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The end-line report of “Knowledge, Attitudes and Practices (KAP) Study and Men’s Different Roles for “WE SHARE THE LOAD” Project

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Executive Summary

Executive Summary

Despite the significant progress that Egypt has made in narrowing gender equity in different fields such as education and health, yet in economic engagement there are gaps (World Bank 2018)¹. In 2018, only 17% of women – within the working age – were employed, compared to 72% men. Furthermore, despite the increase in women’s educational attainment, their employability has declined over time (Krafft, Assaad, and Keo 2019)². However, women’s contributions appear significantly in the economy and society through their domestic work. Therefore, empowering females and providing them with the needed tools to be more engaged and have an active role in their societies are required.

Taking concrete steps toward that end, CARE Egypt in partnership with Ariel has implemented a project called “*We Share the Load*” to address women’s economic and social empowerment and provide them with an opportunity to improve their livelihoods.

The **objective of the project** is to enable “Women in the targeted communities to be able to economically and socially participate in lifting their families out of poverty in a society that is built on gender justice.” The **project targets** 1000 women/female headed household and 200 men, in two main locations within Assuit governorate: Tatalia village and Arab Tatalia.

The **evaluation focuses** on conducting an end-line study for the project to assess the current levels of knowledge, attitudes, and practices of both men and women’s different roles inside and outside the household following the implementation of the project. The evaluation also measures the change on the output level and outcome level of the project in its main impact areas, as well as highlighting the effectiveness of the implemented activities, and lessons learned.

The **methodology depends** on two approaches of data collection; secondary review of existing information including all relevant project documents and indicators, and Primary data collection through using qualitative and quantitative tools to facilitate field data collection comprising women/females, men, and volunteers (community members).

The **evaluation takes into accounts all-ethical consideration** required including the independence of the research team, all research tools designed to be independent of any social, political or religious biasness. Same questions are systematically asked to all stakeholders to allow triangulating the findings; moreover, all personal data are kept confidential and anonymous. Nevertheless, dignity and diversity, right to self-determination, fair representation, and compliance with codes for vulnerable groups, confidentiality, and avoidance of harm are respected for all participants.

Limitations and constraints of the evaluation are the inability to interview men, so the end-line study was applied on 243 female beneficiaries only. In addition, the evaluation team could not have a copy of the baseline data file, in addition, all project’s indicators and other variables in the baseline were computed for two categories (women aged less than 35 years old and women older than 35 years old) only. As a result, the values of the project’s indicators are not available.

¹ World Bank. 2018. “Women Economic Empowerment Study.” Washington, DC: World Bank.

² Krafft, Caroline, Ragui Assaad, and Caitlyn Keo. 2019. “The Evolution of Labor Supply in Egypt from 1988-2018: A Gendered Analysis.” *Economic Research Forum Working Paper Series (Forthcoming)*. Cairo, Egypt.

The evaluation sample takes into consideration a proper representation of the beneficiaries' demographics such as gender, age, marital status and educational level, which are considered mediating variables that contributes to the outcomes of the project.

Five FGDs were held; two FGDs with women who benefited from the project, one with beneficiary men in Tatalia village, one with beneficiary women, and one with beneficiary men in Arab Tatalia. **The majority of beneficiaries who attended the FGDs** were females' age between 20 and 29 years (48.8%), and illiterate.

As for the 243 female **beneficiaries who completed the quantitative forms**, the majority of them are falls in the age group 30 to 50 years (61.8%). In addition, three quarters of the sample are married, and almost two thirds of respondents (65%) are illiterate. As for the **household who completed the quantitative forms**, most of the respondents live in a separate house (87.2%). The majority of the accommodations used are family ownership. As for the accommodation facilities, all of the respondents use gas cooker for cooking, and almost all of them have access to electricity, and water however, none of them have access to any sewage services. Only 14% of the respondents has agricultural land, 0.8% have bank/postal account, shares, bonds, or an account in development bank.

Research Findings

Project's goal

Evaluation shows that there are a number of females who works just and that the ratio of female to family members' labor force participation rate in the targeted communities reached 16.8%, which indicate that women in targeted communities are economically able to participate in lifting their families out of poverty.

However, since the baseline study did not measure all the project's indicators, the evaluation team could not assess if the goal objective is achieved or not.

On the other hand, the study tried to identify respondents' satisfaction with their current financial situation as compared to the year before the project to define the project's role in improving their financial situation. Results indicate that only 30% of respondents are satisfied with their financial situation, and 68.3% stated some improvement in their financial situation compared to previous year. This is consistent with the results of the qualitative study where respondents stated that the increase in their incomes was less than rise in prices.

Objective indicators

For OI 1.1 indicator, women recorded a high level of participation in some decisions such as health care (82.3%), children's education (77.4%), household budget (77.4%), outing and visiting relatives or family members (73.3 %), and the purchase of household devices and electric devices (71.2 %). However, the level of their participation is lower in terms of decision related to children's marriage (60.1 %).

According to a calculated index to measure the level of women's participation in five decisions after excluding household budget, results show that 55.6 % of the respondents have the final

decision concerning the five decisions³ versus 14 % of cases where the husband has the final say; and 68.3 % of the end-line sample has a high level of household decision making.

As for OI 1.3 indicator, results indicate that 77.4 % of sampled women participate in household budgeting in the target communities. The evaluation could not compare between the end-line results and the baseline as the evaluation team could not have a copy of the baseline dataset to compute these indicators and assess the significant change in objective indicators.

Women's financial empowerment

Women participating in FGDs stated that the project's coordinators clarified to them benefits they can enjoy by subscribing to the fund. Women have received orientation training before starting any project, then each of them can select the project she desires. From the qualitative results, it was shown the appreciation of women for the fund idea and easiness of the procedures to join.

As for VSLA groups indicators, 84.4 % of the sample received loans from the Fund. People in Tatali village, are more forthcoming to take loans from the Fund, which is in line with the economic and social conditions of this area and confirms the validity of the decision taken by the project management to include this area in the project's implementation scope.

28.8 % of respondents who are members in VSLA groups were able to subscribe to the Fund, secure\borrow capital required for a small project, (27.3 percent among them in Tatalia village versus 33.3 percent among sampled women in Arab Tatalia).

As for the second project's outcome: "Men are supporters of women's economic and social roles inside and outside the household" - the qualitative and the quantitative showed that men's support to women's economic and social roles have been discussed. However, assessment team could not fill in the quantitative forms with men in targeted areas, but through the FGDs that were conducted with beneficiaries (men and women) show that some females had pocket money to spend on their personal things. On the other hand, men highlighted that allocating pocket money for woman does not exist, but they try to meet their needs whenever possible.

Results also show that most of men agreed that there was a change in the appreciation of the value and status of women. As for women's share in inheritance, 65 % of men said that the woman is free in managing her inheritance. On the other hand, 35 % of men believe there are limitations to woman's ability to manage her inheritance. Nevertheless, 80 % of the men's sample mentioned other forms of discrimination against women especially in education, freedom of movement and work.

Women agreed that discrimination against them in the area of work means they are denied the chance to go out, work, share their husbands in the household expenses and maintain their financial independence. Indicated also that they have no financial security due to her lack of

³ The five decisions are health care, children's learning, outing and visiting relatives or family members, the purchase of household devices, electric devices and girls' marriage.

capital and pocket money. This means if she makes a project and it fails, she will not be able compensate for the losses.

Most of the male respondents assured that the impact of discrimination on women's economic activity has already existed before the project, but the current change resulting from the impact of the project has put an end to this. Moreover, women mentioned that the project's raised people's awareness that women should have equal rights as men.

As for the change of men's attitude towards women economic role and social role either inside the family or outside it, 95% of the females said that woman's status has positively changed in different ways, where also men assured on that.

As for the third project's outcome: "Community members' capacities are enhanced to raise awareness and lead behavioral change towards gender roles and relations", the qualitative results show that both male and female reported that there had already been a change in their conceptions, beliefs and attitudes concerning the role of women and her treatment.

Project's effectiveness

Results reveal that through VSLA, 28.8% of the sampled respondents were able to save or borrow money to implement a small project. The majority of women invested money in birds breeding (30%), followed by goat and sheep breeding (8.6%), buying cattle (5.7%), selling wheat (2.9%). Also, some of the sampled respondents implemented projects such as sewing, selling perfumes, detergents, bookstore equipment, vegetables, selling cooker's gas tubes, etc. Besides, some of them opened different types of stores; namely candies shop, grocery, or home appliances store. On the other hand, some of them used the money to expand an existing project or to buy goods for their own store or their husband's. Few of the sampled respondents applied two of the mentioned projects.

The majority of sampled respondents (92.9%) said that these projects improved the financial status of the family and empowered the woman, while 5.7% of them said that it improved to some extent. Most of the women (62.3%) said that these projects has increased their income, 30.4% of them said that they could participate in the house expenses, 20.3% said that they started to earn their personal income, and 20.2% said that this enabled them to educate their children.

As for the effectiveness of sewing and leather training and taking ducks, 13 women had sewing training and 12 of them benefited from it. 91.7% of them said that they learned how to sew, and 33.3% said that they learned to sew for their children instead of buying expensive clothes. Only one woman had leather training and she benefited from it as she learned how to make leather handcrafts using goat leather (including wallets and bags). Concerning taking ducks, 38 women took ducks, 23 of them said that they benefited from that, 4 of them said that they benefited to some extent, and 11 said that they did not benefit from it all.

The sampled respondents assure the sustainability of the saving box, however, some of them added that this requires continuous follow up from the NGO; the importance of having account

to be able to continue the project; the need to nominate a chief for each group from the people; spreading awareness about managing the accounts. Few of them also suggest to increase the number of the group members; increase the number of groups; increase the loan value without interest; decrease the interest; increase the stock value and number; implement joint projects between the groups; availability of more trainings; implement projects which provide job opportunities; distribute sheep and some women requested equality in distributing the ducks; hold awareness seminars about the importance of the VSLA.

1. Introduction

In Egypt today, women and girls suffer disproportionately from poverty and face many barriers to having their rights recognized. Although there have been improvements in female literacy rates, education enrollment, labor force participation and employment over the years, a clear gender gap remains. In the Human Development Indices and Indicators 2018 Statistical Update issued by the U.N. Development Program, Egypt ranked 101st on the Gender Inequality Index out of 189 countries.

Statistically, of the number of women participating in the labor market, 36.9 percent⁴ are employed in the agricultural field, a significantly lower percentage of males are employed in agriculture, at 21.9 percent. This shows a variation of engagement within this sector. Men tend to be either wage workers or employers, while women primarily are non-wage workers, contributing in various ways to household income or a family business. Furthermore, women's work in the agricultural field frequently goes unpaid, further widening the earnings gap between men and women.

Empowering women and integrating them as active citizens in the economy is a crucial component of Egypt's economic growth. Women's economic empowerment and advancement as entrepreneurs requires skill-building, access to basic financial services, social support in their community and the transformation of men's attitudes and behaviors in the home. When these things happen, women thrive, men benefit, and entire households and communities are transformed.

2. Background of the Project

CARE Egypt in partnership with Ariel has implemented a project called "*We Share the Load*" to address women's economic and social empowerment and provide them with an opportunity to improve their livelihoods. The project aims to support females' entrepreneurs, raise communities' awareness and transform negative social norms about their potentials, and build brand equity for Ariel and CARE in Egypt, the region and the globe.

We Share the Load project uses different empowering tools that aim to support women economically and transform negative social norms within their communities. One of these tools is basic financial services namely Village Savings and Loan Associations (VSLA), and women enterprise development. Using this tool allows the project to support female entrepreneurs and develop their accessibility to solutions especially for those with low literacy rates through building on their current skills and experiences. The other tool aims to engage men in women's economic empowerment and entrepreneurship development through introducing the "we" concept, where both men and women share the household responsibility and deal as equitable partners. This is done through targeting 1000 women/females headed household, and 200 men.

4 CAPMAS, Statistical Year Book -labour 2018

2.1 Objective of the Project ‘We Share the Load’

We Share the Load project main goal is to “**Women in the targeted communities are able to economically and socially participate in lifting their families out of poverty in a society that is built on gender justice.**” The project is implemented in two main locations within Assuit governorate: Tatalia village and Arab Tatalia, with a total beneficiaries of 1000 women/female headed household and 200 men.

2.2 Project’s Target Groups

The project aims to cover: women/females headed household, men and volunteers living in Tatalia village and Arab Tatalia.

3. Objective and scope of the Evaluation

3.1 Objective of the Evaluation

The objective of the assignment is to conduct an end-line study for the project where it **assesses the current levels of Knowledge, attitudes, and practices of both men & women’s different roles inside & outside the household** following the implementation of the project. This study measures the change on the output level and outcome level of the project in its main impact areas.

It will also highlight the effectiveness of implementation including challenges that were faced during implementation of defined activities as well as strategies that were adopted to overcome the challenges. In addition, the study identifies lessons learned, linking them to the wider context in designing similar projects.

3.2 Scope of the Evaluation

The end-line study aims to measure the indicators placed for the abovementioned objective based on the identified indicators in the baseline study. However, it is important to highlight that baseline study didn’t measure all the project’s indicators, therefore, the evaluation tackles only the result indicators that are feasible to measure namely:

RI. 1.2	20% of the women who are part of the VSLA groups receive loans
RI. 1.3	5% of the women who are part of the VSLA groups initiate or expand enterprises/ income-generating activities
RI 2.2	90% of men who attend the project’s activities adopt changed attitude towards men’s sharing in household chores
RI 3.1	25 community members (volunteers) join a volunteer group (disaggregated by sex and age)
RI 3.2	70% volunteers change their perceptions and personal behaviors towards gender roles and relations (disaggregated by sex and age)
RI 3.3	70% of community members (participating in interventions) report change of knowledge in regards to gender roles and relations (disaggregated by sex and age)

The end-line study was implemented in the two locations within Assuit governorate: Tatalia village and Arab Tatalia, where the project has been implemented; in the quantitative study 180 women were interviewed Tatalia village and 60 women were interviewed in Arab Tatalia.

