

*Promoting Child Rights to End Child Poverty*

BANKING ON CHANGE

**Carry-Over Endline Survey Report - Zambia**

**FIRST DRAFT**

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**TABLE OF CONTENTS**

[LIST OF ABREVIATIONS 3](#_Toc440379397)

[LIST OF TABLES 4](#_Toc440379398)

[LIST OF FIGURES 4](#_Toc440379399)

[EXECUTIVE SUMMARY 5](#_Toc440379400)

[1.0 INTRODUCTION 7](#_Toc440379401)

[1.1 Objective of the Survey 7](#_Toc440379402)

[1.2 When and How the Survey Was Conducted 8](#_Toc440379403)

[1.3 Relationship of Baseline and Endline Surveys 9](#_Toc440379404)

[1.4 Overview of the Report 9](#_Toc440379405)

[2.0 PROGRAMME AND COUNTRY CONTEXT 11](#_Toc440379406)

[2.1 Project Description 11](#_Toc440379407)

[2.2 Localization of the Study Area in the Country 11](#_Toc440379408)

[3.0 METHODOLOGY 14](#_Toc440379409)

[3.1 Overall Methodology of the Survey 14](#_Toc440379410)

[4.0 DESCRIPTIVE STATISTICS ON THE HOUSEHOLD 16](#_Toc440379411)

[4.1 Demographic Characteristics of the Household 16](#_Toc440379412)

[5.0 DESCRIPTIVE STATISTICS ON THE VSLA MEMBERS 28](#_Toc440379413)

[5.1 Socio-economic characteristics of the members 28](#_Toc440379414)

[5.2 Socio-Economic Characteristics of FGD Participants 33](#_Toc440379415)

[5.3 Investments and Household Support 34](#_Toc440379416)

[5.4 Investment, Expenses and Consumption 36](#_Toc440379417)

[5.5 Access to Financial Services, Financial Literacy and Business Skills 36](#_Toc440379418)

[5.6 Financial Anxiety 39](#_Toc440379419)

[5.7 Access to Financial Services 39](#_Toc440379420)

[5.8 Participation & Social Position 40](#_Toc440379421)

[6.0 CONCLUSION 43](#_Toc440379422)

[REFERENCES 45](#_Toc440379423)

[ANNEX: BOC GLOBAL INDICATORS LOGFRAME 46](#_Toc440379424)

# LIST OF ABREVIATIONS

|  |  |
| --- | --- |
| BOC | Banking on Change |
| COBS | Carry-Over Baseline Survey |
| CSO | Central Statistical Office |
| CSPRO | Census and Survey Processing System |
| HH | Household |
| IGA | Income Generating Activities |
| LCMS | Living Condition and Monitoring Survey |
| PPI | Progress out of Poverty Index |
| SG | Savings Group |
| SPSS | Statistical Package for Social Sciences |
| UNDP | United Nations Development Programme |
| VSLA | Village Saving Loan Association |
| ZDHS | Zambia Demographic and Health Survey |

# LIST OF TABLES

|  |  |  |
| --- | --- | --- |
| **Table No.** | **Title** | **Page Number** |
| 1.0 | Summary of Endline Interviews | 9 |
| 2.2 | Livelihood Situation of VSLA Households Compared to the Rest of Zambia | 11 |
| 4.1.1 | Household Composition | 16 |
| 4.1.2 | Educational and Literacy Levels | 17 |
| 4.1.3 | Access to Medical Services Previous Six Months | 18 |
| 4.1.4 | Main Occupations in Households | 18 |
| 4.1.5 | Number of HH Members Who are Members of a VSL Group | 19 |
| 4.1.6a | Household-Decision Making | 20 |
| 4.1.6b | Types of Household Decisions Members Contribute to | 20 |
| 4.2.1 | PPI Score Card Results | 21 |
| 4.2.3 | Amount of Land Owned | 23 |
| 4.2.5 | Ability of household to cope with ordinary bills and daily consumer items | 24 |
| 4.3.1 | Household Harvest and Sufficiency of Harvest | 25 |
| 4.3.2 | Food Consumption by Households | 26 |
| 5.1.1 | Basic Characteristics of Members | 28 |
| 5.1.3 | Educational and Literacy Attainments of Members | 30 |
| 5.1.4 | Recognition of Child rights | 30 |
| 5.1.5 | Main Occupations for Zambia by Area of Residence | 31 |
| 5.1.6 | Engagement in IGAs | 32 |
| 5.1.7 | Control over IGA income | 33 |
| 5.3.1 | Assets of Members | 34 |
| 5.3.3 | Member Financial contribution towards improvement of their house | 35 |
| 5.3.4 | Member contribution to household expenses | 35 |
| 5.5.1 | Type of Savings Tools | 37 |
| 5.5.3 | Borrowing behaviour | 38 |
| 5.5.4 | Investment and Profits Realised in the Previous 12 Months | 39 |
| 5.6.1 | How often VSL members worry about money | 39 |
| 5.8.1 | Participation and Social Position of Members | 41 |

# LIST OF FIGURES

|  |  |  |
| --- | --- | --- |
| **Figure No.** | **Title** | **Page Number** |
| 4.2 | Map of Central Province Showing Location of Chibombo District | 12 |
| 4.2.2 | Reasons for Dropping out of VSLA | 29 |

# EXECUTIVE SUMMARY

**Background**

Plan Zambia and its partners have been implementing the Banking-On-Change (BOC) programme in Central Programme Unit (PU) of Zambia since 2009. The country programme’s intent in Zambia was to reach 21,800 direct beneficiaries, 2,330 groups, of which around 1,680 would be new youth groups. 15,300 beneficiaries were expected to be new young people and 6,500 beneficiaries were to be carried over from Phase 1 (Carryover Groups) with almost half aged between 10 and 35. 85% of all targeted beneficiaries (18,475) needed to be under 35 while 87,200 indirect beneficiaries were to benefit indirectly through households from which the group members were coming from.

The core focus of the BOC programme is improving the financial inclusion of people by delivering a savings-led microfinance programme that mobilised individuals into saving groups in order to save regularly, and in turn also to borrow small amounts at an affordable interest rate agreed upon by the members of the saving groups.

In Zambia, the programme aimed at addressing various challenges faced by Zambia´s young population which includes poverty and lack of formal employment opportunities. Overall, the project was expected to ensure that group members were empowered to be financially included, independent and able to optimise economic opportunities. More specifically;

1. By December 2015, 6,500 existing Voluntary Savings and Loan Association members were expected to continue to access sustainable financial services and would be able to continue improving their standard of living; and,
2. By December 2015, 15,300 youths, of which at least 60% would be young women, were expected to have access to financial services and sufficient skills to become economically empowered.

**Survey Objectives**

This study called for implementation of all aspects of an endline survey of programme beneficiaries in Plan Zambia that had been carried over from phase 1. The Carry-Over Endline Survey therefore constitutes a key input into the impact analysis of PLAN UK’s Banking on Change initiative. The survey involved the collection, processing and analysis of data from group members that were part of the BOC programme through the Village Savings and Loan Associations (VSLA) and had been carried over into phase 2 of the BOC programme in Zambia.

This report documents all aspects of the endline survey of the BOC’s Carryover groups that were participating in the programme from inception. The tasks involved were conducting:

1. Carry-Over Endline Household Survey with all existing and former VSLA members from phase 1 who continued with the programme into phase 2, and took part in the Carry Over Baseline Household Survey
2. Carry-Over Endline Focus Group Discussions (FGDs), with 100 select individuals (10-12 people per FGDs) who took part in the Carry-Over Endline Household Survey and satisfy age, gender and geographical criteria set by PLAN.

**Methodology**

The methodology applied consisted of three distinct phases. These phases are;

***Preparation Phase***

The preparation focused on mobilising the survey team comprising one lead consultant, 4 survey/FGD researchers, 2 field supervisors and a team of 20 research assistants. The research assistants were also supervisors or village agents in the various zones (at least two per zone) and were familiar with the various VSLAs in the individual communities since they lived and worked within those communities. The research assistants were then trained in their locations and properly briefed concerning the role they were going to play and the reporting responsibilities.

The sample of groups to be interviewed was done by the evaluation team who then submitted the list of groups to be interviewed to the consultant. The groups were further selected from seven different strata/wards (i.e Chibombo, Liteta, Chikobo, Muswishi, Chikonkomene, Chamuka and Lombwa) and in each group, there were both male and female respondents. The initially targeted group sample size derived from the baseline interviews was 598 group members.

***Data Collection***

The data collection phase involved face-to-face interviews and direct observations were possible, of respondents’ household arrangements by research assistants with support from the research team. From the targeted 598 baseline respondents, a total of 490 were reached and interviewed and are the core sample of this survey. Each of these individuals have also been linked to the baseline sample thereby ensuring that both baseline and endline respondents are the same individuals.

Furthermore, a total of 10 FGDs were aimed for and were conducted across the programme unit. The FGD facilitators hired specifically for this task conducted the interviews within two weeks of the quantitative data collection being completed. In each FGD, two facilitators were present with one asking the questions while the other was recording, taking a register of participants and taking notes of the discussion.

Quality control was assured through checking and rechecking the questionnaires while in the field. Further checks were conducted during data entry.

***Data entry, analysis and report writing***

The data entry process was fully computer-based and was undertaken by a team of 8 data entry clerks who had been trained prior to starting the data entry process. The collected and ‘cleaned’ questionnaires were ‘authorized’ for data entry using *CSPRO* software. After all the data had been entered into the software and merged into one file, the data was then exported into SPSS for analysis.

To ensure quality data entry, both back end and field checks were applied. Further a data entry guide used during the baseline was also used at endline. Cross tabulations of the data using gender as the main desegregating variable, comparison of baseline against endline status and testing of the significance of the changes occurring were some of the main analyses done. The results were used to write the report.

# 1.0 INTRODUCTION

Plan Zambia and its partners have been implementing the Banking-On-Change (BOC) programme in Central Programme Unit (PU) of Zambia since 2009. From 2012, the BOC programme was also extended to cater for youth groups within the Central, Eastern and Luapula PUs. The country programme’s intent in Zambia was to reach 21,800 direct beneficiaries, 2,330 groups, of which around 1,680 would be new youth groups. 15,300 beneficiaries were expected to be new young people and 6,500 beneficiaries were to be carried over from Phase 1 (Carryover Groups) with almost half aged between 10 and 35. 85% of all targeted beneficiaries (18,475) needed to be under 35 while 87,200 indirect beneficiaries were to benefit indirectly through households from which the group members were coming from.

The BOC programme was also being implemented in 11 other countries across Africa, Asia and South America. Its core focus was improving the financial inclusion of people by delivering a savings-led microfinance programme that mobilised individuals into saving groups in order to save regularly, and in turn also to borrow small amounts at an affordable interest rate agreed upon by the members of the saving groups.

In Zambia, the programme aimed at addressing various challenges faced by Zambia´s young population which includes poverty and lack of formal employment opportunities. Overall, the project was expected to ensure that group members were empowered to be financially included, independent and able to optimise economic opportunities. More specifically;

1. By December 2015, 6,500 existing Voluntary Savings and Loan Association members were expected to continue to access sustainable financial services and would be able to continue improving their standard of living; and,
2. By December 2015, 15,300 youths, of which at least 60% would be young women, were expected to have access to financial services and sufficient skills to become economically empowered.

## 1.1 Objective of the Survey

This study called for implementation of all aspects of an endline survey of programme beneficiaries in Plan Zambia that had been carried over from phase 1. The Carry-Over Endline Survey therefore constitutes a key input into the impact analysis of PLAN UK’s Banking on Change initiative. The survey involved the collection, processing and analysis of data from group members that were part of the BOC programme through the Village Savings and Loan Associations (VSLA) and had been carried over into phase 2 of the BOC programme in Zambia.

This report documents all aspects of the endline survey of the BOC’s Carryover groups that were participating in the programme from inception. The tasks involved were conducting:

1. Carry-Over Endline Household Survey with all existing and former VSLA members from phase 1 who continued with the programme into phase 2, and took part in the Carry Over Baseline Household Survey
2. Carry-Over Endline Focus Group Discussions (FGDs), with 100 select individuals (10-12 people per FGDs) who took part in the Carry-Over Endline Household Survey and satisfy age, gender and geographical criteria set by PLAN.

## 1.2 When and How the Survey Was Conducted

The survey was anchored on the survey instrument/questionnaire which had the following sections;

* Basic information about the household and the respondent
* Access to financial services
* Income generation activities
* Savings tools used
* Housing
* Domestic and agricultural assets
* Spending and consumption
* Financial literacy
* Business skills
* Financial anxiety
* Political and social participation

In order to ensure that the research process was conducted in a clear, efficient and standardized manner, a number of survey protocols[[1]](#footnote-1), a data collection work plan and training manuals, developed during the baseline survey, were used in the endline survey as well. These protocols clearly defined the rules and procedures for the activities carried out during the survey period.

The original sample of baseline respondents of 598 respondents was targeted out of carry over beneficiaries. The sample drawn comprised firstly, a list of the sampled groups and secondly, the names of the members from each group. Interviews were conducted in each of the seven zones within the Central PU as required.

A total of 536 baseline respondents were reached and out of this number, 5 were no longer alive, 6 had left the village, 43 were no longer member of any VSLA group but still lived in the village. Of those that had dropped out but still in the village, 40 were interviewed while 52 had joined another VSLA but the reviewers were nonetheless able to interview 45 individuals. More importantly, 430 (72%) of the original sample were still active members in the same groups. In summary, the reviewers were able to interview 490 individuals (see table below) which represents 82% of the original baseline members. The analysis throughout the report is based on these 490 individuals. Unfortunately, despite best efforts, 63 individuals who were originally in the baseline could not be traced.

