kushiriki kwenye utafiti huu huu. Tarifa utakazotoa zitatunzwa kwa usiri mkubwa, hazitatolewa kwa mtu mwingine yeyote. Taarifa hizi zinakusanywa kwa ajili ya utafiti ili kuonyesha matokeo ya mradi wa wekeza kwa wanakikundi wa HISA. Tunakuomba ujisikie huru na utupe majibu ya wazi na ya ukweli bila kuogopa udhalilishaji au uvujaji wa taarifa hizi. Watafiti wanapendelea kuangalia/kujifunza na kutoa majibu ya ujumla na sio majibu ya mtu binafsi.

|  |  |
| --- | --- |
| **IDENTIFICATION** | |
| **GEOGRAPHIC IDENTIFICATION** | |
| QUESTIONNAIRE NUMBER | /\_\_\_/\_\_\_/\_\_\_/\_\_\_/ |
| DISTRICT [1=KIBAHA, 2=KISARAWE,3=GEITA, 4=ILALA, 5=NYAMAGANA, 6=ILEMELA, 7=KILOMBERO, 8=MOROGORO, 9=TEMEKE] | /\_\_\_/\_\_\_/ |
| WARD (see attached annex 1 with list of wards and their codes) | /\_\_\_/\_\_\_/ |

|  |  |
| --- | --- |
| NAME AND CODE OF THE GROUP \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Code /\_\_\_/\_\_\_/ |
| CATEGORY OF THE GROUP | 1. CARRY OVER (VSLA)  2. YOUTH (YSLA) |
| PARTNER FOR THIS GROUP | 1. UHIKI  2. CODERT |
| DATE OF CREATION OF THE VSL/YSL GROUP | /\_\_\_/\_\_\_/\_\_\_/\_\_\_/  M M Y Y |
| ­­­­­­­­­­NAME AND CODE OF THE VSLA/YSLA MEMBER RESPONDENT:  Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Code /\_\_\_/\_\_\_/ |
| NAME OF HOUSEHOLD HEAD\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

|  |  |  |  |
| --- | --- | --- | --- |
| DATE OF INTERVIEW: (**write day of the work e.g. 28/09/15** | | | /\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/\_\_\_/  D D M M Y Y |
| NAME AND CODE OF THE INTERVIEWER: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | /\_\_\_/\_\_\_/ |
| CURRENT STATUS OF THE MEMBER  **IF 1=ACTIVE SKIP TO NEXT TABLE** | | | 1. ACTIVE  2. NOT ACTIVE |
| REASONS FOR NOT ACTIVE | 1. JUST DECIDED TO QUIT BUT STILL LIVE IN THE VILLAGE  2. WAS QUITTED BECAUSE FAILED TO FULFIL THE REQUIREMENTS  3. OTHER REASON  SPECIFY--------------------------------------------------------------------------------------- | | |
| RESULT OF INTERVIEW: (Fill after interview)  1 = COMPLETED; 2 = NOT COMPLETED | | /\_\_\_/ | |

**ENUMERATOR: FILL THE FOLLOWING INFORMATION AFTER COMPLETING THE HOUSEHOLD SECTION**

|  |  |
| --- | --- |
| LINE NUMBER OF THE VSL/YSL MEMBER IN THE HOUSEHOLD | /\_\_\_/\_\_\_/ |
| NUMBER OF PERSON LIVING IN THE HOUSEHOLD | /\_\_\_/\_\_\_/ |
| PPI SCORE (Calculate from the PPI separate sheet and insert here) | /\_\_\_/\_\_\_/ |

| **SECTION 1A: DEMOGRAPHICS OF HOUSEHOLD MEMBERS** | | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Line Number** | **Name**  Jina    [Anza na mkuu wa kaya kwenye mstari wa 01] | **Relation to Head of HH**  Mahusiano na mkuu wa kaya | **Sex**  Jinsia | **Age [Years]**  Umri  ***IF AGE < 5 GO TO NEXT LINE***  ***98=Don’t Know*** | **5 YEARS & ABOVE** | | | | | | |
|  |  |  |  |  | **EDUCATION** | | | | | **LITERACY** | **OCCUPATION** |
|  |  |  |  |  | **Did (NAME) ever attend school?**  **IF NO, SKIP TO 116.**  ***Je, (JINA) amewahi kusoma shule?***  *KAMA HAPANA, NENDA 116* | **What is the highest level and class (NAME) has achieved)?**  *Je, (JINA) amefikia kiwango gani cha juu cha elimu na darasa?* | **Is (NAME) currently in school?**  *Je, (JINA) kwa sasa upo shuleni ua unaendelea na masomo?* | **What kind of school does (NAME) attend?**  *Je, (JINA) anasoma shule aina gani?* | **Does (NAME) know how to read and write in English/Arabic or any other local languages?**  *Je, (JINA) anajua kusoma na kuandika?* | | **What is (NAME) main occupation?**  *Je, (JINA) kazi yake kuu ni nini?* |
| **100** | **101** | **102** | **103** | **104** | **112** | **113** | **114** | **115** | **116** | | **117** |
|  |  |  | **M F** |  | **YES NO** | **LEVEL CLASS** | **YES NO** | **GOVER. PRIVATE** | **YES NO** | |  |
| **01** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **02** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **03** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **04** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **05** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **06** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **07** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **08** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **09** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **10** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **11** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **12** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |
| **13** |  |  | **1 2** | ┌─┬─┐  **└─┴─┘** | **1 2**  GO TO 116 | ┌─┐ ┌─┐  **└─┘ └─┘** | **1 2**  GO TO 116 | **1 2** | **1 2** | |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **102** | **113** | | **117** |
| **LEVEL** | **CLASS** |
| 1=HEAD, 2=SPOUSE, 3=SON/DAUGHTER, 4=FATHER/MOTHER, 5=BROTHER/SISTER;  6=GRAND SON/GRAND DAUGHTER, 7=UNCLE/AUNT,  8=NOT RELATED, 96=OTHER (SPECIFY)  ***1=MKUU WA KAYA, 2=MUME/MKE, 3= MTOTO, 4=BABA/MAMA, 5=KAKA/DADA; 6=MJUKUU***  ***7=MJOMBA/SHANGAZI, , 8=HAKUNA MAHUSIANO 96=MENGINEYO (TAJA)*** | 1=PRIMARY  ELIMU YA MSINGI | 0=KINDERGARTEN, 1=STD1, 2=STD 2 ,…, 7=STD 7 | 10 = STUDENT/PRE-SCHOOL, 11 = DOMESTIC WORK (HOUSE WORK) , 12= RETIRED, 13 = NO OCCUPATION, 20 = WORKS ON OWN FARM , 21= AGRICULTURAL WORKER), 30 ANIMAL HUSBANDRY, 31=MILK PRODUCER, 32=PASTORALIST, 33=FISHING, 40= EMPLOYEE (FORMAL SECTOR), 41= EMPLOYEE (INFORMAL SECTOR), 42= CASUAL LABOUR,  50=WORKS IN FAMILY BUSINESS , 51= SELF-EMPLOYED/BUSINESS OWNER, 52=PETTY TRADE, 60=MAKING HANDICRAFTS, 61= PROVIDING SERVICES/REPAIRS, 96 = OTHER (SPECIFY) |
| 2=SECONDARY  SEKONDARI | 1=FORM 1, 2=FORM 2, …, 6=FORM 6 |
| 3=COLLEGE/UNIV.  CHUO/ CHUO KIKUU | 1 = 1st YEAR, 2 = 2nd YEAR, …, |

