



End-line Report

for Village Saving and loans Associations

Securing Rights and Improving Livelihoods of

Women Kadam Elkhair Project

Final Report
March 2017

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ACRONYMS

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

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Dr. Gihan Shawky

Survey Technical Director

Key facts table

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

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

relationship unable to access)	
Prevalence of HIV, among adults aged 15-49, percentage	<0.1 (2015) (1)
Adult literacy (% aged 15 and above)	75.2 (both sexes) (2005-2015) (1)
Youth literacy (% aged 15 -24 - Male)	94.5 (2005-2015) (1)
Youth literacy (% aged 15 -24 - Female)	92.1 (2005-2015) (1)
Gross enrolment ratio in primary education, both sexes	104 (2010-2015) (1)
Violence against women ²	26% (2005 – 2015) (1)

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² Refers to intimate partner violence only

Executive Summary

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

The **objective of the current survey** is to collect the end-line data for member households from a sample of 408 women in the six targeted communities of the project that spent three years in the project. The targeted villages are located in Beni-Suef and Assuit governorates; three villages in each governorate. These villages have the same characteristic as the six targeted communities of the project.

As for the educational status, 48.3% of the sampled members in the end-line survey are literate (can read and write). Regarding their marital status, the survey indicates that 6.6% is still single.

As for the employment rates of the households, although the unemployment rate in this sample is 4.5%, 31.9% is not working (1.5% are students and 30.4% are doing domestic work only) nor involved in any income generating activities.

As for financial ability, the results assure that there is significant improvement in the financial ability of sampled households where, the percentage of VSL members who are worry about money in the last 30 days has been decreased from 65.8% to 29.9% as well as the percentage of VSL members households who could not cope with ordinary bills and daily consumer items in the past 30 days has been decreased from 69 % to 34.3% within the reference period.

Economic situation of sampled members

Regarding small business, the survey results indicate that there is significant increase in the percentage of the VSL members are engaged in small business activity from 10% in the baseline to 65.2% in the end-line. This increase can be attributed to training sessions that VSL members attended³.

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

Regarding the Income Generating Activities (IGAs), the survey results indicate that about 65.2% of the sampled members in the end-line study are engaged in different IGAs versus 10% only in the baseline. As for the amount invested in IGAs, the highest proportion of such

³ The respondents mentioned that in FGDs

business was found in grocery (31.6%), followed by poultry selling (30.1%) which can be attributed to the culture of rural areas.

Finally the results support the increase of members who started IGAs. Also the results of FGDs indicated that members learnt how to identify ideas for their projects on scientific basis.

As for loans, it can be concluded that the VSLA have provided a room for members to access loan. The results indicate that there is significant increase in the percent of VSL members who have access to loan where, this percent shifted from 12% in the baseline to 77% in the end-line. Furthermore, 52.9% of the loans taken by the sampled members during the project's span were used in IGAs versus 20.8% only in the baseline.

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

For those who attended the financial training sessions, 60.8% of them benefited from the sessions in the financial planning of their projects, 55.1% in preparing their household's budget, and 52.2% in calculating the profit and losses for their projects.

Empowerment of the sampled women

As for the self-image and self-esteem, the results show evidence that VSLA have contributed to improve the members' self-esteem. There is evidence that resolving their own problems has been substantially affected by the program; the percentage of respondents who stated that "they could resolve problems on their own" has been shifted from 77.4% in the baseline to be 89.7% in the end-line. Furthermore it is found that 89.7% of the respondents agree that they are respected by the community. Moreover, 80% of the respondents agree that the community values their opinion.

As for decision making, the results confirm members' significant contribution into the the decision making related to education, family health and household food. Concerning education the percentage of respondents who have decision making contribution has been shifted from 21% in the baseline to 44.9% in the end-line. As for family health this percent has been shifted from 36.5% to 58.6% and concerning household food the percentage has been shifted from 41.5% to 58.6%.

Concerning household expenses, the survey results indicate that the total percentage of women who contribute highly in their household expenses is very limited. The results assure that nearly 40% of respondents did not contribute in household expenses.

As for decision making, the survey results indicate that 69.4% of respondents take decisions in all their financial matters (27.5% by themselves and 41.9% with their spouses). While 5.6% of sampled member's parents take such decisions. Furthermore, 40.7% of the respondents can manage and use their IGAs proceeds without getting any one's permission.

1. Introduction

According to the 2010 Human Development Report, 95% of Egypt's poorest villages are located in Upper Egypt, and the region is home to 25% of the country's total population. It is estimated that of the 1,000 poorest villages in Egypt, 234 are located in the governorates of Assuit and Bani Suief. The poverty rate average for this villages start from 30% to 66%. Individuals who live in rural areas such as these continue to have limited access to social and economic services, which widens the gap between the needs of the poor – especially in relation to financial services – and the ability of banks and micro finance institutions (MFIs) to provide such services.

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

Responding to all previous needs CARE implementing this Project as part of CARE strategy for women economic empowerment. The VSLA methodology is relevant to the constraints and challenges seen in Upper Egypt as it is designed to target poor and marginalized women in rural communities and enables them through participation in the savings and loan groups – to manage household cash in an efficient and flexible manner, while investing in income generating activities that can secure and stabilize cash income. One of the most dramatic impacts the VSLA has is building the self-respect and social capital of women who hold a stake in the VSL membership.

Therefore the program target women and scale up VSLAs in six of Assuit and Bani Suief's poorest communities with the aim of narrow the poverty gap; promoting economic justice, gender equality and women's empowerment; enhancing social networks and fostering social change at the community level.

1.1 Objectives of the survey

The **objective of the current survey** is to collect end-line data on member households from a sample of 408 women in the six targeted communities of the project that spent in the project around three year. The targeted villages are located in Beni-Suef and Assuit; three villages in each governorate. These villages have the same characteristic as the six targeted communities of the project.

This evaluation will be the results of comparing the end-line (who spent around three years in the project), intermediate (around one year), and baseline (didn't participate in the project) results and answering the question “for which extent Kadam Elkhaier contributed in empowering women in the target communities?”

The end-line tool (the VSL Member Survey) aims at capturing the Impact Indicators and the Long Term Outcome Indicators of the programme. Besides the PPI was used; the standard form of this tool was acquired from the Progress out of Poverty⁴ website (The latest version of

⁴ <http://www.progressoutofpoverty.org/country/egypt>

the PPI for Egypt was created in April. Indicators in the PPI for Egypt are based on data from the 2004/5 Household Income, Expenditure, and Consumption Survey (HIECS).); it is a Grameen Foundation Product. The form was carefully translated and attached to the survey form.

The end-line data monitors the situation of sampled VSL members in the six communities who spent in the project around three years through a number of indicators including:

- Household Livelihood conditions such as poverty level.
- Economic situation of sampled members (saving & access to credit, income generating activities, investment)
- Women Empowerment (self-image & self-esteem, gender relation in the household, sampled women & their community)

To assess the impact of the project the same tool is used, on targeted VSL members in the six communities who spent in the project around one year and households' members did not participate in the project, using such indicators.

1.2 Timeframe of the baseline Survey

The questionnaire was reviewed by CARE Egypt. Some modifications were made to fit the project.

The sample was selected randomly by the consultant. Care Egypt contracted the Arab Development Center for Research & Training to conduct the baseline survey. The center trained volunteers from the communities on data-collection. Two comprehensive two-day training program was organized to train volunteers from communities and a field editor on how to administer the questionnaire and to review data collected. The training programs were held in Beni-Suef and Assuit governorate. Nominated field officers from the community attended the training. The training included going through each detail in the survey form, every question of the poverty measurement as well as each and every question of the questionnaire. At the end of each session, some of the officers were invited to play the role of the interviewer and interviewee. A list of guidelines was prepared and handed to the data collectors.

Data-collection started in 7th of February 2017 in Beni-Suef governorate for two days and in 16th of February 2017 in Assuit governorate for two days. Office editing and coding questionnaires started after data collection directly, as well as data entry. Data processing phase extended for six days (from 14th of February till 19th of February 2017 and from 21th of February till 26th of February 2017). While validation and data consistency started in 27st of February 2017 after constructing the raw data file for all questionnaires. Hence cleaned files were developed by 1st of March 2017.

1.3 The structure of the final report

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

Executive summary: The survey objectives, methodology, and key results will be covered in this section.

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

2. Program and Country Context: This section will describe the project briefly, localization of the study area in the country and Development challenges and National strategies in Egypt.

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

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

4.1 Demographic characteristics of the household: This sub-section will cover these topics; household composition, educational and literacy attainments and household-decision making

4.2 Socio-economic characteristics of the household: This sub-section will include the five characteristics; the poverty index, housing, land, assets and financial ability.

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

5.1 Socio-economic characteristics of the Members: This sub-section will cover these six characteristics; basic characteristics, educational and literacy attainments, educational status of children at household level, occupation, business activities and control over own resources

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

5.3 Self Esteem: This sub-section will cover self-image.

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

2. Programme and Country Context

This section will provide the reader with a brief description of the Village Savings and Loans Associations (VSLA) initiative and Development challenges and National strategies in Egypt

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

The basic principle of the VSLA program is that members form a voluntary, self-selected and self-managed group. Groups meet weekly and members save through the purchase of shares. The price of a share is decided by the group. At each meeting, every member must purchase between 1 and 5 shares. The share-price is set by the group at the beginning of the cycle and is fixed for the entire cycle.

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

Each group may also have a social fund, which provides members a basic form of insurance. The social fund serves as a community safety net and may serve a number of purposes – such as emergency assistance, festivals and funeral expenses – for the entire community, including group members and non-members⁵.

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

2.2 Development challenges and National strategies in Egypt

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

The Arab Republic of Egypt is considered a lower-middle income country, relying on remittances from Egyptians working abroad, revenues from the Suez Canal and oil, as its main sources of income. Economic growth was affected after the revolution of 25th of January. The economy is gradually improving with the annual rates of GDP growth reaching 4.3 percent in 2015/2016, up from an average of only 2 percent during the period 2010/11-2013/14., and it supposed to reach 7 percent by 2030 according to Egypt's vision 2030 of SDGs and planning reform⁶. Responding to large fiscal imbalances, the government has introduced a bold fiscal consolidation program. The program includes measures to increase tax revenues, control the civil servants' wage bill, shift spending from commodity subsidies to

⁵ <http://www.vsla.net/aboutus/vslmodel>

⁶ <https://sustainabledevelopment.un.org/content/documents/15262EI-Megharbell,%20Egypt%20NSDS%2020150527.pdf>

targeted cash transfer programs as well as undertake much needed infrastructure investments. [World Bank, 2017⁷]

Egypt has witnessed a remarkable increase of the population over the previous decades. In the second part of the second century, the population rose sharply from 35.3 million in 1970 to about 91.5 million in 2015, i.e. more than doubled in almost 40 years. Egypt is at a stage of demographic transition with a marked "youth bulge," a period in which the proportion of youth in the population increases significantly compared to other age groups. 61% of the population is under the age of 30 and 40% between the ages of 10 and 29 [SYPE, 2014⁸].

Egypt has made significant improvements in overall socio-economic development. According to the UNDP statistical update of HDI, Egypt ranked 111 out of 188 on the human development index (HDI) in 2015, up from a 116 ranking in 2008. Figure 1 indicates that the development index has been continually increasing since the 1980s where the more recent estimates, however, show a kind of stagnation. Hence the steady improvement has pulled Egypt from the low to the medium category of human development.

The HDI is calculated on the basis of life expectancy, literacy levels and per capita income. Literacy rates have risen and reached 75.2 percent in 2015, and the country has experienced improvements in health, education, sanitation and other social services. Life expectancy is 71.3 years in 2015. The unemployment rate reaches 12.4 percent in 2016; while child labour is 7% among five to fourteen years of age. Maternal mortality is estimated at 33, infant mortality is 20.3/1,000 and child mortality under the age of five stands at 24/1,000 in 2015⁹.