Where possible, interviews were conducted at household level but in many instances, due to the immense distances, the interviewees were asked to assemble at central locations from where face to face interviews were conducted with the targeted group members at an individual level and in confidence. The privacy of the interviewees was strictly maintained during the interview process. Furthermore, some group members at this stage were identified and requested to be part of the 100 individuals for further investigation using the Focus Group Discussion approach. A total of 13 groups were interviewed in these FGDs in Central PU.

**Table 1: Summary of Endline Interviewees**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | | **Total** |
|  | **Interviewed** | **Not Interviewed** |
| Still member of the group | 405 | 25 | **430** |
| Has joined another VSLA group | 45 | 7 | **52** |
| No longer member of any VSLA group but still live in the village | 40 | 3 | **43** |
| No longer live in the village | 0 | 6 | **6** |
| No longer alive | 0 | 5 | **5** |
|  | **490** | **46** | **536** |
| No information received | 0 | 62 | **63** |
| Grand Total | | | **598** |
| **Summary of End Line Survey** | | | |
| Actively Participating in VSLA | **490** | | |
| Dropped Out | **108** | | |
| **TOTAL** | **598** | | |

## 1.3 Relationship of Baseline and Endline Surveys

The baseline survey conducted in October 2013 set the key variables against which final impact of the study was to be measured. The two surveys are therefore intricately interrelated in that even the data collection tools used were similar. More significantly besides making a comparison of the change that has occurred between the baseline and the endline, the extent of the change has been tested using appropriate statistical tests as explained in each section or were they apply. Additional sub-group analysis (which was not done at baseline) has been done to establish the impact of the changes that have occurred on the male and female members in the household and among the VSLA members. Where appropriate, comparisons have been made between members who are still in the groups (450 individuals) and those that have dropped out completely (40 individuals).

## 1.4 Overview of the Report

The report is structured in line with the report outline provided by Plan UK. It is segmented into six sections or chapters and an annexure. The first section provides an introduction to the report covering the objectives and period the survey was conducted. The second section localises the study area in the country in relation to the socio-economic situation of the rest of the country. The third section addresses the entire study methodology with regard to sampling, data collection procedure and timing as well as difficulties encountered during the data collection process.

The fourth and fifth sections of the report largely present the findings of the survey. Section four provides the descriptive statistics from the household perspective while the fifth section addresses similar statistics but from the VSLA members. To this end, demographic, socio-economic and food security, and agricultural characteristics of the households are discussed in section four while in addition to the socio-economic characteristics, investments, issues related to access to financial services, financial literacy and business skills, financial anxiety & self esteem, participation & social position of VSLA members are discussed in the latter section. The sixth section provides a conclusion of the survey. It synthesises the trends, assesses the similarities and contradictions of the results across all the previous sections and affirmations.

The annex merely provides other additional information which is cardinal for referencing such as the Global Banking on Change Indicators, the terms of reference for the survey and additional reference tables in that order.

# 2.0 PROGRAMME AND COUNTRY CONTEXT

## 2.1 Project Description

The BOC programme was a partnership programme between CARE UK, Barclays and Plan UK[[2]](#footnote-2) and was established in 2009. It aims at improving the financial inclusion of people in 11 countries across Africa, Asia and South America. It does so, by delivering a savings-led microfinance programme that mobilises individuals into saving groups in order to save regularly, and in turn also to borrow small amounts at an affordable interest rate agreed upon by the members of the saving groups.

Zambia was one of the programme beneficiary countries where BOC aims at addressing various challenges faced by Zambia´s young population. These challenges include high levels of poverty and lack of formal employment opportunities. The 2010 Living Conditions Monitoring Survey put Zambia’s poverty rural poverty situation at 77.9%, almost three times higher than the urban levels of 25.5%. People living below the food poverty line in rural areas was 57.7% while in urban areas, it was 13.1%. Young adults in particular lack the knowledge, skills and confidence to manage their finances well which can be explained and was reinforced by lacking awareness of existing financial products and services and enhanced through low levels of confidence to approach financial institutions.

**Table 2.2: Livelihood Situation of VSLA Households Compared to the Rest of Zambia**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **National** | **Rural** | **Urban** |
| **Below overall poverty** | 60.5 | 77.9 | 27.5 |
| **Below food poverty line** | 42.3 | 57.7 | 13.1 |
| **Unemployment** | 3.3 | - | - |

Source: CSO, Living Conditions Monitoring Survey, 2010, Labour force survey, 2012

The BOC programme sought to address the above mentioned challenges by facilitation of the formation of Saving Groups (SG), providing an expanded range of in-depth financial literacy, employability and entrepreneurship skills training, supporting the establishment of Income-Generating Activities (IGA) and small businesses, and linking BOC saving groups to Barclays Bank.

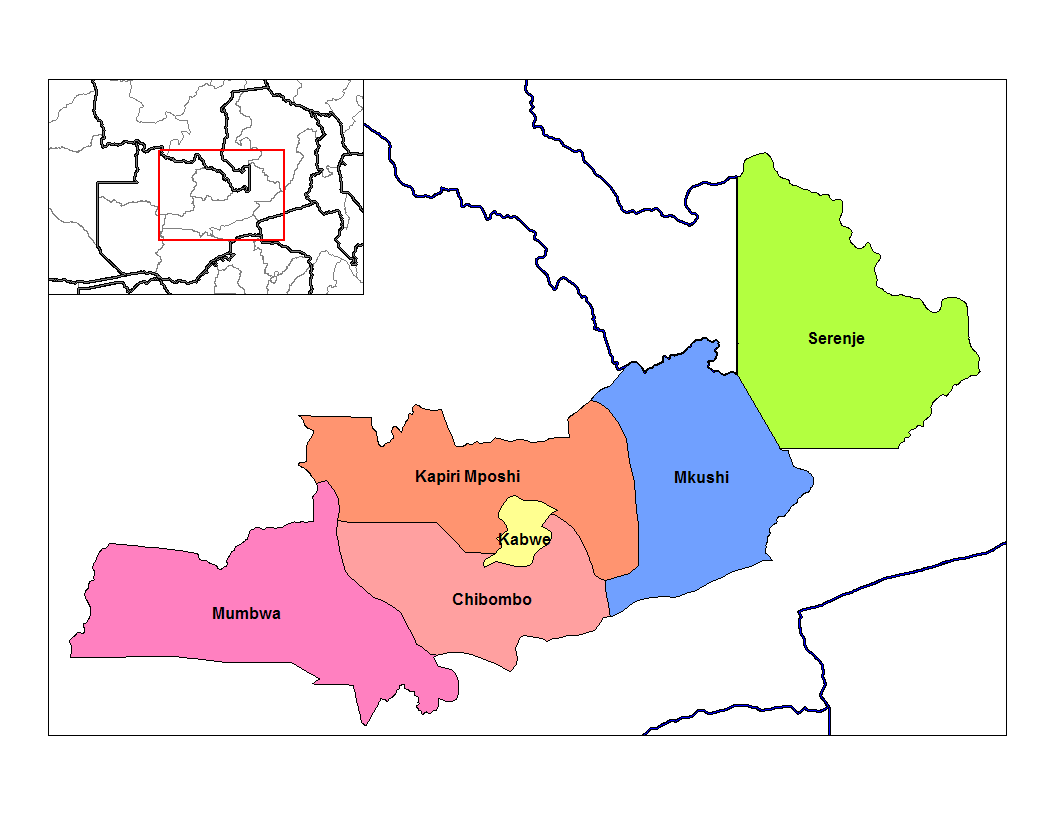
Overall, the project aimed to ensure that households and participants in the programme are empowered to be financially included, independent and able to optimise economic opportunities.

## 2.2 Localization of the Study Area in the Country

Plan Zambia’s Central Province Programme Unit predominantly covers the district of Chibombo in central province.[[3]](#footnote-3) Chibombo District is one of the biggest districts in central Zambia. As of the 2010 Zambian Census of Population and Housing, the district had a population of 303,519 on a total land area of 13,423.[[4]](#footnote-4) The district is only approximately 90km from Lusaka, which is the capital city of Zambia and 50km from Kabwe, the provincial headquarters of Central Province.

Most of the population in the district is found in villages with some concentrated along major roads. The district has a total of twenty two (22) wards. Six (6) wards are in Chisamba Constituency namely; **Muswishi**, Mulungushi, **Chikonkomene, Chamuka**, Chisamba and **Liteta**. Katuba Constituency also has six (6) wards namely Katuba, Chunga, Mungule, Muchenje, Chilochabalenje and Kabile while Keembe Constituency has ten (10) wards namely; Chaloshi, Kalola, Kakoma, Ipongo, **Chikobo, Chibombo,** Chitanda, Mashikili, Keembe and Lunjofwa. The highlighted wards/zones represent some of the seven zones in the PU (including **Lombwa**) in which groups have been formed. The Lenje are the predominant ethnic group in the district. There are other ethnic groups who have migrated to the district such as the Tonga and others but these are in the minority.

**Figure 2.2: Map of Central Province Showing Location of Chibombo District[[5]](#footnote-5)**



About 90% of the inhabitants of the district depend on agriculture for their livelihood and most of them are peasant farmers. The commercial farmers are concentrated along the Great North Road. The main cash crops grown are maize, tobacco, vegetables and fruits. The district has over 300 commercial farms mainly concentrated in Chisamba area with an average area size of 450 hectares each, where they mainly grow maize, tobacco, vegetables and fruits. The commercial farmers also do game ranching and livestock rearing. The mean area cultivated for major crops is about 200, 000 hectares for the smallholder farmers. The district had about 41, 000 small scale farmers and about 5, 100 medium scale farmers from the data available.[[6]](#footnote-6) A few of the villagers work in these commercial farms.

Other existing employment opportunities include small-scale fishing on the Lukanga swamp, transport, retail trading and self-help projects.

There is very little trade which takes place in Chibombo district. Most of the trading is in agricultural products. The district only has one bank, ZANACO, which is located at Chisamba where the majority of commercial farms are found. Small scale trading takes place in roadside retail markets and makeshift stalls.

# 3.0 METHODOLOGY

## 3.1 Overall Methodology of the Survey

The overall methodology of the Carry-Over endline Survey consisted of four distinct stages. These were survey preparation, data collection, data entry, analysis and report writing. These stages are explained below;

**3.1.1 Preparation Phase**

The preparation focused on mobilising the survey team comprising one lead consultant, 4 survey/FGD researchers, 2 field supervisors and a team of 20 research assistants. The research assistants were also supervisors or village agents in the various zones (at least two per zone) and were familiar with the various VSLAs in the individual communities since they lived and worked within those communities. In order to ensure that there was independence by the research assistants, they were allocated to groups which they were not directly supervising on a daily basis to administer the questionnaire. The research assistants were then trained in their locations and properly briefed concerning the role they were going to play and the reporting responsibilities.

The sample of groups to be interviewed was done by the evaluation team (PLAN Zambia and PLAN UK) who then submitted the list of groups to be interviewed to the consultant. The groups were further selected from seven different strata/wards (i.e Chibombo, Liteta, Chikobo, Muswishi, Chikonkomene, Chamuka and Lombwa) and in each group, there were both male and female respondents. The initially targeted group sample size derived from the baseline interviews was 598 group members. Printing, numbering and distribution of questionnaires was equally done during this phase.

**3.1.2 Data Collection**

The data collection phase involved actual travel to the various group locations by the research team to conduct the interviews. This also comprised face-to-face interviews and direct observations were possible, of respondents’ household arrangements. The assistants received support in the field through physical presence of the consultants and in hard to reach areas, via cell phone calls. Due to the vastness of the district, it was not possible to meet all the research assistants daily as initially planned. However, all the research assistants had at least an opportunity to collect data from respondents at some point while the consultants were present and thus corrections were done on the spot and future improvements guaranteed. The data collection was conducted in October and November of 2015.

A total of 10 FGDs were aimed for and were conducted across the PU. The FGD facilitators hired specifically for this task conducted the interviews within two weeks of the quantitative data collection being completed. In each FGD, two facilitators were present with one asking the questions while the other was recording, taking a register of participants and taking notes of the discussion.

Quality control was assured through checking and rechecking the questionnaires while in the field. Further checks were conducted during data entry.

**3.1.3 Data Entry and Analysis**

The data entry process was fully computer-based and was undertaken by a team of data entry clerks who had been trained prior to starting the data entry process. A team of eight data entry clerks (four of whom had been involved in the data collection), were responsible for data entry. The collected and ‘cleaned’ questionnaires were ‘authorized’ for data entry using *CSPRO* software that was installed on all the computers used for data entry. The *CSPRO* data entry screen was made available by the Evaluation Team for this purpose. After all the data had been entered into the software and merged into one file, the new file was sent to the Plan evaluation team for approval.

To ensure quality data entry, two types of checks on the data being entered by the data entry clerks was employed. The first check involved re-entering every tenth questionnaire from a list of random numbers representing all the 540 questionnaires that were entered (for purposes of analysis, the 40 incomplete questionnaires were left out). These re-entered questionnaires were then compared against what the clerks had entered and the results shared with the evaluation team. Further, the endline data had to be compared against the baseline data in terms of the key demographic characteristics of the respondents to guarantee that the same individuals interviewed at baseline were the ones interviewed at endline.