**SECTION 1 B: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE VSL/YSL MEMBER**

| **ENUMERATOR: FROM THE HOUSEHOLD ROSTER (SECTION 1A), REPORT THE MEMBER DEMOGRAPHIC INFORMATION AND CONFIRM THIS INFORMATION WITH THE MEMBER** | | | |
| --- | --- | --- | --- |
| **No.** | **QUESTIONS** | **CODES** | **SKIP TO** |
| **120** | THE SEX OF THE VSL/YSL MEMBER RESPONDENT  **REPORT FROM Q103 AND CONFIRM WITH THE MEMBER** | 1. MALE 1  2. FEMALE 2 |  |
| **121** | AGE OF THE MEMBER  Una umri wa miaka mingapi?  **REPORT FROM Q104 AND CONFIRM WITH THE MEMBER** | age ┌─┬─┐  └─┴─┘ |  |
| **122.2** | LITERACY OF THE MEMBER IN ENGLISH/ARABIC OR ANY OTHER LOCAL LANGUAGES  Unajua kusoma na kuandika Kiswahili au kiingereza au lugha nyingine yeyote?  **REPORT FROM Q116 AND CONFIRM WITH THE MEMBER** | 1. YES 1  2. NO 2 |  |
| **124** | HIGHEST LEVEL OF EDUCATION REACHED BY THE MEMBER?  Una kiwango gani cha elimu?  **REPORT FROM Q113 AND CONFIRM WITH THE MEMBER** | 0. NONE ………………………………..0  1. PRIMARY 1  2. SECONDARY 2  3. COLLEGE/UNIVERSITY 3 |  |
| **124.1** | MAIN OCCUPATION OF THE MEMBER  Je kazi yako kuu ni nini  **REPORT FROM Q117 AND CONFIRM WITH THE MEMBER** | 10. STUDENT/PRE-SCHOOL  11. DOMESTIC WORK  12. RETIRED  13. NO OCCUPATION  20. WORKS ON OWN FARM  21. AGRICULTURAL WORKER  30. ANIMAL HUSBANDRY  31. MILK PRODUCER  32. PASTORALIST  33. FISHING  40. EMPLOYEE (FORMAL SECTOR) 41. EMPLOYEE (INFORMAL SECTOR) 42. CASUAL LABOUR 50. WORKS IN FAMILY BUSINESS 51. SELF-EMPLOYED 52. PETTY TRADE 60. MAKING HANDICRAFTS 61. PROVIDING SERVICES/REPAIRS 96. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |
| **125** | What is your current marital status?  Hali yako ya ndoa kwa sasa ikoje? | 1. SINGLE 2. WIDOW 3. DIVORCED/SEPARATED 4. MARRIED monogamous 5. MARRIED polygamous |  |
| **125.1** | When did you join this VSL/YSL group?  Umejiunga lini na kikundi hiki cha HISA?  ENUMERATOR: RECORD THE MONTH AND YEAR WHEN THE RESPONDENT HAS JOIN THE GROUP | ┌─┬─┬─┬─┐  └─┴─┴─┴─┘  M M Y Y |  |
| **125.2** | Before joining this group were you member of any other VSL/YSL group?  Kabla ya kujiunga na kikundi hiki cha HISA ulikuwa mwanachama wa kikundi chochote cha HISA? | 1. YES 2. NO | 🡪126 |
| **125.3** | When did you join a VSL/YSL group for the first time?  Lini ulijunga na kikundi cha HISA kwa mara ya kwanza?  **ENUMERATOR: RECORD THE MONTH AND YEAR WHEN THE RESPONDENT HAS JOIN THE GROUP** | ┌─┬─┬─┬─┐  └─┴─┴─┴─┘  M M Y Y |  |
| **126** | Now, are you a leader of your VSL/YSL group?  Sasa wewe ni kiongozi wa kikundi chako cha HISA? | 1. YES 2. NO 3. NOT YET DETERMINED |  |

**SECTION 2: ACCESS TO FINANCIAL SERVICES**

**ENUMERATOR READ OUT:** *sasa ningependa kukuuliza juu ya mikopo uliochukua. Tunataka kukufahamisha kwamba sisi hatuna uhusiano wowote na BENKI, Serikali au Maafisa mikopo katika njia yoyote ile. Tunataka kukuuliza juu ya mikopo binafsi uliochukua kwa ajili ya utafiti tu. Samahani tunapenda ufahamu kwamba hatuusiani na mikopo ya mtu mwingine katika kaya yako.*

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **QUESTIONS** | **CODES** | **GO TO** |
| **200** | During the last 12 months, did you contract any loan?  ndani ya miezi 12 iliyopita ulichukua mkopo wowote? | 1. YES 2. NO | 🡪 205.1 |
| **201** | How many loans did you contract in 12 months?  Ni mikopo mingapi uliochukua ktk kipindi cha mwaka mmoja | ┌─┬─┐  └─┴─┘ |  |

**FOR EVERY LOAN CONTRACTED DURING THE LAST 12 MONTHS, SPECIFY THE SOURCE OF THE LOAN, THE AMOUNT, THE UTILIZATION**

|  |  |  |  |
| --- | --- | --- | --- |
| LOAN NB | Where did you contract the loan? Ndani ya miezi 12 iliyopita ulichukua mkopo kutoka kwa nani? | How much did you borrow form each source in 1 year?  Ni kiasi gain cha mkopo uliochukua ndani ya miezi 12 iliyopita?  **998=DON’T REMEMBER/DON’T KNOW** | What was use of the loan?  Je,huo mkopo uliutumia kufanyia nin? |
|  | **201.1** | **202** | **205** |
| 1 | |  |  | | --- | --- | |  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |
| 2 | |  |  | | --- | --- | |  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |
| 3 | |  |  | | --- | --- | |  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |
| 4 | |  |  | | --- | --- | |  |  | | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |

|  |  |
| --- | --- |
| **CODES** | |
| **201.1** | **205** |
| 1 = PRIVATE BANK 2 = GOVERNMENT BANK  3 = MONEY-LENDER/ SHOP KEEPER 4 = VSL/YSL GROUP  5 = FAMILY/ FRIEND/ NEIGHBOUR  6 = MICRO-FINANCE INSTITUTION 7 = COOPERATIVE 8 = WHOLE-SALE/ CROP BUYER 9 = SELF-HELP GROUP 96 = OTHER (SPECIFY) | 1= HOUSING 2= BUSINESS CAPITAL (IGA)  3=LIVESTOCK 4 = BOUGHT LAND/FARM  5= BOUGHT UTENSILS/FURNITURE  6= CHILDREN’S SCHOOL FEES  7= BOUGHT FOOD 8= MEDICAL EXPENSES  9=CLOTHING 10=FUNERAL  11=AGRI. INPUT/SEED 96=OTHER (SPECIFY) |

| **No.** | **QUESTIONS** | **CODES** | | | **GO TO** |
| --- | --- | --- | --- | --- | --- |
| **205.1** | Before taking a loan what are the things do think you should consider?  Kabla ya kuchukua mkopo ni vitu gani vya kuzingatia?  **ENUMERATOR: RECORD ALL MENTIONED** | 1. THE COST/INTEREST RATE 2. WHEN DO I NEED TO PAY 3. HOW WILL I PAY 4. WHAT WILL HAPPEN IF I DON’T PAY 5. ADMINISTRATIVE PROCEDURES 6. COLLATERAL 7. REPUTATION OF THE LENDER 8. LENGTH OF THE GRACE PERIOD 9. DON’T KNOW 10. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_   SPECIFY) | | |  |
| **205.2** | There are two loan options. Option 1: you borrow 500,000Tshs and return 600,000Tshs in one month. Option 2: you borrow 500,000Tsh and return 500,000Tshs together with 15% interest. Which option is good for you?  Ikiwa unahitaji kukopa Tsh.500.000 watu wawili waliahidi kukukopesha. Mkopeshaji wa kwanza alihitaji umlipe Tsh.600,000 ndani ya mwezi mmoja. Mkopeshaji wa pili alihitaji umlipe Tsh.500,000 ndani ya mwezi mmoja na riba ya 15%. Mkopo upi unaohisi ni bora kwako? | | | 1. LOAN ONE  2. LOAN TWO 3. DON’T KNOW |  |
| **205.3** | Apart from you, how many of your household members are currently member of a VSL/YSL group?  Mbali na wewe ni watu wangapi kwenye kaya yako ni wanachama wa kikundi cha HISA?  ENUMERATOR: IF NO MEMBER WRITE 0 IN THE BOX | ┌─┐  └─┘ | | |  |
| **206** | Are you currently engaged in any small business activity?  Je,kwasasa unajihusisha na biashara ndogondogo? | | 1. YES  2. NO | | 🡪 214 |
| **206.1** | In how many small business activities are you currently engaged?  Ni bishara ngapi ndogondogo unajihusisha nazo kwa sasa? | ┌─┬─┐  └─┴─┘ | | |  |