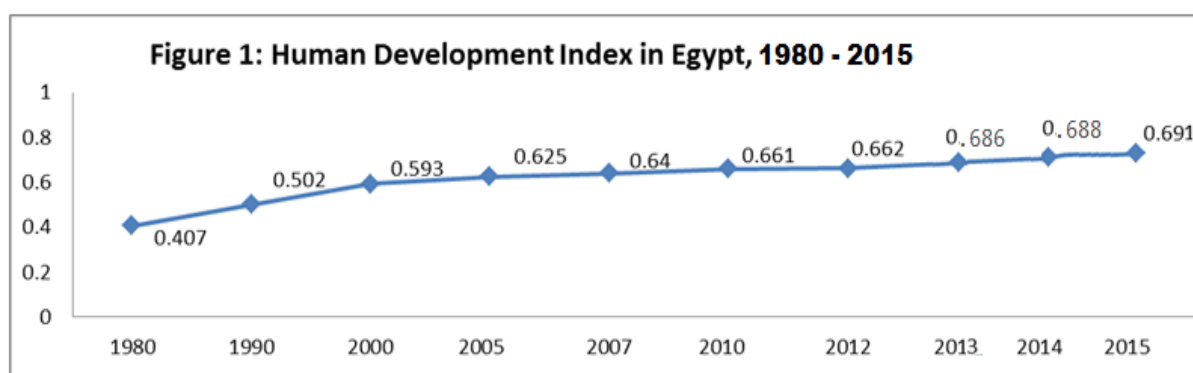
Despite these gains, large disparities in development occur exist between rural and urban areas, Upper and Lower Egypt. The per capita real gross domestic product (GDP) was almost US\$ 10,250 in 2015 (up from US\$3,950 in 2003). Public expenditure on social services remains low; during the period 2005-2014; 3.8 percent of GDP was spent on education and 5.1 percent on the health sector¹⁰. Over the last two decades, Egypt has seen its GDP grow, with an average of 7 percent during the period 2005-2008.

⁷ World Bank, <http://www.worldbank.org/en/country/egypt/overview>.

⁸ Survey on Young People, https://www.unicef.org/egypt/eg_survey_of_young_people_2014.pdf.

⁹ UNDP, 2016 Human Development Report, http://hdr.undp.org/sites/default/files/2016_human_development_report.pdf

¹⁰ UNDP, 2015 Human Development Report, <http://www.undp.org/content/dam/undp/library/corporate/HDR/2013GlobalHDR/English/HDR2013%20Report%20English.pdf>



Source: 2016- 2013 Human Development Report, UNDP.

In 1991, almost a quarter of the Egyptian population (24.3 percent) was considered to live below the national poverty line¹¹ and decreased to reach 16.7 percent only in 2000 then increased by 20 percent in 2008. However 2016 Human Development report indicated that poverty still constitutes a major challenge, where about 25.2 percent of the population lives on less than national poverty line; during the period 2005 - 2014.

In Egypt, youth (15-24) unemployment rate is 35.5% [HDR, 2016]. This large percent of unemployed youth may become a demographic issue rather than a demographic dividend, because a large mass of disappointed youth is likely to become a potential source of social and political insecurity. The dynamic population provides both latent productive capacity and increasing consumer demand. The technological aspects in Egypt are limited, all elements of the innovation and sophistication pillars got low scores including R&D activity [GCR, 2016¹²].

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

3. Methodology

3.1 Overall methodology

The survey is implemented in full consultation with the project's management in Care Egypt and local offices of Care. The implementation of this survey is done through the following activities:

Preparation stage

- The consultant held a meeting with the project's management to recognize the target group, target areas;

¹¹ National poverty line: the poverty line deemed appropriate for a country by its authorities. National estimates are based on population weighted subgroup estimates from household.

¹² Global Competitiveness Report, <http://reports.weforum.org/global-competitiveness-report-2015-2016/economies/#economy=EGY>

- The consultant assigned the sample size and selected the sample within each area;
- Delivered the survey implementation protocol, training curriculum and materials for the field teams;
- The consultant recruited and contracted experienced field editors and supervisors to implement data collection stage.

Data collection phase

- The consultant held a comprehensive two days training programs¹³ for the field work teams. A list of guidelines for data-collection distributed to field officers and field editors;
- Printed 430 copy of the final questionnaires;
- Supervision of all ground-level data collection activities in accordance with the protocols and the data-collection work plan, their organization, and ground-level quality checks.

Data processing phase

- The consultant recruited a team with unique experience in office reviews, all the questionnaires were subject to a careful review. Also, other responses were coded in accordance with the data entry program;
- Recruited a programmer¹⁴;
- Quality control tools, such as double entry¹⁵, consistency and range checks to ensure the high quality of the data entered were applied;
- Recruited and contracted experienced data entry clerks;
- The consultant held one day training for data entry operators before the beginning of data entry operations;
- Data analysis was done using SPSS providing a descriptive analysis of the data collected, validated and presented in some tables, charts and diagrams. The main objective of this analysis was to provide the key findings about the sampled households & members;
- The report was developed to include the qualitative analysis of the data collected and analysed quantitatively. The report includes key results of the survey and some recommendations.

3.2 Sample size

After updating the sampling sheet, the sample for end-line survey came out to be 408 households in Beni-Suef and Assuit governorates, as follows;

Table 3.1: The actual sample distribution by village, and governorate

Governorate	Village	Number of Surveyed women
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¹³ Details mentioned previously in section 1.3

¹⁴ The programmer is familiar with this assignment. He worked with the consultant during conducting previous VSL survey the consultant conducted with Plan Egypt and Care Egypt.

¹⁵ 25% of questionnaires were reentered and a validation program was run to validate the data

		End-line ¹⁶	Intermediate ¹⁷
Beni-Suef	El-Atamna	68	50
	Sedment El- Gabel	72	51
	El-Nowira	63	50
Assuit	Naza Karar	68	50
	El- Akrar	69	51
	El- Bora	68	52
Total		408	304

The actual total number of women interviewed was 712. Concerning the qualitative evaluation, the End-line survey includes End-line Focus Group Discussions, In each village two FGDs were held; one with VSL members who spent around three years in the project and one with VSL members spent around one year in the project. There were 120 women participated in the qualitative evaluation.

¹⁶ VSL members who spent around three years in the project were interviewed

¹⁷ VSL members who spent around one year in the project

4. Descriptive Statistics on the Household

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

4.1 Demographic characteristics of the household

This section will provide the reader with a comprehensive description of the demographic characteristics of both the head of household and household population as indicated below.

Characteristics of the head of household

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

As shown in table 4.1, the results indicated that the percentage of households headed by men is almost 86% in the two surveys, while the percentage of households headed by women is 13.2% in the end-line survey compared to 14.1% in the intermediate survey. These results are consistent with the national figures, as the Egypt Demographic Health & Survey (EDHS) 2014 indicated that the percentage of households headed by female was only 12.9% while 87.1% were headed by men¹⁸.

Table 4.1: Socio-demographic Characteristics of the Heads of Households, Intermediate and End-line studies

		Intermediate study		End-line study	
Characteristics		Number of HH	%	Number of HH	%
Sex	Male	261	85.9%	354	86.8%
	Female	43	14.1%	54	13.2%
Literacy	Literate	182	59.9%	258	63.2%
	Illiterate	122	40.1%	150	36.8%
Occupation	No Occupation	0	0.0%	2	.5%
	Domestic Work	16	5.3%	21	5.1%
	Retired	21	6.9%	18	4.4%
	Works on own farm	11	3.6%	9	2.2%
	Agricultural Worker	19	6.3%	20	4.9%
	Animal Husbandry	6	2.0%	3	.7%
	Pastoralist	0	0.0%	1	.2%
	Fishing	1	.3%	1	.2%
	Employee (Formal Sector)	52	17.1%	69	16.9%
	Employee (Informal Sector)	24	7.9%	25	6.1%
	Casual Labour	86	28.3%	140	34.3%

¹⁸ Egypt Demographic Health & Survey (EDHS), 2014

<http://dhsprogram.com/publications/publication-FR302-DHS-Final-Reports.cfm>

		Intermediate study		End-line study	
Characteristics		Number of HH	%	Number of HH	%
	Works in family business	0	0.0%	1	.2%
	Self-Employed / Business Owner	14	4.6%	16	3.9%
	Small Trade	27	8.9%	40	9.8%
	Making Handicraft	1	.3%	0	0.0%
	Aged	1	.3%	1	.2%
	Taxi Driver	7	2.3%	20	4.9%
	Tailor	3	1.0%	0	0.0%
	Others	15	4.9%	21	5.1%
Working Status	Not working	38	12.5%	42	10.3%
	Working	266	87.5%	366	89.7%
	Total	304	100.0%	408	100.0%

Table 4.2 indicates that 30.9% of head of households their age ranges between 30-39 years old (in both studies); 30.6% and 36.8% ranges from 40 – 49 years old (in the intermediate and end-line studies respectively), and 9.2% and 7.6% ranges from 20 – 29 years old (in the intermediate and end-line studies respectively).

Regarding employment status, it is noticed that in the intermediate study 12.5% of the head of households are not working which is greater than the end-line study (10.3%) as well as the national figure (11.99%) in 2011¹⁹.

Table 4.2: Socio-demographic Characteristics of the Heads of Households by Gender, Intermediate and End-line studies

Characteristics		Intermediate study			End-line study		
		Gender of HH			Gender of HH		
		male	female	Total	male	female	Total
Age10	10-19	0.0%	2.3%	.3%	0.0%	0.0%	0.0%
	20-29	8.4%	14.0%	9.2%	7.3%	9.3%	7.6%
	30-39	33.0%	18.6%	30.9%	31.9%	24.1%	30.9%
	40-49	29.9%	34.9%	30.6%	37.6%	31.5%	36.8%
	50-59	21.1%	14.0%	20.1%	16.4%	16.7%	16.4%
	60-69	6.1%	14.0%	7.2%	5.4%	11.1%	6.1%
	70-79	1.1%	2.3%	1.3%	1.4%	7.4%	2.2%
	80+	.4%	0.0%	.3%	0.0%	0.0%	0.0%
Literacy	Literate	61.7%	48.8%	59.9%	67.7%	33.3%	63.2%
	Illiterate	38.3%	51.2%	40.1%	32.3%	66.7%	36.8%
Education Level	None	42.5%	65.1%	45.7%	35.1%	72.2%	40.0%
	Primary	14.6%	20.9%	15.5%	17.6%	9.3%	16.5%
	Preparatory	4.2%	7.0%	4.6%	8.8%	7.4%	8.6%

¹⁹ CAPMAS, Statistical Year Book (Jan. 2012);
http://capmas.gov.eg/pdf/Electronic%20Static%20Book_eng/population/untitled1/pop.aspx

Characteristics		Intermediate study			End-line study		
		Gender of HH			Gender of HH		
		male	female	Total	male	female	Total
	Secondary	31.0%	4.7%	27.3%	32.6%	9.3%	29.5%
	Intermediate	2.3%	0.0%	2.0%	1.4%	0.0%	1.2%
	College/University	5.4%	2.3%	4.9%	4.5%	1.9%	4.2%
Working Status	Not working	8.4%	37.2%	12.5%	5.6%	40.7%	10.3%
	Working	91.6%	62.8%	87.5%	94.4%	59.3%	89.7%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The Literacy rate among the Heads of Households was pointed in the survey. Results reveal that the literacy rate was 67.6% among males and 33.3% among females with a total of 63.2% of the total sample in the end-line study (table 4.2). On the other hand, the female literacy rate was higher in the intermediate study (48.8%). This result indicates that the success of the project encouraged the literate women to participate in the project. It is worth mentioning, that the literacy rate among female headed households and the total sample were not consistent with the national figures which was 72% (for both sexes) in 2010²⁰.

In regards to the educational levels of the heads of Households, the above table shows that more than one third of males heading households (35.1% and 42.1% in the end-line and intermediate surveys respectively) and (72.2% and 65.1% in the end-line and intermediate surveys respectively) of females heading households never attended school. Which also is not consistent with female educational status as outlined earlier on the national level. This result assures that the educational status of recent VSL groups is higher than the educational status of old groups.

4.1.1 Household composition

The characteristics of the sampled households' members are important variables to consider while studying the surveyed HH population. The survey results show that there were 992 household members belonging to the 200 households.