3. Research Methodology

This end-line depends mainly on two approaches of data collection; they are:

1. Secondary review of existing information (desk review): it includes a review of all relevant project documents and indicators allowing for the identification of measurement criteria, research's target groups; and
2. Primary data collection: it depends on qualitative and quantitative tools facilitating field data collection comprising women/females, men, and volunteers (community members).

3.1 Desk Review Analysis

Desk review includes the revision of all relevant project documents such as: project proposal, baseline report, project's logical framework, and the statistical yearbook 2018.

Based on reviewing the above-mentioned documents, direct information about the project are identified and presented later in this report.

3.2 Ethical Considerations

The research team is an independent team and has no connection with Care, project's stakeholders, target groups, types of research methodologies or approach, social, political or religious prejudice.

Research tools are developed with the prospective that the same questions are systematically asked to all stakeholders, both through questionnaires (for quantitative analysis) and in-depth interviews (for qualitative analysis) to allow triangulating findings.

Through the implementation of the research all human rights, gender equality and dignity of participants are respected. Furthermore, respondents were given assurances of confidentiality where all information that were collected would remain confidential to the researcher as indicated in the questionnaire and as it was stated upfront during the interviews. Findings will not be attributed to any individual source in the evaluation report.

Before leaving all communities, partners, target groups and other stakeholders who are interviewed are informed about the reasons of the visit and the next steps in the research process.

As for the ethical safeguards, dignity and diversity, right to self-determination, fair representation, compliance with codes for vulnerable groups, confidentiality, and avoidance of harm are respected for all participants.

3.3 Data Collection Methods

A concurrent mixed methods approach is used to collect both quantitative and qualitative data. The results of the two types of data are then compared to determine if there is convergence or divergence between them. Equal weight is given to both methods for integrating the data to develop the main findings of the report. This mixed methods approach is advantageous as it can result in well-validated and substantiated findings. In addition, the use of the two approaches

together will allow the use of a variety of tools to assure triangulation of the data collected; assessing and comparing findings from several angles.

The research depends mainly on two approaches of data collection; desk review that was previously mentioned, and primary data collection.

Primary data collection

Primary data are collected through FGDs and face to face interviews, through filling a questionnaire, with a sample of women/females headed household. However women, males, and volunteers with different characteristics: age, nationality, educational level, and marital status were participated in FGDs.

3.4 Research Tools

The research tools that are developed includes:

- Two quantitative forms; one for women/female headed a household and one for men⁵; and
- Guides for in-depth interviews, mainly with women/females, men, and volunteers in targeted areas, as well as the head of the project in Assuit.

3.5 Limitations and Constraints Faced by the Evaluation Team

Despite the following limitations, the objective of this evaluation was achieved.

- Evaluation team could not interview men to fill the quantitative questionnaire, so the end-line study was applied on 243 female beneficiaries only.
- Evaluation team did not have a copy of the baseline data file. The team only had a copy of the base line report. However, all the project's indicators and the other variables were computed for two categories (women aged less than 35 years old and women older than 35 years old) only. Therefore, the values of the project's indicators are not available.

4. The Characteristics of the Sample

Gender, age, marital status and education are important mediating variables that might contribute to the outcomes of the project. Therefore, this section focuses on presenting the related demographic characteristics of beneficiaries who are subject to FGDs and who filled the questionnaires.

The current section covers the sociodemographic characteristics of beneficiaries in four variables as follow:

- Gender;
- Age;
- Educational Level;
- Work status; and

⁵ Despite designing a questionnaire for men, men refused to conduct any interviews with the evaluation team.

- Marital status

4.1 Characteristics of Beneficiaries Who Attended the FGDs

In the qualitative study, five FGDs were held; two FGDs with women who benefited from the project, and one session with beneficiary men in Tatalia village versus one FGD with beneficiary women and one with beneficiary men in Arab Tatalia.

As a result, twenty-nine women and twenty men participated in FGDs. The characteristics of participants are illustrated in the following table;

Table 4.1: Percentage distributions of FGDs participants by gender, age, work status, educational status and marital status

Sociodemographic Characteristics		Male %	Female %
Age	Less than 20	5.0	3.4
	20 – 29 years	40.0	48.4
	30 – 39 years	35.0	37.9
	40 - 49 years	15.0	6.9
	50 years and more	5.0	3.4
Work Status	Working	90.0	69.0
	Not working	10.0	31.0
Educational status	Illiterate	30.0	55.3
	Basic education	30.0	3.4
	Intermediate	20.0	37.9
	University	20.0	3.4
Marital status	Single	35.0	20.7
	Married	65.0	79.3
Numerical Total		20	29

As illustrated in Table 4.1, 48.4 percent of female participants’ ages range between 20 and 29 years and 37.9 percent ranges between 30 and 39 years. Results also reveal that the majority of female participants is illiterate. This indicates that the project management succeeded to reach to the target age group to maximize the benefit of the project.

This was confirmed by women with 85 percent of them stating that they learned about the project through female coordinators during their home visits to respondents to inform them about the nature of the project. All women agreed that the best method was home visits made by the association’s coordinators, “A coordinator would meet us weekly and tell us about latest developments”.

4.2 Characteristics of Beneficiaries Who Completed the Quantitative Forms

As mentioned previously, the end-line study was applied on 243 female beneficiaries. Their characteristics are illustrated in the following table;

Table 4.2: Numerical and percent distribution of sampled beneficiaries by age, work status, educational status and marital status.

Socio Demographic Characteristics		Count	Column N %
Age	Less than 20	16	6.6%
	20 – 29 years	53	22.0%
	30 – 39 years	94	39.0%
	40 - 49 years	55	22.8%
	50 years and more	23	9.5%
Work status	Working	152	62.6%
	Not working	91	37.4%
Marital status	Single	41	16.9%
	Married	182	74.9%
	Divorced	3	1.2%
	Widow	17	7.0%
Educational status	Illiterate	158	65.0%
	Read & write	11	4.5%
	Primary school	14	5.8%
	Prep school	19	7.8%
	Secondary	39	16.0%
	intermediate	1	.4%
	University and higher	1	.4%

As illustrated in Table 4.2, 61.8 percent of the sample falls in the age group 30 to 50 years. In addition, three quarters of the sample (74.9 percent) are married while 16.9 percent are single. Concerning the educational level, almost two thirds of respondents (65 percent) are illiterate.

4.2.1 Household characteristics of Beneficiaries Who Completed the Quantitative Forms

The evaluation is interested to recognize the household characteristics of sampled beneficiaries. Most of the sampled respondents live in a separate house (87.2%), while the rest live in an apartment (6.6%) or in a separate room/ two (6.2%). The majority of these accommodations are family ownership only with percentage 67.9%, and 30.9% is family ownership or a gift. Only 0.8% live in old rent and 0.4% live in shared ownership.

Table 4.3: Percent distribution of sampled beneficiaries by their household characteristics

		Percent
Accommodation	Apartment	6.6 %
	Separate house	87.2 %
	Separate room/two	6.2 %
Rented/ Owned	Old rent	0.8 %
	Family ownership/gift	30.9 %
	Family ownership only	67.9 %
	Shared ownership	0.4 %

Concerning the accommodation facilities, all of the sampled respondents use gas cooker for cooking, almost all of them use governmental electricity, 95.9% are connected to the governmental water network and all of them do not have governmental sewage network.

Besides, the ownership of many household appliances is studied and the results show that 91.8% of the sample has a refrigerator, 77.8% has a large cooker, only 12.8% has a kettle, 93.4% has a normal washing machine, while only 2% has automatic washing machine and 99.2% do not have air condition. Also, 94.7% of the sampled respondents has colored television and 69.1% has receiver/ connected to a receiver. About 72% of the sample has mobile phones, while 97.9% do not have a computer or a laptop.

There are 14% of the sampled respondents has agricultural land, however, 99.2% do not have agricultural machines. Only 12.35% has sheep or goats, 14.4% has cattle and 67.9% has birds or rabbits.

Most of the sampled respondents do not have neither a private car (97.5%) nor a motorcycle/ scooter (97.9%). Finally, 99.2% of the sample do not have a bank/ postal account, shares, bonds, or an account in development bank.

5. Research Findings

As mentioned previously, the objective of the assignment is to conduct an end-line study for the project where it assesses the current levels of knowledge, attitudes, and practices of both men and women's different roles inside and outside the household following the implementation of the project. This study measures the change on the output level and outcome level of the project in its main impact areas.

5.1 Project's goal

Since the project's goal is "*Women in the targeted communities are able to economically and socially participate in lifting their families out of poverty in a society that is built on gender justice*". The goal indicator is "GI 1.1: 10 percent increase in the ratio of female to male labor force participation rate in the targeted communities",

In Egypt, the ratio of female to male labor force participation rate, in 2018, is 26.1 percent⁶ and this ratio reaches to 17.1 percent in Assiut governorate⁷.

In the current study, respondents were asked about their current work status and their husbands. Hence, the ratio of female to their husband's labor force participation rate in the targeted communities is computed as illustrated in Table 5.1. Results indicated that more than sampled women are currently working as their husbands. Also, the ratio of female to family members' labor force participation rate in the targeted communities is computed. This ratio hits 16.8 percent which coincides with the ratio of the goal indicator in Assiut governorate.

In general, the above mentioned results indicate that women in targeted communities are economically able to participate in lifting their families out of poverty.

⁶ CAPMAS, Statistical yearbook-labour 2018, table 4.2

⁷ CAPMAS, Statistical yearbook-labour 2018, table 4.4

Table 5.1: The ratio of female to their husband's labor force participation rate in the targeted communities

		Tatalia village	ArabTataliai	Total
Respondent's work status	Working	63	28	91
	Not working	120	32	152
	Total	183	60	243
Their husband's work status	Working	130	45	175
	Not working	21	6	27
	Respondent is not married	32	9	41
The ratio of female to their husband's labor force participation rate in target communities		48.5%	62.2%	52.0%
The ratio of female to family members' labor force participation rate				16.8%

Since the baseline study did not measure all the project's indicators, the evaluation team could not assess if the goal objective is achieved or not.

The study was also concerned with identifying respondents' satisfaction with their current financial situation as compared to the past year (before the project) to define the project's role in improving their financial situation.

Therefore, respondents were asked to rank six statements from 1 to 5. Results are shown as follows:

Table 5.2: Respondents' satisfaction with financial situation

		Tatalia village	Arab Tataliai	Total
Are you satisfied with your current financial situation or not?	Very satisfied	2.2%	0.0%	1.6%
	Satisfied	29.0%	31.7%	29.6%
	Neutral	61.2%	60.0%	60.9%
	Unsatisfied	6.6%	8.3%	7.0%
	Very unsatisfied	1.1%	0.0%	.8%
Has your current financial situation improved, remained or got worse?	Improved much	4.4%	3.3%	4.1%
	Improved somewhat	67.2%	71.7%	68.3%
	Remained	21.3%	21.7%	21.4%
	Declined a little	7.1%	1.7%	5.8%
	Declined much	0.0%	1.7%	.4%
Do you think your current household expenditure on other necessities as food, clothing and housing is more/less than enough?	More than enough	1.1%	0.0%	.8%
	Completely enough	13.7%	6.7%	11.9%
	Barely enough	82.0%	86.7%	83.1%
	Less than enough	3.3%	5.0%	3.7%
	Changing	0.0%	1.7%	.4%
What is your biggest	Money	74.9%	80.0%	76.1%

		Tatalia village	Arab Tataliai	Total
concern?	Housing	5.5%	1.7%	4.5%
	Health	13.1%	13.3%	13.2%
	Children's education	4.9%	5.0%	4.9%
	Children's marriage	.5%	0.0%	.4%
	My marriage	.5%	0.0%	.4%

Results indicate that 30 percent only of respondents are satisfied with their financial situation, 68.3 percent stated some improvement in their financial situation as compared to the last year. This is consistent with the results of the qualitative study where men and women stated that income increase was less than price increase.

Results shown in the above table illustrate that the current income is barely enough to cover essential items such as food, clothing and housing, which was confirmed by the qualitative study when participants in the FGDs were asked “In your current income enough for food and essential needs or not?” Results were as follows:

Women's feedback:

- 35 percent of the session members said that income was not enough due to the school fees and private tuition
- 65 percent of women said that income was enough to cover essential needs. However, some said they did not have any surplus to provide for emergency as illness or others; therefore they borrow from the saving fund.

Men's feedback:

- 50 percent: barely enough and thanks to God
- 25 percent: we can borrow from each other and pay when we get work
- 25 percent: Man proposes, God disposes

The study indicated that the household's income increase is limited compared to the price increase.

5.2 Objective indicators

The project's specific objective is “To improve women's economic and social security in the targeted communities”. The objective indicators are:

OI 1.1 20 percent increase in women's participation in decision-making and voice within and outside the household in the target communities

OI 1.3 30 percent increase in women's participation in household budgeting in the target communities

As for OI 1.1, respondents were asked “Who mainly decides upon the following?”