**FOR EVERY INCOME GENERATING ACTIVITY OVER THE PAST 12 MONTHS, LIST THE AMOUNT INVESTED IN THE ACTIVITY AND THE REVENUE PRODUCED BY THE ACTIVITY**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Business type  Aina ya biashara | How much fund did you invest in business  Kiasi gani cha Fedha ulichowekeza katika kuanzisha shughuli zako? | | Did you invest more in business?  Ndani ya mwaka uliongeza fedha za ziada katika shughuli zako? | | How much did you add to that business?  Ndani ya miezi 12 iliyopita, ni kiasi gani cha fedha uliongeza katika shughuli zako? | | | Did you earn any profit?  Jeulipata faida yoyote ndani ya miezi 12 iliyopita? | |
| **207** | **208** | | **209** | | **209.1** | | | **210** | |
|  |  | | **YES NO** | | **YES NO** | |
| ┌─┬─┐  └─┴─┘ | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | 1 2  GO TO 210 | | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | | 1 2 | |
| ┌─┬─┐  **└─┴─┘** | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  | | | 1 2  GO TO 210 | | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | | 1 2 | |
| ┌─┬─┐  **└─┴─┘** | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | 1 2  GO TO 210 | | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | | 1 2 | |
| ┌─┬─┐  **└─┴─┘** | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | 1 2  GO TO 210 | | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | | | | 1 2 | |
| **CODES** | | | | | | | | |
| **207** | | | | | | | **208 & 209.1** | |
| COMMERCIAL  11 = Milk Vendor  12 = Selling Vegetables  13 = Selling Fish  14 = Cooked Food selling  15 = Hiring Bicycles  16 = Shop kiosk  17 = Market stalls/maduka  18= Public Phone | | AGRI PRODUCTION  21 = Tree nursery/kitalu  22 = Producing Cereals  23 = Live stocking  24 = Fishing  25 = Horticulture  26=Producing vegetables | | FOOD PROCESSING  31 = Making Soap  32 = Local Brewing  33 = Making Juice & Fruits products  34 = Dry/pilled potatoes  35 = Drying Vegetables | | MANUFACTURE/SERVICES  41 = Tailoring/ushonaji  42 = Sewing/ufumaji  43 = Hair Dressing  44 = Making /Selling Ornaments/mapambo  45= Transportation  96 = OTHER (SPECIFY)  --------------------------------- | DON’T KNOW = 998 | |

| **No** | **QUESTIONS** | | **CODES** | | **GO TO** |
| --- | --- | --- | --- | --- | --- |
| **211** | Do you keep a written record of your business transactions? Je uliweka kukumbuku yoyote ya maandishi katika matumizi ya biashara zako? | | 1. YES  2. NO | | 🡪 212 |
| **211.1** | What kind of transactions do you record?  Ni aina gani ya kumbukumbu ya maandishi unayoweka?  ENUMERATOR: CIRCLE ALL MENTIONED. MENTION OTHERS IN BACK OF THE PAGE IF SPACE NOT ENOUGH | | 1. SALES  2. GOODS/RAW MATERIALS  3. INCOME  4. EXPENDITURES  5. LOANS  8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | |  |
| **211.2** | With what frequency do you record your business transactions?  Je, unaweka kumbukumbu za maandishi kwa kipindi gani? | | 1. DAILY  2. WEEKLY  3. MONTHLY  8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | |  |
| **212** | Do you have a written budget for your business?  Je, una bajeti yoyote ya maandishi katika biashara zako? | | 1. YES  2. NO | |  |
| **213.1** | What are the elements that you consider while setting a price for the good that you sell?  Unazingatia vigezo gani katika kupanga bei za bidhaa zako?  **ENUMERATOR:**  **CIRCLE/RECORD ALL MENTIONED** | | 1. COST OF RAW MATERIAL  2. TRANSPORTATION  3. PAID LABOUR  4. MY TIME/LABOUR  5. MARKET PRICE  6. DON’T KNOW  8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | |  |
| **214** | Before engaging in a business what are the things you consider?  Kabla ya kujihusisha katika biashara, ni vitu gani Huwa unavizingatia kwanza?  **ENUMERATOR: RECORD ALL MENTIONED** | 1. THE INVESTMENTS YOU HAVE TO MAKE START AND RUN YOUR BUSINESS  2. HOW MANY PEOPLE WANT TO BUY YOUR SERVICE/ GOOD  3. HOW MANY OTHER BUSINESSES IN YOUR AREA OFFER THE SAME SERVICE/GOOD  4. HOW MUCH MONEY YOU CAN EARN THROUGH THAT BUSINESS  5. AVAILABILITY OF CREDIT  6. HAVING ENOUGH FRIENDS/RELATIVES THAT CAN HELP YOU TO RUN THE BUSINESS  7. MY SKILL/PASSION  8. KNOWING SOMEONE WHO HAS BEEN SUCCESSFUL WITH THE SAME BUSINESS  9. DON’T KNOW  10. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | | |  |
| **214.1** | If you purchased tomatoes at 450Tshs and sold them at the market for price of 670Tshs. What was your income in that day?  Kama umenunua nyanya kwa Tsh.450, alafu sokoni ukaziuza kwa Tsh.670, je kipato chako ni kiasi gani kwa siku?  **KAMA HAJUI ANDIKA 998 KATIKA KIBOX.** | | | **┌─┬─┬─┬─┬─┐**  └─┴─┴─┴─┴─┘ |  |

Now I would like to ask you some questions about your personal savings. In which ways are you currently saving your money? Can you provide for each saving mechanism the total amount you currently have in your account.

| 215. In which ways are you currently saving your money?  NI Njia gain unayotumia kwa sasa kutunza pesa zako?  ENUMERATOR REFER TO THE CODE BELOW THE TABLE. IF OTHER SAVING MECHANISM MENTIONED, PLEASE SPECIFY IT IN THE BOX | 216. What is the total amount in **[local currency]** you currently have in this account?  Ni kiasi za Pesa ulichonacho katika Akaunti yako kwa sasa?  **ENUMERATOR WRITE THE AMOUNT IN LOCAL CURRENCY 998=DON’T KNOW** |
| --- | --- |
| ┌─┬─┐  └─┴─┘ | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  | |
| ┌─┬─┐  └─┴─┘ | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  | |
| ┌─┬─┐  └─┴─┘ | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  | |
| ┌─┬─┐  └─┴─┘ | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  | |
| ┌─┬─┐  └─┴─┘ | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |
| **CODE 215** | |
| 1= PRIVATE BANK, 2=GOVERNMENT BANK, 3=MICRO FINANCE INSTITUTION, 4=VSL/YSL, 5=ROSCA, 6=SELF-HELP GROUP, 7=SACCOS, 8= KEEP WITH RELATIVE/FAMILLY, 9=IN THE HOUSE, 10= FARMER ASSOCIATION, 11= COOPERATIVE, 12=KEEP WITH LOCAL TRADERS 96= OTHER (SPECIFY) | |

**ENUMERATOR READ OUT:** Now I would like to talk with you about the overall financial situation as your household currently experiences it.