# 4.0 DESCRIPTIVE STATISTICS ON THE HOUSEHOLD

This section of the report has three major components that presents the demographics of the households from which the group members come from. The other two show the social economic characteristics of the households while the last one presents the results of food security and agricultural production status. In terms of analyses made, as much as possible, two types have been made. The first is the comparison of the baseline against endline findings and establishment of the significance of the change using an appropriate test. For purposes of ensuring that the test is conducted on like-with-like, only the 490 individuals and their households at endline, have been used at baseline as well. The Wilcoxon signed rank test has been applied on selected indicators that appropriately measure whether the scores for the baseline and endline variables are statistically significant. The level of significance has been set at p<0.05. The choice of the Wilcoxon test has been arrived at on the basis that most of the variables have ordinal or continuous responses and therefore, the normal distribution cannot be assumed.

The second is the sub-group analyses which compare male against female members and in some instances, were it is appropriate, comparison of individuals still in the groups and against the 40 that have dropped out. At the end of the section, a short discussion is included that assesses the extent to which the results of the BOC project have been realised. In nearly all cases, except were the results require absolute numbers, percentages represent the findings of each indicator.

## 4.1 Demographic Characteristics of the Household

* + 1. **Household Composition**

The endline survey results show that there has not been much of a change in the position of the household head. Men are still predominantly the heads of households which is in line with local custom and tradition. National surveys like the recently completed Zambia Demographic and Health Survey (ZDHS) equally show a similar pattern. Similarly, there is a striking balance in the gender composition of household members at both endline and baseline. In terms of the number of people in a household, the trend appears to have changed with most households having fewer household members (1-5 members) while less households have more than 6 household members. This pattern can be explained by the change that is also occurring in the social and economic situation in the country whereby the family unit is slowly moving towards very close family members.

**Table 4.1.1 Household Composition**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sex** | **Freq BL\*** | **% BL** | **Freq EL\*\*** | | **% EL** | | **% EL Total** | | **Zambia[[7]](#footnote-7)** |
| ***Sex of Household Head BL*** | | | | | | | | |  |
| Male | 394 | 80.4 | 384 | | 78.4 | | - | | 73.2 |
| Female | 96 | 19.6 | 106 | | 21.6 | | - | | 26.8 |
| *Total (n)* | *490* | *100* | *490* | | *100* | | *-* | | *100* |
| ***Sex of Household Members*** | | | | | | | | |  |
| Male | 1,797 | 50.3 | 1,142 | | 48.9 | | - | | - |
| Female | 1,756 | 49.2 | 1,194 | | 51.1 | | - | | - |
| Not declared | 17 | 0.5 | 0 | | 0 | | - | | - |
| *Total (n)* | *3,570* | *100* | *2,336* | | *100* | | *-* | | *-* |
| ***No. of Persons in Household by Sex of HH*** | | | | | | | | |  |
|  |  |  | **M** | **F** | **M** | **F** | **M** | **F** |  |
| 1 | 2 | 0.5 | 6 | 7 | 5 | 2 | 13 | 3 | 6.1 |
| 2 | 15 | 3.0 | 7 | 33 | 6 | 9 | 40 | 8 | 8.3 |
| 3 | 56 | 11.5 | 16 | 60 | 14 | 16 | 76 | 16 | 11.1 |
| 4 | 74 | 15.1 | 28 | 81 | 24 | 22 | 109 | 22 | 14.4 |
| 5 | 98 | 19.9 | 16 | 70 | 14 | 19 | 86 | 18 | 15.0 |
| 6 | 74 | 15.2 | 21 | 44 | 18 | 12 | 65 | 13 | 13.8 |
| 7 | 61 | 12.5 | 11 | 44 | 9 | 12 | 55 | 11 | 12.0 |
| 8 | 37 | 7.5 | 5 | 14 | 4 | 4 | 19 | 4 | 8.1 |
| 9+ | 72 | 14.7 | 7 | 20 | 6 | 2 | 27 | 6 | 11.1 |
| *Total (n)* | *490* | *100.0* | *117* | *373* | *100* | *100* | *490* | *100* | 6.1 |

*\*, \*\*Note: BL=baseline, EL=endline throughout the report*

* + 1. **Educational and literacy attainments**

Educational attainments have largely remained unchanged. The number of people who have a primary education is still the largest (64%) followed by secondary education (35%) and tertiary education at 0.7%. Literacy levels equally have only marginally increased from 70% at baseline to 73% at endline and consequently come closer to national literacy levels. A Wilcoxon test showed that the number of household members who could read and write was not significantly affected by the interventions in the project (Z=-.583, p=.560). Similarly, when the test was applied on highest level of education achieved, once again the results showed no statistically significant change in education levels of household respondents (Z=-1.186, p=.236).

**Table 4.1.2 Educational and Literacy Levels**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Freq EL** | | **% EL** | | **% EL Total** | **Zambia (Rural)[[8]](#footnote-8)** |
|  |  |  | **M** | **F** | **M** | **F** |  |  |
| ***Household Educational Levels BL (n=2,781) & EL (2,336)*** | | | | | | | | |
| Primary | 1785 | 64.2 | 734 | 768 | 62 | 64 | 64 | 63.7 |
| Secondary | 965 | 34.7 | 400 | 418 | 35 | 35 | 35 | 8.5 |
| Tertiary | 31 | 1.1 | 8 | 8 | 0.7 | 0.7 | 0.7 | 0.5 |
| *Total* | *2781* | *100* | *1142* | *1194* | *100* | *100* | *100* | *-* |
| ***Household Literacy Levels BL (n=3,184) &EL (n=2,336)*** | | | | | | | | |
| Literate | 2235 | 70.2 | 832 | 865 | 73 | 72 | 73 | M 75/W 50.8 |
| Illiterate | 949 | 29.8 | 310 | 329 | 27 | 28 | 27 | M 25/W 49.2 |
| **Total (n)** | 3184 | 100 | 1142 | 1194 | 100 | 100 | 100 | 100/100 |

M=men, W=women

* + 1. **Health access**

Access to basic and adequate social services such as health care is an important measure of the quality of life that a group of people are leading. The study findings show that very few people could not have access to medical care due to financial constraints. Although at baseline the number of people who could not afford was still low, it became even lower at endline because since 2012, the government has made medical care free for all. This scenario therefore cannot exclusively be attributed to improvements in income. The Wilcoxon test when applied at p>0.05 showed a value of p=.037 which shows that there has not been any significant change in health care access from baseline.

**Table 4.1.3 Access to Medical Services Previous Six Months**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | **Percent EL** | **Zambia[[9]](#footnote-9)** |
| Could not Afford Health care services | 2 | 9.1 | 9 | 1.8 | 33.6 |
| Could afford health care services | 488 | 90.9 | 481 | 98.2 | 67.4 |
| *Total (n=490)* | *490* | *100* | *490* | *100* | *100* |

* + 1. **Occupation**

The table below illustrates the most common occupations in households. The pattern in terms of household occupations has remained similar to the baseline with being in school (student/pre-school) taking up the majority of the occupations. Agricultural work has equally remained dominant in many households. The number of individuals reporting an occupation they are engaged in is hire because some individuals reported more than one occupation. For instance, some students were also working in a family business. A comparison of male and female respondents equally shows no differences in terms of occupations of household members.

**Table 4.1.4: Main Occupations in Households**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **EL Total** | |
|  |  |  | **M** | **F** | **M** | **F** | **Freq** | **%** |
| Student/pre-school | 1137 | 43.7 | 873 | 848 | 47 | 43 | 1721 | 44.9 |
| Works on own farm | 783 | 30.1 | 574 | 657 | 31 | 33 | 1231 | 32.1 |
| No occupation | 377 | 14.5 | 241 | 251 | 13 | 13 | 492 | 12.8 |
| Self-employed | 117 | 4.5 | 59 | 63 | 3 | 3 | 122 | 3.2 |
| Works in family business | 70 | 2.7 | 38 | 44 | 2 | 2 | 82 | 2.1 |
| Domestic work (Housework) | 52 | 2.0 | 46 | 68 | 2 | 3 | 114 | 3.0 |
| Formal sector employee | 0 | 0 | 11 | 8 | 1 | 0 | 19 | 0.5 |
| All others | 65 | 2.5 | 28 | 23 | 1 | 1 | 51 | 1.3 |
| *Total (n)* | *2,601* | *100* | *1870* | *1962* | *100* | *100* | 3832 | 100 |

* + 1. **Household VSLA Involvement**

The percentage of household members who are not members of a VSLA has remained quite high at 57%. However, this is understandable bearing in mind the fact that a large number of household members are young people who are not yet old enough to join a VSLA. Across the surveys, the numbers have also remained the same. Close to 40% of household members were part of a VSLA at baseline and just over 40% at endline. This is a strong indicator of the important value that household members place on the VSLAs both economically and socially.

**Table 4.1.5 Number of HH Members Who are Members of a VSL Group**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **EL Total** | |
|  |  |  | **M** | **F** | **M** | **F** | **Freq** | **%** |
| Zero | 1736 | 59.3 | 638 | 703 | 56 | 59 | 1341 | 57.1 |
| One | 943 | 32.2 | 388 | 371 | 33 | 31 | 759 | 32.3 |
| Two | 166 | 5.7 | 99 | 87 | 8 | 7 | 186 | 7.9 |
| Three | 44 | 1.5 | 25 | 27 | 2 | 2 | 52 | 2.2 |
| Four | 8 | 0.3 | 2 | 3 | 0 | 0 | 5 | 0.2 |
| Five | 0 | 0 | 2 | 3 | 0 | 0 | 5 | 0.2 |
| Six | 30 | 1.0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ***Total (n)*** | ***2927*** | ***100*** | **1142** | **1194** | ***100*** | ***100*** | 2348 | 100 |

**4.1.6 Household-Decision Making**

With regard to decision making around finances in the home, it was observed that VSLA members had a significant say. Close to 27% are making the decision on their own without other people’s involvement. Decision making as a couple is much higher at 60.6%. Overall, the picture given by these findings is that decision making regarding finances revolves quite significant around the member. The same picture is reflected in terms of members having the freedom to use income they generate from their Income Generating Activities (IGAs) without seeking permission from someone else. There has been a 10% increase in members having the freedom to use the income from their IGAs from 61.3 at baseline to 71.4% at endline. The same applies to usage of agricultural produce which has increased from 59% at baseline to 68% of respondents who say they can use their agricultural produce without seeking permission. Once again, this positive scenario could be as a result of the household member’s involvement with a VSLA that has re-enforced the value of mutual decision making and confidence in the household – particularly among couples.

With regards to financial expenditure however, the Wilcoxon test (p=0.443) shows no significant change in decision making between the endline and baseline surveys implying that there has not been any shift in the household power structure from baseline.

**Table 4.1.6a: Household-Decision Making**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | **Percent EL** |
| ***Decision making about the household financial expense allocation*** | | | | |
| Member | 99 | 20.2 | 132 | 26.9 |
| Member's spouse | 36 | 7.3 | 27 | 5.5 |
| Member and spouse | 318 | 64.9 | 297 | 60.6 |
| Member's parents | 30 | 6.2 | 30 | 6.1 |
| Member and children | 6 | 1.3 | 4 | 0.8 |
| ***Total (n)*** | *490* | *100* | 490 | *100* |
| ***Whether or not members are free to use income from their IGA without anybody else’s permission*** | | | | |
| Yes | 252 | 61.3 | 294 | 71.4 |
| No | 128 | 31.1 | 108 | 26.3 |
| Do not conduct IGA | 31 | 7.5 | 9 | 2.2 |
| ***Total (n)*** | *412* | *100* | 412 | 100 |
| ***Whether or not members can freely use the production from their field without anybody else’s permission*** | | | | |
| Yes | 285 | 59.3 | 332 | 67.8 |
| No | 186 | 38.7 | 153 | 31.2 |
| Do not produce | 10 | 2.0 | 5 | 1.0 |
| ***Total (n)*** | *481* | *100* | 490 | 100.0 |

**Table 4.1.6b** shows that VSLA members (at both baseline and end line) are active contributors to decisions in the household regarding various everyday issues affecting the household. In many instances, the members play moderate to high role such as on schooling, health and food consumption, etc.

**Table 4.1.6b: Types of Household Decisions Members Contribute To [BL (n=598) & EL (n=397)]**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Decision Area** | **None BL** | **None EL** | **Small BL** | **Small EL** | **Moderate BL** | **Moderate EL** | **High BL** | **High EL** |
| Household children's schooling | 35.0 | 24.2 | 11.6 | 17.2 | 22.3 | 17.5 | 20.2 | 22.3 |
| Health of household members | 13.6 | 12.1 | 17.1 | 20.8 | 18.0 | 18.9 | 23.1 | 21.6 |
| Food for household members | 19.3 | 9.1 | 28.3 | 10.0 | 21.6 | 16.5 | 15.8 | 28.3 |
| Housing, including house repair, acquisition of new land, etc | 24.3 | 32.6 | 30.1 | 25.8 | 17.5 | 23.7 | 17.2 | 13.0 |
| Household equipment for domestic and productive goods | 7.9 | 22.0 | 12.9 | 26.1 | 20.6 | 23.4 | 23.7 | 14.7 |
| *Total* | *100* | *100* | *100* | *100* | *100* | *100* | *100* | *100* |

**4.2 Socio-Economic Characteristics of the Household**

* + 1. **The PPI Score Results**

The Progress out of Poverty Index® (PPI®) is a poverty measurement tool for organizations and businesses with a mission to serve the poor.[[10]](#footnote-10) The PPI score was derived during the survey for each location and the findings are reflected in **Table 4.2.1**. The table shows a normal distribution of poverty incidence at both baseline and endline. Most significantly, however, is the fact that lower PPI scores indicate higher (more severe) forms of poverty while higher scores show lower poverty levels. The table consequently can be interpreted to mean that extreme forms of poverty (below PPI 20) accounted for 6.7% of respondents at baseline and 3% at end line while moderate to high levels of poverty (from PPI 20 to PPI 49) accounted for the bulk of respondents (86.3% at baseline and 76.5% at end line). The rest (barely poor) accounted for the remaining 15.1% of respondents at baseline and 35.7% at end line which showed a positive change by 20.6%.