Gender, age and family size are significant variables that provide a picture on the household composition of the households' population who were subject to the current survey.

The current section will cover the three demographic characteristics (variables) of the households as follow:

- Gender
- Age
- Family size

Gender and Age

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

As shown in figure (2), the results of the survey indicate that the percentage of women is slightly higher than the percentage of males in the intermediate study. However, it is slightly less than the percentage of males in the End-line study

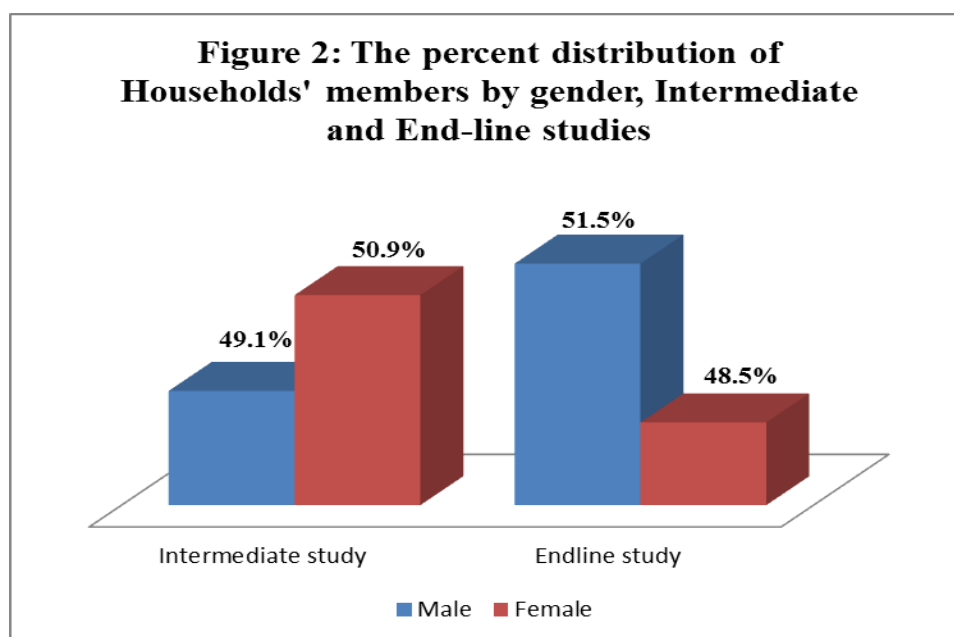


Table 4.3: Socio-demographic Characteristics of the Households population, Intermediate and End-line studies

Characteristics		Intermediate study		End-line study	
		Number	%	Number	%
Sex	Male	749	49.1%	1103	51.5%
	Female	776	50.9%	1040	48.5%
Age10	0 - 9	382	25.0%	547	25.5%
	10-19	426	27.9%	602	28.1%
	20-29	211	13.8%	283	13.2%
	30-39	223	14.6%	292	13.6%
	40-49	165	10.8%	261	12.2%
	50-59	76	5.0%	103	4.8%
	60-69	30	2.0%	36	1.7%
	70-79	10	0.7%	13	0.6%
	80+	2	0.1%	6	0.3%
Total		1525	100.0%	2143	100.0%

As shown in the above table (4.3), the age distribution of the sample in the two studies is almost similar; the results indicate that almost one half of the household population in both is below 20 years old compared to the one quarter of the households' population ages which ranges between 30 and 49 years old.

Size of the Households

The average family size in the end-line sample is 5.76 persons compared to 5.55 persons in the intermediate sample. Both of these figures are higher than the national indicators where

the average family size in 2012²¹ in Egypt is 4 persons (3.8 persons in urban areas and 4 persons in rural areas). Since the poorest families are characterized by higher family size therefore, it can be concluded that the project reached to the poorest families.

4.1.2 Educational and literacy attainments

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

Table 4.4: The distribution of the households' population according to educational and literacy attainments, intermediate and end-line studies

Characteristics of the Households' population		Intermediate study		End-line study	
		Number	%	Number	%
Literacy	Literate	1003	70.9%	1368	75.8%
	Illiterate	411	29.1%	598	30.4%
Education Level	None	566	37.1%	822	38.4%
	Primary	389	25.5%	513	23.9%
	Preparatory	189	12.4%	300	14.0%
	Secondary	310	20.3%	418	19.5%
	Intermediate	20	1.3%	19	.9%
	College/University	51	3.3%	70	3.3%
Total		1525	100.0%	100.0%	2142

The results indicate that the literacy rate for the sampled population is 75.8% and 70.9% in the end-line and intermediate surveys respectively, which is almost the same as the national indicator. 38.4% and 37.1% of the sampled population did not attend schools in the end-line and intermediate surveys respectively; and almost one fifth of them (19.5% and 20.3% in the end-line and intermediate surveys respectively) have completed their secondary education, while only 3.3% have completed their university education.

It is assumed that the improvement in the economic status of the household will contribute to improve the children's access to educations. Accordingly, this study aims to estimate the net primary and secondary enrolment rate in targeted areas according to gender, as shown in (table 4.5), in order to assess changes in children's schooling, and the extent of improvement that the project has on the livelihood conditions of the members and their households by the end of this project.

Table 4.5: Net Primary and Secondary School Enrollment Rate by Gender, baseline, intermediate and end-line studies

	In Target areas	National Level ²²
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²¹ CAPMAS, Statistical Year Book (Jan. 2012);
http://capmas.gov.eg/pdf/Electronic%20Static%20Book_eng/population/untitled1/pop.aspx

²²

http://stats.uis.unesco.org/unesco/TableViewer/document.aspx?ReportId=121&IF_Language=en&BR_Country=2200 (April 21, 2014).

		Net primary school enrolment rate	Net secondary school enrolment rate	Net primary school enrolment rate	Net secondary school enrolment rate
Baseline	Male	92.9%	72.7%		81%
	Female	100.0%	72.7%		80%
Total		96.3%	72.7%		
Intermediate	Male	95.7%	69.6%		
	Female	95.6%	76.9%		
Total		95.6%	73.0%		
End-line	Male	92.1%	69.9%		
	Female	91.4%	76.1%		
Total		91.8%	72.8%	95%	80%

The results indicate that net primary and secondary school enrolment rates in the end-line study are less than the national indicator. The results shown in the above table assure that the success of the project attracts new members who realized the importance of children's education.

4.1.3 Occupation

It is assumed that the occupation of household members can reflect their economic status and therefore, the analysis will take it into consideration as one of the contributing variables. The following table indicates the occupation of the households' population by gender.

Table 4.6: The percentage of the sampled households' members according to main occupation by gender, baseline, intermediate and end-line studies

	Baseline study			Intermediate study			End-line study		
	Gender		Total	Gender		Total	Gender		Total
	Male	Female		Male	Female		Male	Female	
No Occupation	7.1%	5.4%	6.2%	2.0%	5.0%	3.5%	3.6%	5.5%	4.5%
Student	38.4%	36.2%	37.3%	40.9%	39.5%	40.2%	39.7%	37.7%	38.7%
Domestic Work	1.2%	44.6%	23.1%	1.5%	21.0%	11.4%	1.9%	19.9%	10.6%
Retired	3.1%	0.0%	1.5%	3.2%	0.0%	1.6%	2.2%	.1%	1.2%
Works on own farm	2.1%	0.0%	1.1%	1.7%	.3%	1.0%	1.5%	.1%	.8%
Agricultural Worker	3.1%	0.0%	1.5%	3.9%	.3%	2.1%	2.7%	.1%	1.4%
Animal Husbandry	0.0%	0.0%	0.0%	.2%	2.0%	1.1%	.1%	1.9%	1.0%
Milk producer	0.0%	.5%	.2%	0.0%	.4%	.2%	0.0%	.3%	.2%
Pastoralist	.2%	.2%	.2%	0.0%	0.0%	0.0%	.1%	0.0%	.1%
Fishing	.7%	0.0%	.4%	.2%	0.0%	.1%	.1%	0.0%	.1%
Employee (Formal Sector)	7.8%	.9%	4.4%	8.0%	1.2%	4.5%	7.1%	1.2%	4.2%
Employee (Informal Sector)	2.4%	1.9%	2.1%	4.4%	1.2%	2.7%	3.0%	.3%	1.7%
Casual Labour	20.4%	0.0%	10.1%	20.5%	.3%	10.2%	20.5%	.2%	10.7%
Works in family bussiness	0.0%	0.0%	0.0%	0.0%	1.2%	.6%	.3%	2.1%	1.2%
Self-Employed /	2.4%	0.0%	1.2%	2.4%	2.3%	2.4%	2.5%	1.0%	1.7%

	Baseline study			Intermediate study			End-line study		
	Gender		Total	Gender		Total	Gender		
Business Owner									
Small Trade	1.9%	4.0%	2.9%	1.5%	19.5%	10.7%	1.6%	22.9%	12.0%
Making Handicraft	0.0%	0.0%	0.0%	.2%	0.0%	.1%	.2%	.3%	.3%
Providing Services/Repairs	.9%	0.0%	.5%	0.0%	0.0%	0.0%	.1%	0.0%	.1%
Still young to work	4.5%	4.2%	4.4%	2.7%	2.6%	2.7%	5.2%	3.3%	4.2%
Photographer	.2%	0.0%	.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Aged	.5%	2.1%	1.3%	.3%	1.0%	.7%	.3%	.9%	.6%
Taxi Driver	.9%	0.0%	.5%	1.4%	0.0%	.7%	2.5%	0.0%	1.3%
Tailor	0.0%	0.0%	0.0%	.2%	1.9%	1.0%	0.0%	1.7%	.8%
Others	2.1%	0.0%	1.1%	5.3%	.3%	2.7%	4.8%	.5%	2.8%
Total	422	428	850	665	686	1351	970	916	1886

Although, unemployment rate in those samples is less than 5% but, nearly 50% of the sample is not working (either students or doing domestic work only or retired²³). This means that only about 45% of the sample (who are above five years old) are working and afford the cost of living for the rest of households' members. It is worth mentioning that the percentage of sampled males who are employees in the formal sector does not exceed 8%.

4.1.4 VSLA involvement

The philosophy of the VSLA focuses on building the skills of its members to enhance loan utilization and encourage the participants to start income generating activities to improve their living conditions.

As a result, the evaluation takes into consideration the number of household numbers who are VSL members²⁴. As indicated in table (4.7), there is 0.62 VSL members, on average, in each sampled household in the intermediate study compared to 0.77 in the end-line study. Although, there is a slight difference between the members who spent three years in the groups and those who spent one year only, those who spent three years witnessed the benefits from participating in the project and encouraged others to participate.

Table 4.7: Mean number of VSL household members who are members in VSL groups by intermediate and end-line studies

Characteristics	Mean	
	Intermediate study	End-line study
Total	0.62	.77

The following table indicates that the main reason for deciding VSL members to join their groups is "Liked project's idea", followed by "Relatives participated in the project and encouraged me" then "Needed to finance a project/crisis".

Table 4.8: The percentage of VSL members according to reasons to join VSL groups according to intermediate and end-line studies

²³ See table 4.6

²⁴ Without the respondent

Reasons	Intermediate study			End-line study		
	Below the national poverty line	Above the national poverty line	Total	Below the national poverty line	Above the national poverty line	Total
Relatives participated in the project and encouraged me	57.1%	65.6%	61.5%	59.9%	60.2%	60.0%
There are positive models in the project	16.3%	20.4%	18.4%	20.3%	21.5%	20.8%
Liked project's idea	76.9%	84.1%	80.6%	67.3%	74.9%	70.8%
Needed to finance a project/crisis	56.5%	48.4%	52.3%	53.5%	53.4%	53.4%
Desire to experiment as a member	7.5%	9.6%	8.6%	9.7%	16.8%	13.0%
Others	.7%	.6%	.7%	1.4%	0.0%	.7%
Total	147	157	304	217	191	408

The qualitative evaluation also confirmed these results, as women who joined the VSL groups for more than three years assured that they have participated in the project for the following reasons:

1. “To change ourselves, and gain self-confidence that we are capable to take undertake the responsibility and participate in our families’ decisions.”
2. “Raise the family standard of living through making projects to increase the household income.”
3. “Save money”.
4. “Take lots of loans to make projects or to buy personal stuff such as buy necessary things for their daughter’s marriage or paying tuition fees for their children.”
5. “Change norms and traditions which embed in our societies that females don’t have any right except to eat and drink, and that they have the right to prove themselves and take responsibilities.”
6. “Help our children to continue their education”.
7. “How to manage my house and be the decision maker”.
8. “How to make budget and save money”.
9. “To get trainings that can help them organize their daily lives”

On the other hand, others who participated in the project only a year ago said that they have participated because they have heard about the project from other groups – such as success stories discussion groups²⁵ – as well as the following reasons:

²⁵ A group of 5 women who have success stories agree on a specific date each monthly to meet and discuss the impact of the project on them. In case the place of the meeting is far away from some of them, each group from each area are gathered together. The aim of these meetings is to monitor the impact of the project on the beneficiaries and to record success stories about the continuous change that has occurred to the women as a results of joining the project. Moreover, to help the women to change and get rid of the negativity through talking, exchanging experiences between them, and encourage each other to persevere.