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **QUESTIONS** | **CODES** | **GO TO** |
| **217** | How often did you worry about money in the last 30 days, would you say: constantly, frequently, rarely or never?  Ndani ya siku 30 zilizopita, je ulikuwa na wasiwasi gani juu ya Fedha zako? je wasiwasi wako ulikuwa ni, wakawaida, kiasi,kwa mbali au haukua na wasiwasi kabisa? | 1. YES – CONSTANTLY  2. YES, FREQUENTLY  3. RARELY 4. NO, NEVER  5. I DON’T KNOW |  |
| **218** | How will you describe the ability of your household to cope with ordinary bills and daily consumer items in the past 30 days? Would you say: that your household had lot of problems to cope with, your household were somehow able to cope with or your household had no problem at all?  Je unaweza kuzungumzia vipi uwezo wa kaya yako kuendana na malipo ya kawaida na matumizi ya kila siku ndani ya siku 30 zilizopita?   * Kaya imekuwa na matatizo mengi sana? * Kaya imejitahidi angalau kupambana na matatizo hayo? * Kaya imeweza kupambana na matatizo vizuri | 1. MY HOUSEHOLD HAD A LOT OF PROBLEMS  2. MY HOUSEHOLD WERE SOMEHOW ABLE TO COPE  3. MY HOUSEHOLD HAD NO DIFFICULTY TO COPE |  |

**SECTION 3A: HOUSING**

| **No** | **QUESTIONS** | **CODES** | **GO TO** |
| --- | --- | --- | --- |
| **300** | How many rooms are used for sleeping in your household?  Katika kaya yako ni vyumba vingapi vinatumika kwa ajili ya kulala? **USIHESABU WAPANGAJI** | ┌─┬─┐  └─┴─┘ |  |
| **300.1** | What is the main source of energy you use to light your house?  Ni aina gani KUU ya nishati unayotumia katika kaya yako katika kupata mwanga? | 1. WIRE ELECTRICITY (TANESCO) 2. GENERATOR ELECTRICITY 3. SOLAR ELECTRICITY 4. CANDLE 5. WOOD 6. KEROSENE LANTERN 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |
| **300.2** | What is the main source of energy you use for cooking?  Ni aina gani KUU ya nishati unayotumia kupikia?  C | 1. WOOD  2. CHARCOAL  3. KEROSENE 4. GAS 5. GRID ELECTRICITY/GENERATOR 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (SPECIFY) |  |
| **300.3** | Do you or someone living in this household own this dwelling?  Je ni wewe katika kaya hii anaemiliki nyumba hii? | 1. YES  2. NO | 🡪 301 |
| **300.4** | Does your household rent this dwelling?  Je, mnalipa kodi katika kaya hii? | 1. YES  2. NO | 🡪 301 |
| **300.5** | How much did your household pay for the rent during the last month?  Je, ndani ya kaya hiii mlilipa kiasi gani cha fedha ndani ya mwezi uliopita?  ENUMERATOR: WRITE THE AMOUNT IN LOCAL CURRENCY – IF NOTHING WAS PAID WRITE 0 IN THE BOX. | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |
| **300.6** | Have you personally contributed to the rent during the last month?  Je wewe binafsi ulichangia kodi ya pango ndani ya mwezi 1 uliopita? | 1. YES  2. NO | 🡪 301 |
| **300.7** | How much have you personally contributed to the rent during the last month? Je ulichangia kiasi gani cha kodi ya pango mwezi uliopita? | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |
| **301** | Have you personally paid for any improvement to your house in the past 12 months?  Je ulichangia matengenezo yoyote ya kaya yako miezi 12 iliyopita? | 1. YES 2. NO | 🡪 302.2 |
| **302** | How much did the improvements cost?  Je matengenezo hayo yalighalimu kiasi gani?  PROVIDE THE AMOUNT IN **LOCAL CURRENCY**. IF DON’T KNOW WRITE 998 IN THE BOX | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  | |  |
| **302.1** | What kind of house improvement did you pay for during the past 12 months?  Je, ni aina gani ya matengenezo mliofanya ndani ya miezi 12 iliyopita?  **ENUMERATOR: RECORD ALL MENTIONED** | 1. ROOF  2. IMPROVE FLOOR  3. CEMENT PLASTERING WALL  4. LATRINE/TOILET  5. NEW DOORS/WINDOWS 6. ADDITIONAL ROOMS 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |
| **302.2** | What kind of toilet facility do members of your household usually use?  Kaya hii inatumia choo cha aina gani? | 1. FLUSH TOILET  2. COVERED PIT LATRINE 3. UNCOVER PIT LATRINE 4. COMPOSTING TOILET 5. NO FACILITY/BUSH 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | 🡪 303 |
| **302.3** | Do you share this toilet facility with other households?  Je mnachangia choo hiki na kaya nyingine? | 1. YES  2. NO |  |
| **303** | ENUMERATOR: NOTE THE PRINCIPAL MATERIAL OF THE EXTERIOR WALLS OF THE MAIN HOUSE  **MTAFITI TIZAMA NA NUKUU AIN AZA KUTA ZA NYUMBA** | 1. MODERN. BURNT FACE BRICK 2. CEMENT BLOCKS 3. TRAD. BURNT BRICKS 4. STONE 5. WOOD/MUD 6. TIN MATERIAL  8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |
| **304** | ENUMERATOR: NOTE THE principal material of the roof of the main house  **MTAFITI TIZAMA NA NUKUU AINA ZA PAA** | 1. CEMENT/CONCRETE 2. TILES/ASBESTOS 3. IRON SHEETS 4. GRASS 8. OTHER\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (SPECIFY) |  |
| **305** | ENUMERATOR: NOTE THE principal material of the floor of the main house  **MTAFITI TIZAMA NA NUKUU AINA ZA SAKAFU** | 1. CERAMIC TILE 2. WOOD 3. CEMENT 4. SAND 5. SOIL 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |

**SECTION 3B**: **DOMESTIC AND AGRICULTURAL EQUIPMENT**

**OWNED BY THE HOUSEHOLD**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **QUESTION** | **CODE** | **GO TO** |
| **311** | How many acres of agricultural land do you own?  Ni Hekta ngapi za Ardhi unazomiliki kwa ajili ya kilimo?  ENUMERATOR CIRCLE THE CODE OF THE UNIT AND SPECIFY THE VALUE. | 1. |\_\_\_|\_\_\_|\_\_\_ |.|\_\_\_|\_\_\_| Acres **OR**  2. |\_\_\_|\_\_\_|\_\_\_ |.|\_\_\_|\_\_\_| Hectares **OR**  3. |\_\_\_|\_\_\_|\_\_\_ |.|\_\_\_|\_\_\_| Other Unit (SPECIFY)  e.g. square metres (M2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

***NB: I hectare (hekta) (ha) =2.4711 acres (ekari), one acre is équivalent to 4,047 square metres (0.405 hectares*)**

| Q.No | Type of Asset | **Ni vitu gani binafsi [IDADI YAKE] unavyomilikinna ambovyo havimilikiwi na mtu mwingine ndani ya kaya hiii?**  **IF DOES NOT OWN WRITE 0** | **Ni vitu gani [IDADI YAKE] vinavyomilikiwa na mwanachama mwingine wa kaya hii**  **IF DOES NOT OWN WRITE 0** |
| --- | --- | --- | --- |
| **311.1** | **312** | **313** | **314** |
| **1** | **LIVESTOCK** | |  |
| 1.1 | Cattle-ng’ombe |  |  |
| 1.4 | Sheep-kondoo |  |  |
| 1.5 | Goats-mbuzi |  |  |
| 1.6 | Pig-nguruwe |  |  |
| 1.7 | Chicken/Poultry- kuku |  |  |
| **2** | **KITCHEN WARE** |  |  |
| 2.1 | Pots and pans-sufuria |  |  |
| 2.2 | Bucket-ndoo |  |  |
| 2.3 | Drying rack/ cupboard-kabati la vyombo |  |  |
| 2.4 | Pressure Cooker-jiko la shinikizo |  |  |
| 2.5 | Stove (e.g. electric/ gas/ charcoal)-jiko |  |  |
| **3** | **MEANS OF TRANSPORTATION** | |  |
| 3.1 | Car/Motor vehicle-gari |  |  |
| 3.2 | Motorcycle-pikipiki |  |  |
| 3.3 | Bicycle-Baiskeli |  |  |
| 3.4 | Ox – cart- Maksai |  |  |
| **4** | **ELECTRONICS** | |  |
| 4.1 | Radio-redio |  |  |
| 4.2 | Television –luninga |  |  |
| 4.3 | Cell phone-simu ya kiganjani |  |  |
| **5** | **AGRICULTURAL MATERIAL** | |  |
| 5.1 | Tractor-trekta |  |  |
| 5.2 | Hoe-jembe la mkono |  |  |
| 5.3 | Plough (ox drawn/ hand drawn)-jembe la plau |  |  |
| 5.4 | Irrigation pump- pump ya kumwagilia maji |  |  |
| 5.5 | Wheelbarrows-torolo |  |  |
| **6** | **OTHER GOODS** | |  |
| 6.1 | Mattress-godoro |  |  |
| 6.2 | Bed-kitanda |  |  |
| 6.3 | Sofa Dining set-sofa |  |  |
| 6.4 | Solar Panel-vifaa vya umeme wa jua |  |  |
| 6.5 | Jewellery-vitu vya thamani |  |  |