**Table 4.2.1: PPI Score Card Results (n=490)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PPI Score** | **Frequency BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **EL Total** | |
|  |  |  | M | F | M | F | Freq | % |
| ≤19 | 33 | 6.7 | 2 | 1.7 | 12 | 3.2 | 14 | 2.9 |
| 20-24 | 62 | 12.5 | 6 | 5.1 | 27 | 7.2 | 33 | 6.7 |
| 25-29 | 80 | 16.4 | 10 | 8.5 | 43 | 11.5 | 53 | 10.8 |
| 30-34 | 83 | 16.9 | 15 | 12.8 | 54 | 14.5 | 69 | 14.1 |
| 35-39 | 101 | 20.6 | 21 | 17.9 | 52 | 13.9 | 73 | 14.9 |
| 40-44 | 58 | 11.9 | 21 | 17.9 | 58 | 15.5 | 79 | 16.1 |
| 45-49 | 39 | 8 | 10 | 8.5 | 58 | 15.5 | 68 | 13.9 |
| 50-54 | 16 | 3.2 | 12 | 10.3 | 35 | 9.4 | 47 | 9.6 |
| 55-59 | 8 | 1.7 | 14 | 12.0 | 13 | 3.5 | 27 | 5.5 |
| 60-64 | 6 | 1.3 | 4 | 3.4 | 7 | 1.9 | 11 | 2.2 |
| 65-69 | 0.8 | 0.2 | 2 | 1.7 | 9 | 2.4 | 11 | 2.2 |
| 70-74 | 1.6 | 0.3 | 0 | 0.0 | 2 | 0.5 | 2 | 0.4 |
| 75-79 | 0.8 | 0.2 | 0 | 0.0 | 2 | 0.5 | 2 | 0.4 |
| ≥80 | 0.8 | 0.2 | 0 | 0.0 | 1 | 0.3 | 1 | 0.2 |
| ***Total (n)*** | *490* | *100* | 117 | 100 | 373 | 100 | 490 | 100 |

Compared with overall national poverty indicators for rural areas in Zambia, these scores do not correlate very positively with the Living Conditions Survey’s scores as shown in **Figure 4.2.2.** They actually show a more positive scenario. The results are however validated by the Wilcoxon test which showed a very significant change (Z=-9.786, p=0.00) suggesting that the interventions did have an impact on the poverty situation of households during the intervention period.

* + 1. **Housing of Households**

The quality of housing for households is another important indicator of the social economic status of the people in the project area. The findings of the baseline survey pointed to the fact that most houses were built of poor quality materials (traditional burnt bricks and wood/mud) accounting for about 70% of the principal material for walls. However, at end line, there was a notable increase in the use of traditional burnt bricks as the principal material for the walls. These burnt bricks accounted for 62% of all housing construction. Grass thatched roofs on the other hand, reduced to 4% from 8.8% at baseline.

The use of iron sheets increased to 58% from 43%, an indication that group members are beginning to use more quality materials in their building construction. This shows that being part of the groups has enabled the members to improve their housing units.

As for floors of the houses, the most common material was soil with 68% of respondents using the material at baseline and reducing to 51% at endline. The fact that there is a corresponding increase in the use of cement is further indication of the improvements in economic welfare of the group members. There are some significant differences with the national situation in that the project area appears to be performing better in terms of utilisation of more modern materials.

**Table 4.2.2: Quality of Housing**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Freq BL** | **% BL** | **Freq EL** | | **% EL** | | **Total EL** | | **Zambia (Rural)**[[11]](#footnote-11) | **Zambia (All)**[[12]](#footnote-12) |
|  |  |  | **M** | **F** | **M** | **F** | **Freq** | **%** |  |  |
| **Principal material of the exterior walls of the main house** | | | | | | | | | | |
| Modern un-burnt bricks | 73 | 14.9 | 40 | 11 | 10 | 10 | 51 | 10 | 47.9 | 40.2 |
| Cement blocks | 9 | 1.9 | 10 | 2 | 3 | 2 | 12 | 2 | 2.6 | 12.4 |
| Traditional burnt bricks | 235 | 48.0 | 247 | 55 | 64 | 52 | 302 | 62 | - | - |
| Stone | 5 | 1.0 | 8 | 1 | 2 | 1 | 9 | 2 | 0.9 | 0.9 |
| Wood/mud | 112 | 22.8 | 54 | 28 | 14 | 26 | 82 | 17 | 8.5 | 5.7 |
| Tin Material | 13 | 2.7 | 10 | 2 | 3 | 2 | 12 | 2 | - | - |
| Grass | 43 | 8.8 | 15 | 7 | 4 | 7 | 22 | 4 | - | - |
| ***Total (n)*** | *490* | *100* | *384* | *106* | *100* | *100* | *490* | *100* | *-* | *-* |
| **Principal material of the roof of the main house** | | | | | | | | | | |
| Cement | 2 | 0.5 | 3 | 0 | 0.8 | 0 | 3 | 0.6 | 0.1 | 0.7 |
| Tiles/Asbestos | 3 | 0.7 | 5 | 1 | 1.3 | 0.9 | 6 | 1.2 | 0.1 | 0.4 |
| Iron Sheets | 210 | 42.9 | 232 | 53 | 60.4 | 50 | 285 | 58.2 | 14.0 | 23.3 |
| Grass | 274 | 56.0 | 143 | 52 | 37.2 | 49 | 195 | 39.8 | 82.2 | 55.5 |
| Other Specify | - | - | 1 | 0 | 0.3 | 0 | 1 | 0.2 |
| ***Total (n)*** | 490 | 100 | *384* | *106* | *100* | *100* | *490* | *100* |
| **Principal material of the floor of the main house** | | | | | | | | | | |
| Wood | 2 | 0.5 | 1 | 0 | 0.3 | 0 | 1 | 0.2 | 0.0 | 0.1 |
| Cement | 121 | 24.7 | 152 | 38 | 39.6 | 35.8 | 190 | 38.8 | 13.7 | 37.0 |
| Sand | 32 | 6.6 | 40 | 10 | 10.4 | 9.4 | 50 | 10.2 | 42.1 | 29.7 |
| Soil | 334 | 68.2 | 191 | 58 | 49.7 | 54.7 | 249 | 50.8 | 42.1 | 29.7 |
| ***Total (n)*** | 490 | 100 | *384* | *106* | *100* | *100* | *490* | *100* |  |  |

A Wilcoxon signed rank test conducted on the variables measuring the quality of housing did not elicit any significant change in the number of sleeping rooms that households owned. However, there was marked change in the quality of energy used and ownership of dwellings (p=0.00).

* + 1. **Household Land Ownership**

The majority of the members own less portions of land (0-4 acres) reflecting the small scale nature of their agricultural activities. Land, being such an important asset especially for rural agrarian communities, plays an important role in improving these people’s livelihood. Compared with baseline status, the amount of land owned has not largely changed at all. The Wilcoxon test elicited no relationship in the quantity of land owned at baseline and at endline (p=0.314) implying that households had just about the same amount of land pre- and post the intervention.

**Table 4.2.3: Amount of Land Owned (n=490)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Amount of Land Owned in Acres** | **Percentage Ownership (Acres) BL** | **Percentage Ownership (Acres) EL** | | **Total % Owned at Endline** |
|  |  | **M** | **F** |  |
| 0-4 | 50.0 | 45.3 | 52.3 | 50.6 |
| 5-9 | 12.7 | 18.8 | 26.3 | 24.5 |
| 10-14 | 11.9 | 17.1 | 11.5 | 12.9 |
| 15-19 | 13.5 | 8.5 | 1.9 | 3.5 |
| 20-24 | 7.1 | 1.7 | 1.6 | 1.6 |
| 25-29 | 3.2 | 2.6 | 0.5 | 1.0 |
| 30-34 | 1.6 | 0.0 | 1.1 | 0.8 |
| 35-39 | 0.0 | 0.9 | 0.3 | 0.4 |
| 40-44 | 0.0 | 0.0 | 1.3 | 1.0 |
| 45-49 | 0.0 | 5.1 | 3.2 | 3.7 |
| *50+* | *0.0* | 0 | 0 | 0 |
| *Total* | *100* | 100 | 100 | 100 |

* + 1. **Household Assets Owned**

Table 4.2.4 below shows the average number of assets owned by individual VSLA members and the households they come from. The data shows a tendency for both individuals and households to keep small livestock. Examined as is, the data does not show if there is positive or negative relationship between baseline and endline.

**Table 4.2.4: Average Household Assets (n=2336)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Asset** | **Assets owned by HH at BL** | **How many assets are owned by other members of your household** | | | **How many assets are owned by the entire household** | | |
|
| **Male** | **Female** | **Total** | **Male** | **Female** | **Total** |
| Cattle | 4 | 4 | 3 | 5 | 5 | 4 | 4 |
| Sheep | 0 | 9 | 1 | 4 | 5 | 6 | 4 |
| Goats | 11 | 7 | 6 | 7 | 6 | 7 | 7 |
| Pig | 1 | 8 | 4 | 6 | 5 | 6 | 7 |
| Chicken/Poultry | 23 | 11 | 9 | 9 | 9 | 10 | 10 |
| Pots and pans | 20 | 9 | 8 | 5 | 6 | 7 | 8 |
| Bucket | 9 | 5 | 4 | 3 | 3 | 4 | 4 |
| Drying rack/cupboard | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| Pressure cooker | 0 | 1 | 1 | 1 | 1 | 2 | 1 |
| Stove | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| Car | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| Motorcycle | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| Bicycle | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| Ox-cart | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| Radio | 2 | 1 | 1 | 1 | 1 | 1 | 1 |
| Television | 1 | 1 | 2 | 1 | 1 | 2 | 1 |
| Cell phone | 3 | 1 | 1 | 2 | 2 | 1 | 1 |
| Tractor | 0 | 4 | 2 | 3 | 3 | 3 | 3 |
| Hoe | 12 | 4 | 3 | 4 | 4 | 4 | 4 |
| Plough(ox drawn/ hand drawn) | 1 | 2 | 2 | 2 | 2 | 2 | 2 |
| Irrigation pump | 0 | 2 | 1 | 1 | 1 | 1 | 1 |
| Wheelbarrows | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| Mattress | 3 | 1 | 2 | 2 | 2 | 2 | 2 |
| Bed | 3 | 1 | 1 | 2 | 2 | 1 | 2 |
| Sofa dining set | 1 | 1 | 2 | 1 | 1 | 1 | 1 |
| Solar panel | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Jewellery | 0 | 2 | 2 | 2 | 2 | 2 | 2 |

**4.2.5 Household Financial Ability**

From a financial standpoint, the difficulties households were facing at baseline appear to have continued until the endline survey. There was actually a small increase from 23% to 27% among households that said they had a lot of problems. Those who were somehow able to cope were the majority at both baseline and endline (66% and 65% respectively). The financial pressures at household level are symptomatic of the national economic challenges that the country is facing especially since early 2015 when the key economic indicators all started getting bad. This was partly because of declining copper prices (copper is the major export of the country) on the international market, low energy generation and poor agricultural production. Between the sexes, the pattern was the same and there was no significant difference in the extent of the financial pressures.

**4.2.5: Ability of household to cope with ordinary bills and daily consumer items**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Freq BL** | **% BL** | **Freq EL** | | | **% EL** | | | | **Total EL** | | | |
| **Description of HH ability to cope with financial problems** | | | | | | | | | | | | | |
|  |  |  | **M** | | **F** | **M** | | | **F** | **Freq** | | | **%** |
| Household had a lot of problems | 112 | 22.9 | 29 | | 24.8 | 104 | | | 27.9 | 133 | | | 27.1 |
| Household was somehow able to cope | 322 | 65.6 | 75 | | 64.1 | 241 | | | 64.6 | 316 | | | 64.5 |
| Household had no difficulties coping | 56 | 11.5 | 13 | | 11.1 | 27 | | | 7.2 | 40 | | | 8.2 |
| Not declared | 0 | 0 | 0 | | 0.0 | 1 | | | 0.3 | 1 | | | 0.2 |
| ***Total (n)*** | *490* | *100* | 117 | | 100 | *372* | | | *100* | *490* | | | *100* |
| **How often did you worry about money in the last 30 days?** | | | | | | | | | | | | | |
| Yes-Constantly | 120 | 24.6 | 27 | 23.1 | | | 82 | 22.0 | | | 109 | 22.2 | |
| Yes-Frequently | 235 | 48.0 | 50 | 42.7 | | | 164 | 44.0 | | | 214 | 43.7 | |
| Rarely | 111 | 22.7 | 34 | 29.1 | | | 109 | 29.2 | | | 143 | 29.2 | |
| No, Never | 17 | 3.5 | 6 | 5.1 | | | 18 | 4.8 | | | 24 | 4.9 | |
| Not Declared | 6 | 1.2 | 0 | 0 | | | 0 | 0 | | | 0 | 0 | |
| ***Total (n)*** | 490 |  | 117 | 100.0 | | | 373 | 100.0 | | | 490 | 100 | |

The Wilcoxon test applied to the data corroborates the nominal findings presented above. The test shows that the interventions applied did not significantly change the worrying and financial pressures that households were experiencing (p=0.056)

When asked how often household members worry about money, the results, though showing an improvement, have not changed that much from the baseline position. As explained earlier, these results simply show that the economic pressure on the country has been quite persistent in the past year and therefore is reflected in the citizens’ ability to cope with financial demands.

