

Baseline Study POWER AFRICA Programme – Ivory Coast

CARE Canada & The Mastercard Foundation

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Unlocking Potential™

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Louise Flynn

Louise Flynn, Researcher, Analyst and Writer

1. Glossary

	English	Français
VSLA	Village Savings and Loans Associations	ditto
NGO/INGO	Non-Governmental Organisation (International)	Organisation non – gouvernemental (international)
CIV	Ivory Coast	Côte d’Ivoire
IGA/AGR	Income Generating Activity	Activités Génératrices de Revenu
USD	United States Dollars	Dollars Etats Unis
F CFA	Central African Franc	Franc Central African
M&E	Monitoring & Evaluation	Suivi et d'évaluation
FGD	Focus Group Discussion	Discussion de groupe
FSP	Financial Services Provider	Fournisseur de services financiers
MFI / IMF	Micro Finance Institution	Institution Micro-Finance
GHI	Global Hunger Index	

2. Executive Summary

Challenges Consulting, an international development consultant, was asked by CARE Canada to design re-usable tools and implement a baseline study of the Power Africa VSLA programme in the Ivory Coast, a country working hard to extract itself from the hardships caused by years of internal conflict.

Power Africa, CARE's **Promoting Economic Opportunities for Women's Empowerment in Rural Africa Project**, is a \$13 million, 4-year project, funded by the MasterCard Foundation aiming to increase financial inclusion in the Ivory Coast, Burundi, Ethiopia and Rwanda through the VSLA approach.

Barely a year into the programme, in the Ivory Coast there are 19,483 women and men in approximately 927 VSLA groups across the country and the programme is on track to meet its targets.

This study, using 18 trained interviewers in six groups, carried out 192 1-1 interviews with VSLA women and 64 interviews with VSLA men examining their lives before VSLA and now. Also interviewed, as a control, were 192 non-VSLA women and 64 non-VSLA men. Additional evidence was gathered from a number of VSLA and Non-VSLA focus groups.

The results show that a representative sample of local communities was interviewed using a comprehensive quantitative and qualitative questionnaire, which gives the data a high confidence rating and provides a sound basis for the upcoming studies.

VSLA groups are already making impressive inroads into the lives of local families and the people interviewed proved to be aware of the enormous difference it is making to the prospect of a move out of poverty. They are saving, taking on loans and developing their income generating activities, providing evidence of a move towards achievement of the Power Africa goals.

The study shows that:

- Proportionally more VSLA women are saving than non-VSLA women;
- VSLA women are saving larger sums than VSLA men – and non-VSLA women and men;
- Resorting to loans from the VSLA solidarity fund is reducing the strain on already hard-pressed relatives and neighbours;
- 87% of VSLA women have one or more Income Generating Activities (78% for non-VSLA women);
- VSLA men tend to have just one IGA;
- VSLA women (42%) are taking out loans to fund their IGAs, as opposed to only 26% Non-VSLA;
- VSLA men are not using their loans for IGA development;

- VSLA women are already reporting feeling more positive and confident about expressing their opinions and participating in household decision-making;
- VSLA men are aware of the benefits of including women in decision-making and say they committed to encouraging it in their households.

The one concern raised by the study was recruitment targeting. There is some evidence of less-than-vulnerable members of the community being included in groups, hopefully not to the detriment of those desperately in need of the support of a group. The drive to hit recruitment targets may have resulted in a 'loosening' of the strict vulnerability standard being employed and additional checks and controls may need to be implemented.

However, overall, the baseline study shows the positive impact that Power Africa's VSLA programme is already having in CIV, and the team are making good progress towards achieving the Care global and local goals set for it.

Study methodology is robust and implementation of the recommendations will smooth its operation by local staff at mid- and end-points.

3. Introduction

3.1 - Background

Ivory Coast: the country



With a population of just over 20 million (2013) and located in West Africa bordering the North Atlantic Ocean between Ghana and Liberia, the Côte d'Ivoire (Ivory Coast) has inland borders with Burkina Faso, Guinea and Mali.

In 2002, civil war split the Ivory Coast (CIV) between a rebel-controlled North and a government-controlled South. Renewed violence flared in 2004 and 2010. In 2010, when Alassane Ouattara was internationally recognized as winner of the presidential election, incumbent Laurent Gbagbo refused to hand over power and was removed by U.N. and French forces. Gbagbo is currently awaiting trial in The Hague for crimes against humanity that he allegedly committed during the post-election period. Political tensions have cooled under Ouattara's leadership, but because of his poor health and the country's upcoming elections in 2015, instability could return.