**SECTION 4: INVESTMENT AND EXPENSES**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **QUESTION** | **CODE** | **GO TO** |
| 400 | During the 12 last months, did you personally purchase any assets?  Ndani ya miezi 12 iliyopita ulinunua bidhaa yoyote mwenyewe? | 1. YES 2. NO | 🡪 402 |

Have you purchased any of the following assets?Je umenunua chochote kati vifuatavyo??

|  |  |  |
| --- | --- | --- |
| **TYPE OF ASSET** | **Did you purchase (asset) during the last 12 months?** | |
| **400.1** | **400.2** | |
| **YES** | **NO** |
| LIVESTOCK -mifugi | 1 | 2 |
| MEANS OF TRANSPORTATION-usafiri | 1 | 2 |
| ELECTRONICS-elekitroniki | 1 | 2 |
| AGRICULTURAL TOOLS/MATERIALS AND EQUIPMENT-vifaa vya kilimo | 1 | 2 |
| LAND - Ardhi | 1 | 2 |
| JEWELLERY- vitu vya thamani kama Samani | 1 | 2 |
| HOUSEHOLD FURNITURE- Fanicha | 1 | 2 |
| MOBILE PHONE -Simu | 1 | 2 |
| KITCHEN WARE – Vyombo vya jikoni | 1 | 2 |
| OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | 1 | 2 |

| **No** | **QUESTION** | **CODE** | **GO TO** |
| --- | --- | --- | --- |
| **401** | Was at least one of these assets purchased to generate revenue/income?  Je moja kati ya mali hizi ilinunuliwa kwa ajiri ya kuingiza kipato? | 1. YES 2. NO |  |
| **402** | In the last 12 months have you hired any labour, for household, agriculture or business reasons?  Ndani ya miezi 12 iliyopita je ulimuajiri mtu yoyote kwa ajili ya kufanya kazi za kaya, kilimo au biashara? | 1. YES 2. NO |  |
| **403** | During the last 12 months did you make any expenses on education for yourself?  Ndani ya miezi 12 iliyopita je ulijigharamia elimu yako | 1. YES 2. NO | 🡪403.2 |

| **No** | **QUESTION** | **CODE** | **GO TO** |
| --- | --- | --- | --- |
| **403.1** | How much did you spent on education for yourself during the last 12 months?  Je ulitumia kiasi gani kujigharamia juu ya elimu yako ndani ya miezi 12 iliyopita?  ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. IF DON’T KNOW WRITE 99998 IN THE BOX | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |
| **403.2** | During the last 12 months did you personally make any expenses on education on behalf of other family members?  Ndani ya miezi 12 iliyopita uligharamia elimu ya familia ya kaya hii? | 1. YES 2. NO | 🡪 406 |
| **404** | What kind of educational expenses did you make on behalf of other family members during the last 12 months?  Uligharamia gharama zipi za elimu kwa ajiri ya kaya hii?  **ENUMERATOR: RECORD ALL MENTIONED** | 1. SCHOOL FEES 2. UNIFORMS 3. BOOKS 4. TRANSPORT 5. SCHOOL KIT 6. ACCOMMODATION 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |
| **405** | How much did you spend on education for other family members during the last 12 months?  Ulitumia kiasi gani cha fedha kwa ajili ya elimu kwa wanakaya wengine miezi 12 iliyopita?  ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. IF DON’T KNOW WRITE 99998 IN THE BOX | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |
| **406** | During the last 12 months, did you make any medical expenses for yourself?    Ndani ya miezi 12 iliyopita, je ulitumia gharama zozote za afya | 1. YES 2. NO | 🡪 406.2 |
| **406.1** | How much did you spend on medical expenses during the last 12 months for yourself?  Ndani ya miezi 12 iliyopita ulitumia kiasi gani cha fedha kwa ajili ya matibabu?  ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. **IF DON’T KNOW WRITE 998 IN THE BOX** | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |   **IF DON’T KNOW WRITE 998 IN THE BOX** |  |
| **406.2** | During the last 12 months, did you personally make any medical expenses on behalf of other family members?  Ndani ya miezi 12 iliyopita je kuna gharama zozote za huduma za afya ulizilipa kwa ajili ya mwanakaya. | 1. YES 2. NO | 🡪 408 |
| **407** | How much did you spend in medical expenses during the last 12 months?  Ni kiasi gani cha Fedha ulizitumia katika matibabu ya wanakaya.  ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. IF DON’T KNOW WRITE 99998 IN THE BOX | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |
| **407.1** | In the last 6 month were any of your household member unable to access health care services due to lack of money?  Katika miezi 6 iliyopita ndani ya kaya yako kuna mtu yoyote alikosa huduma ya kiafya kwa kukosa fedha. | 1. YES 2. NO | 🡪 408 |
| **407.2** | How many of your household members were unable to access healthcare services during the 6 months due to lack of money?  Je, ni wanakaya wangapi walikosa huduma ya afya ndani ya miezi 6 iliyopita kwa kukosa fedha za matibabu? | ┌─┬─┐  └─┴─┘ |  |
| **408** | How much did you spend on clothing for yourself during the last 12 months?  Ndani ya miezi 12 iliyopita ni kiasi gani cha fedha uilitumia kwa kununua nguo zako  **ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. IF NO EXPENDITURE WRITE 0, IF DON’T KNOW THE AMOUNT WRITE 998 IN THE BOX** | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |
| **409** | During the last 12 months, how much did you spend in clothing for other family members?  Ni kiasi gani ulitumia kuwanunuliaa nguo wanakaya?  ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. **IF NO EXPENDITURE WRITE 0, IF DON’T KNOW THE AMOUNT WRITE 99998 IN THE BOX** | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |
| **411** | During the last 12 months have you personally spent any money on special events e.g. funerals, births, weddings, etc.  Kwa kipindi cha miezi 12 umetumia fedha yoyote binafsi kwa matukio maalumn? (msiba, harusi, kuzaliwa, n.k.) | 1. YES 2. NO | 🡪 500 |
| **412** | How much did you spend in special events for household members during the last 12 months?  Je,uligharamia kiasi gani cha Fedha kwa wanakaya wako ndani ya miezi 12 iliyopita kwa matukio maalumu (harusi, n.k)  ENUMERATOR: WRITE THE TOTAL AMOUNT IN LOCAL CURRENCY. IF DON’T KNOW WRITE 99998 IN THE BOX | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  | |  |