* 1. **Food Security and Agriculture**

**4.3.1 Harvest**

There was a noticeable improvement in agricultural production from the baseline. For the same cohort of 490 respondents, the percentage of individual households that reported that they had sufficient agricultural production increased by 10 percentage points from 67.8% at baseline to 77.6% at endline. This sufficiency of produce was also reflected in the length of time that the harvest was lasting. According to the table below, there was a transition towards longer periods (7-12 months) of food sufficiency that rose to 44% from 39% at baseline.

**Table 4.3.1: Household Harvest and Sufficiency of Harvest**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **Total EL** | |
| **M** | **F** | **M** | **F** | **Freq** | **%** |
| ***Sufficiency of agriculture production*** | | | | | | | | |
| Yes | 332 | 67.8 | 86 | 73.5 | 294 | 78.8 | 380 | 77.6 |
| No | 133 | 27.3 | 11 | 9.4 | 48 | 12.9 | 59 | 12.0 |
| Do not produce | 25 | 4.9 | 20 | 17.1 | 31 | 8.3 | 51 | 10.4 |
| ***Total (n)*** | *490* | *100* | 117 | 100.0 | 373 | 100.0 | 490 | 100.0 |
| ***Length of sufficiency of harvest*** | | | | | | | | |
| 0-3 | 21 | 14.9 | 1 | 9.1 | 8 | 16.7 | 9 | 15.3 |
| 4-6 | 65 | 46.1 | 6 | 54.5 | 18 | 37.5 | 24 | 40.7 |
| 7-9 | 35 | 24.7 | 2 | 18.2 | 18 | 37.5 | 20 | 33.9 |
| 10-12 | 20 | 14.3 | 2 | 18.2 | 4 | 8.3 | 6 | 10.2 |
| ***Total (n)*** | *141* | *100* | 11 | 100.0 | 48 | 100.0 | 59 | 100.0 |

This evidence was further corroborated by a quarter of respondents saying that they considered the harvest from a previous season was good while 64.2% said it was an average harvest. The Wilcoxon test however showed that there was no statistically significant change to the variable ‘did you produce enough agricultural products last season?’ (Z=-1.072, p=.284)

* + 1. **Food consumption**

Another measure of food sufficiency and hence social economic status is the number of meals consumed at the household level per day. The study found that there was very minimal improvement in the number of meals consumed in a household from what existed at baseline. The composition of the meals showed a strong bias towards cereals (maize meal particularly). Overall, there was an improvement in the balance of the meals consumed across the major food types as can be seem from the table below.

**Table 4.3.2: Food Consumption by Households**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Freq BL** | **% BL** | **Frequency EL** | | | **Percent EL** | | **Total EL** | |
| **M** | | **F** | **M** | **F** | **Freq** | **%** |
| ***Number of meals per day BL*** | | | | |  | | | | |
| One | 10 | 2.1 | 4 | | 3.4 | 13 | 3.5 | 17 | 3.5 |
| Two | 144 | 30.3 | 28 | | 24.1 | 94 | 25.5 | 122 | 25.2 |
| Three | 320 | 67.3 | 80 | | 69.0 | 259 | 70.2 | 339 | 69.9 |
| Four | 1 | 0.3 | 4 | | 3.4 | 3 | 0.8 | 7 | 1.4 |
| ***Total (n)*** | ***475*** | ***100*** | 116 | | 100.0 | 369 | 100.0 | 485 | 100.0 |
| ***Meal Composition (Yes Responses, n=486)*** | | | | | | | | | |
| Milk | 54 | 11.2 | 61 | 52.6 | | 155 | 42.0 | 216 | 44.5 |
| Cereals | 125 | 25.8 | 95 | 81.9 | | 296 | 80.2 | 391 | 80.6 |
| Meat | 55 | 11.3 | 52 | 44.8 | | 178 | 48.2 | 230 | 47.4 |
| Vegetables | 122 | 25.2 | 107 | 92.2 | | 319 | 86.4 | 426 | 87.8 |
| Fruit | 27 | 5.6 | 21 | 18.1 | | 91 | 24.7 | 112 | 23.1 |
| Beans | 47 | 9.6 | 48 | 41.4 | | 140 | 37.9 | 188 | 38.8 |
| Groundnuts | 54 | 11.2 | 57 | 49.1 | | 162 | 43.9 | 219 | 45.2 |

When asked about the quality and quantity of meals consumed, respondents corroborated the evidence in the table above. About a third, 32% observed that it had significantly improved while 54% said the meals had slightly improved. Only 1.4% said the meals had worsened while 13% said they had remained the same. This positive scenario is attributed largely to the VSLA by 65% of respondents, 12% attributed it o a government food program and 16.5% attributed it to an NGO’s agricultural programme. Only 22 (out of 475) respondents said they went without food for a period ranging from one day to 10 days with the majority of these (77.3%), going without food for a period of 1-3 days.

The Wilcoxon test when applied to the variable on adequacy of meals appears to validate the findings above. The results show a Z=-3.202 and p=0.001.

**4.4 Socio-economic Characteristics of FGD Participant Households**

The majority of the people that were part of the FGDs were females, emphasising the high female composition in the groups. The age groups vary across different savings groups and so for the carryover groups, ages ranged from 24 years and above. Within the households, the members observed that VSLA participation played a huge role in meeting daily requirements such as food, clothing, health care and education. At the beginning, married female members of the groups were not fully supported by their husbands who were sceptical about the intentions of the VSLA groups and were generally not used to having their wives assume so much independence. However, after seeing the successes of their wives, they slowly began being motivated to join the savings groups themselves and support their wives.

Since joining the groups, almost all of the members reported to have had some positive changes in their households. The most obvious, validated also in the data, was the improvement in poverty scores. Most respondents said the poverty situation in their homes had decreased despite the prevailing economic challenges face during the year - a situation that is corroborated by a strong statistically significant Wilcoxon test. It was further noted that members were self-reliant in that they no longer needed to be dependent on their spouses, relatives and friends for help to meet daily requirements. Also, some reported that there was a change in their eating patterns as food was available almost all the time, while others said that from the time they joined the group, they were able to educate their children, some to the level of tertiary education. Others also indicated that they were able to save and in turn; buy plots, buy household furniture, buy livestock and buy farming inputs as well as grow various crops which yielded more profit for them.

They attributed the changes in their households to the money that they were getting at the end of every saving period, and also to the trainings that they received with regards to saving and how to use money. A good number of variables, for instance educational attainments, access to health, land owned and financial ability of the household, though showing nominal improvements, did not actually have significant changes on the welfare of the members.

# 5.0 DESCRIPTIVE STATISTICS ON THE VSLA MEMBERS

This section is similar in every respect to section 4 earlier discussed in terms of how the analysis has been done and the manner the data have been presented. The difference however is that while the former chapter presents largely the household status, this section exclusively presents the collective findings of the individual household members.

## Socio-economic characteristics of the members

* + 1. **Basic Characteristics**

At both baseline and endline, there were more female than male members of the VSLAs. At baseline, the percentage of male members was 28.6% but this dropped down to 23.8% at endline suggesting that males had a greater likelihood of leaving the groups than women. In terms of age, the distribution was normal with most members being in the 30-50 years category (57%). Furthermore, of the 490 respondents, the marital status of the members was such that the majority (59%) were in monogamous marital relationship while 9% were in a polygamous relationship. The singles were 20%, the widowed were 8% and the divorced were 4%. Between the sexes, women were more inclined to be single while men were more inclined to be in a polygamous marriage. Otherwise, there were no significant differences between the two sexes.

**Table 5.1.1: Basic Characteristics of Members**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ***VSL Membership by Sex BL*** | | | | | | | | |
|  | **Baseline** | |  | |  | | **Totals EL** | |
| **Response** | **Freq BL** | **% BL** | **EL Freq** | | **% EL** | |  | |
| Male | 140 | 28.6 | 117 | | 23.8 | | - | |
| Female | 350 | 71.4 | 373 | | 76.2 | | - | |
| *Total* | *490* | *100* | *490* | | *100* | | *-* | |
| ***Investment in own education*** | | | | | | | | |
| **Response** | **Frequency BL** | **Percent BL** | **Freq** | **%** | **Freq** | **%** | **Freq** | **%** |
| **M** | **M** | **F** | **F** | **M** | **F** |
| Yes | 52 | 10.7 | 7 | 6 | 24 | 6.4 | 31 | 6.3 |
| No | 438 | 89.3 | 110 | 96 | 349 | 93.6 | 459 | 93.7 |
| *Total* | *490* | *100* | *117* | *100* | *373* | *100* | *490* | *100* |
| ***VSL Membership by age*** | | | |  | |  |  |  |
| **Response** | **Frequency BL** | **Percent BL** | **Freq** | **%** | **Freq** | **%** | **Freq** | **%** |
| **M** | **M** | **F** | **F** | **M** | **F** |
| 10-14 | 1 | 0.2 | 0 | 0 | 1 | 0.3 | 1 | 0.2 |
| 15-19 | 14 | 3.2 | 0 | 0 | 4 | 1.1 | 4 | 0.8 |
| 20-24 | 43 | 9.6 | 6 | 5 | 21 | 5.6 | 27 | 5.5 |
| 25-29 | 41 | 9.1 | 13 | 11 | 31 | 8.3 | 44 | 9.0 |
| 30-34 | 56 | 12.4 | 12 | 10 | 43 | 11.5 | 55 | 11.2 |
| 35-39 | 81 | 18.0 | 14 | 12 | 70 | 18.8 | 84 | 17.1 |
| 40-44 | 60 | 13.4 | 19 | 16 | 63 | 16.9 | 82 | 16.7 |
| 45-49 | 50 | 11.2 | 15 | 13 | 44 | 11.8 | 59 | 12.0 |
| 50-54 | 35 | 7.7 | 10 | 9 | 33 | 8.8 | 43 | 8.8 |
| 55-59 | 23 | 5.0 | 6 | 5 | 21 | 5.6 | 27 | 5.5 |
| Over 60 | 46 | 10.3 | 22 | 19 | 42 | 11.3 | 64 | 13.1 |
| *Total* | *450* | *100* | *117* | *100* | *373* |  | *490* | *100* |

* + 1. **VSLA Involvement**

At baseline, naturally, all the 490 members who were part of the endline subsample were also members of the VSLA. At endline however, from the 490 respondents interviewed, 40 had completely dropped out of the VSLAs leaving 450 and among these, 45 had moved to join different VSLAs but were still living in the same village. Of particular interest however are the reasons that those who dropped out gave for leaving the VSLA. These reasons are presented in the figure below.

**Figure 5.1.2: Reasons for dropping out from VSLA**

For all the 490 group members identified at endline, 92% had never been a member of any other group before. Between males and females, there was no difference regarding previous VSLA membership.

* + 1. **Educational and Literacy Attainments**

Educational and literacy attainments of the VSLA members show that at endline, 54% had a primary education, 34.5% had a secondary education and 0.6% had tertiary education. In absolute terms, this shows that there has been an increase in members with a primary education from 52.7% to 54%. However those with a secondary education have remained just about the same as at baseline while members with a tertiary education have increased to 1.2%. Those who did not have an education at all at baseline were 11% and have only marginally decreased to 10% at endline. Clearly, the limited tertiary education limits the number of employment opportunities of the members outside of agricultural production which is the dominant occupation.

In terms of literacy achievements, males have seen a minimal reduction in literacy while the opposite is true for females. It is not clear what could have led to the decrease in literacy levels among males.

Finally, of those that spent money on educating themselves or other family members, results show that there was a reduction on both. At baseline, 10.7% were spending money on educating themselves but this reduced to 6.3% at endline while 64% were educating other family members at baseline and 61.6% were doing so at endline.

**Table 5.1.3: Educational and Literacy Attainments of Members**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ***Level of education of VSL members*** | | | | | |
| ***Response*** | ***Male % BL*** | ***Female % BL*** | ***Male % EL*** | ***Female % EL*** | ***Total EL %*** |
| None | 3.0 | 14.4 | 6.8 | 11.5 | 10.4 |
| Primary | 48.5 | 54.8 | 38.5 | 59.5 | 54.5 |
| Secondary | 46.2 | 30.1 | 53.0 | 28.7 | 34.5 |
| Tertiary | 2.4 | 0.7 | 1.7 | 0.3 | 0.6 |
| *Total* | *100* | *100* | 100 | 100 | 100 |
| ***Ability to Read and Write*** | | | | | |
| ***Response*** | ***Yes BL*** | ***No BL*** | ***Yes EL*** | ***No EL*** | ***-*** |
| Male | 91.6 | 8.4 | 88 | 12.0 | - |
| Female | 72.7 | 27.3 | 73.5 | 26.5 | - |
| *Overall Total* | *78* | *22* | *76.9* | *23.1* | *-* |

The Wilcoxon test was applied on members’ ability to read and write and the results did not illicit a significant change in the members’ ability to read or write (p=.560).

**5.1.4: Child rights**

Concerning recognition of children’s rights by VSLA members at both baseline and endline, results show that majority of the members at baseline (92.4%) claimed to recognise child rights. This figure however reduced to 86.9% at endline.