- Children's
- Household expenses

- Medical case for family members
- Significant purchases such as devices and similar items
- Family visits
- Girls' marriage

The level of women's participation was recoded to include "me (the woman) and equally shared" in one category and husband or others such as children, father and mothers in another category. According to results of Table 5.3, women recorded a high level of participation in some decisions such as health care (82.3 percent), children's education (77.4 percent), household budget (77.4 percent), outing and visiting relatives or family members (73.3 percent), and the purchase of household devices and electric devices (71.2 percent). However, the level of participation is low in terms of decision related to children's marriage (60.1 percent).

Table 5.3: Level of participation by targeted communities

		Tatalia village	Arab Tataliai	Total
Who mainly decides upon children's education?	Wife/ both husband and wife	78.1%	75.0%	77.4%
	Husband or others	21.9%	25.0%	22.6%
Who decides how the household's expenses are made?	Wife/ both husband and wife	77.0%	78.3%	77.4%
	Husband or others	23.0%	21.7%	22.6%
Who decides upon the medical care for family members?	Wife/ both husband and wife	82.0%	83.3%	82.3%
	Husband or others	18.0%	16.7%	17.7%
Who takes significant purchase decisions such as devices and similar items?	Wife/ both husband and wife	70.5%	73.3%	71.2%
	Husband or others	29.5%	26.7%	28.8%
Who decides upon family visits?	Wife/ both husband and wife	72.7%	75.0%	73.3%
	Husband or others	27.3%	25.0%	26.7%
Who decides upon girls' marriage?	Wife/ both husband and wife	60.1%	60.0%	60.1%
	Husband or others	39.9%	40.0%	39.9%

Results of Table 5.3 show that, women's participation in all the decisions except girls' marriage is higher than 70 percent. This means that the final decision in these items is a women's one. However, women's participation in decisions related to girls' marriage reach 60.1 percent which could be considered as moderate participation.

An index is calculated to measure the level of women's participation in five decisions⁸ after excluding household budget. As mentioned before, respondents' answers were recoded as whether the decision is taken by the wife, husband or others. Hence, a new variable was created by summing up codes of these five items; the range of this new variable is between 5 and 10.

⁸ The five decisions are health care, children's learning, outing and visiting relatives or family members, the purchase of household devices, electric devices and girls' marriage.

Table 5.4: Number of children’s rearing-related decisions taken by respondents by targeted communities

No. decisions taken by a respondent	% of women		
	Tatalia village	Arab Tataliai	Total
5.00	55.7%	55.0%	55.6%
6.00	12.0%	15.0%	12.8%
7.00	4.9%	5.0%	4.9%
8.00	8.2%	6.7%	7.8%
9.00	5.5%	3.3%	4.9%
10.00	13.7%	15.0%	14.0%

Results in Table 5.4 indicate that 55.6 percent of the respondents have the final decision concerning the above mentioned five decisions⁹ versus 14 percent of cases where the husband has the final say.

In addition, an index is calculated to assess the decision making within the Household. As mentioned before, respondents were asked the five questions mentioned in table 5.3¹⁰; the range of this new variable is supposed to be between 5 and 10.

This variable is re-scaled to three unequal groups (high and moderate and low) using statistical inference (table 5.5)

Table 5.5: Level of decision making by target communities

	Tatalia village	ArabTataliai	Total
High	67.8%	70.0%	68.3%
Moderate	13.1%	11.7%	12.8%
Law	19.1%	18.3%	18.9%

Table 5.5 indicates that 68.3 percent of the end-line sample has a high level of household decision making versus 18.9 percent who has law level of household decision making.

As for OI 1.3 indicator, results of table 5.3 indicate that 77.4 percent of sampled women participate in household budgeting in the target communities

The evaluation team could not compare the end-line results with baseline because the evaluation team does not have a copy of the baseline dataset to compute these indicators and assess the significant change in objective indicators; OI 1.1 and OI 1.3 indicators and the other indicators that presented in this section.

Moreover, this result confirmed by the qualitative evaluation. When participants were asked about who is mainly responsible for taking the family’s major financial decisions. Results were as follows:

Women’s feedback:

- 30 percent said that the wife has the say in children’s school fees and tuition

⁹ The five decisions are health care, children’s learning, outing and visiting relatives or family members, the purchase of household devices, electric devices and girls’ marriage.

¹⁰ After excluding the question of the household budget

- 20 percent said that decision is shared between men and women in purchasing a fridge, heater or bed.
- 20 percent said that the husband has the say in purchasing a land for example
- 15 percent said that the decision is not exclusively a man's one; some matters are decided by men and others are decided by women while other matters are shared; children's marriage is a man's decision; education decision is shared and household affairs and children's health are decided by women.

Men's feedback:

- 45 percent said that man is the decision maker
- 15 percent said that financial matters are decided by women who know more about their household's needs (many men give their wives a pocket money and they act accordingly); women would bring food, children's clothing and animal's fodder.
- 40 percent said that financial decisions are shared

Asking men about matters where woman has a role and decision,

- All men said that women have some financial decisions including:
 - o Not all matters are decided by women; she may decide to visit her friends or relatives
 - o If we are going to purchase girls' furniture
 - o Wife decides upon matters such as food and household devices
 - o Wife decided upon financial matters within the household; she has the right to decision as she know more about the household's needs including purchase of food, clothing and all essential items.

When asked about who decides upon how household's budget is spent and purchase of essential items, results were as follows:

Women's feedback:

- 50 percent said it is shared
- 30 percent said that husband has the decision being the holder of the money and knows about what should be purchased now or later
- 15 percent said that decision is taken by women who know their household's needs (she asks the man what to bring).
- 5 percent said that the decision is taken by their father-in-law as being responsible for the family house

Men's feedback:

- 30 percent said that the household's expenses are decided by the husband (he works and knows his financial limits)

- 50 percent said that purchasing household’s items is decided by the wife (she knows the household’s needs). We spend day by day and the wife knows about the needs of her household. She knows she has commitments to be paid in the fund or jackpot.
- 20 percent said that purchase decisions are shares depending on the household’s income; expenses are made based on needs and no specific amount of money is earmarked.

5.3 Women’s financial empowerment

Based on the project’s log-frame, the first project’s outcome is “Women have access to financial and non-financial services”; the evaluation team checked VSLA database and found that the indicator ‘*RI 1.1 1100 women join VSLA groups with a 90 percent attendance rate of weekly meetings, where 1000 women aged 20 to 35 and 100 women aged 18-20 and 35-50*’ has been achieved. The project’s documents show that 1100 women join VSLA groups with a 90 percent attendance rate of weekly meetings, where percent women aged 20 to 35 and percent women aged 35-50 are (91 % and 9%) respectively.

The qualitative study was concerned with how the project’s coordinators could convince women and their husbands, in targeted areas, to join VSLA groups and to what extent such groups are suitable to the conditions and needs of those families.

Women participating in FGDs stated that the project’s coordinators clarified to them benefits they can enjoy by subscribing to this Fund. Take for example, making small projects that can be profitable by time and support their independence. Add to this, privileges they can enjoy by making multiple projects such as: raising ducks project, hairdresser project and making shoes project. Women receive orientation training before starting any project, then each of them can select the project she desires. “We learned from the coordinator that the project can help us learn a new craft to be later our source of income”, women reported. They added “we also learned how to start a project with a small capital. The coordinator told us that we will get to know other people and our rights and learn new things”

“We learned that even if we do not make any project, we still can benefit from the Saving Fund. We can receive an amount of money by which we can help our husbands through contributing in our household expenses or in girls’ marriage expenses”, the women said. “Instead of resorting to friends or relatives, the Fund can lend us. Any amount of money we save, however small, will be of use to us later” They added.

Coordinators mentioned to the ladies that the Fund’s interest rate is less if compared to banks’ interest rates. Fund’s procedures are easier and save effort and time compared to visits that would otherwise be required to banks or postal offices. It is quite easy to subscribe to the Fund, take money when needed or when facing an emergency such as taking an ill member of the family to the doctor. At the latter case, “we call the coordinator, get the saving book stamped and take the money”, they said. Any woman participating in the Fund will have a balance kept in it as long as she did not withdraw before.

One of the ladies said that she was convinced by the Fund’s idea after witnessing the good experience her neighbor had with it. **“When the coordinator came to my house and I talked to her, I was convinced and decided to subscribe to the Fun”,** she said. Another lady said, **“I was convinced because I invest my money in a saving that I can, at the end of the set period, use to buy whichever I need; i.e. a washing machine, or fridge or cooker”.**

Another lady said **“I was convinced because a lady like myself who is never given a pocket money by her husband can take money from the Fund. I can buy something beneficial to me or to the house or contribute to the children’s expenses by this money”**.

“It is money that is saved and thanks to it I could buy golden earrings to my daughter”, one of the ladies mentioned. Another lady said, **“ I was convinced when I knew that I can take a 500 EGP loan from the Fund. I wanted to start a project and so did I; selling clothes”**.

Men’s opinions were as follows:

- Coordinators talked with the ladies on the benefits of the project. They told them that by subscribing to the fund, they will be entitled to take a loan and they can make their own projects out of which they will have income.
- Women will save some money in the Fund, then they can take a whole sum to make something beneficial to them.
- Men were convinced when they got to know they can also take a soft loan (the man can ask his wife to take a loan for him).
- Initially, many people were against the idea. They were not convinced with the credibility of the project and the benefit it will yield, till they saw themselves the Fund and its documents.
- From the beginning people knew that the money they pay will be paid back to them with even more benefits.
- The Fund’s idea is good because anyone can benefit from it by taking a loan.
- The idea at the beginning was hard for me; to collect money from different families. “How can I be sure that no one will take this money for him and then problems happen?!”, a man said.
- “When I knew the whole story and the benefit of it I was convinced.”, one of the men said.
- What really made people convinced and willing to subscribe is that they saw real results (ladies who used the money in girls’ marriage expenses- ladies who bought electrical devices).

From all the above it is clear that VSLA groups could satisfy the project’s beneficiaries’ needs and help them to access to non-financial services.

5.3.1 VSLA groups indicators

As for RI. 1.2 indicator, 20 percent of the women who are part of the VSLA groups receive loans, the sampled respondents who are members in VSLA groups were asked if she received a loan from the box? The results were as follows;

Table 5.6: The percent distribution of sampled women who are part of VSLA groups and receive loans

	Tatalia village	ArabTataliai	Total
Yes	82.0%	91.7%	84.4%
No	18.0%	8.3%	15.6%

Total	75.3%	24.7%	100.0%
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The results show that 84.4 percent of the sample received loans from the box. At an area level, results assures that participants in Arab Tataliai

People in Tatali village, are more forthcoming to take loans from the Fund. This goes with the economic and social conditions of this area and confirms the validity of the decision taken by the project management to include this area in the project’s implementation scope.

Then, at a confidence interval, for this percentage, of 95 percent, results were also analyzed for statistical significance and it was found out that it ranges between 97.8 percent and 89.0 percent. Accordingly, it could be concluded that the indicator is achieved.

The study was also concerned with the average value of the loans received by women participating in the groups covered by the study’s sample. Results were as follows:

Table 5.7: Mean average of loans received by sampled women who are members in VSLA groups

Village name	Mean	Sample size
Tatalia	1786.67	150
Tatalia’s Arabs	813.64	55
Total	1525.61	205

As for RI. 1.3 indicator, 5% of the women who are part of the VSLA groups initiate or expand enterprises/ income-generating activities. Respondents were asked “Could you, by subscribing to the Fund, secure\borrow capital required for a small project?”

28.8 percent of respondents who are members in VSLA groups said yes (27.3 percent among them in Tatalia village versus 33.3 percent among sampled women in Arab Tatalia).

Then, at a confidence interval, for this percentage, of 95 percent, results were also analyzed for statistical significance and it was found out that it ranges between 23.1 percent and 34.5 percent. Accordingly, it could be concluded that the indicator is achieved.

5.3.2 Men’s support towards women’s economic and social roles inside and outside the household

The second project’s outcome is “*Men are supporters of women’s economic and social roles inside and outside the household*”. This result is measured by estimating the following two indicators from the project database:

- RI 2.1 90 percent of men who attend the project’s activities adopt changed attitude toward women’s economic and social roles inside and outside the household
- RI 2.2 90 percent of men who attend the project’s activities adopt changed attitude towards men’s sharing in household chores

In both studies -the qualitative and the quantitative- several points that show men’s support to women’s economic and social roles have been discussed as mentioned before. Nevertheless, assessment team could not fill in the quantitative forms with men in targeted areas. However, FGDs were made with beneficiaries from both men and women whose results are as follows:

Pocket money for ladies

Ladies answers:

- 40 percent have pocket money to spend on their personal things.
- 15 percent do not have pocket money, but they can ask for from their husbands\fathers\fathers-in-low.
- 45 percent do not have pocket money, but they are of two categories: 15% of them can take an amount from their household budget as a pocket money, whereas 30 percent are not given pocket money but they buy what they need from their projects' gains.

On the other hand, all men stressed that concept of allocated pocket money for the woman does not exist. They, however, take into account meeting the women needs when possible. Their statements below clearly show this.