- Her family was facing hard financial situation, and that they didn't have accessible water in their house. However, through the fund she was able to take a loan and pay to make water accessible to their house.
- Didn't have enough liquidity to get anything or to start a project to improve her income but, through participating in the project she was able to take a loan and open a poultry project and improve her family's financial situation.
- Besides improving their income level, it was a good opportunity for her to meet other women as they became friends.
- To help her family to make a ceramic bathroom and to buy the necessary stuff for her marriage.
- To help in her sibling's school tuition fees as well as to buy the necessary stuff for her marriage.
- To benefit from other women experiences especially through attending the "success stories discussion groups".
- She knew for sure that she was able to take a loan anytime and no one will ask her for it except at the upon agreed date.

4.1.5 Income of VSL members

The evaluation investigates the daily income of respondents and the monthly income of the household.

Table 4.9: Mean daily income of VSL household members by baseline, intermediate and end-line studies

Daily income of sampled VSL members in (LE)	Baseline study	Intermediate study	End-line study	Total
	4.1	11.3	12.4	10.2

The results reveal that there is a significant difference between those who did not participate in the project and those who participated in the project.

Women who participated in the project assured that there was a huge change in their lives, as they were not doing any income-generating activities before joining the project and that their activities were limited to serve in their homes only. However, after joining the groups and establishing their own projects, they had quite different activities and priorities. Moreover, their income level has increased and were able to manage their own money freely compared to what was happening in the espouse money before.

- One of the participants said "joining the project helped me a lot. I was able to take a loan and expand my grocery project and buy lots of goods I needed before. This increased my income a lot and expanded the process of buying and selling."
- Another participant mentioned that "I was able to take a lot of loans. First to open a grocery and when I found that one of my colleagues opened one, I took another loan and open an accessory shop which increased my income and became able to contribute in my family expenses such as school fees and expenses related to health care, etc."

- Another participant mentioned “I was able to take a loan to open a grocery shop and improve my family income level. Also, my husband starts helping and encouraging me to keep my business open and bought for me some of the goods that I didn’t have.”
- Another participant mentioned “the VSL group helped me to satisfy my needs as we were suffering from the lack of lots of things and by joining the group we were able to save the amount of money we needed.”

Table 4.10: Mean monthly income of VSL households by baseline, intermediate and end-line studies

	Baseline study	Intermediate study	End-line study	Total
Monthly income of sampled VSL households in (LE)	1430.51	1256.57	1370.33	1345.61
Monthly income of sampled VSL households per person in (LE)	306.5060	286.5398	290.2741	292.5890

The results indicate that the average monthly income per person in these samples is EGP 306.5 in the base-line, EGP 286.5 in the intermediate study, and EGP 290.3 in the end-line. All of them are less than the defined poverty line indicated by CAPMAS by the average monthly income of EGP 482 per person (EGP 5,787.9 annually). This assures that the project was able to reach to the poor people in the targeted governorates.

4.1.6 Household-decision making

Since social and economic empowerment is considered as one of the important pillars in the different interventions of the Kadem El-Khair project.

This section covers the participation of the sampled members in the financial decisions at the household level and those related to the profit of households’ IGA.

Table 4.11: The percent distribution of sampled households’ members according to their involvement in the financial decisions according to baseline, intermediate and end-line studies

		Baseline study	Intermediate study	End-line study
Who decides the financial decisions in HH	Me	14.0%	33.6%	27.5%
	My spouse	60.0%	25.3%	23.8%
	Me and my spouse	21.0%	35.9%	41.9%
	My parents	4.5%	4.9%	5.6%
	My mother in low	.5%	0.0%	1.0%
Who decides the financial decisions that are related to the profit of households’ IGA	Me	3.0%	44.1%	40.7%
	My spouse	1.0%	3.9%	7.1%
	Me and my spouse	6.5%	17.1%	18.4%
	My parents	1.0%	1.3%	1.0%
	Do not conduct IGA	88.5%	33.6%	32.1%
Who decides the financial decisions that are related to	Me	NA	67.4%	62.5%
	My spouse	NA	4.6%	5.9%

		Baseline study	Intermediate study	End-line study
the profit of savings by the end of each round	Me and my spouse	NA	26.6%	28.2%
	My parents	NA	1.3%	2.2%

The results indicate that almost one seventh (14%) only of the sampled households' members in the baseline are the ones taking the financial decisions compared to (27.5%) in the end-line study and (33.6%) in the intermediate study. Nearly one quarter of the respondents in the two studies (23.8% vs 25.3%²⁶) mentioned that their husbands usually take the financial decisions. While more than one third of the respondents in the two studies (41.9% vs 35.9%) mentioned that such decisions are taken jointly between them and their spouses (table 4.11).

Concerning who takes the financial decisions related to the profit of households' IGA, the results reveal that 88.5% of sampled members in the baseline did not conduct IGA. However, nearly one third of the respondents in the end-line and the intermediate studies, (32.1% vs 33.6% respectively), mentioned that they did not conduct IGA.

On the other hand, 62.5% of the respondents in the end-line study and 67.5% of the sampled VSL members in the intermediate study mentioned that they decide the financial decisions that are related to the profit of savings by the end of each round.

The results reveal that the members' participation in VSLA groups changes in their right concerning join decision with their Spouse regarding household financial matters. Besides, there is a positive change in their right to use the income from their IGA without permission from anybody else as well as the profit of savings by the end of each round of VSL group.

Last but not least it can be concluded that that the project's training sessions succeeded to empower women economically and inside their families.

The contribution of the sampled members to Household decisions

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

Table 4.12: The Percent distribution of sampled households' members according to their contribution in decision making of Education, Health, Family Feeding, Housing and Home Equipment according to baseline, intermediate and end-line studies

		Baseline Study	Intermediate study	End-line study
Household Children Schooling	None	40.5%	22.4%	20.8%
	Small	12.5%	13.2%	14.5%
	Moderate	26.0%	15.8%	19.9%
	High	21.0%	48.7%	44.9%
Health for HH members	None	8.5%	1.0%	1.7%
	Small	21.5%	10.9%	15.4%
	Moderate	33.5%	23.4%	24.3%
	High	36.5%	64.8%	58.6%
Food for HH members	None	10.5%	2.3%	1.7%
	Small	15.5%	11.8%	17.2%

²⁶ In the end-line and intermediate studies respectively

		Baseline Study	Intermediate study	End-line study
	Moderate	32.5%	19.4%	22.5%
	High	41.5%	66.4%	58.6%
Housing	None	28.0%	5.3%	3.4%
	Small	23.5%	22.7%	27.2%
	Moderate	26.5%	36.5%	39.2%
	High	22.0%	35.5%	30.1%
Household equipment	None	22.0%	7.6%	5.9%
	Small	17.5%	20.7%	25.7%
	Moderate	29.5%	30.9%	32.6%
	High	31.0%	40.8%	35.8%

1- Children Education:

As shown in table 4.12, the survey results indicate that (40.5%) of sampled households' members in the baseline did not contribute in the decisions taken regarding their children's education. However, this percentage declines to be 22.4% and 20.8% in the intermediate and end-line studies respectively. On the other hand, 44.9% and 48.7% of respondents in the end-line and intermediate studies respectively contribute highly in the decision taken regarding their children's education.

2- Family Health:

As shown in table 4.12, the survey results indicate that the total percentage of sampled household's members in the baseline that contribute in the decisions taken regarding their families health is (36.5%). This percentage reaches to 58.6% and 64.8% in the end-line and intermediate studies respectively. On the other hand, the percentage of those who did not contribute in the decisions taken regarding their families health reaches 8.5%, 1.7% and 1% of respondents in the baseline, intermediate and end-line studies.

3- Household Food:

As shown in the above table, the total percentage of sampled households members' with high contribution in the decisions related to household food is 41.5%, 66.4% and 58.6% in the baseline, intermediate and end-line studies.

4-Housing and home equipment:

As shown in table 4.12, the contribution of respondents in the decisions related to housing and home equipment, in the three studies, is limited.

It can be concluded that the contribution of sampled VSL members who spent one year in the VSL groups is higher than the contribution of sampled VSL members who spent three years in the groups.

The contribution of the sampled members to Household Expenses

The results show that the contribution of sampled VSL members in the household expenses, in the three studies, is limited.

Table 4.13: The percent distribution of sampled households' members according to their contribution in the household expenses of Education, Health, Family Feeding, Housing and Home Equipment according to baseline, intermediate and end-line studies

		Baseline Study	Intermediate study	End-line study
Household Children Schooling	None	80.5%	43.8%	47.8%
	Small	4.0%	15.1%	7.6%
	Moderate	8.0%	20.7%	26.0%
	High	7.5%	20.4%	18.6%
Health for HH members	None	76.5%	34.9%	34.8%
	Small	4.0%	10.9%	12.0%
	Moderate	11.5%	25.3%	28.2%
	High	8.0%	28.9%	25.0%
Food for HH members	None	77.5%	34.9%	35.0%
	Small	4.5%	14.8%	11.8%
	Moderate	9.5%	24.3%	30.9%
	High	8.5%	26.0%	22.3%
Housing	None	80.5%	38.5%	43.1%
	Small	3.0%	20.7%	17.9%
	Moderate	7.5%	20.4%	21.3%
	High	9.0%	20.4%	17.6%
Household equipment	None	79.5%	40.1%	41.4%
	Small	3.5%	19.4%	19.6%
	Moderate	8.0%	17.1%	19.4%
	High	9.0%	23.4%	19.6%

4.2 Socio-economic characteristics of the household

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

4.2.1 Housing

4.2.2 Land

4.2.2 Financial ability

4.2.1 Housing

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

The quality of housing could be measured using different criteria however, since indicators used in the urban communities vary from those in rural ones, we had to involve community leaders and members in such assessment through the participatory wealth or welfare ranking.

One of the indicators used for the assessment was **materials used in building the exterior part of the main house**. Results indicate that more than four fifth of the houses (81%) in the baseline study and almost three quarters of them in both of intermediate and end-line studies (74%) were built using modern burnt face brick as shown in table 4.14.

Materials used in building the roof of the main house was another indicator. Results reveal that more than one half of the houses were built using cement blocks in the three studies (53.5%, 53.9% and 54.7% respectively) and more than two fifth of the houses were

built using grass in the three studies (43.5%, 43.1% and 40.7% respectively) as shown in table 4.14.

Another indicator was **the materials used for the floor of the main house. Results reveal that** more than two fifth of the floor's houses were built using cement in the three studies (42.0%, 46.7% and 49.8% respectively), as shown in table 4.14, compared to (21.5%, 33.2% and 31.4%) of the floor's houses in the three studies respectively were built with soil.

Table 4.14: The percent distribution of households of the sampled members according to the main materials used in the exterior, roof and floor of their houses according to baseline, intermediate and end-line studies.