**Table 5.1.4: Recognition of Child rights BL**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **Total EL** | |
| **M** | **F** | **M** | **F** | **Freq** | **%** |
| Yes | 449 | 92.4 | 102 | 324 | 87.2 | 86.9 | 426 | 86.9 |
| No | 37 | 7.6 | 15 | 49 | 12.8 | 13.1 | 64 | 13.1 |
| *Total* | *486* | *100* | 117 | 373 | *100* | *100* | *490* | *100* |

The most common rights mentioned by respondents were; the right to education (20.7%), health (17.3%), Food (18.1%) and protection (13.5%). Both males and females allocated the same order in terms of importance of the rights. When the extent of the recognition of children’s rights was tested for significance, the results showed that there had not been any significant change in members’ recognition of these rights (Z=-1.905, p=0.057)

**5.1.5: Occupations of Members**

An important dimension concerning VSLA members that can also have a bearing on their productivity are the kinds of occupations they are engaged in. The study points to agricultural production (‘working on own farm’) as the key occupation of about two thirds of respondents at both baseline and endline (69% at baseline and 71% at endline). The other important but less common occupations are; domestic work (9%), self employment (7%) and working in family business (5.1%). The rest of the occupations add up to less than 10% of responses. The interesting finding from this data is the minimal role that ‘non-agricultural’ businesses are playing. Clearly, most respondents prefer to be identified as agricultural workers as opposed to other occupations such as trading. In reality (see FGD feedback sections 5.1.6, 5.2 and 5.4), IGAs still play a large part in the occupations of the members. This is in tandem with national statistics such as the ZDHS (see table 5.1.5a) which show that the main occupation of rural people (both male and female) is predominantly agriculture.

**5.1.5a Main Occupations for Zambia by Area of Residence (Percentages, 2007 and 2015)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Residence** | **Sex** | **Professional/Technical/ managerial** | **Clerical** | **Sales and services** | **Skilled manual** | **Unskilled manual** | **Agriculture** | **Missing** | **% Total** | **Sample Size** |
| Rural 2007 | - | 2.6 | 0.3 | 8.7 | 11 | 0.3 | 72.8 | 4.3 | 100 | - |
| Urban 2007 | - | 11.3 | 1.9 | 39.2 | 32.3 | 1.2 | 9.6 | 4.4 | 100 | - |
| Rural 2015 | M | 2.8 | 0.2 | 7.9 | 7.7 | 2.0 | 76.5 | 2.9 | 100 | n=6143 |
| F | 1.9 | 0.3 | 20.2 | 1.2 | 0.1 | 74.1 | 2.2 | 100 | n=5098 |
| Urban 2015 | M | 9.1 | 2.0 | 32.0 | 24.0 | 10.6 | 11.9 | 10.3 | 100 | n=4686 |
| F | 11.1 | 3.0 | 69.3 | 3.6 | 0.3 | 8.4 | 4.3 | 100 | n=3450 |

Source: ZDHS, 2007 and ZDHS 2015

Selecting only the most dominant occupation (working on own farm), a Wilcoxon test was done which showed that there was a significant change (Z=-4.363, p=0.00) in the occupations between baseline and endline. This is also partly explained by members taking up or reducing their involvement in new occupations which were not that dominant at baseline.

**5.1.5b: Occupations of Members**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency** | **Percent** | **EL Freq** | | **EL %** | | **Total EL** | |
| **BL** | **BL** | **M** | **F** | **M** | **F** | **Freq** | **%** |
| Student/pre-school | 8 | 1.7 | 7 | 9 | 6.0 | 2.4 | 16 | 3.3 |
| Domestic work | 14 | 2.9 | 6 | 38 | 5.1 | 10.2 | 44 | 9.0 |
| No occupation | 22 | 4.4 | 0 | 3 | 0.0 | 0.8 | 3 | 0.6 |
| Works on own farm | 336 | 68.6 | 89 | 259 | 76.1 | 69.4 | 348 | 71.0 |
| Agricultural worker | 2 | 0.5 | 0 | 10 | 0.0 | 2.7 | 10 | 2.0 |
| Animal husbandry | 1 | 0.2 | 0 | 2 | 0.0 | 0.5 | 2 | 0.4 |
| Fishing | 3 | 0.7 | 0 | 3 | 0.0 | 0.8 | 3 | 0.6 |
| Employee (formal sector) | 1 | 0.3 | 2 | 2 | 1.7 | 0.5 | 4 | 0.8 |
| Employee (informal sector) | 2 | 0.5 | 1 | 0 | 0.9 | 0.0 | 1 | 0.2 |
| Works in family business | 38 | 7.8 | 6 | 19 | 5.1 | 5.1 | 25 | 5.1 |
| Self-employed | 61 | 12.5 | 6 | 28 | 5.1 | 7.5 | 34 | 6.9 |
| **Total (n)** | 490 |  | 117 | 373 | 100 | 100 | 490 | 100 |

**5.1.6: Business Activities**

The findings regarding the main occupation above however provide only part of the picture. The study also interrogated the involvement of VSLA members in IGAs and established that just over three quarters (76.8%) of the respondents at baseline were involved in some IGA activity of some sort. Such IGAs however could easily have been within the agricultural sector such as marketing of crops. The findings at endline show a small increase in these individuals involved in IGAs from the baseline figure of 76.8% to 78.6%.

There were slightly more women than men involved in IGAs (80.4% compaired to 72.6% respectively). Majority of the respondents (75.4%) however were involved in only one form of IGA at baseline. This minimally increased to 76.1% at endline while the rest of IGAs, in terms of numbers engaged in, remained the same.

**Table 5.1.6: Engagement in IGAs**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ***Response*** | ***Frequency*** | ***Percent*** | ***Freq EL*** | | ***% EL*** | | **Total EL** | |
| ***BL*** | ***BL*** | ***M*** | ***F*** | ***M*** | ***F*** | **Freq** | **%** |
| ***Members engaged in IGAs*** | | | | | | | | |
| Yes | 374 | 76.8 | 85 | 300 | 72.6 | 80.4 | 385 | 78.6 |
| No | 113 | 23.2 | 32 | 73 | 27.4 | 19.6 | 105 | 11.4 |
| **Total (n)** | 487 | 100 | 117 | 373 | 100 | 100 | 490 | 100 |
| ***Number of IGAs Held by VSL Members*** | | | | | | | | |
| One | 347 | 75.4 | 63 | 230 | 74.1 | 76.7 | 293 | 76.1 |
| Two | 97 | 21.1 | 21 | 61 | 24.7 | 20.3 | 82 | 21.3 |
| Three | 11 | 2.4 | 1 | 7 | 1.2 | 2.3 | 8 | 2.1 |
| Four | 5 | 1.1 | 0 | 2 | 0 | 0.7 | 2 | 0.5 |
| **Total (n)** | 460 | 100 | 85 | 300 | 100 | 100 | 385 | 100 |

A Wilcoxon test of the engagement of members in IGAs returned results which showed no statistically significant changes in members being involved in IGAs (Z=-.518, p=.604) and also in the number of IGAs that members were engaged in (Z=-0.658, p=0.510)

**5.1.7 Control Over Own Resources**

With regards to control of income generated in IGAs initiated by members, an interesting finding was that female members had slightly higher control at both baseline and endline (67.4% and 68.1% respectively). Overall, the level of control was only a little higher at endline (67.8%) for both sexes than at baseline (66.4%). An average of a third of respondents however said that they did not have any control at all over the resources they were generating in their own or family IGAs at both stages of the surveys.

**Table 5.1.7: Control over IGA income**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Male** | **Female** | **Total** | **Male** | **Female** | **Totals** |
| **BL %** | **BL %** | **BL % (n=448)** | **EL %** | **EL %** | **EL % (n= 485)** |
| Yes | 63.8 | 67.4 | 66.4 | 66.7 | 68.1 | 67.8 |
| No | 36.3 | 32.6 | 33.6 | 33.3 | 30.6 | 31.2 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Financial decision making in the household was another interesting aspect of control. The endline survey established that once again, female members with IGAs had a lot of influence in the decisions regarding spending of finances generated in the household. 29.2%, compared to 19.7% were the sole decision maker. Overall, the combined (male and female members) individual decision making power was 26.9%, the spouse was 5.5%, member and spouse 60.6%, parents 6.1% and children with member, 0.8%. Furthermore, 72.4% of female members and 68.4% of male members (overall 71.4% of members) indicated that they can use income from their IGAs without seeking anyone’s permission.

The results above are validated in the Wilcoxon test applied on the variables on control of resources showed that there has not been any significant change in decision making regarding household financial resource allocation (Z=-0.767, p=0.443). There was however a significant change in members having control of the proceeds of their IGAs (Z=-2.684, p=0.007) as well as utilisation of field produce (Z=-2.131, p=.033).

## Socio-Economic Characteristics of FGD Participants

As discussed in section 5.1, the majority of members were females and this was also reflected in the FGDs held. The majority of the members indicated that they did not know how to save before joining the savings groups but after joining, they were taught and they acquired knowledge on how to save and use money wisely. Also, they were taught how to run businesses and that has changed their lives. Thus after saving and getting their returns, they reported that they have now managed to build houses with iron roofing sheets, buying farming inputs, buying mattresses so that they sleep comfortably as well as start businesses that have been sustaining them. The members observed that they now have consistent monthly income from their business activities.

All these changes in their lives were attributed to their joining of the savings groups, the training that they received on how to run successful businesses. The most important business value they said that they learnt was not to comingle their individual money with the business money to avoid misapplying the funds.

All members of the savings groups indicated that they were involved in some form of Income Generating Activity. This is consistent with the findings in section 5.1. Some had their businesses before they joined the groups although they were not big businesses since whenever they made some money, they would use it all up, including the capital. These businesses ranged from gardening, selling food stuffs, second hand clothes and chitenges to farming with advanced machinery (maize and cotton). The capital for these businesses largely came from well-wishers such as one’s parents or relatives, or doing some piecework and using the returns as investment funds. A few others also indicated that the investment funds came from their retirement packages and loans from outgrower companies.

Profits from the businesses are largely used for re-investing into the same businesses so as to boost them up or starting a different business altogether; buying the necessary basic needs. Some of the members indicated that they had bought TVs and radios, and solar panels, household furniture, plots and livestock, paid for education and uniforms for children, medical expenses and building bigger and better houses.

## Investments and Household Support

* + 1. **Assets purchased**

Whether or not a member purchased a significant asset is another measure of the economic capacity of the members. The table below shows that at baseline, of the 490 respondents, 64.7% had purchased an asset in the preceding 12 months. At endline, this figure had not changed. Female members however appeared to have performed better than males. The prioritisation of the main assets purchased did not differ that much at both baseline and endline. Kitchenware, livestock, agricultural tools and mobile phones remained priorities.

**Table 5.3.1: Assets of Members**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency** | **Percent** | **Freq EL** | | **Percent EL** | | **Total EL** | |
| **BL** | **BL** | **M** | **F** | **M** | **F** | **Freq** | **%** |
| ***Whether purchased assets in the previous 12 months*** | | | | | | | | |
| Yes | 317 | 64.7 | 65 | 253 | 55.6 | 67.8 | 318 | 64.9 |
| No | 173 | 35.3 | 52 | 120 | 44.4 | 32.2 | 172 | 35.1 |
| **Total (n)** | 490 | 100 | 117 | 373 | 100 | 100 | 490 | 100 |
| ***Types of Assets Purchased BL*** | | | | | | | | |
| Livestock | 45 | 18.5 | 39 | 129 | 20.9 | 69.0 | 168 | 18.6 |
| Means of transport | 13 | 5.2 | 21 | 36 | 11.2 | 19.3 | 57 | 6.3 |
| Electronics | 14 | 5.8 | 5 | 22 | 2.7 | 11.8 | 27 | 3.0 |
| Agricultural Tools/Equipment | 39 | 15.8 | 39 | 119 | 20.9 | 63.6 | 158 | 17.5 |
| Land | 4 | 1.7 | 8 | 22 | 4.3 | 11.8 | 30 | 3.3 |
| Jewellery | 2 | 1.0 | 2 | 22 | 1.1 | 11.8 | 24 | 2.7 |
| Household furniture | 16 | 6.7 | 16 | 55 | 8.6 | 29.4 | 71 | 7.9 |
| Mobile Phone | 42 | 17.2 | 30 | 107 | 16.0 | 57.2 | 137 | 15.2 |
| Kitchen ware | 62 | 25.5 | 23 | 168 | 12.3 | 89.8 | 191 | 21.1 |
| Other | 6 | 2.6 | 4 | 37 | 2.1 | 19.8 | 41 | 18.6 |
| **Total (n)** | 245 | 100 | 187 | 717 | 100 | 100 | 904 | 100 |

A Wilcoxon test conducted on the variable (‘whether the member purchased any assets’), however showed that there was a significant change in members purchasing assets (Z=-2.099, p=0.036).

**5.3.2: Contributions to Rent**

The data in the survey was collected from rural communities in the zones explained in section 1. Normally, people in rural communities do not live in rented dwellings and as such, do not pay rent and as such, contributions towards rentals are quite rare. Consequently, at baseline, only one person was renting a dwelling but this increased to 4 people at endline. In terms of statistical significance of members contributing towards rentals, the results showed that there was absolutely no change (none of the members contributed towards rent at baseline or endline, p=1.000).

**5.3.3: Housing Improvements**

In terms of improvements made to housing, the endline survey established that a lower percentage of members (26.9%) at endline made contributions compared to 31.4% at baseline. Male members were more inclined to make contributions for housing improvements than female members.