- “There is no allocated daily or monthly pocket money for the woman, but when she needs something her husband can get it to her (such as abaya- scarf)”, one of the men said.
- “There is no amount allocated for her but if she needs something, she can ask her husband for it.”, another man said.
- “Some people choose to leave the household budget with the woman to get the home needs. If the woman needs something personal, she will ask permission from her husband and buy it if possible.”, said one of the men.
- “There must be money in the house at the woman’s disposal (the man can be outside at the time an emergency happens)”, one of the men clarified.
- “This depends on the husband’s income, if it is monthly so he can have a monthly household budget. (At that case, wife is responsible for managing the household budget)”, a man said.
- “Wife knows the circumstances of her husband and take them into consideration when she asks for something.”, another man said.
- “Wives of farmers or builders take into account their husbands’ circumstances and ask for no more than what is available.”, one of them said.
- “Wife tries to help her husband with the household expenses, but she is unable, so instead she tries to be economical and that is how she helps.”, a man said.
- “We do not believe in this (wife’s pocket money). If she needs something, she can ask for it”, said one of the men.
- “She has her own income from raising and selling poultry.”, a man commented.

Men were asked: after participating in the project, have you changed your opinions about woman’s role and rights?

Most of them agreed that there was a change in the appreciation of the value and status of women, which confirms the success of the project in activities adopt changed attitude toward women’s economic and social roles inside and outside the household

Most of the statements that confirmed this were as follows:

- “Men now realized that women are not sa burden. The woman can help, work, think, save money and share the responsibility.”, one of them said.
- Another man said, “We changed our minds realizing that women now can work on theirs projects from home and have their own income.”
- One of the men commented “we changed our minds realizing that women can express their opinions, which may be right”.
- “We changed our minds realizing that women can help save money and take responsibility”, one of the men said.
- “The wife could save little money from household budget which later forms a total good amount.”, another man commented.
- One of them said “the wife learned how to help her husband and manage her household budget.”
- “Some women in the village made projects out of which they have their own income and contribute to the household budget.”, one of the men said.

As for women’s share in inheritance:

65 percent of men said that the woman is free in managing her inheritance. Their opinion was shown by their statements as follows:

- “She can manage her inheritance as she wishes.”, a man said.
- “Eventually, her inheritance will be passed on to her son, so she protects both her right and her son’s right.”, another man said.
- “If she comes into her inheritance, she can manage it the way she likes; buy a house, a plot of land or keep the money at a bank.”, another man said.
- Another man commented, “the man tells his wife that her inheritance- from her family- is for her and her children.”
- “The wife may choose to give her inheritance to her husband, however, in our Upper Egypt society it is embarrassing for the man to take money from his wife.”, one of them said.

On the other hand, 35 percent of men believe there are limitations to woman’s ability to manage her inheritance. Their statements below showed this:

- Women in Upper Egypt do not come into their lawful inheritance, they reach a compromise or atonement instead (in other words, if her inheritance is a plot of land she is given money instead but not of the same value, so for example if the Karat is worth 100 thousands, she will be given 50 or 60 thousands instead).
- Some families do not allow women to take plots of land as inheritance, they pay them amounts of money instead (her brother objects saying my father’s land is not to be given to any other man; i.e. his brother-in-law).

- The husband has no authority over his wife. She is free with her inheritance to take it or leave it or do with it whatever she wishes.

Other forms of discrimination against women

80 percent of the men’s sample mentioned other forms of discrimination against women especially in education, freedom of movement and work. Other forms of discrimination against women came in their statements as follows:

- Discrimination against women can be in education (it is enough to be educated to the intermediate or high school only). Why should the family pay for her education then comes a man to marry her all for free?
- Many families choose to educate their boys and not their girls. Some do this because they are concerned with the girl’s safety while others do not just care about girl’s education because they will eventually get married.
- Some men do not educate their girls saying that they will spend money to prepare them for marriage besides their inheritance, so no need to spend more money on their education which will be of no benefit to the father when the girl eventually gets married. The boy, however, can be of use to his father if he gets a good job due to his education.
- Another form of discrimination against girls is that they cannot go out as freely as boys (Boys are given full freedom of movement)
- The girl cannot have friends from outside the village.
- Another form of discrimination is that she cannot choose her future husband (for example she is forced to marry her cousin).
- She cannot work outside the house.
- Women are not allowed to visit the fields.
- “If my daughter is a university graduate, I will not allow her to seek a job. It is the choice of her husband, however, if he wishes to do so.”, one of them said.
- The woman is busy with her household chores; i.e. raising up her children and taking care of her husband.
- “As Arabs we are able to do things and not do others (we have developed, women now go out, subscribe to funds and financially support their husbands). We cannot do everything in one go”, one of the respondents said.

How women and their lives are affected by this discrimination?

Women answered:

- As for education and work, discrimination against women by denying them those rights makes her personality weak and unable to deal with her children and husband. But discrimination against women in possession of real estate has little effect on her.
- “Discrimination against women in possession of real estate is our customs and traditions (we as women are used to it and do not mind). We realized that valuable assets cannot be owned by a woman”. One of the respondents said.

- The girl grows up underestimating herself. She is unable to be independent and always feels she has to depend on a man.
- The girl grows up unable to make her own decisions; make a project, “for example when I said to my husband I want to make a project he made fun of me and said that I cannot manage it.”, one of the ladies mentioned.
- Her personality will be weak either in her father's house or her husband's house.
- The girls is unable to seek her right in any situation (for example if she faces a problem with her husband, she will be intimidated to express her opinion)
- The girls grows up with lack of emotional stability, intimidated by talking to other, not sociable and is unable to interact with others.
- In raising up her children and educating them, she follows the footsteps of her parents and does not develop herself.
- Discrimination against women in real estate possession makes her under the man’s authority and unable to do anything without him.

80% of the men’s sampled expressed how discrimination affects woman and her future by the following statements:

- It can make her unsociable (isolated).
- She is unable to form an opinion.
- If the mother is illiterate so her children will be.
- She does not trust herself and will raise unconfident generation.
- Her adopted way of thinking will be passed on to her children.
- Discrimination negatively affect her emotional stability.
- When the girl is denied her right to education, she grows up to be unstable emotionally.

They were asked if discrimination against woman can reduce her chances to have a business or work or have an income?

Women agreed that discrimination against them in the area of work means they are denied the chance to go out, work, share their husbands in the household expenses and maintain their financial independence. The woman has no financial security as she has no capital and is not given pocket money by her husband. This means if she makes a project and it fails, she will not be able compensate for the losses. Some women added that:

- Most of women agreed that any woman fear of making a project, because she is afraid of failure, and of being mocked of by her husband or her in- laws.
- One of the women mentioned that some husbands prevent their wives from making their own projects, in order not to have their own money or think themselves as equal to men.
- One of the ladies mentioned that discrimination occurs first if the woman is not educated and does not know about her rights. This can be enough reason to prevent her from

having a job, and consequently, she will be married to a husband who is similar to her family, and who will prevent her even from going out of the house.

- One of the women mentioned that discrimination in education causes that woman is ignorant about her rights and everything, such as her right to work or make her own projects.
- One of the ladies mentioned that women are not encouraged at their families' homes to develop independent personalities. Her opinion is neither listened to nor respected and always her brothers are being favored.
- One of the ladies mentioned that women are always underestimated, so she believes deep inside that even if she makes a project, she will not be able to deal with customers

Most of the male respondents asserted that the impact of discrimination on women's economic activity has already existed before the project, but the current change resulting from the impact of the project has put an end to this impact. The following statements clarified this:

- One of the men said” the role of women in our society was limited to their household chores and bringing up their children. This is no more the case after Care has come to the village. Women now share responsibilities with their husbands and are more self-confident”
- “Women in our societies have been brought up to be dependent on their fathers then their husbands. However, after participating in the organization groups woman became a decision maker in her family”, another man said.
- “Before, it was difficult for the women living in the village to go out of it, but now, some of them have their own projects, deal with merchants, buy and sell”, said a male respondent.
- “Woman can work from home, but according to our society, as Arabs, it is difficult to work outside home,” a man said.
- One of the male respondents said “now, women in the village go out, have a role, and may make a project to contribute to household expenses.”
- “My cousin has made a stationery shop project by money she took from the Fund. She now contributes to family's expenses. From the profits of her project, she can buy whatever needed for her marriage and thus relief her father from this duty”, one of the men said
- “Many women in the village can, thanks to the training they received, make liquid soap and thus save money from household budget that would otherwise be spent of this item”, another one said.

Women mention that the fruits of the project's effort to raise the awareness of people that women have equal rights as men are as follows:

- Women have learned about their rights in everything. They now know they can be productive in the society, make projects, and have their own income. There are many

women in the village who made projects, however small they may be, still considered a good start and a proof to their abilities.

- “We have benefited from the raising awareness sessions on how to make projects. In fact, many women have made their own projects now”, one of the ladies said.
- Another lady said, “In women rights’ awareness sessions, we learned how to defend our rights.”
- The trainings related to making projects, such as the training on the hairdressing, dressmaking, laundry, detergents’ making, and feed making, encouraged women to be aware of their rights. Most of them now have made projects, whether dressmaking or hairdressing.
- One of the ladies remarked “The best evidence for the project’s efforts is that women now work just like men and may even help their husbands in household expenses.”
- Some women mentioned women's feeling of self-confidence due to making successful projects.
- One of the ladies said that she is being encouraged now by her husband to make a project so as to increase the family’s income.
- One of the ladies mentioned that they learned how to save money even if no project was made, woman now knows how to keep a part of the family’s income to be under her disposal later.
- Some women said that during the raising awareness sessions that were held “we were taught by coordinators not to discriminate between our sons and daughters. If for example, you say “I love you” to your son, you have to say the same to your daughter. This positively affects the emotional stability of the girl while growing up. A generation which is aware of their rights will thus be the result.”
- Some female respondents mentioned that the greatest achievement of the project is the savings fund. Most women now subscribe to it, so they have now their own pocket money which they can use to buy something for themselves, save the money or even make a project, it is their money after all. Women who were not given pocket money by their husbands could find a way now to have a pocket money.
- The income women now have, made their personalities stronger when interacting with their husbands.
- “We learned many things; how to deal with merchants, go out to and depend on ourselves. We have really changed and became more able to have a role in the society and make projects. Before, we used only to stay at home all the time”, said one of the female respondents.
- “We were not aware of our rights, I was not aware of my right in the inheritance”, another lady said.

Most of the men mentioned several effects of the project, most notably the following:

- One of the men said “Since the project started in our village, there are no divorce cases reported. Women are now busy, so they have no time to make problems with her husbands”.
- Another man said “we received training on integrating women into the society. Indeed, there has been a change in men's ideas and many women have become involved in family decisions and making projects”
- “Women now express their opinions. A husband may seek, these days, his wife’s advice on a family issue. Indeed, women now became men’s partners”, a man said.
- “Women, these days, have confidence in themselves, a sense of responsibility and play a role in the society”, a man clarified.
- Another male respondent said, “Women now became aware of their rights and seek them”.
- “Some women these days learn a craft such as sewing and can make a business out of it”, another man said.

Men attributed the success of the project to the following reasons:

- The project boosted women’s participation in the society through projects that can be made from home and generate income.
- Saving Funds enabled women to share responsibilities with their husbands, save money for the family and in some cases manage the household budget.
- Women learned simple crafts, such as making liquid soap. Most of the women used this craft to make a project while others used it for their household purposes and thus save money.
- Raising poultry (ducks) project is excellent. Many women made this project; i.e. buying ducks, raising them and then selling them at good price.
- Many women made projects from their homes and could help in increasing their families’ income.

At the end all the participants, men and women, were asked Is there a change in men’s attitude towards women economic role (means her work and her having a project of her own) and social role either inside the family or outside it(means on the village’s level?)” and if yes how?

Women answers were as follows:

95% of the female respondents said woman’s status has positively changed in different ways as follows:

- Most ladies said that the project helped change the villagers’ mindset. They now realize the value of woman and how she is able to make and manage a project. Nowadays, women are looked at as being able to work and manage their own affairs because they are successful entrepreneurs.

- Five of them said their husbands were not convinced at the beginning with the idea of making a project. However, at the success of the project and their being able to contribute to the family income, men changed their minds. Before, there used to be problems between the couples, but nowadays they interact better together because the husband is less stressed, and the wife became an active family member. One of the ladies said that her husband’s way of dealing with her has improved because he is no more financially stretched and she no more asks him for money, rather she contributes to the household budget thanks to the saving Fund loan she took. “There are no more domestic quarrels”, according to her.
- Four of them mentioned that women are looked at nowadays as being independent and can be entrepreneurs.
- One of the ladies participating in the FGD said that her husband never sought her advice in anything. However, at making a successful project, he started to discuss with her and seek her advice in issues related to him or his work.
- Another four respondents said that their husbands’ attitude towards them also changed. Thanks to the projects they made, their husbands now appreciate their value, listen to their opinions and, in many times, seek their advice.
- Four of them said they are no more under their husbands’ control. If the woman desires to buy something for herself or a marriage gift for someone she used to ask her husband for money. Whereas now, women can make projects or take loans from the Fund, thus have their own income at their disposal, or at least contribute to the household budget so men do not object to what women like to buy or do.
- “Men’s attitude towards women changed as women now are aware of their rights. Before we used to ask our husbands for the values of the Fund’s share. Now, we do not have to as we have our own income thanks to the projects we mad and we contribute to the household budget and have a say in everything.”, one of the female respondents said.
- One of the ladies said that her husband used to grumble about her continuous asking for money. Currently, she depends on her project as a source of income, does not ask him for money and can even support him financially.
- One of the ladies said” my husband used to beat and insult me. But now he realized that I can help and support him, and I am able to manage things so he treats me with due respect”.
- One of the female respondents said that men attend awareness sessions on women’s work and rights, so they learned that women can make projects and shoulder home responsibilities with them.
- One of the ladies, however, said that her husband’s attitude has not changed.