Heavily dependent on agriculture and related activities, which engage roughly two-thirds of the population, the Ivory Coast is West Africa's second-largest economy and a leading producer of cocoa and cashews as well as being a significant exporter of coffee and palm oil. Since the end of the civil war in 2003, political turmoil has continued to damage the economy, resulting in the loss of foreign investment and slow economic growth. In June 2012, the IMF and the World Bank announced \$4.4 billion in debt relief for Cote d'Ivoire under the Highly Indebted Poor Countries Initiative. Cote d'Ivoire's long-term challenges include political instability and degrading infrastructure.

CIV ranks 42nd in the 2014 Global Hunger Index with a rating of 15.7 in contrast with an average ranking of 18.2 for Africa South of the Sahara. According to the World Food Programme approximately 42% of the population are below the poverty line living on less than about \$1.25 a day (2008 est.).

With French as the official language, CIV has about 70 local languages: Baoulé, Sénoufo, Yacouba, Agni, Attié, Guéré, Bété, Dioula, Abé, Mahou, Wobé, Lobi. There are also three million or so speakers of immigrant languages, mostly from neighbouring countries and above all from Burkina Faso.

Global Hunger Index 2014 (extract)						
Ranking		1990	1995	2000	2005	2014
40	Rwanda	30.6	35.1	30.6	24.1	15.6
42	Côte d'Ivoire	16.4	16.6	17.6	16.5	15.7
70	Ethiopia	No data	42.6	37.4	30.8	24.4
76 (last)	Burundi	32.0	36.9	38.7	39.0	35.6



The Global Hunger Index (GHI) is a tool designed to comprehensively measure and track hunger globally and by region and country. It highlights successes and failures in hunger reduction and provides insights into the drivers of hunger and nutrition insecurity. Calculated each year by the International Food Policy Research Institute, the GHI is designed to raise awareness and understanding of regional and country differences.

The GHI combines three equally weighted indicators: 1) the proportion of those undernourished as a percentage of the population; 2) the prevalence of underweight children under the age of five; 3) the mortality rate of children under the age of five.

GHI 2014

NB: Stateless persons: According the CIA World Factbook, 2014, there are over 700,000 stateless persons in the Ivory Coast. It goes on to say that: “many Ivoirians lack documentation proving their nationality, which prevents them from accessing education and healthcare; birth on Ivorian soil does not automatically result in citizenship; disputes over citizenship and the associated rights of the large population descended from migrants from neighbouring countries is an ongoing source of tension and contributed to the country's 2002 civil war; some observers believe the government's mass naturalisations of thousands of people over the last couple of years is intended to boost its electoral support base; the government in October 2013 acceded to international conventions on statelessness and in August 2013 reformed its nationality law, key steps to clarify the nationality of thousands of residents.”

Recommendation: increase focus on recruiting ‘migrant’ citizens to the Power Africa VSLA programme as per the TOR.

POWER AFRICA: Background

CARE's **Promoting Economic Opportunities for Women's Empowerment in Rural Africa Project** (Power Africa), is a \$13 million, 4-year project, funded by the MasterCard Foundation which aims to increase financial inclusion in Burundi, Côte d'Ivoire, Ethiopia and Rwanda through the VSLA approach, while also creating a platform for sharing lessons learned within and between the four target countries.

POWER Africa aims to ensure that women and men are equally included in, and benefit from, each stage of the financial inclusion ladder. Using VSLA as a means to provide a pathway for formal financial inclusion it builds the financial skills and assets of participating households by providing access to a safe, convenient place to save and take on small timely loans. It provides the members with practical financial experience, which they can leverage to successfully engage with formal financial service providers (FSPs). Equipped with financial literacy to ensure that members understand the way that formal financial markets work, pilots linking VSLA with FSPs have resulted in increased financial access for VSLA participants and high repayment rates for the banks.

POWER Africa in Ivory Coast

In the Ivory Coast, CARE has been working on VSLA programmes since 2005 with communities in the Centre, North, West and Abidjan and is also focusing on linkage development across the four areas –the Bouaké network currently has nearly 2,000 members affiliated to the local MFI (COOPEC). Through structured groups of VSLA 'promoters', they have also established commercial exchanges between the North, Centre, West and Abidjan zones, providing access to a safe and secure market for VSLA groups' agricultural products.

The aim of POWER Africa in the Ivory Coast is to scale this up and increase financial inclusion for 125,000 vulnerable individuals and their families, focusing on the four regions of the country demonstrating the highest rate of vulnerability and poverty (Central, North, West and Abidjan).