**SECTION 5: CONSUMPTION AND AGRICULTURAL PRODUCTION**

| **N°** | **QUESTION** | | | **CODE** | | | **GO TO** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **500** | Was yesterday a special event in your household (for example, a baptism, funeral, marriage, special ceremony or party, etc.)?  Je kumekuwa na tukio lolote la kipekee katika kaya hii siku moja iliyopita? Mfano, ubatizo,mazishi,ndoa ,sherehe ya kipekee | | | 1. YES 2. NO | | | 🡪503 |
| **501** | How many meals were served in your household the day before the special event?  Je ni milo mingapi iliyotolewa kwenye nyumba yako siku moja kabla ya sherehe. | | | ┌─┐  └─┘  **0=No meal taken** | | | **IF “0” SKIP TO 503** |
| **502** | What was the composition of the meals, did they include the following? Milo hiii ilijumisha mchanganyiko wa vyakula vifuatavyo   * Milk-maziwa * Cereal (corn, millet, sorghum, rice, etc.)-nafaka * meat, poultry, fish-nyama,kuku,samaki * vegetables-mbogamboga * fruits-matunda * beans-maharage * groundnuts-karanga | | | **MILK**  **CEREALES**  **MEAT**  **VEGETABLE**  **FRUIT**  **BEANS**  **GROUNDNUTS** | **YES**  **1**  **1**  **1**  **1**  **1**  **1**  **1** | **NO**  **2**  **2**  **2**  **2**  **2**  **2**  **2** |  |
| **503** | How many meals were served in your household yesterday? **0=No meal taken**  Ni milo mingapi iliyotolewa ndani ya kaya yako jana? | | | ┌─┐  └─┘ | | | **IF “0” SKIP TO 505** |
| **504** | What was the composition of the meals, did it include the following?  Milo hiyo ilijumuisha mchanganyiko wa vyakula vifuatavyo   * Milk-maziwa * Cereal (corn, millet, sorghum, rice, etc.)-nafaka * meat, poultry, fish-nyama,kuku,samaki * vegetables-mbogamboga * fruits-matunda * beans-maharage   groundnuts-karanga | | | **MILK**  **CEREALES**  **MEAT**  **VEGETABLE**  **FRUIT**  **BEANS**  **GROUNDNUT** | **YES**  **1**  **1**  **1**  **1**  **1**  **1**  **1** | **NO**  **2**  **2**  **2**  **2**  **2**  **2**  **2** |  |
| **505** | Did you benefit from nutritional training from UHIKI/CODERT/PLAN?  Je ulipata mafunzo kutoka UHIKI/CODERT/PLAN ya lishe na kunufaika nayo? | | | 1. YES  2. NO  3. PLAN NEVER TRAIN | | |  |
| **506** | Which food groups do you know make up a balanced diet?  Je uhafahamu makundi yapi ya vyakula utengeneza lishe/mlo kamili?  CIRCLE ALL THAT APPLY | 1. CEREALS, TUBERS, ROOTS AND BANANAS  2. LEGUMES AND ANIMAL PRODUCTS  3. FRUIT  4. VEGETABLES  5. FATS, OILS, NUTS AND SUGAR  8**. DON’T KNOW** | | | | |  |
| **507** | In the last 6 months, was there at least one day in which your household didn’t have food at all for the full day?  Miezi 6 iliyopita kulikuwa na walau siku moja hakukuwa na chakula kabisa katika kaya yako katika siku nzima? | | | 1. YES | | |  |
| 2. NO | | | 🡪509 |
| **508** | In the last 6 months, how many days were there in which your household did not have food at all for the full day?  Miezi 6 iliyopita kulikuwa na siku ngapi ambazo kaya yako haikuwa na chakula kabisa siku nzima? | | | ┌─┬─┐  └─┴─┘ | | |  |
| **509** | Did you produce enough (cereal and other agricultural products) during the previous harvest (harvest 2014/15) to cover the food need of your household members until the current harvest?  Katika kipindi cha mavuno kilichopita je mlizalisha mazao ya kutosheleza mahitaji ya chakula ya kaya yako mpaka msimu huu wa mavuno? | | | 1. YES 2. NO 3. DO NOT PRODUCE | | | 🡪509.2  🡪510 |
| **509.1** | How many months did your last cereal production (production of 2014/15) cover the food needs for your household members?  Mavuno ya msimu uliopita yametosheleza chakula cha kaya kwa miezi mingapi? | | | ┌─┬─┐  └─┴─┘ | | |  |
| **509.2** | Was the year considered a good, average or bad harvest?  Kwa wastani msimu uliopita wa mavuno unauonaje? | | | 1. GOOD 2. AVERAGE 3. BAD | | | 🡪510  🡪510 |
| **509.3** | What was the reason for the bad harvest?  Je ni nini ilikuwa sababu ya mavuno mabaya?  **ENUMERATOR: RECORD ALL MENTIONED**  **Mention others in back page if space not sufficient** | | | 1. DROUGHT 2. FLOODING 3. LOCUST 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | | |  |
| **510** | Have you already harvested your main crop for this year?  Je umeshavuna mazao kwa mwaka huu? | | | 1. YES 2. NO 3. CROP ALREADY FAILED  4. I DID NOT PLANT ANY CROP | | | 🡪512  🡪512  🡪512 |
| **511** | How many weeks ago did you harvest your main crop for this year?  Ni wiki ngapi zimepita tangu uvune mazao kwa mwaka huu?  **IF LESS THAN A WEEK, WRITE 00 IN THE BOX** | | | ┌─┬─┐  └─┴─┘ | | |  |
| **512** | What improvements have you noticed since implementation of BoC2 project? Key points Health, Income, agro production **CIRCLE ALL MENTIONED**  Ni manufaa gani muhimu umeyaona tangu mradi huu ulipoanzishwa hasa ktk maeneo ya afya, uchumi, kilimo na n.k.? | | 1. IMPROVED HEALTH/NO DISEASES  2. IMPROVED KNOWLEDGE IN NUTRITION  3. INCREASED AGRO PRODUCTION  4. INCREASE IN INCOME  5. NO ANY IMPROVEMENT  8. OTHER\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Specify | | | |  |

**SECTION 6: CIVIL SOCIETY, POLITICAL PARTICIPATION & CHILD RIGHT**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **QUESTIONS** | **CODES** | **GO TO** |
| 600 | Apart from the VSL/YSL group, are you a member of any community based associations, network, political party, religious association?  Mbali na Kikundi cha Hisa je ni mwanachama wa Shirika lolote la kijamii au jumuia au chama cha Siasa ? | 1. YES 2. NO | 🡪 602 |

Now, we’re going to ask you some questions about each of these groups of which you are a member

| **Shirika hilo linaitwaje?** | | **Ni shirika la aina gani?** | **Umekuwa mwanachama kwa muda gain?**  **IF LESS THAN ONE YEAR PUT 00** | | **Wewe ni mwanachama wa Bodi au unashikiria nafasi yoyote ya uongozi?** | |
| --- | --- | --- | --- | --- | --- | --- |
| **601.1** | | **601.2** | **601.3** | | **601.4** | |
|  | |  |  | | **YES NO** | |
|  | | ┌─┬─┐  └─┴─┘ | ┌─┬─┐  └─┴─┘ | | 1 2 | |
|  | | ┌─┬─┐  └─┴─┘ | ┌─┬─┐  └─┴─┘ | | 1 2 | |
|  | | ┌─┬─┐  └─┴─┘ | ┌─┬─┐  └─┴─┘ | | 1 2 | |
|  | | ┌─┬─┐  └─┴─┘ | ┌─┬─┐  └─┴─┘ | | 1 2 | |
|  | | ┌─┬─┐  └─┴─┘ | ┌─┬─┐  └─┴─┘ | | 1 2 | |
| **601.2** | | | | | | |
| **1= POLITICAL PARTY, 2= RELIGIOUS, 3=FARMER ASSOCIATION, 4=SCHOOL ASSOCIATION, 5=HEALTH CLUB, 6=YOUNG MOTHER CLUB, 7=SACCOS, VIKOBA [ADAPT THE LIST TO THE LOCAL CONTEXT] 96=OTHER (SPECIFY** | | | | | | |
| **No** | **QUESTION** | | | **CODE** | | **GO TO** | |
| 602 | Did you vote in the last election (local, parliamentary or presidential) in **[2010/2014]?**  Ulipiga kura kwenye uchaguzi uliopita wa serikali za mitaa, wabunge au Raisi. | | | 1. YES  2. NO | | 🡪 604 | |
| 603 | Who decided for who you should vote for in the last election?  Nani alikufanyia uamuzi wa umpe kura nani kwenye uchaguzi uliopita? | | | 1. MYSELF 2. MY SPOUSE 3. VILLAGE CHIEF 4. THE PARTY 8. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | |  | |
| 604 | Do you plan to run for office in the next general elections?  Je unagombea cheo chochote kwenye uchaguzi mkuu wa serikali ujao?  (SPECIFY THE YEAR FOR YOUR COUNTRY Eg. 2015)? | | | 1. YES 2. NO  **If YES, Year is 2015** | |  | |
| 605 | Have you registered yourself in BVR and have voting ID?  Je umejiandikisha kupiga kura kwenye BVR? | | | 1. YES  2. NO | | 🡪 607 | |
| 606 | Have you planned to vote for next general election?  Je utaenda kituoni kupiga kura uchaguzi mkuu ujao? | | | 1. YES  2. NO | |  | |
| 607 | In the last 12 months, have you expressed your opinion in a public meeting (other than VSL/YSL regular meetings)?  Miezi 12 iliyopita ulitoa maoni yako kweye mikutano ya hadhara ( mbali na mikutano ya HISA) | | | 1. YES 2. NO | |  | |
| 608 | During the past 12 months, have you been part of any community-effort to settle quarrels/ argues between members of your community?  Miezi 12 iliyopita,je uliwahi kuwa mjumbe kwenye baraza lolote la usuluhishi? | | | 1. YES 2. NO 3. NO QUARRELS/ ARGUES HAVE 4. HAPPENED IN COMMUNITY | |  | |
| 609 | In your opinion do children have specific rights?  **Kwa mtazamo wako je watoto wana Haki za kipekee?** | | | 1. YES 2. NO | | 🡪 700 | |
| 610 | What specific rights are you aware of?  **Ni Haki zipi za msingi unazozifahamu?**  **ENUMERATOR: RECORD ALL MENTIONED**  **Use back page if space is not enough** | | | 1. RIGHT TO EDUCATION 2. HEALTH 3. FOOD 4. PROTECTION 5. TO BE HEARD 6. TO AN IDENTITY 7. ASSOCIATION 8. PARTICIPATION 9. TO PLAY 10. DON’T KNOW  11. OTHER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) | |  | |
| 611 | Have you discussed any of these rights with your family during the last 12 months?  **Kwa miezi 12 iliyopita umewahi kujadili haki hizi na kaya yako?** | | | 1. YES 2. NO | |  | |