**Table 5.3.3: Member Financial contribution towards improvement of their house**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency** | **Percent** | **Frequency EL** | | **Percent EL** | | **Total EL** | |
| **BL** | **BL** | **M** | **F** | **M** | **F** | **Freq** | **%** |
| ***Whether made financial contributions to improve house*** | | | | | | | | |
| Yes | 188 | 31.4 | 38 | 96 | 32.5 | 25.7 | 132 | 26.9 |
| No | 410 | 68.6 | 81 | 277 | 67.5 | 74.3 | 358 | 73.1 |
| **Total (n)** | 490 | 100 | 117 | 373 | 100 | 100 | 490 | 100 |

**5.3.4 – 5.3.7 Investments on Education, Health, Clothing, Household Events and General Contributions**

In this section, four types of investments are considered. These are investments in education, health, clothing and household events/general contributions. The sample size was constant at 490 respondents. In terms of expenditure on own education (of member), there was a drop from 10.7% at baseline to 6.3% at endline. This is understandable given that some of the members who started off in school completed their studies and since the study is comparing the same cohort, at endline, only those who were still in school responded. Investment in the education of family members equally reduced slightly from 64% to 61.6%. It is not clear why there was this reduction. It could however be that those children that completed their studies were more than those that got enrolled within the period under review.

In terms of contributions towards healthcare, 23.7% made contributions towards their own health care and 22.9% for family members. As for clothing, 61.6% (69.7 at baseline) had bought clothing for themselves while 45.3% (61.4% at baseline) had bought clothing for family members.

**Table 5.3.4 Member contributions to household expenses**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Type of Contribution** |  | **Total BL** | **Male EL** | **Female EL** | **Total EL** |
| Contributed to Rent in last month | # | 1 | 2 | 2 | 4 |
| % | 0.1 | 1.7 | 0.5 | 0.8 |
| Contributed to Health care (for self) | # | 125 | 26 | 90 | 116 |
| % | 25.6 | 22.2 | 24.1 | 23.7 |
| Contributed to Health care (for other family members) | # | 159.0 | 28 | 84 | 112 |
| % | 21.5 | 23.9 | 22.5 | 22.9 |
| Contributed to education (self) | # | 52 | 7 | 24 | 31 |
| % | 10.7 | 6.0 | 6.4 | 6.3 |
| Contributed to education (for other family members) | # | 313 | 64 | 238 | 302 |
| % | 64.0 | 54.7 | 63.8 | 61.6 |
| Contributions to clothing (self) | # | 341 | 78 | 224 | 302 |
| % | 69.7 | 66.7 | 60.1 | 61.6 |
| Contributions to clothing (other family members | # | 300 | 53 | 169 | 222 |
| % | 61.4 | 45.3 | 45.3 | 45.3 |
| Contributed to special events | # | 196.0 | 27 | 111 | 138 |
| % | 26.6 | 23.1 | 29.8 | 28.2 |

The Wilcoxon test showed a no significant differences in own or household expenditure for own education (p=0.056), education of family members (p=0.158), own medical expenditure (p=0.259), health of household members (p=0.133). However, there was a significant change in the amount of funds spent on special events (which could be an indication also of increased disposable income) by members (p=0.011).

## Investment, Expenses and Consumption

In the FGDs held, members pointed out that through their various IGAs, they are generating income. Other than that, they access funds through savings groups they belong to. Much of the money that is accessed from the savings is spent on education, food, farming inputs and equipment and building modern houses. A few also indicated that they use their money earned from the savings to help out family members, for example, in paying bride price. The group members also contribute towards the social fund within the group which is there to help out in cases where one is sick or has a funeral. Other expenses tend to be more of emergencies like health expenses, as well as funeral expenses. These findings are consistent with the quantitative findings shown in the earlier section. Although there have not been, generally, any significant changes in the investments and expenditure patterns, it is nonetheless clear that members’ financial and business investments are helping them to meet the daily household requirements.

In the event that there is no money from the savings or businesses, funding for the expenses comes from selling livestock that is owned at home or other valuables in the house. At times, they engage in piecework or borrow from neighbours and friends but there appears to be a strong discipline to channel such borrowed funds directly into the business ventures.

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

**5.5.1. Savings tools**

Generally, the most prominent savings tool used was the VSLA both at baseline and at endline (75% and 64% respectively). Between the sexes, there appeared to be very little difference in the savings pattern in terms of VSLA savings.

**Table 5.5.1: Type of Savings Tools\***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Saving Type** | **Freq BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **Total** | |
| **M** | **F** | **M** | **F** | **Freq** | **%** |
| Private Bank | 13 | 2.7 | 3 | 14 | 2.6 | 3.7 | 17 | 3.5 |
| Government bank | 7 | 1.4 | 36 | 129 | 30.7 | 34.6 | 165 | 33.7 |
| Micro Finance institution | 1 | 0.2 | 9 | 20 | 7.7 | 5.4 | 29 | 5.9 |
| VSLA | 368 | 75.2 | 96 | 298 | 82.1 | 79.9 | 394 | 80.4 |
| Self-help group | 2 | 0.5 | 2 | 3 | 1.7 | 0.8 | 5 | 1.0 |
| Keep with relative/family | 2 | 0.4 | 0 | 4 | 0 | 1.1 | 4 | 0.8 |
| In the house | 89 | 18.2 | 11 | 39 | 9.4 | 10.5 | 50 | 10.2 |
| Farmer association/Cooperative | 1 | 0.3 | 3 | 12 | 2.6 | 3.2 | 15 | 3.1 |
| Other | 5 | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 |

\*For each savings type, n=117 for males, n=373 for females and n=490 for both males and females

* + 1. **Loans Taken Out**

At baseline, of the 325 respondents, 66.7% had taken out a loan. The majority had taken out only one loan (34.1%). Furthermore, 33.3% had not yet taken out a loan at all. At endline, the picture is a lot more positive. Close to 60% had taken out one loan and an additional 31.5% had taken out two loans showing increasing confidence among group members to borrow and pay back loans. Statistically, these results show significance change in terms only one loan being taken out by members but no significance for more than one loan (Z=-3.715, p=0.00, for one loan and Z=-.629, p=.529 for more than one loan).

**Table 5.5.2 Loans taken out**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Number of loans** | **Freq BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **Total** | |
| **M** | **F** | **M** | **F** | **Freq** | **%** |
| 1 | 111 | 34.1 | 40 | 140 | 58.8 | 59.8 | 180 | 59.6 |
| 2 | 56 | 17.2 | 20 | 75 | 29.4 | 32.1 | 95 | 31.5 |
| 3 | 29 | 9.0 | 6 | 19 | 8.8 | 8.1 | 25 | 8.3 |
| 4 | 20 | 6.0 | 2 | 0 | 2.9 | 0.0 | 2 | 0.7 |
| 5 | 1 | .4 | 0 | 0 | 0.0 | 0.0 | 0 | 0 |
| No loan contracted | 108 | 33.3 | 0 | 0 | 0.0 | 0.0 | 0 | 0 |
| Total | 325 | 100 | 68 | 234 | 100 | 100 | 302 | 100 |

* + 1. **Borrowing Behaviour**

In terms of the sources of the funds borrowed by group members, the most common source of the loan was the self help group or VSLA once again emphasizing the crucial role that the VSLA plays in provision of financing for group members. The majority of those borrowing funds used the borrowed money to further re-invest in their businesses or to start an IGA (61.4%) and purchase of agricultural seed (14.3%). It was also quite obvious to see that the loans that members were getting was playing a critical role in mitigating the financial demands that go with purchasing daily household requirements such as school fees, food and clothing.

**Table 5.5.3 Borrowing behaviour (n=328)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **source of the loan** | | | | | | | | | |
|  | | **BL** | | **Male** | | **Female** | | **Total** | |
|  | | **Freq** | **Percent** | **Freq** | **Percent** | **Freq** | **Percent** | **Freq** | **Percent** |
| private bank | | - | - | 7 | 6.6 | 1 | 2.3 | 1 | 3.9 |
| government bank | | - | - | 1 | 0.9 | 0 | 0.6 | 0 | 0.7 |
| money-lender/shop keeper | | - | - | 10 | 9.4 | 3 | 6.9 | 2 | 7.9 |
| self-help group | | - | - | 39 | 36.8 | 22 | 50.4 | 14 | 45.4 |
| family/friend/neighbour | | - | - | 3 | 2.8 | 3 | 6.3 | 2 | 5 |
| micro-finance institution | | - | - | 9 | 8.5 | 3 | 6.6 | 2 | 7.3 |
| cooperative | | - | - | 2 | 1.9 | 0 | 0 | 0 | 0.7 |
| wholesale/crop buyer | | - | - | 0 | 0 | 1 | 1.2 | 0 | 0.7 |
| other | | - | - | 35 | 33 | 11 | 25.6 | 9 | 28.4 |
| **Total (n)** | | - | - | 94 | 100 | 234 | 100.0 | 328 | 100.0 |
| **What did you mainly use the loan (s) for?** | | | | | | | | | |
|  | **BL** | | | **Male** | | **Female** | | **Total** | |
|  |  | |  | **Freq** | **Percent** | **Freq** | **Freq** | **Percent** | **Freq** |
| Housing | - | | - | 4 | 3.8 | 3 | 7.2 | 2 | 5.9 |
| Business capital (IGA) | - | | - | 61 | 57.5 | 27 | 63.7 | 19 | 61.4 |
| Livestock | - | | - | 6 | 5.7 | 2 | 4.6 | 2 | 5 |
| Bought land/farm | - | | - | 1 | 0.9 | 0 | 0.9 | 0 | 0.9 |
| Bought utensils/furniture | - | | - | 0 | 0 | 0 | 0.3 | 0 | 0.2 |
| Children's school fees | - | | - | 10 | 9.4 | 2 | 4.6 | 2 | 6.4 |
| Bought food | - | | - | 2 | 1.9 | 1 | 1.4 | 0 | 1.6 |
| Medical expenses | - | | - | 1 | 0.9 | 1 | 1.2 | 0 | 1.1 |
| Clothing | - | | - | 3 | 2.8 | 1 | 1.4 | 1 | 2 |
| Funeral | - | | - | 2 | 1.9 | 0 | 0.9 | 0 | 1.2 |
| Agri.input/seed | - | | - | 16 | 15.1 | 6 | 13.8 | 4 | 14.3 |
| Total | - | | - | 94 | 100 | 234 | 100.0 | 328 | 100.0 |

The absence of baseline figures for both source and use of loans however makes it difficult to do any meaningful test.

**5.5.4: Business Skills**

To assess the quality of business skills of the group members, the survey examined the extent to which members were re-investing the funds generated into the business and whether they were generating a profit. To this end, the survey established that 65.2% of the 490 responds were reinvesting the funds generated during the course of conducting the businesses back into the business. This corroborates what was found in table 5.3.3 above. At baseline, the figure was however much higher at 69.8%. In addition, 92% of the same respondents were getting a profit from the business at endline compared to 96.8% at baseline.

**5.5.4: Investment and Profits Realised in the Previous 12 Months**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency** | **Percent** | **Frequency EL** | | **Percent EL** | | **Total EL** | |
| **BL** | **BL** | **M** | **F** | **M** | **F** | **Freq** | **%** |
| ***Re-investments made in the business*** | | | | | | | | |
| Yes | 329 | 69.8 | 82 | 238 | 74.5 | 62.5 | 320 | 65.2 |
| No | 143 | 30.2 | 28 | 142 | 25.5 | 37.5 | 170 | 34.8 |
| Total | 472 | 100 | 110 | 380 | 100 | 100 | 490 | 100 |
| ***Profit realized BL*** | | | | | | | | |
| Yes | 457 | 96.8 | 101 | 349 | 93.5 | 91.6 | 450 | 92.0 |
| No | 15 | 3.2 | 7 | 32 | 6.5 | 8.4 | 39 | 8.0 |
| Total | 472 | 100 | 108 | 381 | 100 | 100 | 489 | 100 |

## Financial Anxiety

* + 1. **Financial anxiety**

The financial challenges being experienced across the country appear not to have spared the VSLA members either. While the extent of worrying about finances has slightly reduced compared to baseline, a large percentage of respondents (22.2%) said they worried constantly, 43.7% said they worried frequently and 29.2% said they rarely worried. Only 4.9% never worried at all about funds.

**Table 5.6.1: How often VSL members worry about money**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Frequently BL** | **Percent BL** | **Frequently EL** | | **Percent EL** | | **Total EL** | |
| **M** | **F** | **M** | **F** | **Freq** | **%** |
| Constantly | 122 | 24.9 | 27 | 23.1 | 82 | 21.9 | 109 | 22.2 |
| Frequently | 238 | 48.6 | 50 | 42.7 | 164 | 43.9 | 214 | 43.7 |
| Rarely | 113 | 23.0 | 34 | 29.1 | 109 | 29.2 | 143 | 29.2 |
| Never | 18 | 3.6 | 6 | 7.1 | 18 | 4.8 | 24 | 4.9 |
| *Total* | *490* | *100* | *117* | *100* | *373* | *100* | *490* | *100* |

A Wilcoxon test was applied on the data and it established that there was no significant change in the manner members worried about money at baseline at endline (Z=-1.844, p=.065).

## Access to Financial Services

The FGD participants observed that they had several reasons for joining a savings group. Some of the prominent reasons included the opportunity that the VSLAs offered them to learn business ideas as a way of improving their livelihood. Others pointed to the important culture of saving which has been inculcated in members – a situation which did not exist just a few years previously. They observed that, before the lessons on savings, group members did not know how to save and consequently easily misapplied funds they generated. Others saw value in making savings and borrowing from within the group as opposed to going to a financial institution. There are some who joined the groups because they noticed how successful those who were already part of the groups were, and others joined after receiving encouragement from friends and family members. Others joined the groups to avoid being idle but instead to engage their minds. Group members particularly liked the idea that they can claim their money at any time they wished.