Indicators	Materials used	Baseline Study	Intermediate study	End-line study
Materials used in building the exterior part of the main house	Modern burnt face brick	81.0%	74.0%	74.0%
	White stone	16.0%	22.0%	21.6%
	Stone	1.5%	3.0%	1.7%
	Clay	1.5%	1.0%	2.7%
Materials used in building the roof of the main house	Cement blocks	53.5%	53.9%	54.7%
	Grass	43.5%	43.1%	40.7%
	Creed/avlak	3.0%	1.6%	0.0%
	Others	0.0%	1.3%	4.7%
Materials used for the floor of the main house	Ceramic tile	36.0%	19.1%	18.4%
	Wood	0.0%	0.3%	0.0%
	Cement	42.0%	46.7%	49.8%
	Sand	0.5%	0.7%	0.5%
	Soil	21.5%	33.2%	31.4%
Total		200	304	408

In fact, the main materials used in building the exterior parts, roof and floor of the main house are also used to indicate the age (oldness) of the house as well as are indicating, as mentioned before, to the socio-economic status of the households. The results reveal that there is no significant difference between those spent one year in the project or those who spent three years.

Considering other important variables such as the mean number of persons per room, table 4.15 indicates that sampled households have on average 1.4 persons per room in both of the baseline and end-line studies compared to 1.3 in the intermediate study. These results show that most of the houses are not overcrowded. More than one half of sampled respondents in the three studies (58.5%, 62.2% and 56.9% respectively), have on average one person per room.

Table 4.15: The percent distribution of sampled households' members according to number of persons per room according to baseline, intermediate and end-line studies

Number of persons per room	Baseline Study	Intermediate study	End-line study
Less than 1	10.5%	10.9%	6.9%
1	58.5%	62.2%	56.9%
2	19.5%	17.4%	30.9%
3	7.5%	6.3%	2.9%
4	1.5%	1.0%	1.7%
5	1.5%	1.3%	.7%
6	1.0%	.3%	0.0%
7	0.0%	.3%	0.0%

Number of persons per room	Baseline Study	Intermediate study	End-line study
8	0.0%	.3%	0.0%
Total	200	304	408
Mean number of persons per room	1.4	1.3	1.4

4.2.2 Land

Since the possession of agricultural land by households is an indirect estimate of their level of wealth, a question about owning acres of agricultural land and its owner were asked in the questionnaire.

The results indicate that 88% of sampled households did not own agricultural land versus 12% only who owned one (table 4.16). Worth to mention that, the area of land that the sampled households own is limited.

Table 4.16: The distribution of sampled households of own agricultural land according to unit of the land.

Unit of the land					
Acres			Hectares		
Area	Number	%	Area	Number	%
1.00	17	65.4	1	7	10.3
2.00	6	23.1	2	5	7.4
3.00	3	11.5	3	4	5.9
			4	4	5.9
			5	7	10.3
			6	7	10.3
			7	4	5.9
			8	1	1.5
			9	3	4.4
			10	2	2.9
			11	1	1.5
			12	7	10.3
			14	4	5.9
			15	3	4.4
			16	1	1.5
			18	2	2.9
			23	1	1.5
			26	1	1.5
			30	1	1.5
			33	1	1.5
			36	2	2.9
Total	26	100.0	Total	68	100.0

The mean area of agricultural land that the sampled households own was estimated for the three studies in hectares and acres and presented in the following table.

Table 4.17: The mean area of agricultural land that sampled households own according to baseline, intermediate and end-line studies

	Baseline Study	Intermediate study	End-line study
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	Mean	Number	Mean	Number	Mean	Number
Acres	1.25	4	1.38	8	1.57	14
Hectares	12.11	19	7.53	19	8.80	30

The above table assures that the area of land that the sampled households own is limited.

4.2.3 Financial ability

Since the financial ability of the household is an indirect estimation of their level of wealth and an indication of the economic status of the household. So, the questionnaire includes two questions, one is asking the sampled respondents about their frequency of worry about money in the last 30 days, and the other is to describe the ability of her household to cope with the ordinary expenses such as paying bills and buying daily consumable items in the past 30 days.

Table 4.18: The percentage distribution of respondents according to their worry about money in the last 30 days according to baseline, intermediate and end-line studies

Frequency of worry	Baseline Study	Intermediate study	End-line study
Yes, constantly	65.8%	27.6%	29.9%
Yes, frequently	18.1%	27.3%	27.2%
Rarely	13.1%	30.6%	26.7%
Never	3.0%	14.5%	16.2%
Total	200	304	408

Results show that almost two third of the sample (65.8%) in the baseline said they are constantly worried about money in the 30 days preceding the survey compared to 29.9% and 27.6% of respondents in the end-line and intermediate studies respectively.

Results show that women participation in (VSL) groups have resulted in increasing their incomes which in turn helped them to face prices increase as well as lots of other financial crises.

Table 4.19: The percentage distribution of sampled respondents according to the ability of their households to cope with the ordinary expenses such as paying bills and buying daily consumable items in the past 30 days in the baseline, intermediate and end-line studies

	Baseline study	Intermediate study	End-line study
My household had a lot of financial difficulties to cope with	69.0%	36.2%	34.3%
My household were somehow able to cope with the financial difficulties	28.0%	54.9%	56.6%
My household had no financial difficulties to cope with	3.0%	8.9%	9.1%
Total	200	304	408

The results indicate that more than two third of the sampled households in the baseline assured their households had a lot of financial problems with paying bills and buying daily consumable items in the past 30 days. As a result of their participation in the project, this percent declined to 34.2% and 36.2% in the end-line and intermediate studies respectively. Moreover, more than one quarter of them (28%) in the baseline were able to cope with

financial problems compared to more than one half of respondents in the end-line (56.6%) and (54.9%) in the intermediate study. These results coincide with the results of the qualitative evaluation.

5. Descriptive Statistics on the Sampled Members

This section provides a complete background about the sampled VSL members who were subject to this survey.

5.1 Socio-economic characteristics of the sampled members

5.1.1 Basic characteristics

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

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

- Age
- Gender
- Marital status

Age:

The majority of sampled VSL members were between the age group 30-39 years old, followed by the age group 40-49 years old.

Gender:

All the sampled VSL members are females. In fact, this was expected as the main objective of Kadem El-Khair project is to strengthen the economic, social and political empowerment of women even if there are other groups targeted in the project.

Table 5.1: The characteristics of the sampled households' member's days according to baseline, intermediate and end-line studies

Characteristics of the sampled households' members		Baseline Study		Intermediate study		End-line study	
		Number	%	Number	%	Number	%
Age	10 – 19 years	5	2.5%	8	2.6%	13	3.2%
	20 - 29 years	65	32.5%	68	22.4%	90	22.1%
	30 - 39 years	85	42.5%	126	41.4%	157	38.5%
	40 - 49 years	34	17.0%	76	25.0%	112	27.5%
	50 - 59 years	6	3.0%	15	4.9%	30	7.4%
	60 - 69 years	5	2.5%	9	3.0%	5	1.2%
	70 – 79 years	0	0.0%	2	0.7%	1	.2%
Marital Status	Single	9	4.5%	16	5.3%	27	6.6%
	Widow	8	4.0%	35	11.5%	28	6.9%

Characteristics of the sampled households' members		Baseline Study		Intermediate study		End-line study	
		Number	%	Number	%	Number	%
	Divorced/Separated	1	0.5%	5	1.6%	7	1.7%
	Married Monogamous	182	91.0%	248	81.6%	344	84.3%
Literate	Yes	96	48.0%	150	49.3%	197	48.3%
	No	104	52.0%	154	50.7%	211	51.7%
Educational Level	None	96	48.0%	171	56.3%	226	55.4%
	Primary	11	5.5%	29	9.5%	46	11.3%
	Preparatory	13	6.5%	19	6.3%	29	7.1%
	Secondary	54	27.0%	68	22.4%	86	21.1%
	Intermediate	9	4.5%	4	1.3%	3	.7%
	College/University	5	2.5%	8	2.6%	13	3.2%
Total		200	100%	304	100%	408	100%

Marital status:

The study addresses the marital status of the respondents as it reflects their responsibilities towards their households. As shown in tables 5.1, the results indicate that more than four fifth (81.6% and 84.3% in the intermediate and end-line studies respectively) of respondents are married.

5.1.2 Educational and literacy level

It is assumed that the educational status of the respondents contributes to the economic status of the household. Looking at literacy and educational status of the sample, as shown in table 5.1, indicates that at least 48% of the respondents in each study can **read and write**.

Regarding the educational levels, the results indicate that 48% of the respondents in the baseline never attended school. However, this percent reaches to 56.3% and 55.4% in the intermediate and end-line studies respectively. This result assures that the project has reached to the poorest women who never attended schools.

5.1.3 Educational status of children at the household level

Regarding the educational status of children in school age, table 5.2 shows that in the end-line study there are 87.5% out of 797 children enrolled in different schools while there are 12.5% who never attended school. However, among those who attended school, 6.7% dropped out. On the other hand, there is no significant difference concerning the educational status of children in school age between the intermediate and end-line studies with confidence level 99%.

Table 5.2: the percentage distribution of household members older than 5 years old and less than 18 years old according to their schools attainment in the baseline, intermediate and end-line studies

Educational Status		Baseline Study		Intermediate study		End-line study	
		Number	%	Number	%	Number	%
Attend School	Yes	311	86.9%	515	91.6%	697	87.5%
	No	47	13.1%	47	8.4%	100	12.5%
Total		358	100.0%	562	100.0%	797	100.0%
Currently in school	Yes	294	94.5%	485	94.2%	650	93.3%
	No	17	5.5%	30	5.8%	47	6.7%

Total	311	100.0%	515	100.0%	697	100.0%
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5.1.4 Occupation

The analysis considers the occupation of respondents where the following table indicates their occupation by gender and national poverty line.

Table 5.3: The percentage distribution of the sampled respondents by main occupation in the baseline, intermediate and end-line studies

	Baseline Study		Intermediate study		End-line study	
	Number	%	Number	%	Number	%
Student	1	0.5%	2	0.7%	6	1.5%
Domestic work (housewife)	163	81.5%	104	34.2%	124	30.4%
Retired	1	0.5%	1	0.3%	0	0.0%
No occupation	3	1.5%	5	1.6%	5	1.2%
Works on own farm	0	0.0%	0	0.0%	2	0.5%
Agricultural worker	0	0.0%	2	0.7%	1	0.2%
Ranching	0	0.0%	12	3.9%	18	4.4%
Milk producer	2	1.0%	3	1.0%	3	0.7%
Employee (Formal Sector)	6	3.0%	6	2.0%	8	2.0%
Employee (Informal Sector)	7	3.5%	5	1.6%	1	0.2%
Casual labour	1	0.5%	0	0.0%	0	0.0%
Works in family business	0	0.0%	2	0.7%	7	1.7%
Self-Employed/Business Owner	0	0.0%	29	9.5%	24	5.9%
Own small trade	16	8.0%	132	43.4%	209	51.2%
Making handicraft products	0	0.0%	1	0.3%	0	0.0%

The above table illustrates the main occupations for respondents which reflects their economic status. The results show that 81.5% of respondents, in the baseline, are doing domestic work. This percent declines in the intermediate and end-line studies to 34.2% and 30.4% respectively. On the other hand, the percent of VSL members who mentioned that they own business or has small trade is 52.9% and 57.1% in the intermediate and end-line studies respectively. Therefore, it can be concluded that the VSL groups and project's training sessions have encouraged the VSL members to have their own projects which in return increased their income.

5.1.5 Business activities

Business activities are considered as one of the successful and suitable mechanisms to manage the loans that the sampled members have contracted and/or their savings. Investing the loans in economic activities was found the most suitable mechanism for the sampled members who did not have the opportunity to access other formal financial services. Accordingly, the survey aims to recognize the business activities established by respondents to assess the effect of VSL groups on the direct beneficiaries of Kadem El-Khair project.

The survey results indicate that there is 10% of the sampled members (20 members) in the baseline study are engaged in small business activity. This percent increases to 62.5% and 65.2% in the intermediate and end-line studies respectively. Based on FGDs conducted with VSL members in such two studies, this increase can be explained by their participation in the project.

Moreover, almost all respondents, in the two studies, who are currently engaged in small business activity, mentioned that they generated profit from their business during the last 12 months. This result is consistent with the FGDs' results where VSL members said that “*due to project's training sessions we could manage our projects and generate profit*”.