**SECTION 7: SELF IMAGE/CONFIDENCE & SOCIAL POSITION**

On a scale from 1-4, with 1 =I strongly disagree; 2=I somehow disagree; 3= I somehow agree;

4= I strongly agree. Please rate the following statements:

| **No.** | **700. STATEMENTS** | **SCORE / 4** |
| --- | --- | --- |
| **MEMBER’S SELF ESTEEM** | | |
| 1 | I can resolve problems on my own  Kwa kiasi gani unaweza kutatua matatizo yako mwenyewe? | ┌─┐  └─┘ |
| 2 | If somebody opposes me, usually I can find a way to get what I want –  Kwa kiasi gani mtu akipingana na wewe mara nyingi unaweza kupata ufumbuzi kwa yale unayoyahitaji? | ┌─┐  └─┘ |
| 3 | I always find some way to deal with problems that confront me-  Kwa kiasi gani unatafuta ufumbuzi kutatua matatizo yanayokukabili? | ┌─┐  └─┘ |
| 4 | I can influence my spouse’s decision making  Kwa kiasi gani unaweza kuwa na ushawishi mkubwa kwa maamuzi ya mwenza wako?  **[IF NOT MARRIED PUT 8]** | ┌─┐  └─┘ |
| 5 | I can take action to improve my life-  Kwa kiasi gani unaweza kuchukua maamuzi ili kuboresha maisha yako? | ┌─┐  └─┘ |
| 6 | I can influence important decisions in my community  Kwa kiasi gani unaweza kushawishi maamuzi muhimu kwa jamii yako? | ┌─┐  └─┘ |
| 7 | I am confident to speak in community meetings  Kwakiasi ganu una ujasiri wa kuzungumza kwenye mikutano ya kijamii? | ┌─┐  └─┘ |
| **701. MEMBERS’ PERCEPTION OF THEIR SOCIAL POSITION** | | |
| 8 | My spouse shows me respect  Kwa kiasi gani mwenza wako anakuheshimu? **[IF NOT MARRIED PUT 8]** | ┌─┐  └─┘ |
| 9 | My spouse values my role in the household  Kwa kiasi gani mwenza wako anathamini mchango wako kwenye kaya?  **[IF NOT MARRIED PUT 8]** | ┌─┐  └─┘ |
| 10 | Other members of the extended family show me respect  Kwa kiasi gani ndugu zako wengine wanakuheshimu? | ┌─┐  └─┘ |
| 11 | People in the community ask and value my opinion-watu kati  Kwa kiasi gani watu katika jumuiya yako wanakuuliza na kuthamini ushauri wako | ┌─┐  └─┘ |
| 12 | People in the community respect me  Kwa kiasi gani watu katika jumuiya yako wanakuheshimu? | ┌─┐  └─┘ |

**SECTION 8: HOUSEHOLD DECISION MAKING**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **QUESTION** | **CODE** | **GO TO** |
| 801 | In general, who in your household decides about the household financial expenses allocation?  Kwa ujumla ni nani anetoa maamuzi ya fedha katika kaya? | 1. ME 2. MY SPOUSE 3. ME AND MY SPOUSE 4. MY PARENTS 8. OTHER\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (SPECIFY) |  |
| 802 | Can you use freely the income from your IGA without anybody else’s permission?  Je unaweza kutumia fedha zinazopatikana kutokana na shughuli za uzalishaji bila idhini ya mtu yoyote?  **RECALL** | 1. YES 2. NO **3. DO NOT CONDUCT IGA** |  |
| 803 | Can you use freely the production from your field without anybody else’s permission?  Je unaweza kutumia mazao ya shamba bila idhini ya mtu mwingine.  **RECALL** | 1. YES 2. NO 3. DO NOT PRODUCE |  |

**For each of the items below, please tell us if you believe your contribution (to decision making, to costs) is high, moderate, small, or non-existent?**

| **ITEM** | **CONTRIBUTION DECISIONS**  **1 = none, 2=small, 3=moderate, 4 =high** | **CONTRIBUTION EXPENSES**  **1 = none, 2=small, 3=moderate, 4 =high** |
| --- | --- | --- |
| **806** | **807** | **808** |
| 1. Household children’s schooling  Kwa kiasi gani unachangia ktkt maamuzi/gharama za  Kusomesha watoto | 1 2 3 4 | 1 2 3 4 |
| 2. Health of household members  Afya ya wanakaya | 1 2 3 4 | 1 2 3 4 |
| 3. Food for household members  Kwa kiasi gani unachangia ktkt maamuzi/gharama za  Chakula cha wanakaya | 1 2 3 4 | 1 2 3 4 |
| 4. Housing, including house repair, acquisition of new land, etc.  Kwa kiasi gani unachangia ktkt maamuzi/gharama za  Makazi yakiwemo marekebisho ya nyumba, manunuzi ya ardhi na mengineyo. | 1 2 3 4 | 1 2 3 4 |
| 5. Household equipment for domestic and productive goods  Kwa kiasi gani unachangia ktkt maamuzi/gharama za  Vifaa vya ndani na bidhaa za uzalishaji. | 1 2 3 4 | 1 2 3 4 |
| **809: General comments about BoC2 Project, what is your opinion if this project was to be replicated somewhere later on?** | | |
|  | | |
|  | | |

**A simple poverty scorecard for Tanzania**

| **Indicator** | **Value** | **Points** | **Score** |
| --- | --- | --- | --- |
| 1. How many household members are between 0 and 17-years? | 1. *Four or more* | ***0*** |  |
| 1. *Three* | ***10*** |
| 1. *Two* | ***15*** |
| 1. *One* | ***20*** |
| 1. *None* | ***30*** |
| 1. Do all children ages 6 to 17 attend school? | 1. *No* | ***0*** |  |
| 1. *Yes* | ***3*** |
| 1. *No children of age 6-17 years* | ***3*** |
| 1. Can the female head/spouse read and write? | 1. *No* | ***0*** |  |
| 1. *Yes, but not in Kiswahili nor English* | ***0*** |
| 1. *No female head/spouse* | ***0*** |
| 1. *Yes, only in Kiswahili* | ***6*** |
| 1. *Yes, in English (regardless of others)* | ***13*** |
| 1. What is the main building material of the floor of the main dwelling | 1. *Earth* | ***0*** |  |
| 1. *Concrete, cement, tiles, timber, or other* | ***11*** |
| 1. What is the main building material of the roof of the main dwelling? | 1. *Mud and grass* | ***0*** |  |
| 1. *Grass, leaves, bamboo* | ***8*** |
| 1. *Concrete, cement, metal sheets (GCI), Asbestos sheets, tiles, or other* | ***9*** |
| 1. How many bicycles, mopeds, motorcycles, tractors, or motor vehicles does your household own? | *A. None* | ***0*** |  |
| *B. One* | ***3*** |
| *C. Two or more* | ***11*** |
| 1. Does your household own any radios or radio cassettes? | 1. *No* | ***0*** |  |
| 1. *Yes* | ***6*** |
| 1. Does your household own any lanterns? (Vifaa vya mwaga kama taa, chemli etc) | 1. *No* | ***0*** |  |
| 1. *Yes* | ***6*** |
| 1. Does your household own any irons (charcoal or electric)? | 1. *No* | ***0*** |  |
| 1. *Yes* | ***5*** |
| 1. How many tables does your household own? | *A. None* | ***0*** |  |
| *B. One* | ***2*** |
| *C. Two* | ***4*** |
| *D. Three or more* | ***6*** |
| ***[PPI] Total core*** | | | ***\_\_\_*** |