As for men, most of them expressed their opinions about project’s impact as follows:

- The husband nowadays encourages his wife to subscribe to saving funds and make projects.

- Man now realizes that woman plays an active role in the family. She can manage the house responsibilities, save money and cut down family expenses.
- Many ladies took loans from the Fund and made projects. They could manage their projects and help them flourish.
- Some men now help their wives in managing their projects. “Unless he is convinced, he would not help her”, the man added.
- Knowing that women will work from inside their houses, husbands gave their consent because this means they will not neglect their household chores and children.
- Going out to the association and participating in the Fund’s activities, women now are more confident dealing with others.

We asked men “what has changed to allow your wives to subscribe to saving funds and make projects?” they replied:

- Before, working women were looked at as being lonely (with no man to support her) and were always the subject of the society’s gossip. Nowadays, many women are working, it became common.
- The benefits that men experienced from the Fund changed their mindsets, (if the man needs money, he can take it).
- Many men made projects by loans their wives took.
- The interactive theatre changed the mindsets of many (where women issues are presented) such as education, violence against women, early marriage and discrimination.

These results are confirmed in the qualitative study, where the results are as follows:

Table 5.8: Percentage distribution of sampled currently married and working women according to men’s support toward women’s economic and social roles inside and outside the household and men’s sharing in household chores¹¹

		Tatalia	Tatalia Arabs	Total
Would you tell us if your income is larger, less or almost the same as your husband’s income?	Larger than the husband’s income	10.9%	12.0%	11.3%
	Less than the husband’s income	71.7%	60.0%	67.6%
	Almost the same as the husband’s income	10.9%	12.0%	11.3%
	The husband does not have an income	2.2%	4.0%	2.8%
	Work for the family for free	4.4%	1.2%	7.0%
Basically, who decides how your	The female studied case	34.8%	8.0%	25.4%

¹¹ These percentages are computed for currently married women regardless their work status

		Tatalia	Tatalia Arabs	Total
husband income be spent?	The husband	10.9%	4.0%	8.5%
	The couple together	54.3%	84.0%	64.8%
	The husband does not have an income	0.0%	4.0%	1.4%
Basically, who decides how your income be spent, you or your husband or both of you together?	The female studied case	37.0%	8.0%	26.8%
	The husband	6.5%	0.0%	4.2%
	The couple together	54.3%	84.0%	64.8%
	Work for the family for free	2.2%	8.0%	4.2%
Did your husband have a say concerning how to spend the money your received from the Saving Fund?	Yes	40.0%	53.3%	43.3%
	To some extent	20.0%	40.0%	25.0%
	No	37.8%	6.7%	30.0%
	Others	2.2%	0.0%	1.7%
Does your husband help in the household chores?	Yes	56.3%	33.3%	50.6%
	No	43.7%	66.7%	49.4%
What are the chores your husband help in?	Raising up the children	78.6%	65.0%	76.4%
	Cleaning\cooking	14.6%	5.0%	13.0%
	Buying the household needs	6.8%	30.0%	10.6%

The results of the above table show that more than 90 percent of female respondents decide how the husband or wife income should be spent. On the other hand, 43 percent of them said that the husband decides how money received from the saving fund should be spent compared to 30 percent whose husbands do not interfere with this.

50.6 percent of the married women sample said that their husbands help them in the household chores, 76.6 percent of the above percentage said that husband helps in raising up the children while 10.6 percent mentioned that their husbands help them in buying household needs.

5.3.3 volunteers

The third project's outcome is "*Community members' capacities are enhanced to raise awareness and lead behavioral change towards gender roles and relations*". This result is measured by estimating the following two indicators from the project database:

- RI 3.1 25 community members (volunteers) join a volunteer group (disaggregated by sex and age)
- RI 3.2 70 percent volunteers change their perceptions and personal behaviors towards gender roles and relations (disaggregated by sex and age)
- RI 3.3 70 percent of community members (participating in interventions) report change of knowledge in regard to gender roles and relations (disaggregated by sex and age)

The evaluation team hold FGD with the nine volunteers (four men and five women), the following topics were discussed with them:

Have your concepts about woman's role, relationship between the couple and man's domestic responsibility changed after your participation in the project? And how?

The volunteers (both male and female) reported that there had already been a change in their conceptions and beliefs concerning the role of women. This was expressed as follows:

- Women's opinion was never sought concerning family issues. Men believed that a husband seeking his wife's opinion should be of a weak personality. However, after attending the training sessions, they realized that woman has a role in the family that is as equally important as man's role. When the couple share opinions, they can enjoy love and empathy within the family.
- One of the volunteers said that he used to believe women are weak and are not good at anything but household chores. This idea changed when his wife participated in saving groups and could make a stationery shop project. Her project increased the family's income. His wife could prove for him her success and ability to secure herself an income even form simple things, so his previous idea totally changed.
- One of the volunteers mentioned that he used to believe women cannot shoulder responsibility. He had to relocate his project to his house due to high rental rates. He was amazed by his wife's great ability to manage his project from home. Currently, she is in full charge of the project. His previous idea about women's inability to shoulder responsibility thus changed completely.

The following results show that there is a change of attitude towards treating women

Volunteers (both male and female) agree that their attitude has already changed towards women as shown below:

- Men no more use loud voice or authoritative attitude in asking women for anything as these are some forms of violence against women. They now use phrases such as (please-

kindly- if you don't mind). Integrating such phrases in their way of talking led to positive interaction within the family.

- Male respondents mentioned that even the way they look at women changed when they realized that passive way of looking is another form of violence against women that result in passive feelings and affect the whole family.
- They also mentioned that, unlike before, they now seek their wives' opinions in all family's issues.
- They now assign some tasks to their wives such as making a project and managing household budget, unlike before when their ideas about women were only passive.

6. Project's effectiveness

The study was concerned with studying the project's effectiveness; this part focuses on how far the project was able to achieve its planned results. The study tools include some questions about how beneficiaries can benefit from their participation in the project.

The results reveal that, thanks to the VSLA, 28.8% of the sampled respondents could save or borrow money to implement a small project. Among this percentage, the women performed various projects. The highest portion of these women invested the money in birds breeding (21 women i.e. 30%). Other women used the money in goat and sheep breeding (6 women i.e. 8.6%), selling wheat (2 women i.e. 2.9%), or buying cattle (4 women i.e. 5.7%). Also, some of the sampled respondents implemented projects such as sewing (5 women i.e. 7.1%), selling perfumes (1 woman i.e. 1.4%), detergents (5 women i.e. 7.1%), bookstore equipment (2 women i.e. 2.9%), buying vegetables (3 women i.e. 4.3%), selling cooker's gas tubes (2 women i.e. 2.9%), kunafa and atayef (1 woman i.e. 1.4%) or buying hairdresser equipment (5 women i.e. 7.1%). Besides, some of them opened different types of stores; namely candies shop (3 women i.e. 4.3%), grocery (5 women i.e. 7.1%) or home appliances store (1 woman i.e. 1.4%), on the other hand, others used the money to expand an existing project (4 women i.e. 5.7%) or to buy goods for their own store or their husband's (3 women i.e. 4.3%). Few of the sampled respondents applied two of the mentioned projects (4 women i.e. 5.7%).

As a result of such projects, the majority (92.9%) of these sampled respondents said that these projects improved the financial status of the family and empowered the woman while 5.7% of them said that it improved to some extent. Most of these women (62.3%) said that these projects increased their income, 30.4% of them¹² said that they could participate in the house expenses, 20.3% said that they started to own their personal income and 20.2% said that this enabled them to educate their children. The rest of the women said other opinions such as; these projects empowered them in their homes, enabled them to own or expand their own project, enhanced their personality and communication skills and enabled them to buy personal stuff for themselves, for their wedding or for their children.

¹² This question was an open question; therefore, it allowed the respondents to answer more than one reason. All answers mentioned in the text were based on the respondents' answers which were coded by the evaluation team. Besides, the answers mentioned represent the respondents' percentage who mentioned this how did the project change their life

The effectiveness of sewing and leather training and taking ducks is studied. 13 women had sewing training and 12 of them benefited from it. 91.7% of them said that they learned how to sew and 33.3% said that they learned to sew for their children instead of buying expensive clothes. Only one woman had leather training and she benefited from it as she learned how to make leather handcrafts using goat leather (including wallets and bags). Concerning taking ducks, 38 women took ducks, 23 of them benefited from that, 4 of them benefited to some extent and 11 did not benefit from it all. The 27 women who benefited from taking the ducks said that they could breed and buy them, participate in the house expenses, increase their income, buy personal stuff, help in education expenses, make use of their spare time and save money which was used to buy meat.

The sampled respondents' assure the sustainability of the saving box by the people; 97.1% of the women said that this is really possible and 2.5% said that it is possible to some extent. The sampled women added that even after the end of the project:

- 39.1% of the women said that this requires continuous follow up from the NGO;
- 19.3% emphasize the importance of having the account to be able to continue the project.
- 4.6% of the sampled respondents suggest nominating a chief for each group from the people. 2.9% of the women suggest training the people on being responsible for the saving account;
- 6.2% suggest spreading awareness about managing the accounts
- 4.5% of the sampled respondents recommended including at least one person in each group who can read and write.
- Finally, 3.7% of the women requested some help in selecting the women who will commit to payment.

On the other hand the sampled respondents suggest:

- 20.2% of the women suggest increasing the number of the group members;
- 4.5% suggest increasing the number of groups;
- Besides, 16.5% of the sampled respondents suggest increasing the loan value without interest;
- 0.8% recommend decreasing the interest;
- 11.5% suggest increasing the stock value and number;
- 0.8% of the sampled respondents suggest implementing joint projects between the groups;
- 7.0% recommend the availability of more trainings;
- 16% suggest implementing projects which provide job opportunities;
- 3.7% suggest distributing sheep and some women requested equality in distributing the ducks;

- 0.4% suggest holding awareness seminars about the importance of the VSLA.

All of the sampled respondents say that the idea of the social saving box may substitute the bank loans; divided as follows, 95.1% of them agree totally and 4.9% agree to some extent.

Based on the previous analysis it could be concluded that project is effective as participating men in the project facilitate women participation in VSLA groups which in turn empower women financially and socially.

7. Success stories

7.1 The Supermarket owner

She is another victim of child marriage. Because of her family's extreme poverty and to get rid of her, she was forced to get married to a man who is 20 years older. It was not for money however as the man was a poor father of six children from another woman. Mona had to live with him at subsistence level up to his death. At his death, she found herself alone with her three children. Her stepchildren got married and refused to help her. At hearing about saving funds, Mona had no other choice but to resort to the association. She subscribed to the Fund, attended the psychological support activity that positively affected her and decided to rearrange her life. She decided she will not rely on aids. She had more than one share in the Fund. She asked the coordinator to help her get a loan to make a grocery store project from home. Mona got the support of the coordinator to make her small project. Mona thus secured for herself an income. But this was not the end of the story as Mona took another loan to enlarge her grocery store to be a small shop that sells many products. Increased income means more ambitions, so Mona once more plans to expand her project and opens a supermarket. Mona will thus be the first female owner of a supermarket in the village.

7.2 Married but...

This is how one of the ladies started telling her story. She was abandoned by her husband. She was left with her five young children with no pension as she is not even divorced. Menya, overheard the coordinator talking to ladies at the street about the Fund. She was told that there are activities at the association that can help her. She went to the association headquarter and found activities like psychological support session and treatment with art. Such activities, according to her, played a major role in changing her self-perception. The once depressed, lonely woman now discovered her potentials. She said she was guided by this saying "you can move mountains if you believe you are no less than anyone". At the association, she learned about making a budget, a project and calculating expenses and revenues. She took a loan from the Fund to make a poultry project (white hens). She expanded her project by selling vegetables also. Her personality was now strong. She could secure herself an income to support her children. She mentioned that the project did not only help her to have a source of income but also to experience a rebirth. She became someone who is able to shoulder responsibility and face the hardships of life even with the little she had.

7.3 Sara and the Arab's traditions

Sara is a wife and a mother of three children. She lives in the strictly conservative Arab Tatalia village. The village's strict traditions forbid women from going out, talking to strangers, or working. Sara lives in distress with her children because of the seasonal intermittent nature of her husband's work. Sara wanted to subscribe to the saving Fund. When the coordinator visited Sara's house, her husband was convinced with subscribing to the Fund. Sara said that this was the first encouraging step to her as she was able then to attend training sessions in the association. Such training sessions helped to change her mindset and prejudice about the negative habits of the Arabs, which are mostly against women. Sara thought about making a project in her house to be able to get her children their basic needs. Her idea was rejected and condemned by both her husband and her family because it is against their traditions for women to work. Sara said she had a lot of conversations with her husband till she eventually managed to secure his consent to make a project, provided that it is inside the house. The couple agreed on this condition and Sara, thanks to the loan she took from the Fund, started her detergents' making project from home. At the beginning she was always discouraged by her husband who was amazed later by the success of the project. Sara then started to sell also some housewares and was once more successful. Sara took a larger loan from the Fund to expand her business. At realizing how successful his wife was and that she could secure extra income to the family, Sara's husband participated in the project and became responsible for dealing with merchants and buying goods from the city so that Sara can sell in the village. The couple thus turned to be business partners. That is how Sara could defeat her society's customs and traditions that are "useless and futile" as she described them.

8. Conclusion

8.1 conclusion

CARE and Ariel, a laundry detergent brand of Procter & Gamble Co. (P&G) share the goal of creating opportunities for women's economic empowerment and entrepreneurship and engaging men as champions and supportive partners of women in Egypt.