Table 5.4: The percentage distribution of sampled members who are currently engaged in small business activity and generating profit in the baseline, intermediate and end-line studies

Classification by business engagement and profit generation		Baseline study	Intermediate study	End-line study
Currently engaged in small business activity	Yes	10.0%	62.5%	65.2%
	No	90.0%	37.5%	34.8%
	Total	200	304	408
Generate profit through business during the last 12 months	Yes	95.0%	100.0%	99.6%
	No	5.0%	0.0%	0.4%
	Total	20	190	266

Table 5.5: Business capital fund and value added in the baseline, intermediate and end-line studies

Classification by the three studies	Business capital fund		value added to the capital fund		Total sample size
	Mean	Number of members engaged in small business activity	Mean	Number of members engaged in small business activity	
Baseline study	1602.6	20	852.6	19	200
Intermediate study	991.3	190	666.8	190	304
End-line study	1137.3	266	829.2	265	408

The above table shows that the value added to the capital fund for business belongs to VSL members is nearly two third the business capital fund.

As shown in table 5.6, there are various small business activities where the sampled members were engaged to manage. It is noticed that more than 60% of the sampled VSL members, in intermediate and end-line studies, opened a grocery or poultry shops/project. However, more than 10% of sampled VSL members in each study established a business related to breeding cattle.

The highest proportion of businesses activities in baseline was selling vegetable (40%), followed by selling milk (10%) and grocery (10%).

It can be concluded that the sampled women from the baseline study prefer projects that only requires small amount of capital compared to the sampled women (members of VSL groups) who preferred to open projects that requires bigger amount of capital as their participation in the project have enabled them to save the required capital needed for their projects.

Table 5.6: Type of business activity by baseline, intermediate and end-line studies

Business Activity	Baseline Study	Intermediate study	End-line study
Selling milk	10.0%	2.1%	2.3%
Selling vegetables	40.0%	2.6%	4.5%
Selling ready-made food	0.0%	2.1%	0.0%

Business Activity	Baseline Study	Intermediate study	End-line study
Kiosk	5.0%	0.0%	.4%
Grocery	10.0%	33.2%	31.6%
Fodder selling	5.0%	3.2%	7.5%
Cattle breeding	0.0%	12.1%	10.2%
Producing soap	0.0%	0.0%	3.0%
Producing bread	5.0%	0.0%	.4%
Sewing	0.0%	7.9%	7.5%
Clothing	10.0%	4.7%	8.3%
Electric equipment	10.0%	0.0%	.4%
Shoes producer	5.0%	0.0%	.8%
Selling motorcycle spare parts	5.0%	0.0%	0.0%
Poultry selling	5.0%	38.4%	30.1%
Total number of cases	20	190	266

5.1.6 Control over own resources

One of the project's activities is training direct beneficiaries on how to keep written records of their business transactions, as well as how to do feasibility study for their business. Accordingly, the study highlights the ability of respondents to have control over their own resources as a way to measure the impact of such training sessions on direct beneficiaries of the project.

Table 5.7: The percentage distribution of respondents who keep written record for their business transactions and those who have a written budget for their business in the baseline, intermediate and end-line studies

Classification of the three studies	% of respondents who keep a written record of their business transactions	% of respondents who have a written budget for their business
Baseline study	25.0%	20.0%
Intermediate study	58.4%	53.2%
End-line study	59.0%	50.8%

The results show that among respondents who engaged in small business activities 25% only in the baseline study keep a written record of their business transactions compared to more than 58% in the intermediate and end-line studies. Additionally, among respondents who engaged in small business activities, 20% only in the baseline study have a written budget transaction compared to more than 50% in the intermediate and end-line studies (see table 5.7).

The study also highlighted the extent to which the respondents benefited from the financial courses implemented by the project. Results show that the percentage of beneficiaries in the end-line study was higher than its corresponding in the intermediate study, because respondents in the end-line study have participated in the project for a longer period.

Results also show that the topics that the group's members have benefited from the most are the project's financial planning, preparing project's profits and losses statement, preparing household budget, followed by determining financial priorities, and calculating purchases.

Table 5.8: The percent distribution of sampled women according to their attendance in the financial courses and their benefiting level from the training

Classification		Intermediate study	End-line study
Attending the financial courses	Yes	67.1%	88.7%
	No	32.9%	11.3%
Benefiting level from the financial course	Project's Financial planning	43.1%	60.8%
	Preparing project's profits and losses statement	40.8%	52.2%
	Determining financial priorities	23.4%	29.4%
	Preparing household budget	45.1%	55.1%
	Ability to calculate the purchases	19.7%	30.6%

The study also highlights the extent to which group's members have benefited from the training courses and they were asked about: "what are the financial transactions that you record and keep?", "what are the aspects that you should take into consideration when pricing the goods?", and it was allowed for them to write more than one answer. The results were as follows:

Table 5.9: The Percent distribution for sampled women according to the type of the recorded transaction and the aspects taken into consideration to set good's prices

Classification		Intermediate study	End-line study
Type of recorded transaction	Sales	32.2%	32.1%
	Goods/raw materials	9.2%	14.5%
	Income	14.1%	16.2%
	Expenses	24.0%	20.8%
Aspects taken into consideration to set good's prices	Cost of raw materials	41.1%	45.3%
	Transportation	19.4%	25.7%
	Cost of labor	5.3%	4.9%
	Time spent/Labour time	6.9%	8.8%
	Market price	55.9%	54.2%

As shown in the previous table, the highest recorded transactions are sales then, expenses while the least recorded transactions are goods/raw materials. It was also shown that the most important aspects taken into consideration in setting the goods prices is the market price then, costs of raw materials.

Concerning the qualitative evaluation, It was shown through discussions that some VSL members have started their projects with money saved from their own work or borrowed from their parents, sisters, etc. However, the majority of them started their projects by using the loan obtained from the VSLA Save Fund.

Although, some VSL members already have the idea of their projects, the majority has started their projects after their participation in VSLA and attending training courses on marketing and identifying priorities.

Participants who attended FGDs indicated that they benefited a lot from the VSLA training courses. They mentioned that the training courses had considerable effects on them. Before

the trainings, they used to work in a random way. However, after joining training courses, they learnt how to identify their needs, how to market their products, and how to deal and attract customers. They also learnt that when they make products with good quality and prices, they gain more.

Another participant in Assiut has mentioned that, after her joining in the VSL group she had a grocery and she did not know how to attract the customers, how to assign the needs and how to deal with wholesalers. After attending the training sessions, she has learnt how to overcome such obstacles. Currently she could manage her project.

To summarize, respondents agreed on the following:

- Knew how to make record keeping (calculating expenses, sales, income and products).
- Knew how to prepare written budgets for their projects and the standards for determining the prices of products.
- Learnt that before starting projects, some issues should be taken into consideration such as capital, losses & profits, assessment needs of customers and sale skills.
- Learnt how to make bird's food and start to raise them correctly.
- Changed men's way of thinking as they used to limit women's role on only raise the children and take care of the house. Women started to take her true role inside the family and be partner in decision making.
- Changed old women's way of thinking as they start to encourage the women on changing their lives. For example, there were so many women who were afraid from their mother's in-law and used to come to the trainings without telling them however, after they opened their own projects and their income increased, their mother's in-law start to encourage them to work.

Although, the respondent's project durations varies, as some of them started their projects before participating in VSLA, the loans and the training courses helped them to overcome some of the challenges they faced with their projects.

It can be noticed that these results are consistent with the results of the quantitative study which appears in the increase in the percentage of members who started IGAs, the increase in the percentage of VSL members who made budgets for their projects, and the increase in projects' capitals. Moreover, the quantitative study shows that VSL members learnt how to identify the appropriate ideas for their projects based on scientific foundation.

5.1.7 Perception of the evolution of the household livelihood conditions

This section highlights sampled members' opinion/perception on the changes occurred to them during the two years preceding the survey. While it can be argued that this is a subjective measure, it will highlight different angle. Through triangulation of this finding with other results, we can have a complete picture of the reality.

The sampled members were asked whether they think there were any changes during the last 2 years related to their livelihood such as household food quality, quantity, their projects revenue/income generated, their children access to education, and the household access to health care. Afterwards, it was asked what has contributed to that change. The results are presented in table 5. 10

Table 5.10: Percentage of the sampled members' perception of the changes occurred in different aspects of their livelihood conditions in the two years preceding the survey in the baseline, intermediate and end-line studies

Sampled members perceptions		Baseline Study	Intermediate study	End-line study
Revenue	Significantly improved	3.5%	44.7%	47.3%
	Slightly improved	5.0%	24.7%	30.1%
	Stayed the same	43.5%	28.3%	21.6%
	Slightly diminished	31.0%	2.0%	1.0%
	Significantly diminished	17.0%	.3%	0.0%
Access to education for household children	Significantly improved	4.0%	46.7%	46.8%
	Slightly improved	3.0%	30.3%	32.6%
	Stayed the same	52.0%	21.4%	20.1%
	Slightly diminished	29.5%	1.6%	.5%
	Significantly diminished	11.5%	0.0%	0.0%
Access to health care system for household members	Significantly improved	5.0%	41.8%	39.0%
	Slightly improved	13.5%	27.0%	20.8%
	Stayed the same	55.0%	29.9%	39.2%
	Slightly diminished	22.0%	1.0%	.7%
	Significantly diminished	4.5%	.3%	.2%
The quantity and quality of household meals	Significantly improved	4.0%	58.9%	51.2%
	Slightly improved	13.5%	28.0%	32.4%
	Stayed the same	46.0%	12.5%	15.9%
	Slightly diminished	27.5%	.7%	.2%
	Significantly diminished	9.0%	0.0%	.2%

The results show that at least 45% of respondents, in both of intermediate and end-line studies, mentioned that their household's revenue and their children access to education have significantly improved since they join VSL groups. While, almost one fifth of the respondents said that their revenue and their children access to education have stayed the same within the same reference period. It is worth mentioning that the same pattern was found in the other two classifications (access to health care system, and the quantity and quality of household meals).

On the other hand, less than 10% of respondents in the baseline study mentioned that their revenue and their children access to education have improved, and 18% only assured that their access to health care and the quantity and quality of household meals have improved during the last two years.

It is worth mentioning that 75% of respondents who mentioned that there is a significant improvement in their household's revenue in the end-line study, returns this change to VSLA. On the other hand, all the respondents, in both of intermediate and end-line studies, who mentioned that there is a significant improvement in their children access to education, health care system for household's members, and food quality and quantity return these improvements to the increase of their income. Therefore, it is concluded that VSLA groups have contributed significantly to the improvement of the livelihoods conditions of the participants.

5.2 Access to Financial Services, Financial Learning and Business Skills

The project assumes that the improvement in the economic status of the members is translated into improvements in their household livelihood conditions (as shown above). Accordingly, this section highlights savings tools used by the sampled members, as well as their way to access loan and their relationship with other financial institutions like banks.

5.2.1 Savings tools

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

Table 5.11: The percentage of sampled members according to saving tools used in the baseline, intermediate and end-line studies

Saving tools used	Baseline Study		Intermediate study		End-line study	
	Number	%	Number	%	Number ²⁷	% ²⁸
Private banks	6	3.0%	0	0.0%	0	0.0%
Government/public banks	3	1.5%	9	3.0%	9	2.2%
VSL box	0	0.0%	176	57.9%	280	68.6%
Inside their homes	36	18.0%	67	22.0%	106	26.0%
Traditional rotated saving group (Gamaeya)	5	2.5%	43	14.1%	49	12.0%

As shown in table 5.11, 57.9% and 68.6% of respondents, in the intermediate and end-line studies respectively, save money in VSL box. However 18% of respondents, in the baseline, save money in their homes. On the other hand, 1.5%, 3% and 2.2% in the baseline, intermediate and end-line studies respectively use government/public banks to save money.