**Please thank the respondent for his/her kind participation in the survey.**

**Enumerator Checklist (**Please circle YES or NO)

* I have filled out questions in the first section IDENTIFICATION of the questionnaire at the BEGINNING of the interview and recorded PPI at the end of interview YES NO
* I have looked through the questionnaire and checked that I have asked all the questions in all SECTIONS and recorded all ANSWERS. YES NO
* I have asked all questions of a simple poverty scorecard for Tanzania YES NO

Time: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature of Enumerator: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Supervisor Checklist** (Please circle YES or NO)

* I have checked the questionnaire for all SKIPPING errors. YES NO
* I have checked the questionnaire for EMPTY questions. YES NO
* I have checked the questionnaire ALL PAGES are available and fasten well. YES NO
* I have checked the questionnaire SECTIONS are filled accordingly. YES NO

Date: \_\_\_\_\_\_\_\_\_\_Time: \_\_\_\_\_\_\_\_\_Initials of supervisor: \_\_\_\_\_\_\_\_\_\_\_\_

## Annex 2: FGD Tool

**Tool #2\_FGD**

***Instruction to interviewer****: The aim of the FGD is to get information for different views and perspective of the project from every member’s opinion, every opinion is of great value, and there doesn’t have to be a consensus. This should be explained to the members before commencing the discussion.*

***Sampling:*** *The consultant will select 8-12 members who have participated in the endline HH survey for each for New Youth and Carry Over Household Surveys. Members should be split into discussion groups according to the age and gender criteria in the table below*

|  |  |  |
| --- | --- | --- |
| **Members’ Category** | **YES** | **Date:** |
| 1. Men aged 16-24 |  | **District:** |
| 1. Women aged 16-24 |  | **Ward:** |
| 1. Men aged 24+ |  | **Village:** |
| 1. Women aged 24+ |  | **Supervisor:** |

**1.0 Member Profile**

1.1 In what ways has your life changed, if at all since you joined a BoC savings group?

1.2 Why do you think these things have changed/haven’t changed?

**2.0 Access to Financial Services**

2.1 Why did you join the (BoC) savings group?

2.2 Are any of you saving/borrowing outside of the group? YES NO

2.3 What your reasons for accessing these other financial services?

2.4 If you hadn’t joined the (BoC) savings group how would you have saved/borrowed?

2.5 Why have you saved/borrowed?

2.6 What have you told your friends/family about what it’s like to be in a savings group?

2.7 Did any of you encourage them to join a group?

2.8 Before taking a loan what are the things that you consider?

2.9 Have any of you faced difficulties in repaying loans? YES\_\_\_\_ NO\_\_\_\_\_ (record how many in space)

2.10 What do you consider before opening an individual or group account with a bank?

**3.0 Income Generating Activities**

3.1 Who has a business? YES NO

3.2 Who had that business before joining the BoC savings group?

HAVE-

DID NOT HAVE-

3.3 Where did you/do you get money to invest in your business?

3.4 What changes have you made to the way you run your business since joining the programme?

3.5 What motivated you to make those changes?

3.6 How do you spend money from those businesses?

**4.0 Investment, Expenses and Consumption**

4.1 What kind of non-business expenses do you have?

4.2 How do you pay for those expenses?

4.3 What have you done when you’ve faced difficulties in meeting these expenses?

4.4 Have you made any investments since joining the group?

4.5 How, if at all, has being in the group helped you meet those expenses?

4.6 Has it made it more difficult? YES \_\_\_\_\_ NO \_\_\_\_\_ How?

**5.0 Assets Ownership**

5.1 Do you own assets now? YES\_\_\_\_\_\_ NO\_\_\_\_\_\_\_

5.2 Which assets do you own?

5.3 Why don’t you own assets now?

5.4 why do you compare the ownership of assets before and after joining the Group?

**6.0 Civil society participation, confidence and influence**

6.1 How do you feel about being in the group?

6.2 Has it changed your relationship with family, friends and/or the community? YES\_\_\_\_ NO\_\_\_\_

6.3 If so, how?

6.4 How do your parents and/or spouse feel about you being in the group?

6.5 Did you participate in a network linked with your membership of the group? YES NO

6.6 Do you feel any different about yourself than you did before joining the group? YES\_\_\_\_\_ NO\_\_\_\_\_

6.7 If so, how?

7.1 If Care/Plan want to replicate the BOC project elsewhere, what changes/recommendation would you advise them to do?

**Annex 2B**

**[Endline]**

**FOCUS GROUP BACKGROUND INFORMATION SHEET**

**INSTRUCTIONS**: Please fill in this that will provide us with some basic background information about you.

1. Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Group Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Group Joining Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. My group has a bank account with a formal financial institution (Check one):

[ ] YES

[ ] NO

1. Gender (Check one):

[ ] Male

[ ] Female

1. Age (Check one):

[ ] under 18

[ ] between the ages of 18-24

[ ] between the ages of 24-35

[ ] Above 35

1. I have received the following trainings (check all the apply)

[ ] Financial Literacy

[ ] Enterprise Your Life

[ ] Employability

[ ] Bank Literacy

[ ] None

Please turn over this brief information sheet and leave it on the table when you leave. Thanks.

## Annex 3: List of Indicators’ findings

| **S/N** | **Indicator** | **Baseline** | | | **Endline** | |
| --- | --- | --- | --- | --- | --- | --- |
| **Carry Over** | **New Youth** | **Carry Over** | | **New Youth** |
|  | The PPI score (Median) | 43.0 | 63.46 | 55.0 | | 59. |
|  | Percent of household members who had attended school, | 79.0% | 80.9% | 88.7% | | 92.5% |
|  | VSL members are unable to access health services, | 6.7% | 4.4% | 8.3% | | 12.5% |
|  | Percent of household members owning agricultural land | 46.0% | 39.4% | 58.4% | | 33.2% |
|  | Percent of household members who are able to secure loan for a period of one (1) year | 79.3% | 33.0% | 75.3% | | 84.1% |
|  | Household members who harvested enough agricultural products | 29.0% | 36.6% | 25.3% | | 12.5% |
|  | Household members who are able to read & write English or local language | 85.8% | 90.5% | 85.2% | | 89.9% |
|  | Percent of household members who knows that children have special rights | 87.5% | 91.3% | 89.6% | | 93.2% |
|  | Household members who are engaged in various income generating activities. | 55.5% | 63.8% | 61.1% | | 67.2% |
|  | Most household members’ financial decisions are made by individual /Spouse\* | 28.4% | 40.5%\* | 32.0% | | 36.1% |
|  | Household members who contribute to rent | 7.6% | 28.3% | 7.6% | | 15.5% |
|  | Household members who spent on education for themselves | 12.0% | 5.5% | 12.0% | | 7.8% |
|  | Household members who spent on education for other family members such as children and relatives who were still young and lived with them. | 53.3% | 57.6% | 61.9% | | 68.1% |
|  | Household members who are able to pay for medical expenses for their own | 48.8% | 54.9% | 58.6% | | 73.2% |
|  | Household members who are able to pay for medical expenses on behalf of other family members | 43.3% | 50.5% | 52.0% | | 70.7% |
|  | Household members who spent money for special events | 47.3% | 36.4% | 49.2% | | 60.8% |
|  | Percent of HH members saving in VSLA groups only | 57.5% | 89.0% | 71.1% | | 64.3% |
|  | Total amount borrowed in last 12 months | 200,000 | 94,000 | 200,000 | | 200,000 |
|  | Percent of HH members taking loans for business capital (IGAs) | 47.5% | 89.4% | 65.1% | | 85.7% |
|  | Percent HH members who keep written budget for their businesses. | 23.6% | 45.2% | 46.6% | | 40.2% |
|  | Household members who keeps transaction records for their businesses | 44.0% | 45.2 | 46.8% | | 50.3% |