CARE's project activation of We Share the Load in Egypt focuses on women's economic empowerment through a basic financial services methodology called Village Savings and Loan Associations¹³ (VSLA) and women's enterprise development. Of equal importance, CARE will engage men as partners.

Through a range of activities, CARE's implementation of We Share the Load aims to improve the skills and participation rate of women VSLA members in the labor market and remove barriers to women's economic participation in micro- and small enterprises. In addition, it places emphasis on the right of women to work and to be skilled, financially independent market actors and leaders of their own economically viable enterprises.

The overall objective of this study is to assess the current levels of Knowledge, attitudes, and practices (KAP) of both men and women's different roles inside and outside the household following project interventions. The KAP study is used as an end-line to measure the change on the output level & outcome level of the project in its main impact areas.

¹³ The description of this methodology is presented in section 1.1.1

Egyptian women are undermined and constricted by cultural and social norms, such as attitudinal barriers and traditions, as well as conditions that deny them access to education, employment and ownership rights. This makes women poorer and less able to benefit from the rewards and protection of labor markets. In addition to insecure, low-paying jobs, women also are burdened by unpaid household work that often goes unsupported and is invisible to the state and its social policies. The assessment of community awareness will also provide the end-line to measure the project's contribution to the changes sought (KAP needs to differentiate between male and female, girls, boys, businessmen, community members, community leadersetc.).

This study was conducted at Tatalia and Arab Tatalia in Assuit governorate. Research questions are used to refine the focus of the end-line, where answers will constitute the main analysis and provide main inputs. Based on the ToR and desk review, research questions focus on measuring the project's indicators and gender equality.

The study depends on two approaches to data collection. The first is a secondary review of existing information (desk review), which reviews all relevant project documents and indicators allowing for the identification of the measurement criteria and the target groups meant by the research. The second is primary data collection, which depends on qualitative and quantitative tools facilitating field data collection comprising interview with project's beneficiaries and in-depth interviews.

The evaluation sample consists of twenty-nine women and twenty men participated in FGDs and 243 women filled the quantitative forms, to facilitate assigning the effect of the project on the beneficiaries.

The research team was confronted with a number of limitations and constraints during data analysis. More specifically, the research team could not compare the values of the project's indicators in the end-line with its corresponding value in the baseline to assign if some of the project's indicators are fulfilled or not. It is worth mentioning that all qualitative results support the previous results.

The targeted sample who participated in the FGDs and the quantitative questionnaire characterized by:

- **For the five FGDs:** two of them were conducted with men and the other three were conducted with women. Most of those who participated were within the age of 20 – 29 years old, working, illiterate, and married.
- **For those completed the quantitative forms,** their characteristics can be divided into two groups:
 - o 243 female beneficiaries; most of them were within the age of 30 – 39 years old, followed by the age group 40 – 49 years old. The majority of them were working, married, and illiterate
 - o Household; the majority are living in separate houses that is in most cases are owned by the family. Almost all households have access to electricity and water but lack access to sewage services. Most of them also have electric appliances such as refrigerator, cooker, normal washing machine, television, smart phones;

on the other hand, most of them don't have air condition, washing machine, laptop or computer. It worth to mention that almost all of them don't have a bank/ postal account, shares, bonds, or an account in development bank.

The evaluation revealed that the ratio of female to their husband's labor force participation rate in target communities are 48.5% in Tatalia village and 62.2% in Arab Tatalia. As for the ratio of female to family members' labor force participation rate was around 16.8%. This indicate that women in targeted communities are economically able to participate in lifting their families out of poverty.

As for the beneficiaries' current satisfaction status with their current financial situation, the majority in both targeted areas mentioned that they are "neutral" (60.9%), followed by being "satisfied" (29.6%). When they were asked compared to the year before the project implementation, most of them mentioned that their financial status "improved somewhat" (68.3%), followed by "remained the same" (21.4%). Most of them also mentioned that current household expenditure on other necessities as food, clothing and housing is barely enough (83.1%). They also expressed that their biggest concern is money (76.1%), followed by health (13.2%). These results were confirmed by the qualitative research through the FGDs, where results show that the household's income improvement not compensated due to the increase in inflation.

As for the objective "OI 1.1" that is concerned with women's participation in decision-making and voice within and outside the household in the target communities, results show that women recorded a high level of participation in some decisions such as health care (82.3 percent), children's education (77.4 percent), household budget (77.4 percent), outing and visiting relatives or family members (73.3 percent), and the purchase of household devices and electric devices (71.2 percent). On the other had her level of participation is considered a bit lower when it comes to decisions related to children's marriage (60.1 percent).

As for objective "OI 1.3" that is concerned with women's participation in household budgeting in the target communities, results indicate that 77.4 % of sampled women participate in household budgeting in the target communities; which was confirmed with the qualitative results.

For women financial empowerment, project's documents show that 1100 women join VSLA groups with a 90 percent attendance rate of weekly meetings. The evaluation results show that the project coordinators helped the beneficiaries to know more about the project and the required procedures to apply/subscribed for the fund. Furthermore, the qualitative results show that VSLA groups satisfied the project's beneficiaries' needs and help them to access to non-financial services.

For the VSLA groups indicators, results show 84.4 % of the sample received loans from the box (most of them were from Tatalia village), which is in line with the economic and social conditions of this area and confirms the validity of the decision taken by the project management to include this area in the project's implementation scope.

28.8 percent of respondents who are members in VSLA groups mentioned that they were able to initiate or expand enterprises/ income-generating activities.

For the project outcome related to men's support towards women's economic and social roles inside and outside the household, results show that 40% of females agreed that they have pocket money, and 45% mentioned that they don't have but still they can take an amount from their household budget, or from their projects' gains. On the other hand, all men said that they don't allocate pocket money for the woman, however, they try to meet women's needs whenever possible.

It worth mentioning that most men agreed that there was a change in their appreciation of the value and status of women, which confirms the success of the project to change the attitude toward women's economic and social roles inside and outside the household.

As for women's share in inheritance, 65 % of men said that the woman is free in managing her inheritance, while 35 % of men believe there are limitations to woman's ability to manage her inheritance. Furthermore, 80 % of the men's sample mentioned other forms of discrimination against women especially in education, freedom of movement and work.

Women also expressed that discrimination against them in the area of work means they are denied the chance to go out, work, share their husbands in the household expenses and maintain their financial independence, in addition to not having financial security as they have no capital or access to any financial resources.

Qualitative results also show that most of the male respondents asserted that the impact of discrimination on women's economic activity has already existed before the project, however, there was a change in this area, thanks to the project activities which has put an end to discrimination. Moreover, women mentioned that the project was able to raise people's awareness about gender equality.

Results also reveals that 95% of the female respondents said that woman's status has positively changed in different ways; most of men as well-expressed positive impact of the project. More than 90 % of female respondents mentioned that females have a say in how the husband or wife income should be spent; 43% of them said that the husband decides how money received from the saving fund should be spent compared to 30 % whose their husbands do not interfere. Furthermore, 50.6 % of the married women sampled said that their husbands help them in the household chores.

As for the third project's outcome: "Community members' capacities are enhanced to raise awareness and lead behavioral change towards gender roles and relations", the FGDs that were conducted with nine volunteers show that both male and female had already been a positive change in their conceptions, beliefs and attitudes concerning the role of women and her treatment.

The evaluation tried to cover the effectiveness aspect of the project and highlight whether the project was able to achieve its planned results or not. Results show that 28.8% of the respondents were able to save or borrow money to implement a small project, where most of them invested in animals breeding such as birds, sheep, goats, or selling wheat or other products. Some of the sampled respondents implemented projects such as sewing, selling perfumes, detergents,

bookstore equipment, vegetables, selling cooker's gas tubes, etc. Besides, some of them opened different types of stores; namely candies shop, grocery, or home appliances store. On the other hand, some of them used the money to expand an existing project or to buy goods for their own store or their husband's. Few of the sampled respondents applied two of the mentioned projects.

92.9% of respondents said that these projects improved the financial status of the family and empowered woman. 62.3% of women said that these projects have increased their income, 30.4% of them said that they could participate in the house expenses, 20.3% said that they started to earn their personal income, and 20.2% said that this enabled them to educate their children.

As for the sewing and leather training and taking ducks, 13 women had sewing training and 12 of them benefited from it. 91.7% of them said that they learned how to sew, and 33.3% said that they learned to sew for their children instead of buying expensive clothes. Only one woman had leather training and she benefited from it as she learned how to make leather handcrafts using goat leather.

Respondents have made some suggestions to ensure the sustainability of the project activities as well as to improve the activities such as: the need for continuous follow up from the NGO; the importance of having account to be able to continue the project; the need to nominate a chief for each group from the people; spreading awareness about managing the accounts. Few of them also suggest to increase the number of the group members; increase the number of groups; increase the loan value without interest; decrease the interest; increase the stock value and number; implement joint projects between the groups; availability of more trainings; implement projects which provide job opportunities; distribute sheep and some women requested equality in distributing the ducks; hold awareness seminars about the importance of the VSLA.

8.2 Lesson Learned

- The participation of men in the project has convinced many families to accept the participation of women in the project especially in Arab Tatalia. In addition, it helped the change of the society and women perception as well as the way women are treated during the two years of the project.
- The need to take into consideration during the project design phase the amount of income increase and the inflation rate, so that the amount increased can be reflected in the household incomes.
- The training that has been received by these women is a key factor in their success in implementing and managing the project.
- Women's economic empowerment leads to social empowerment.

9. Recommendations

These recommendations are to serve the upcoming program and similar projects. They were developed in cognizance of the project's strengths and weaknesses along with the main findings highlighted as follows as well as lessons learned.

Finding (1): results indicate that the participation of men in the project is a key factor in the participation of women and in the achievement of the project's objectives.

Recommendation:

- When designing similar projects either in locations (the poorest areas in Upper Egypt) or aimed at empowering women, men should be considered as key partner, and their participation in the project shall be essential.

Finding (2): results indicate that the increase in income was limited relative to the increase in prices which limited the feel of improvement.

Recommendation:

- When designing projects that aim to increase women income (household), inflation rate should be taken into consideration in order the improvement in their incomes is felt and reflected in the household.
- Train women on medium size projects where more females can participate.

Finding (3): Limited trainings and projects ideas received by women

Recommendation:

- Diversify the trainings and add new project ideas as some women failed in their projects as there were lots of them implementing the same project.

Appendix 1: Evaluation tools

رقم الاستمارة



بحث تحسين الأمن الاقتصادي والاجتماعي للمرأة في المجتمع

هذه الإستمارة بياناتها سرية ولن تستخدم إلا في أغراض البحث والتقييم

مايو ٢٠١٩

البيانات التعريفية	
١	أسم القرية/ التابع التتاليا ١ عرب التتاليا ٢ أخرى ٣
٢	رقم الأسرة المعيشية
٣	أسم رب الأسرة
٤	أسم المبحوثة
٥	نوع المبحوثة ذكر ١ أنثى ٢
٦	العمر سنة
٧	الحالة الاجتماعية للمبحوثة غير متزوجة... ١ متزوجة..... ٢ مطلقة/منفصلة... ٣ أرملة..... ٤
٨	حالة العمل الحالية للمبحوثة (كود ١ انتقل س ١٠) لاي عمل ولم يسبق... ١ لاي عمل وسبق لها... ٢ تعمل دائم لدى الغير..... ٣ تعمل مؤقت لدى الغير. ٤ تعمل موسمي لدى الغير ٥ تعمل متقطع لدى الغير ٦ تعمل لحسابها منفردة... ٧ تعمل لحسابها مشاركة.. ٨
٩	العمل الحالي/ الأخير للمبحوثة
١٠	عمل زوج المبحوثة الحالي/السابق (غير متزوجة اختار كود ٨ وانتقل س ١٢)
١	العمل الحالي/ الأخير لزوج المبحوثة
١	رقم تليفون/ موبايل المبحوثة
١	تاريخ المقابلة
١	أسم الباحث
٤	أسم المراجع والمكود
١	أسم المراجع والمكود
٥	أسم المراجع والمكود

اسم مدخل البيانات	١
	٦

مقدمه: السلام عليكم. انا اسمي وبنعمل دراسة عن تحسين الوضع الاقتصادي والاجتماعي للمرأة في المجتمع، وهنسال عن اسرتك وعن دورك كمرأة في الأسرة، ونتكلم عن القروض التي أتاحت للأسرة وكيفية استغلالها، وكمان هنتكلم عن الإدخار والتوفير وأثره على تحسين دخل الأسرة. وبنؤكد على أن مشاركتك معنا تطوعية، لكن بنؤكد أيضاً على أن كل المعلومات اللي هنتقوليها في منتهي السرية ولا يمكن لأي إنسان الإطلاع عليها لأننا بنتعامل مع بيانات الناس كلها بشكل مجمع وأن رأيك بالنسبة لنا مهم جداً علشان نقدر نقيم تأثير المشروع عليكم وإزاي نقدر نحسن خدماته لصالحكم.