In general the results of the quantitative study is consistent with the results of FGDs. Participants in the qualitative study assured that before their participation in VSLA groups they saved money either at their homes or made the traditional rotated saving group (Gamaeya). They added that through VSLA, they took the exact same amount of money they saved. VSLA gave them the loans and they no more were in need to borrow from other sources. The interest of their shares in VSLA is for them. “VSLA provides good, easier and more comfortable services for us.”

Table 5.12: Average amount of respondents' savings (in EGP) in the baseline, intermediate and end-line studies

	Baseline Study	Intermediate study	End-line study
Average savings in EGP	385.75	809.57	1023.37

²⁷ It indicates number of responses

²⁸ It is computed to the number of cases

The statistical analysis revealed that there is a significant difference between the average amounts that respondents in the three studies are saving. This result is consistent with the previous results²⁹; as VSL members who spent three years in the project saved more than those who spent one year only.

5.2.2 Loans taken out

To conduct loan analysis, the following indicators are used:

- The percent of respondents who have accessed a loan during the two years preceding the survey;
- Mean number of loans taken by the respondents during the two years preceding the survey;
- Amount of loans taken by the respondents in EGP during the two years preceding the survey;
- Source of loans taken by the respondents during the two years preceding the survey;
- Main use of the loans taken by the respondents during the two years preceding the survey.

Table 5.13: The percentage distribution of respondents who have accessed a loan during the two years preceding the survey in the baseline, intermediate and end-line studies

Classification of the three studies	Have contracted a loan during the last two years					
	Yes		No		Total	
	Number	%	Number	%	Number	%
Baseline study	24	12.0%	176	88.0%	200	100.0%
Intermediate study	211	69.4%	93	30.6%	304	100.0%
End-line study	314	77.0%	94	23.0%	408	100.0%

The results indicate that less than one eighth of members (12%) in the baseline barely have access to loans. The percentage of respondents who accessed loans reaches 77% in the end-line study which is significantly higher than the percentage (69.4%) in the intermediate study. (table 5.13).

Results also show that there is a significant difference in the average number of loans that those respondents accessed in the intermediate and end-line studies (table 5.14).

Moreover, results show that women participated in the (VSL) groups were able to increase their access to loans, which in turn helped them to improve their livelihoods conditions

Table 5.14: The average number of loans that sampled members have contracted during the two years preceding the survey in the baseline, intermediate and end-line studies

Average number of loans and number of SL members	Baseline Study	Intermediate study	End-line study
Average number of loans	1.67	1.63	1.88
Number of SL members	24	211	314

As indicated in table 5.15, the highest mean amount borrowed by sampled member who had contracted loans in the three studies is found in the end-line study with EGP 1145.64 mean amount of loans, this result is consistent with the results shown in table 5.14.

²⁹ The qualitative results are presented in section 5.2.3

Table 5.15: Average loan amount (in EGP) for sampled members who have taken a loan during the two years preceding the survey in the baseline, intermediate and end-line studies

average loan amount and number of members	Baseline Study	Intermediate study	End-line study
Average amount of loans	679.35	740.25	1145.64
Number of members	24	211	314

Respondents were asked about the source of the loan; almost all the loans in both the intermediate and end-line studies were provided by VSL box. Nevertheless, the majority of the loans in the baseline study were provided by the NGOs.

Table 5.16: Source of the loan taken by the sampled members during the two years preceding the survey in the baseline, intermediate and end-line studies

Source of loans	Baseline Study	Intermediate study	End-line study
Private Bank	8.3%	.5%	0.0%
Governmental/public Bank	16.7%	.5%	1.9%
Money-Lender/ Shop Keeper	0.0%	.5%	.6%
Family/ Friend/ Neighbour	8.3%	.5%	0.0%
VSL groups	0.0%	99.5%	98.1%
Traditional rotated saving group (Gamaeya)	4.2%	1.4%	1.9%
NGOs	69.2%	1.8%	1.6%
Number of responses	24	211	314

To recognize the contribution of these loans on the household livelihood conditions of the sampled members, they were asked about the main use for each loan taken (table 5.17).

Table 5.17: Main use of loan taken by the sampled members during the two years preceding the survey in the baseline, intermediate and end-line studies

Use of loan	Baseline Study	Intermediate study	End-line study
Start a new project	20.8%	57.8%	52.9%
Extend in the current project	0.0%	42.2%	43.0%
Contribute in an existing project	0.0%	1.4%	.6%
Cattle	4.2%	1.4%	2.5%
Car/motorcycle	4.2%	.9%	.3%
Agriculture land	4.2%	0.0%	.3%
Electronic/electric equipment	4.2%	.9%	1.0%
Furniture	0.0%	0.0%	2.2%
Pay house rent	8.3%	0.0%	.3%
Buy food	4.2%	3.8%	8.9%
Buy clothes	0.0%	6.6%	10.2%
Educational expenses	8.3%	5.2%	6.1%
Refurbishment	0.0%	3.8%	7.0%
Pay debts/obligations/instalments	20.8%	9.5%	10.8%
Agriculture needs/supplies	4.2%	.5%	.6%
Wedding expenses	12.5%	7.1%	8.0%
Treatment for patient	0.0%	3.8%	6.1%
Urgent surgery	0.0%	1.9%	1.0%

Use of loan	Baseline Study	Intermediate study	End-line study
Small Trade	29.20%	0.0%	0.0%
Others	0.0%	2.8%	5.4%
Number of responses	24	211	314

As shown in table 5.17, more than one half of the loans, in both of intermediate and end-line studies have been spent to start a new project versus 20.8% only in the baseline study. It is worth mentioning that using member's loans in IGA activities (starting a new project) will in turn guarantee regular income for them which will have positive impact on the household livelihood conditions.

The study also highlighted the considerations taken by the respondents before taking a loan, and that's why these questions were asked: "before taking the loan, what are the things you usually take into consideration?". Results are shown in table 5.18 below.

Table 5.18: Percentage distribution of the respondents according to the considerations taken when taking a loan in the baseline, intermediate and end-line studies.

Consideration taken when borrowing a loan	Did not join the VSL group	Joined VSL group a year ago	Joined VSL group 3 years ago
Low interest rate	7.0%	52.6%	58.6%
Repayment period of the loan	3.5%	23.0%	26.0%
Payment method	3.0%	26.6%	27.9%
Consequences on non-repayment	1.5%	8.9%	13.7%
Administrative procedures	0.0%	13.8%	18.9%
Guarantees	2.0%	19.1%	19.9%
Reputation of the lender	0.0%	11.2%	9.8%
Length of grace period	6.5%	35.2%	41.2%

Results show that there is clear inconsistency between the VSL members in the baseline study and the end line one which assures that they have benefited from the training sessions and the experience they have gained through taking loans from the fund. On the other hand, there is no significant inconsistency between those participated in the intermediate and the end-line studies.

Table 5.19 shows the positive differences in the respondent's perception between taking loan from the group's fund and taking a loan from any other financial institution where they were asked, "what are the things you usually take into consideration when taking a loan and you found it in the loans offered by the saving groups?"

Table 5.19: Percentage distribution of the respondents participating in the project according to the considerations they take and are found in the fund's loan

Consideration taken when borrowing a loan and found in the fund's group	Joined VSL group a year ago	Joined VSL group 3 years ago
Low interest rate	81.3%	88.2%
Repayment period of the loan	18.4%	22.5%
Payment method	27.0%	20.6%
Consequences on non-repayment	7.9%	17.4%
Administrative procedures	22.4%	22.5%
Guarantees	27.0%	18.1%
Reputation of the lender	23.0%	23.8%
Length of grace period	60.5%	62.0%

80% of the respondents mentioned the low interest rate, and also assured on that in the FGDs, as all the participants in the qualitative study assured that the interest they pay returns back to them by the end of the cycle in the form of profits/dividends.

To evaluate the participants' benefits and its impact on improving their livelihood conditions, they were asked: "what did you do with the money you saved at the end of the VSL group sessions? (more than one answer was allowed)

Table 5.20: Percentage distribution of the respondents according to the areas where they spent their savings and profits that they have achieved by the end of the project on

	Joined VSL group a year ago	Joined VSL group 3 years ago
Income generating activity	49.3%	52.0%
Buy assets	6.9%	10.0%
Satisfy needs	60.2%	64.2%
Emergency and disasters	4.9%	6.9%

The previous table shows that around half of the respondents (49.3% and 52%) in the intermediate and end-line study respectively have used their savings in income generating activities, which assures that the project has contributed in improving their economic conditions as well as having a sustainable positive impact on them.

More than 60% of the respondents (60.2% and 64.2%) in the intermediate and end-line study respectively have used their savings in satisfying their basic needs such as buying food, clothes, pay the educational expenses, pay debts and instalments; while only very small percentage used it in house refurbishment.

It is worth mentioning that all the participants in the FGDs in Elbora village (participated a year ago) are more keen on learning their children and continuing their educational path. That's why it is found that some of them took the loan to provide them with all their educational needs such as paying private lessons and school learning groups.

Participants in the FGDs asserted that loans from VSLA are more secured. They added that they never face any repayment difficulties because they repay on 51 weeks. They also said

that even they repay on weekly, monthly basis or even every 3 months, they did not face any hardships. VSLA is the main source for lending and saving, and participants had many concerns to deal with banks.

It is clear that implementing VSLA programs in the poor and vulnerable areas (especially those characterised by being rural areas in Upper Egypt) contribute in improving the economic and social conditions of households as shown from the evaluation's results.

5.3 Self Esteem

5.3.1 Self-image

Improving self-esteem of female respondent's is a critical step toward their leadership role in the household as well as in the community.

Table 5.21: The percentage of sampled members according to their perception on their social position in the community in the baseline, intermediate and end-line studies

Perception on the social position in the community		Baseline Study	Intermediate study	End-line study
My husband respects me	Strongly disagree	5.1%	1.3%	1.0%
	Somehow disagree	5.1%	6.3%	5.6%
	Somehow agree	16.9%	14.1%	15.4%
	Strongly agree	64.1%	60.5%	63.2%
	NA(Respondent is not married)	8.7%	17.8%	14.7%
My husband values my role in the HH	Strongly disagree	7.7%	1.6%	1.7%
	Somehow disagree	9.7%	5.9%	5.6%
	Somehow agree	20.0%	17.8%	22.1%
	Strongly agree	53.8%	56.9%	55.6%
	NA(Respondent is not married)	8.7%	17.8%	15.0%
Extended family members respects me	Strongly disagree	6.2%	3.9%	1.7%
	Somehow disagree	8.2%	5.6%	4.9%
	Somehow agree	19.5%	16.1%	20.6%
	Strongly agree	57.4%	58.6%	59.1%
	NA(Respondent is not married)	8.7%	15.8%	13.7%
Community value my opinion	Strongly disagree	26.2%	10.9%	6.2%
	Somehow disagree	12.3%	9.5%	13.8%
	Somehow agree	30.8%	33.2%	30.5%
	Strongly agree	30.8%	46.4%	49.5%
Community respects me	Strongly disagree	8.7%	4.3%	2.5%
	Somehow disagree	8.7%	6.3%	7.9%
	Somehow agree	24.6%	30.9%	23.4%
	Strongly agree	57.9%	58.6%	66.3%

The results indicate that more than one half of sampled females responded positively that they are respected strongly by their husband (64.1%, 60.5% and 63.2, extended family members (57.4%, 58.6% and 59.1%), community (57.9%, 58.6% and 66.3%) %) in the baseline, intermediate and end-line studies respectively.

It is obvious that there is insignificant difference in the sampled members' perception on their social position in the community between the three studies.