Very few members accessed other financial instruments other than the VSLA. Those who did access other instruments said they did so because they have been involved in those schemes for a long time. Within the groups, group members who were not necessarily typically rural, poor men and women, such as teachers and nurses, were found to be actively participating in VSLAs. These individuals said they were mostly using their bank accounts simply for ‘accessing their salaries’ while they used the VSLA for investment. Another respondent pointed out that he used to keep his money at the bank but then later realized that he spent a good part of the money on transport costs to get to the town (and bank) in order to make a withdrawal. It was also indicated that those who had accounts with other institutions did that just in case of an emergency. It was further observed that some members belonged to other savings groups like AGORA and that was where they borrowed from. Overall, respondents’ attitude towards borrowing and saving were very positive.

The major reason mentioned for seeking a loan from the group was to invest more money into the business and for emergency situations which just arise at anytime. Others borrowed to buy farming inputs like fertilizer and the borrowing was largely from within the group. All these are reasons which were corroborated during the quantitative survey as well.

One of the things that was discouraging VSLA members from opening bank accounts was the long list of requirements which the banks imposed on individuals seeking to open an account. Other than that, the bank charges were said to be exorbitant and likely to make it difficult for someone to save money. Even outside of the banking system, experiences of borrowing money tend to vary but the amount of interest remains a key determinant of whether to borrow or not. Before joining the groups, they used to get loans from local money lenders through what is called as “kaloba” – a system that is notorious for very high interest rates and harsh enforcement mechanisms. Within the groups, some members also admitted that repayment of loans was not always straightforward. There were times when group members failed to repay loans due to sickness or a failing business idea. At times, there were too many expenses, a situation that made it difficult to find money to pay back. Group members however had developed mechanisms for compelling each other to pay.

Before the advent of the VSLAs, saving used to take place but was crude and mostly individualised. Some people would keep money in the pillow, in metal or plastic tins buried in the ground or even with a trusted friend. It was also said that some used to save using what they called a ‘merry go round’ where money would rotate within a group of people and this enabled them to buy kitchen ware as well as improve the other requirements in the home. The amount of funds generated through this system was however very low. With VSLA, the savings are a lot higher with funds being used to buy other productive assets such as livestock and agricultural implements and inputs.

## Participation & Social Position

**5.8.1 Socio-political participation**

Participation in socio-political affairs of their communities by members is a good indicator of the level of confidence that members have acquired and the amount of influence that they wield at community level. To assess this confidence in participation, a number of indicators were used. Members were for instance asked about whether they planned to run in the next local government elections. 11.4% of the 490 respondents (8% at baseline) indicated that they were planning to do so while from the same sample, 60.8% (92%) at baseline said they can express their opinion in a public meeting.

Furthermore, 38.2% of VSLA members (compared to 31.3% at baseline), said they were also members of other community group. Those that have been part of some community dispute resolution effort however reduced to 29.4% at endline from 31.3% at baseline. In terms of voting, VSLA members were quite active. A total of 61.6% of the 302 respondents, reported that they voted in the last general election. More importantly, the vast majority (95.4%) decided who to vote for on their own.

Overall therefore, the findings in this section show a strong level of socio-political engagement by VSLA members

**Table 5.8.1: Participation and Social Position of Members (n=490)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Response** | **Frequency BL** | **Percent BL** | **Frequency EL** | | **Percent EL** | | **Total** | |
| **M** | **F** | **M** | **F** | **Freq** | **%** |
| ***Members’ Social Participation in Previous 12 months*** | | | | | | | | |
| Member planning to run for office in next local government elections | 39 | 8.0 | 19 | 37 | 16.2 | 9.9 | 56 | 11.4 |
| Member expressed opinion in public meeting | 451 | 92.0 | 58 | 140 | 49.6 | 37.5 | 298 | 60.8 |
| ***Membership to any other community based grouping*** | | | | | | | | |
| Percentage who are members | 285 | 58.1 | 44 | 143 | 37.6 | 38.3 | 187 | 38.2 |
| ***Member’s involvement in community dispute resolution*** | | | | | | | | |
| Percentage who are involved | 153 | 31.3 | 43 | 101 | 36.8 | 27.1 | 144 | 29.4 |

A Wilcoxon test was applied on some of the variables and it established that the change in individuals voting in a previous election was statistically significant (Z=-2.793, p=0.005). Also statistically significant was the change in the number of members seeking to run for office (Z=-5.009, p=0.000) as well as the change in those expressing their opinion in public (Z=-3.149, p=0.002). Other variables however where not statistically significant in terms of the change occurring. For instance, the decision making on who to vote for did not change between the two samples (Z=.761, p=0.447). Finally, the change in the variable on being part of a community-effort to settle community quarrels/arguments was not statistically significant between the two samples (Z=-1.443, p=0.149).

**5.8.2 Self image**

Another important dimension investigated in this section was the self-image that the members have of themselves. Using just a few of the proxy indicators within the ambit of self-esteem, it was established that despite the financial worries mentioned earlier, 83.9% of members said they somehow agreed or strongly agreed that they could resolve problems on their own. Similarly, 92.3% observed that they take action to improve their life, 76% said they have confidence to speak in community meetings, 73.9% noted that the community seeks and values their opinions while 79.8% observed that the community respected them. Compared with the baseline subsample, a Wilcoxon test validated most of these findings. The variable on resolving problems individually was found to be statistically significant between the samples (Z=-2.401, p=0.016) and so was the variable on taking action to improve one’s life which had a value of Z=-2.394, p=0.017. Equally significant was the variable on influencing community decisions (Z=-4.825, p=0.000).

* 1. **Civil Society Participation, Confidence and Influence**

There was generally a great sense of satisfaction among the FGD participants about the decision they made to join a VSLA in their community. Members felt happy because since they joined the group, their lives have been made easier, they have developed self-confidence and their minds are kept busy with thinking of what businesses to do. As the PPI scores have shown, there has been a significant positive change in poverty scores.

Through membership to the groups, there appears to be a sense of fulfilment. As the above section (5.8) has shown, significant changes have also occurred since the baseline was conducted. A good number of the members are also leaders in their communities and are consulted over community matters. This success has had unfair criticism from other village members who consider their colleagues’ success as ‘satanic’. On the whole however, spouses of female group members particularly who started off with suspicion of the intent of the VSLAs have themselves turned into strong advocates after seeing the ‘fruits’ from the groups. To this extent therefore, the groups have strengthened and improved the status of women generally.

About participating in network linked with the membership of the group, almost all members said that when the groups just started, there were group exchange visits, aimed at exchanging lessons and skills. Such opportunities quickly helped the groups to gain traction when the doubters noticed the good arising from a member of a VSLA.

The majority of members noted that they felt good about themselves because they were able to provide for their families as opposed to feeling powerless due to lack of funds. They observed that they had turned into advocates for the VSLAs because of the change they have seen in their own lives.

# 6.0 CONCLUSION

The findings of the endline evaluation are generally positive with several indicators showing statistically significant changes having occurred since baseline. Quite importantly, even where the change has not been positive, there are only a few instances where the findings are actually negative – in other words, the trend has continued in the same manner as at baseline. The findings also correlate strongly with national surveys such as the census and the ZDHS 2015 as has been demonstrated were statistics have been available.

The trends in terms of the basic characteristics of the households and members appear to have remained the same with regards to age, sex and educational achievements. This was to be expected since the people that are in both samples are adults who have long left school and were the same ones at baseline. It appears that drop-out rates have equally been quite low and this is further testament of the value that VSLA participants have attached to the groups they are part of.

A number of variables have remained the same and confirm what was expected. For instance, worrying about finances among both household members and VSLA members has remained the same as at baseline despite the overall improvements in poverty situation. Equally, the sufficiency of harvest from one season to the other as well as adequacy of food has been the same. The borrowing behaviour of respondents equally has been expected to revolve largely around the VSLA and the results show this pattern. It was also expected that groups would make some profits over time and the results are consistent with this expectation. At individual level, participation levels and confidence of group members to engage in community activities has shown minimal positive increases which is also consistent with the expectation that over time, members would hone their skills in community engagement.

More interestingly, the results have confirmed and contradicted some assumptions made about the intervention. For instance, IGA engagements have improved in nominal terms but this is contradicted by the Wilcoxon test applied which shows no significant change. Similarly, improvements in the members’ control over resources, has been confirmed by the test which also shows a significant change. In terms of assets, there is a contradiction between the nominal results and the test results while for loans taken out, the results are validated by the test. With regards to meals, the number and quality of meals taken in households has nominally improved and this has also been validated by the test applied on the relevant variables.

There are several important learning points in this project. Some of the important views about project implementation came from the FGD participants who observed that for the programme to be successfully replicated elsewhere, groups should be encouraged to limit on the amount that any one member can borrow. Members should as such be encouraged to only borrow within their savings while also being encouraged to save more and borrow less – unless of course they are investing in viable businesses. This will increase the group’s net worth in the long term. It was also suggested that a way should be developed to effectively address defaulting on loans accessed by group members. One way of doing this was to ensure that the groups had strong constitutions which all members are abiding by. Further, to ensure the smooth running of the group, it was also suggested that winning over traditional leadership (which would in turn put pressure on defaulters to pay up) was critical. Equally important was for a future BOC intervention to fall back on the expertise of VSLA members who had distinguished themselves in the existing groups. These can act as mentors and champions. Finally group loans, alongside individual loans would help established groups to engage in bigger projects that generate significant income.

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# ANNEX: BOC GLOBAL INDICATORS LOGFRAME

|  |  |  |  |
| --- | --- | --- | --- |
| **Key Findings** | **Measure** | **Baseline Value** | **Endline Value**  **(To be inserted in final version)** |
| **Demographic characteristics of the household** | | |  |
| Primary and secondary school enrolment attained at the household level *(where: P=Primary, S=Secondary)* | Percentage attainments | P = 64.2  S = 34.7 |  |
| Percentage of households who can afford medical services | Percentage | 90.9 |  |
| **Socio-economic characteristics of the household** | | |  |
| Percentage of households living below $1/ $2 a day | Percentage | 74.5[[13]](#footnote-13) |  |
| Number of assets held by the household | Percentage | 39.0 |  |
| Quality of housing of the household | % using type of material for walls, roof and floor | Unburnt brick = 40.2  Grass = 55.5  Cement floor = 37.0 |  |
| Describe the financial ability of the household | Percentage able to cope | 77.1 |  |
| **Food Security and Agriculture** | | |  |
| Quantity of food consumed by the household | % having 3 meals/day | 67.3 |  |
| Quality of food consumed by the household | Types |  |  |
| **Socio-economic characteristics of the Members** | | |  |
| Percentage of SG members that hold (volume and number) IGAs | % having at least one IGA | 75.4 |  |
| Percentage of SG members that invested in their own education | Percentage | 10.7 |  |
| **Investments and Household Support** | | |  |
| Percentage of SG members that contribute to household expenses | Avg % contributing to education, health and special events | 33.3 |  |
| Percentage of SG members that invested in productive assets | % investing in livestock and farming equipment | 31.5 |  |
| Percentage of SG members that invested into education | % investing in own and other HH members’ education | 74.7 |  |
| Percentage of SG members that hired labour | Percentage | 36.9 |  |
| **Access to Financial Services, Financial Literacy and Business Skills** | | |  |
| Percentage of SG members that hold savings instruments | Percentage | 99.8 |  |
| Savings instruments most commonly used | Most common type (VSLA) | 75.2 |  |
| Percentage of SG members that access loans | Percentage | 66.6 |  |
| Specify the loan instruments most commonly used | Most common type (VSLA) | 94.7 |  |
| **Participation & Social Position** | | |  |
| Members’ perception of their social positions | Number | 52.6 |  |
| Members’ self-esteem | % with high to very high self esteem | 42 |  |
| Percentage of members being involved in household decision making | Percentage | 20.2 |  |
| Percentage of members having control over household resources | Percentage | 20.2 |  |
| Percentage of members holding leadership positions | Percentage | 24.5 |  |
| Percentage of members involved in community dispute resolution | Percentage | 31.3 |  |

1. The protocols and manuals developed were as follows: survey implementation protocol, data collection protocol; data entry protocol; data analysis protocol; quality assurance protocol; two training manuals for the training of field research assistants and data entry clerks; [↑](#footnote-ref-1)
2. Implementing partners [↑](#footnote-ref-2)
3. Plan has been working in this area since 2000 by helping communities deal with child abuse including forced marriages, lack of health facilities near households, inadequate classroom space for children, unsafe water, poor farming methods and falling crop harvests. [↑](#footnote-ref-3)
4. CSO, June 2012 and Chibombo District Situational Analysis 2010 [↑](#footnote-ref-4)
5. Map is courtesy of Wikimedia.org [↑](#footnote-ref-5)
6. Chibombo District Situational Analysis, 2011 [↑](#footnote-ref-6)
7. ZDHS, 2015 [↑](#footnote-ref-7)
8. Note that the total does not add up to 100 because there are other educational categories at national level not captured in this description [↑](#footnote-ref-8)
9. ZDHS, 2007 – Percent of women aged 15-49 years who reported that they have serious problems accessing medical services [↑](#footnote-ref-9)
10. <http://www.progressoutofpoverty.org/> [↑](#footnote-ref-10)
11. CSO, 2009 [↑](#footnote-ref-11)
12. Ibid [↑](#footnote-ref-12)
13. <http://mdgs.un.org/unsd/mdg/Data.aspx> [↑](#footnote-ref-13)