١٧_ موافقة نبدأ وتشاركي معنا؟
 نعم..... ١
 لا..... ٢

في حالة الإجابة بـ "لا" إنهي المقابلة وأشكر المبحوثة

القسم الصفري			
م	السؤال	الإجابات المحتملة	
١	عدد أفراد الأسرة المعيشية بما فيهم أنت؟	[] []	
٨			
١	عدد الأطفال في الأسرة أقل من ١٨ سنة؟	[] []	
٩			
٢	عدد الأبناء كلهم من جوازك الحالي أو غيره؟	المتزوجة [] [] لا تسجل (شيء)	
٢	هل حد من أبنائك اللي في سن التعليم ترك تعليمه؟	نعم..... ١	لا..... ٢
١		لغير المتزوجة لا ينطبق ٦	
٢	عدد أفراد الأسرة اللي بيشتغلوا ولهم دخل؟	[] []	
٢			
٢	كم شخص بيساهم في مصروف البيت؟	[] []	
٣			
٢	ياتري أنتي بتعيشي أنتي وجوزك في عيشة مستقلة ولا مشتركة؟	أسرة مستقلة نوية ١	أسرة مشتركة ممتدة ٢
٤		لغير المتزوجة لا ينطبق ٦	
٢	ياتري وصلت في التعليم لأي مرحلة؟	١ أمية.....	٢ جامعي فأعلى..... ٧
٥		٣ ابتدائية.....	٤ ثانوية..... ٥
٢	وجوزك وصل في التعليم لأي مرحلة؟	١ أمي.....	٢ جامعي فأعلى..... ٧
٦		٢ يقرأ ويكتب.....	٣ ابتدائية..... ٤ ثانوية..... ٥
		٤ إعدادية.....	٦ فوق متوسط..... ٦
		لغير المتزوجة لا ينطبق ٨	

القسم الأول_ الدخل والإفاق			
م	السؤال	الإجابات المحتملة	
١٠	ياتري عندكم مصادر دخل ثانية غير دخلكم من العمل؟	لا يوجد..... A	
١		محل..... F إيجار عقار /	
		مساعدات من الأهل..... G	
		إرث..... H	
		مشروع يدر دخل (إيجار سيارة)..... I	
		نفقة من زوج..... J	
		سابق..... K	
		مخدرات تدر دخل (شهادات استثمار - دفتر توفير - حساب بنك - ودعية بنكية)..... K	
		إيجار ارض زراعية/ آلات زراعية..... B	
		معاش..... C	
		مساعدات حكومية..... D	
		مساعدات غير حكومية..... E	

	X	أخرى (تذكر)	
١٠	ياترى في المتوسط أسرتك بتصرف اد أيه في الشهر؟	جنيه/ شهرياً	
١٠	ياترى لو دخل الأسرة في اي شهر مكفاش ياترى بتتصرفوا إزاي علشان تكملوا مصاريفكم؟	مساعدة من جامع/ كنيسة..... مساعدة من أهل الخير..... بيبع حاجة من البيت..... بنمشي البيت بأي حاجة..... أخرى (تذكر) X	A بطلب سلفة من الأقارب..... B بطلب سلفة من الأصدقاء..... C بطلب سلفة من العمل..... D مساعدة من الأقارب..... E مساعدة من الأصدقاء/ الجيران.....

القسم الثاني _ الفقر النسبي			
م	السؤال	الإجابات المحتملة	الانتقالات
٢٠	يا ترى انت راضية جدا ولا راضية ولا مش راضية ولا مش راضية خالص عن وضعك المادي الحالي؟	١ راضية جداً..... ٢ راضية..... ٣ محايدة..... ٤ غير راضية.....	٥ غير راضية تماماً..... ٨ لاتعرف/ غير قادرة على التحديد
٢٠	هل وضعك المادي الحالي مقارنة بالسنة اللي فاتت اتحسن كثير ولا نوعاً ما ولا بقى على حالة ولاتراجع شوية ولا كثير؟	١ تحسن كثيراً..... ٢ تحسن نوعاً ما..... ٣ بقى على حالة..... ٤ تراجع قليلاً.....	٥ تراجع كثيراً..... ٨ لاتعرف.....
٢٠	ايه هو الحد الأدنى للدخل الشهري لأسرة زي أسرتك يكفي للحصول على الأكل والسكن والحاجات الضرورية الثانية؟	١	جنيه/شهر..... غير قادرة على التحديد.....
٢٠	هل بتعتبري حالكم الحالي لاستهلاك الأكل لأسرتك اكثر من كاف ولا على القدر ولا أقل ولا أيه؟	١ أكثر من كاف..... ٢ كاف تماماً..... ٣ كاف بالكاد..... ٤ أقل من كاف.....	٥ غير ثابت..... ٨ لاتعرف/ غير قادرة على التحديد
٢٠	هل بتعتبري المستوى الحالي لانفاق أسرتك على الضروريات الثانية زي اللبس والسكن أكثر من كاف ولا على القدر ولا أقل ولا أيه؟	١ أكثر من كاف..... ٢ كاف تماماً..... ٣ كاف بالكاد..... ٤ أقل من كاف.....	٥ غير ثابت..... ٨ لاتعرف/ غير قادرة على التحديد
٢٠	يا ترى ايه هو الجانب اللي بيثير قلقك بشكل أكبر في حياتك؟	١ الفلوس..... ٢ السكن..... ٣ الصحة..... ٤ تعليم الأبناء.....	٥ تأمين عمل/ معاش..... ٩ أخرى (تذكر) X

القسم الثالث _ النوع الاجتماعي			
م	السؤال	الإجابات المحتملة	الانتقالات
٣٠	من وجهة نظرك، ياتري تعليم البنات مهم؟	١ نعم..... ٢ لا.....	٢ س٣٠٣
٣٠	إذا كانت الاجابة مهم: طيب ليه مهم؟	A تجد وظيفة (افضل)..... B تقدم مساعدة للأسرة/الآباء..... C تتعلم القراءة والكتابة..... D تتعلم الحساب..... E تنمي قدراتها وسلوكها.....	F تكتسب مهارات..... G فرصة زواج افضل..... H تكون ام جيدة..... I صحة افضل..... X أخرى (تذكر)

القسم الثالث _ النوع الاجتماعي

م	السؤال	الإجابات المحتملة	الانتقالات
٣٠ ٣	يا ترى أيه هي أعلى مرحلة تعليمية المفروض توصل لها البنت؟	١ تعرف القراءة و الكتابة ٢ ابتدائي..... ٣ إعدادي..... ٤ ثانوي.....	٥ فوق متوسط..... ٦ جامعي..... ٧ فوق جامعي..... ٨ حسب قدراتها.....
٣٠ ٤	من وجهة نظرك، ياتري تعليم الولد مهم؟	١ نعم..... ٢ لا.....	س ← ٢ ٣٠٦
٣٠ ٥	إذا كانت الإجابة مهم: طيب ليه مهم؟ (يسمح بتعدد الإجابات)	A يجد وظيفة (أفضل)..... B يقدم مساعدة للأسرة/الآباء..... C يتعلم القراءة والكتابة..... D يتعلم الحساب..... E ينمي قدراته وسلوكه.....	F يكتسب مهارات..... G فرصة زواج أفضل..... H يكون أب جيد..... I صحة أفضل..... X أخرى (تذكر).....
٣٠ ٦	يا ترى أيه هي أعلى مرحلة تعليمية المفروض يوصل لها الولد؟	١ يعرف القراءة و الكتابة ٢ ابتدائي..... ٣ إعدادي..... ٤ ثانوي.....	٥ فوق متوسط..... ٦ جامعي..... ٧ فوق جامعي..... ٨ حسب قدراته.....
٣٠ ٧	يا ترى لو واحد بس المفروض يتعلم تفضل يكون الولد ولا البنت؟	١ الولد..... ٢ البنت.....	٣ حسب قدرة أي منهما على التعليم
٣٠ ٨	يا ترى مين أساساً اللي بيقرر تعليم الأبناء في الأسرة؟	١ الزوجة/ الأم..... ٢ الزوج/ الأب.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....
٣٠ ٩	يا ترى مين في الأسرة اللي بيقرر مصروف البيت يتصرف إزاي؟	١ الزوجة/ الأم..... ٢ الزوج/ الأب.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....
٣١ ١٠	يا ترى مين في الأسرة اللي بياخذ القرار في الرعاية الصحية لأي فرد في الأسرة؟	١ الزوجة/ الأم..... ٢ الزوج/ الأب.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....
٣١ ١	يا ترى مين غالباً اللي بياخذ القرار في شراء طلبات كبيرة للأسرة زي الأجهزة واللي زيها؟	١ الزوجة/ الأم..... ٢ الزوج/ الأب.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....
٣١ ٢	يا ترى مين غالباً اللي بياخذ القرار في زيارة العائلة أو القرايب	١ الزوجة/ الأم..... ٢ الزوج/ الأب.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....
٣١ ٣	يا ترى مين غالباً اللي بياخذ القرار في زواج البنات؟	١ الزوجة/ الأم..... ٢ الزوج/ الأب.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....
٣١ ٤	يا ترى الزوج/ الأب بيساعد في أعمال البيت؟	١ نعم..... ٢ لا.....	س ← ٢ ٤٠١
٣١ ٥	ياتري بيساعد في أيه؟	١ تربية الاولاد..... ٢ نظافة /الطبخ.....	٣ شراء احتياجات المنزل..... ٩ أخرى (تذكر).....

القسم الرابع عمل المرأة

م	السؤال	الإجابات المحتملة	الانتقالات
٤٠	١ للباحثة: راجعي سؤال ٨ في البيانات التعريفية عن حالة العمل الحالية للمبحوثة	إذا كانت المبحوثة لاتعمل او لم يسبق لها العمل (كود ١) <input type="checkbox"/> (٨) <input type="checkbox"/>	س ٤٠.٨
٤٠	٢ غير شغل البيت، يا ترى اشتغلتى اى حاجة ثانية فى الشهر اللى فات ولو لفترة قصيرة؟	١ نعم..... ٢ لا.....	س ٤٠.٦
٤٠	٣ زى ما انتى عارفة، فيه بعض الستات بيشتغلوا وبيأخدوا اجر نقدى او عينى. وتاتين بيبيعوا حاجات، او عندهم اعمال تجارية صغيرة او بيشتغلوا فى مزرعة الأسرة أو فى أعمال الأسرة التجارية. فى الشهر اللى فات يا ترى عملتى اى حاجة من الحاجات دى أو اى شغل تانى ولو لفترة قصيرة؟	١ نعم..... ٢ لا.....	س ٤٠.٦
٤٠	٤ بما انك ما اشتغلتيش الشهر اللى فات، يا ترى عندك اى شغل أو تجارة كنتى غايبة عنه بسبب المرض، إجازة، أو رعاية الأولاد، أو اى سبب تانى؟	١ نعم..... ٢ لا.....	س ٤٠.٦
٤٠	٥ طيب إشتغلتى اى شغلانة فى الـ ١٢ شهر اللى فاتوا ولو لفترة قصيرة؟	١ نعم..... ٢ لا.....	س ٤٠.٨
٤٠	٦ وايه هى مهنتك، يعنى ايه هو نوع العمل اللى (كنتى) بتعمليه أساساً؟	<input type="text"/>
٤٠	٧ طيب بتأخدى عاند نقدى أو عينى من شغلك ولا مش بتأخدى عاند خالص؟	١ نقدي فقط..... ٢ عيني فقط.....	٣ خليط نقدي وعيني ٤ لا تأخذ مقابل.....
٤٠	٨ راجعي الحالة الزوجية للمبحوثة	متزوجة حالياً <input type="checkbox"/>	س ٥٠.١ أرملة/مطلقة/منفصلة/ غير متزوة <input type="checkbox"/>
٤٠	٩ تقدرى تقولى الفلوس اللى بتدخلها البيت أكثر من اللى جوزك بيدخلها ولا أقل من اللى بيدخله ولا تقريبا قد بعض؟	١ أكثر من الزوج..... ٢ أقل من الزوج.....	٣ تقريباً تساوي الزوج..... ٤ الزوج ليس له دخل..... ٨ لا تعرف.....
٤١	١٠ يا ترى مين أساساً اللى بيقرر الفلوس اللى بيكسبها جوزك تتصرف فى إيه؟	١ المبحوثة..... ٢ الزوج.....	٣ الزوجين بالاشتراك معاً..... ٤ الزوج ليس له دخل..... ٩ أخرى (تذكر).....
٤١	١ يا ترى مين أساساً اللى بيقرر الفلوس اللى بتكسبها تتصرف فى إيه أنتى، ولا جوزك، ولا انتى وجوزك مع بعض؟	١ المبحوثة..... ٢ الزوج.....	٣ الزوجين بالاشتراك معاً..... ٩ أخرى (تذكر).....