Table 5.22: Percentage of sampled members according to their perception on their self-esteem in the baseline, intermediate and end-line studies

Perception on self-esteem		Baseline Study	Intermediate study	End-line study
I can resolve problems on my own	Strongly disagree	14.4%	4.6%	1.7%
	Somehow disagree	8.2%	8.2%	8.8%
	Somehow agree	48.2%	28.6%	35.3%
	Strongly agree	29.2%	58.6%	54.2%
Under opposition I find my way out	Strongly disagree	19.5%	4.3%	2.2%
	Somehow disagree	11.8%	11.5%	12.7%
	Somehow agree	45.1%	35.2%	38.2%
	Strongly agree	23.6%	49.0%	46.8%
I find ways to deal with problems	Strongly disagree	12.8%	3.3%	2.0%
	Somehow disagree	14.4%	7.9%	11.3%
	Somehow agree	48.7%	37.8%	37.3%
	Strongly agree	24.1%	51.0%	49.5%
I can influence my husband decisions	Strongly disagree	24.6%	4.3%	1.5%
	Somehow disagree	18.5%	8.2%	7.8%
	Somehow agree	30.3%	32.2%	30.1%
	Strongly agree	17.4%	37.5%	45.6%
	NA (Respondent is not married)	9.2%	17.8%	15.0%
I treat my kids better than before	Strongly disagree	9.7%	1.0%	1.7%
	Somehow disagree	5.6%	6.9%	7.6%
	Somehow agree	34.9%	16.4%	17.6%
	Strongly agree	39.5%	66.8%	63.2%
	NA(Respondent is not married)	10.3%	8.9%	9.8%
I can take action to improve my life	Strongly disagree	18.5%	4.6%	3.9%
	Somehow disagree	12.3%	11.2%	11.8%
	Somehow agree	40.0%	30.3%	27.9%
	Strongly agree	29.2%	53.9%	56.4%
I can influence important community decisions	Strongly disagree	43.6%	10.9%	7.4%
	Somehow disagree	15.9%	17.1%	20.1%
	Somehow agree	25.6%	40.5%	36.0%
	Strongly agree	14.9%	31.6%	36.5%
I am confident to speak in meetings	Strongly disagree	40.5%	12.8%	6.1%
	Somehow disagree	12.8%	15.1%	19.9%
	Somehow agree	28.7%	35.2%	32.1%
	Strongly agree	17.9%	36.8%	41.9%

As shown in table 5.22, results indicate that more than one half of sampled members in the intermediate and end-line studies strongly agree **that they have the ability to resolve the**

community disputes using their own way (58.6% and 54.2%). However, this percentage reaches 29.2% only in the baseline.

The results also show that the total percentage of those respond when asked if **they are confident to speak in community meetings** in different community related issues was as follows: strongly agree (17.9%, 36.8% and 41.9%), agree (28.7%, 35.2% and 32.1%), disagree (12.8%, 15.1% and 19.9%), and strongly disagree (40.5%, 12.8% and 6.1%) in the baseline, intermediate and end-line studies respectively..

In addition to that, the results indicate that more than 80% of sampled members in intermediate and end-line studies respectively agree **that they treat their kids better than before**, as shown in table 5.22,

Although, the results assure that the female sampled members in intermediate and end-line studies have a positive perception on their self-esteem and image, there is a significant difference between those respondents and those who participate in the baseline. This difference can be attributed to their participation in the project.

One of the participants mentioned that before joining the VSL group she was an introvert however, after joining the group and got the opportunity to get to know new and different people, her personality have changed and she became more confident.

Moreover, most of the participants assured during the discussions that their participation in the VSL groups made them more self-responsible and engaged more in the community activities. Besides, they had now their own projects which helped them to change their lives and improve their living conditions.

It is worth mentioning that there are lots of norms and traditions that prevent women from going out the house. Mothers in-law were the highest category who refuses that the wives go out because they thought it is time consuming and they will not benefit from the project. However, their perception totally changed after the women joined the groups and start to generate income.

6. Success Stories

Success story (1)

Mona Mohamed Fahmy, she is married to Taha Abdel Fatah. She is 27 years old, and have two children. She used to live a luxuries life with her husband and children in Basra village till problems occurred between her husband's family and another family in the village which resulted in killing one person for the other family.

And because of the revenge tradition that is still exist in Upper Egypt, her husband had to scape and leave the village. He had to leave his land, work, and everything he owns. Mona, her husband and children went to Kurds village to live near her family. She rented a small apartment to live in.

When they moved to the new place, her husband didn't have a job. At that time, Care was implementing Kadam El Khir project in collaboration with Assuit Business Women Association and Kurds Association. The Kurds association is very popular in that village, so the field coordinator convinced Mona to participate in the project and buy shares from the fund.

Mona agreed to join the VSLA group, bought the shares, took a loan and made her own grocery shop. Her project succeeded and she was able to repay the loan; she also increased her share in the fund so that she can take bigger loan to expand her project, which she already did.

When Care in collaboration with Coca-Cola company gave her a Coca-Cola fridge with some goods as a sample; she was able to help her husband and children. They were better off after the project. She also thanked Kadam El Khir project which helped her to change her life from a desperate woman to a successful one who was able to challenge all the obstacles and stand beside her husband.

Success story (2)

Sanaa Abdel Hady, she is married to Abdel Kareem Mohamed. Abdel Kareem is a worker with a non-fixed wage. He is working with other men in demolishing houses and digging

wells. Sanaa is 39 years old, illiterate and a very simple woman. Their lives are going on but with difficulty.

She has four children, one is in the preparatory school, and two are in the primary school, and the last one is still baby. Their life got harder when her husband was injured in an accident (fell in one of the wells while digging). The accident led to a break in his spine and he was hardly moving. The husband tried to return back to his work so as to afford his children's expenses but he was fired from all the jobs as he could not afford carrying heavy stuff and needs some time to rest every now and then. Life was getting harder and they didn't find any help from anyone.

At that time, Care was implementing Kadam El Khir project in collaboration with Assuit Business Women Association and Kurds Association, and the field coordinator visited Sanna's place and explained the idea of the project for her and the advantages that she can benefit from joining the VSLA group that was implemented by the project, and that can help her get through their financial difficulties.

Sanna refused as her financial condition was very hard and she didn't have any savings to buy shares in that VSLA fund.

The field coordinator tried with her another time and was able to convince her this time through her neighbours. When one of her neighbours tried to help her through giving her a loan under her neighbour's name, Sanaa was able to make her own project. She bought some shoes from a small workshop next to them with cheap prices and sold them in the market. When her project succeeded, she was able to repay the loan and take another one to open a grocery shop. Her husband worked in the shoes project while she and her daughter worked at the grocery shop. Her daughter also returned back to school after she has to leave due to their financial conditions. Her daughter was so happy to return back to school. Sanaa also received a Coca-Cola fridge from "one from the people" association and Coca-Cola company. She also received some products as sample to extend her project.

Success story (3)

Nawar Roshdi Amin, she is married to Fargali Mohamed Ahmed, who is worker with non-fixed wage. Nawar is 23 years old, holds a primary certificate. She has three children, one is in primary school and the other two are still in the nursery. They were living in Cairo but due to the high prices there in addition to the small, non-fixed wage which her husband used to take; he could not afford to pay the rent of the apartment nor the children's schools expenses.

They faced lots of financial challenges, and debts accumulated. They even could not repay it after selling her jewellery and leaving their apartment. They didn't find another place so, they returned back to their village (the Kurds dBani Zied) in Assuit.

Her father rented them a place to live in however, the father could not find a suitable job for her husband so he made him work with him in a small bakery shop with a non-fixed wage. But, due to the small wage, the husband could not afford all his children expenses. At that time, Care was implementing Kadam El Khir project in collaboration with Assuit Business Women Association and Kurds Association, and the field coordinator visited Nawar house and explained the idea of the project for her and the advantages that she can benefit from joining the VSLA group that was implemented by the project, and that can help her get through their financial difficulties.

Nawar agreed to join the project as she could find any other exit nor help from anyone else. She believed that this project will help her and bought a number of shares.

However, her husband was dismissed from the small bakery as they closed it, and he couldn't find any other job. Through the training courses she attended, which were related to women empowerment and how to depend on yourself, she took a loan from the fund and started a small grocery shop and was able to repay the loan. Afterwards, she took another loan and bought soap and cleaners and sold them, expanded her project and was able to help her husband and children to live a better life. Her husband thanked her for standing next to him in those tough times and for transforming their lives.

7. Conclusion

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

This end-line survey focused on analysing and studying the impact of the VSLA program on the life of its beneficiaries along the span time of the project life. Using the VSL member survey approach, a baseline, intermediate and end-line surveys were conducted with women do not participate in the project, women participated in the project for one year and women participated in the project for three years respectively.

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

The study also looked at the characteristics of the head of households. The head of household is the decision maker. The study revealed that women-headed households represent 13.2% of heads of households.

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

- Average family size is 5.76 persons.
- Primary enrolment rate among household population reaches 91.8% and Secondary enrolment rate is 72.8% where both of them less than national indicators.

The study focused on the members of the VSLA groups as the main beneficiaries in this project; the mean number of VSL members per room is 1.4 persons; there is no change in the mean number of VSL members per room within the reference period.

First: Economic empowerment

It's worth noting that the VSL program has wide contributions for improving the economic conditions of the VSL members and their households. The results reveal that their savings have been significantly decreased from 385.75LE in the baseline to be 809.57 in the intermediate study to be 1023.37LE in the end-line.

The current survey reveals that more than two thirds (68.6%) of the sampled VSL members save their money in VSL box. This percent has been significantly increased from 57.9% in intermediate survey.

In addition to that, the results support the increase of members who started IGAs, increase the percentage of VSL members who made budgets for their projects.

Concerning loans, it can be concluded that the VSLA have provided a room for members to access loan. Besides, the results reveal that there is significant increase towards borrowing from VSL groups. This percent has been shifted 98.1% in the end-line study.

Finally it can be concluded that, the results are strong enough to indicate to what extent this project is relevant to the beneficiaries' needs, effective and its effect could be sustained.



Second: Social and political empowerment

As for self-esteem, the results show evidence that the program have contributed to improve **the ability of the beneficiaries to resolve the community disputes using their own way, to be confident to speak in community meetings** and to **treat their kids better than before**. However VSLA have not contributed to improve the members' public speaking ability.

As for decision making, the results confirm members' significant contribution into the decisions of all domains³⁰. The results support that there is no evidence that VSL program has contributed to improve women's status and say into household decisions making.

³⁰ The domains are children schooling, health for HH members, food for HH members, housing and household equipment.

8. Recommendations

The evaluation team recommends the following:

- The idea of VSL groups should be mainstreamed in other programmes with Ministry of Education (MoE) to be reached to adolescents especially in Upper Egypt and in governorates/villages that are characterized with high rates of people seeking illegal migration.
- Construct young men groups to give them the chance to attend the training sessions and start small income generating projects, which in turn decrease the unemployment rate in targeted areas.
- Hold more training courses on handmade products (practical more than theoretical trainings)
- Train the project's beneficiaries how to manage the VSL group after the phase out of the project; as the participants in the FGDs mentioned that they need the help of coordinators to manage the VSL groups.
- Train the beneficiaries on marketing their products; the results of the qualitative study show that respondents suffer from marketing their products especially handmade products.

Annex I: Global Indicator Log-frame

Include baseline values (numerical) for the different global indicators

		Indicator	Baseline	Interme diate	End-line
		1. Primary (& Secondary) school enrolment at HH level.	51.4% & 48.6%	95.6% & 73%	91.8% & 72.8%
		2. Quality of housing Modern burnt face brick is the principal material of the exterior of the main house	81%	74%	74%
		Cement blocks is the principal material of the roof of the main house	53.5%	53.9%	54.7%
		Ceramic tile is the principal material of the floor of the main house	36%	19.1%	18.4%
		2 persons per room	19.5%	17.4%	30.9%
LONG TERM OUTCOME	Economic empowerment of SG participants	3. % of SG members who engaged in small business activity (volume & number)	10% (20 members)	62.5% (190 members)	65.2% (266 members)
		4. % of SG members who engaged in small business activity and realize profit through business during the last 12 months	95%	100%	99.6%
		5. Confidence in SG members' ability to satisfy his/her own financial ability	28%	54.9%	56.6%
	Social empowerment of SG member	6. % SAMPLED members where have good perception on their social position in the community	30.8%	46.4%	49.5%
		7. % SAMPLED members who are confident to speak in community meetings	46.6%	72%	74%
		8. % of SAMPLED members involved in making Financial decisions at HH level	35%	69.5%	69.4%
		9. % of SAMPLED members' control over HH resources (financial and material assets)	9.5%	61.1%	59.1%
		10. % of SAMPLED members involved resolving community level disputes.	77.4%	87.2%	89.5%