القسم الخامس_ الإدخار والإقراض

م	السؤال	الإجابات المحتملة	الانتقالات
٥٠ ١	هل سمعت عن خدمات الادخار والإقراض؟	١ نعم..... ٢ لا.....	
٥٠ ٢	هل سبق انك أو أى فرد من أسرتك قدم أو حصل على قرض خلال السنتين اللي فاتوا؟	١ نعم تقدم ولم يحصل عليه..... ٢ نعم تقدم وحصل على قرض.....	س ٥١ ٣ لم يتقدم..... ٩ أخرى (تذكر).....
٥٠ ٣	ما هو السبب الرئيسي اللي خلاكي تقدمي علشان تاخدي قرض؟	١ المساهمة في نفقات الأسرة..... ٢ تعليم الأبناء..... ٣ زواج الأبناء..... ٤ شراء أرض.....	٥ شراء منزل..... ٦ شراء مواشي..... ٧ عمل مشروع تجاري..... ٩ أخرى (تذكر).....
٥٠ ٤	ما هي المعوقات اللي قابلتك لما قدمتي علشان تاخدي قرض؟ (يسمح بتعدد الإجابات)	A طول زمن الإجراءات..... B تعقد الإجراءات وكثرة الأوراق المطلوبة C عدم توافر الضمانات المطلوبة..... D بُعد الأماكن..... E عدم توافر الأوراق المطلوبة.....	F عدم وضوح الإجراءات..... G كبر حجم الفائدة..... H ارتفاع قيمة الأقساط..... I طول مدة السداد..... X أخرى (تذكر).....
٥٠ ٥	راجع س ٥٠٢ إن كانت المبحوثة أو فرد بالأسرة تقدم للحصول على قرض ولم يحصل عليه (كود ١) أسأل السؤال الحالي إن كان غير ذلك أنتقل إلى س ٥٠٦ ما هي أسباب عدم حصولكم على القرض؟ (يسمح بتعدد الإجابات)	A عدم وجود ضامن..... B عدم وجود أملك كضمان..... C كبير المبلغ المطلوب عن الملائم لنا.....	D نقص بعض الأوراق..... E لا أعرف..... X أخرى (تذكر).....
٥٠ ٦	راجع س ٥٠٢ إن كانت المبحوثة أو فرد بالأسرة تقدم للحصول على قرض وحصل عليه (كود ٢) أسأل السؤال الحالي إن كان غير ذلك أنتقل إلى س ٥١٢		
٥٠ ٧	كم كانت عدد شهور سداد القرض؟ كم كانت قيمة القسط الشهري للقرض؟	شهر <input type="text"/> جنيه/ شهرياً <input type="text"/>	
٥٠ ٨	هل تم سداد القرض بالكامل؟	١ نعم..... ٢ لا.....	س ٥١
٥٠ ٩	كم عدد الشهور المتبقية لسداد القرض؟	شهر <input type="text"/>	
٥١ ١٠	هل بتفكري في الحصول على قرض/ قرض آخر؟	١ نعم..... ٢ لم أقرر بعد/ لا أعرف.....	

القسم الخامس _ الإدخار والإقراض

م	السؤال	الإجابات المحتملة	الانتقالات
		لا..... ٣	
٥١ ١	هل الفرصة متاحة للسيدات للحصول على قرض مثل الرجال؟	نعم..... ١ لا..... ٣	٢ إلى حد ما..... لا..... ٣
٥١ ٢	أيه هي المعوقات التي يمكن تقابل السيدات عند طلب الحصول على القرض؟ (يسمح بتعدد الإجابات)	A طول زمن الإجراءات..... B تعقد الإجراءات وكثرة الأوراق المطلوبة C عدم توافر الضمانات المطلوبة..... D بُعد الأماكن..... E عدم توافر الأوراق المطلوبة.....	F عدم وضوح الإجراءات..... G كبر حجم الفائدة..... H ارتفاع قيمة الأقساط..... I طول مدة السداد..... X أخرى (تذكر).....
٥١ ٣	ما هي الطريقة التي كانت أكثر مناسبة لتوصيل المعلومات للسيدات عن القروض والخدمات المالية للمشروع؟	١ ندوات التوعية..... ٢ ورش العمل.....	٤ الإعلانات التليفزيونية..... لا ٨ أعرف..... ..
		٣ المطبوعات والملصقات.....	٩ أخرى (تذكر).....

الفصل السادس _ تقييم المشروع:

م	السؤال	الإجابات المحتملة	الانتقالات
٦٠١	هل سمعتي عن صندوق الإدخار المجتمعي الذي عملته منظمة كير أو جمعية..... في القرية؟	نعم..... ١ لا..... ٢	١ ٢ ← س ٧٠١
٦٠٢	هل أنتي عضو دلوقت في أي مجموعة من مجموعات الإدخار؟	مازلت عضو في مجموعة ١ إدخار..... كنت عضو سابق في ٢ مجموعة.....	لم أكن عضو في مجموعة ٣ إدخار..... أخرى (تذكر) ٩
٦٠٣	أيه اسم مجموعة الإدخار التي كنتي فيها؟	س ٦٠٦
٦٠٤	أيه في رأيك الإيجابيات التي أتتحتقت مشاركتك في صندوق الإدخار؟	١ ٢ ٣
٦٠٥	أيه في رأيك السلبيات التي كانت موجود صندوق الإدخار؟	١ ٢

الفصل السادس - تقييم المشروع:

م	السؤال	الإجابات المحتملة	الانتقالات
		٣	<input type="checkbox"/>
٦٠٦	هل حصلت على قرض من صندوق الإيداع؟	١ نعم..... ٢ لا.....	٣ من ٦٠٨ ..
607	كانت أد أيه قيمة القرض اللي أخذتية؟	جنيه <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
608	هل بمشاركتك في صندوق الإيداع قدرتي تدخري/تقترضي رأسمال عملي به مشروع صغير؟	١ نعم..... ٢ إلى حد ما.....	٣ من ٦١٣ .. ٩ أخرى (تذكر)
609	أيه المشروع اللي عملتية من رأسمال الإيداع/القرض اللي أخذتية من صندوق الإيداع.	<input type="checkbox"/>
610	هل المشروع ده حسن من وضع اسرتك المادي ووفر لك فرصة أنك عملي حاجات ماكنتيش قادرة عملها قبل كده؟	١ نعم..... ٢ إلى حد ما.....	٣ من ٦١٣ .. ٩ أخرى (تذكر)
611	إزاي المشروع ده غير من وضع أسرتك وحقق لك أيه ماكنتيش قادرة تحقيقه؟	١	<input type="checkbox"/>
		٢	<input type="checkbox"/>
		٣	<input type="checkbox"/>
612	هل كان للزوج/ الأب قرار في الفلوس اللي أتوفرت لكي من صندوق الإيداع أيه اللي يتعمل بيها؟	١ نعم..... ٢ إلى حد ما.....	٣ لا..... .. ٩ أخرى (تذكر)
613	أيه اللي كان المشروع لازم يعمله علشان يكون لصناديق الإيداع تأثير أكبر على حياتكم؟	١	<input type="checkbox"/>
		٢	<input type="checkbox"/>
		٣	<input type="checkbox"/>
614	أنتم شايفين أن فكرة صندوق الإيداع المجتمعي ممكن تغني الناس اللي مش عارفة تاخذ قروض من البنوك عن أنهم ياخدوا قرض؟	١ نعم..... ٢ إلى حد ما.....	٣ لا..... .. ٩ أخرى (تذكر)
٦١٥	هل أستفدت من تدريبات الخياطة؟	١ نعم..... ٢ إلى حد ما.....	٣ لم أستفيد من التدريب شيء... ٣ لم أحصل على التدريب.....
٦١٦	أستفدت من تدريبات الخياطة دي إزاي؟	١	<input type="checkbox"/>
		٢	<input type="checkbox"/>
		٣	<input type="checkbox"/>
٦١٧	ليه ما حستيش باستفادة من تدريب الخياطة اللي أخذتية؟	١	<input type="checkbox"/>

الفصل السادس - تقييم المشروع:

م	السؤال	الإجابات المحتملة	الانتقالات
		٢	<input type="checkbox"/> <input type="checkbox"/>
		٣	<input type="checkbox"/> <input type="checkbox"/>
٦١٨	هل أستفدت من تدريبات الجلود؟	١ نعم..... ٢ إلى حد ما.....	لم أستفيد من التدريب شيء... ٣ لم أحصل على التدريب..... ٣
٦١٩	أستفدت من تدريبات الجلود دي إزاي؟	١	جميع الإجابات إنتقل س ٦٢١
		٢	<input type="checkbox"/> <input type="checkbox"/>
		٣	<input type="checkbox"/> <input type="checkbox"/>
٦٢٠	ليه ما حسيتش بإستفاده من تدريب الجلود اللي أخذتية؟	١	<input type="checkbox"/> <input type="checkbox"/>
		٢	<input type="checkbox"/> <input type="checkbox"/>
		٣	<input type="checkbox"/> <input type="checkbox"/>
٦٢١	هل أستفدت من تدريبات المغسلة؟	١ نعم..... ٢ إلى حد ما.....	لم أستفيد من التدريب شيء... ٣ لم أحصل على التدريب..... ٣
٦٢٢	أستفدت من تدريبات المغسلة دي إزاي؟	١	جميع الإجابات إنتقل س ٦٢٤
		٢	<input type="checkbox"/> <input type="checkbox"/>
		٣	<input type="checkbox"/> <input type="checkbox"/>
٦٢٣	ليه ما حسيتش بإستفاده من تدريب المغسلة اللي أخذتية؟	١	<input type="checkbox"/> <input type="checkbox"/>
		٢	<input type="checkbox"/> <input type="checkbox"/>
		٣	<input type="checkbox"/> <input type="checkbox"/>
٦٢٤	هل أستفدت من أخذ البط؟	١ نعم..... ٢ إلى حد ما.....	لم أستفيد من البط شيء... ٣ لم أحصل على البط..... ٣
٦٢٥	أستفدت من البط ده إزاي؟	١	جميع الإجابات إنتقل س ٦٢٧
		٢	<input type="checkbox"/> <input type="checkbox"/>
		٣	<input type="checkbox"/> <input type="checkbox"/>
٦٢٦	ليه ما حسيتش بإستفاده من البط ده اللي أخذتية؟	١	<input type="checkbox"/> <input type="checkbox"/>
		٢	<input type="checkbox"/> <input type="checkbox"/>
٦٢٧	هل بعد نهاية المشروع ممكن يستمر الناس في تنفيذ فكرة صناديق الإدخار؟	١ نعم.....	لا..... ٣ ..

الفصل السادس - تقييم المشروع:			
م	السؤال	الإجابات المحتملة	الانتقالات
		إلى حد ما..... ٢	أخرى (تذكر) ٩
٦٢٨	أيه اللي الناس محتاجه أن المشروع يعمله لهم علشان يستمروا في تنفيذ فكرة صندوق الإدخار بعد المشروع ما ينتهي؟	١ ٢ ٣
القسم السابع خصائص المسكن:			
م	السؤال	الإجابات المحتملة	الانتقالات
٧٠١	يا ترى إيه نوع السكن اللي أسرتك عايشه فيه؟	١ شقة..... ٢ منزل منفصل..... ٣ فيلا.....	٤ غرفة مستقلة / غرفتين..... ٥ عشة صفيح/ منزل مهدم..... ٩ أخرى (تذكر)
٧٠٢	يا ترى مسكنكم ده إيجار ولا ملك؟	١ إيجار قديم.....	٤ ملك للأهل / هبة.....
٧٠٣	لو إيجار حدد إيجار قديم أم جديد لو تملك حدد ملك للأسرة فقط أم مشترك	٢ إيجار جديد..... ٣ سكن إداري / تبع العمل.....	٥ ملك للأسرة فقط..... ٦ ملك مشترك.....
			٩ أخرى (تذكر)
٧٠٤	بتدفعوا إيجار أد إيه في الشهر؟		جنيه/ شهرياً
٧٠٥	فيه كام أوضة أسرتك بتستخدمها في السكن؟		حجرة (باستبعاد الحمامات والمطابخ والطرق)
٧٠٦	عندكم مطبخ أو مكان مخصص للطبخ بس؟	١ نعم..... ٢ لا.....	٢ لا.....
٧٠٧	إيه نوع الوقود الأساسي اللي بتستخدمه أسرتك في الطبخ؟	١ أنبوبة..... ٢ بوتاجاز..... ٣ طبيعي..... كهرباء.....	٤ كيوسين..... ٥ حطب/ قش/ روث ماشية..... ٩ أخرى (تذكر)
٧٠٨	يا ترى فيه كهرباء موصلة للبيت من شبكة الحكومة أو من مولد (جيرنيتور)؟	١ نعم من شبكة حكومة..... ٢ نعم من مولد (جنيريتور).....	٣ لا توجد كهرباء..... ٩ أخرى (تذكر)
٧٠٩	انتوا متصلين بشبكة المياه تبع الحكومة؟	١ نعم.....	٢ لا.....
٧١٠	انتوا متصلين بشبكة صرف صحي حكومة؟	١ نعم.....	٢ لا.....
٧١١	يا ترى أسرتك تمتلك الحاجات الى هقولك عليها: ١ - ثلاجة؟	نعم ١ لا ٢	

الفصل السادس - تقييم المشروع:

م	السؤال	الإجابات المحتملة		الانتقالات
	٢ - تليفزيون ملون؟	١	٢	
	٣ - تكييف؟	١	٢	
	٤ - بوتاجاز كبير؟	١	٢	
	٥ - سخان مياه؟	١	٢	
	٦ - غسالة ملابس (عادية)؟	١	٢	
	٧ - غسالة ملابس أوتوماتيك؟	١	٢	
	٨ - دش / وصلة دش؟	١	٢	
	٩ - كمبيوتر / لاب توب؟	١	٢	
	١٠ - موتوسيكل / سكوتر؟	١	٢	
	١١ - سيارة خاصة (ملاكي)؟	١	٢	
	١٢ - تليفون محمول؟	١	٢	
	١٣ - آلات وماكينات زراعية؟	١	٢	
	١٤ - أرض زراعية؟	١	٢	
	١٥ - ماعز	١	٢	المساحة فدان
	١٦ - أغنام	١	٢	لو نعم أذكر العدد
	١٧ - ماشية	١	٢	لو نعم أذكر العدد
	١٨ - طيور أو أرانب؟	١	٢	لو نعم أذكر العدد
	١٩ - حساب في البنك / الوسطة / أسهم / سندات / بنك التتمية؟	١	٢	

ملاحظات الباحث:

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