The target population is composed of 70% women and girls (15 to 24 years of age) and 30% men and young men (15 to 24 years of age) who are unemployed, school dropouts or working small subsistence jobs (such as street vending) in rural and peri-urban areas, and who are either heads of households (divorced, widowed, separated) or are the main wage earners and have a family to support. Particular focus will be placed on: the most vulnerable members of communities; women widowed by HIV/AIDS; migrant workers; and young heads of households.

By scaling up VSLA activities and by strengthening them through MFI linkages and financial literacy training, Care is confident that these young women will be able to access the economic opportunities, gain confidence and knowledge and create activities which allow them to change their social status and become empowered.

The objectives of POWER in Côte d'Ivoire are to:

1. Scale up VSLA groups, adding 125,000 new members in 3 years;
2. Graduate 125,000 VSLA current members through the VSLA programme;
3. Increase financial literacy and education of 40,000 VSLA members;
4. Develop financial linkages between 25,000 VSLA members and formal financial service providers;
5. Reduce gender gaps in the access and control of assets in key financial services.

Power Africa Project – Monitoring and Evaluation

POWER Africa is implementing a rigorous mixed-methods monitoring and evaluation system that aims to produce evidence of change and to explain change pathways at the outcome and impact levels, and will conduct in-depth baseline, mid-point and end-point studies.

To kick-start the process Challenges Consulting were contracted to:

- Design and develop the monitoring & evaluation materials;
- Support the training of the enumerators and data entry people;
- Support the Ivory Coast team in the methodology, approach, and analysis of the baseline to enable them to continue the study for the duration of the POWER Africa project;
- Oversee collection and data-entry from over 500 participants;
- Analyse the baseline data;
- Provide a report with baseline findings as well as amendments, recommendations and guidance for the mid- and end-point studies;
- Ensure all tools are adapted and amended as necessary for re-use in future studies;
- Provide guidelines (training, study organisation and logistics, data collection, data entry and analysis) for future studies;
- Make an overview comparison with the Burundi Baseline study.

Power Africa Goals		
Global Impact	Global Outcome	Country Impact: Ivory Coast
INCREASED WELLBEING OF PARTICIPANT HOUSEHOLDS	BUILDING FINANCIAL CAPACITY OF CLIENTS	DEVELOP FINANCIAL SKILLS AND EDUCATION OF ADOLESCENT GIRLS AND WOMEN
	INCREASED FORMAL FINANCIAL INCLUSION OF MEN AND WOMEN PARTICIPATING IN VSLA	REFINE AND SCALE-UP VSLA MODEL AND NETWORKS TO REACH ADOLESCENT GIRLS
		DECREASE GENDER GAPS IN ACCESS TO & CONTROL OF KEY FINANCIAL SKILLS, ASSETS AND SERVICES

3.2 Purpose of Baseline Study

Specifically, CARE Canada and the Power Africa project aims to increase financial inclusion in Côte d'Ivoire, Burundi, Ethiopia and Rwanda through the VSLA approach while also creating a platform for sharing lessons learned within and between the four target countries. In this context, it is vital to be able to access (and assess) the experience of each country, which can only be achieved by carrying out an in-depth base-lining exercise to identify the current situation in the lives of rural people in the target countries – and then measure progress against that situation.

Challenges Consulting has been contracted to design and implement an extensive baseline study in two of the four countries, building local capacity and enabling the tools and database to be used effectively to conduct further studies at the mid-and end-points. Specifically to:

- Enable the application of robust and workable M&E tools to measure the current situation (baseline) in the lives of target rural young women in the Côte d'Ivoire and ensure that they are 'fit for purpose' for re-use by the enumerator team for mid-line and end-line assessment;
- Support the training of a group of enumerators, supervisors and data entry agents to apply the tools, in order to efficiently collect the relevant baseline information and enter the information gathered onto the system in an accurate manner;
- Monitor data collection as it happens;
- Ensure that the enumerators feel confident in reusing the tools as necessary;
- Analyse the gathered information and provide an appropriate report;
- Prepare a set of guidelines to support the re-use of the database and all tools as appropriate.

4. Methodology

Location

The baseline study interviews and focus groups took place in each of the four VSLA programme areas in the Centre, North, West and Abidjan. Due to the distances involved and poor road infrastructure, local enumerators, supervisors and data entry agents were used.

Planning

This study benefitted from a participatory planning process, with CARE Canada, principally the M&E specialist for Power Africa, the CIV headquarters and field team, local delivery partners and the Challenges team refining the methodology, and agreeing sample size, composition and techniques, enumerator gender balance, and training and support; as well as refining the interview and focus group questions themselves and data entry methodology.

Two members of the CIV HQ team had travelled to Burundi and joined the Challenges consultant and the Power Africa M&E specialist for the training of the Burundi enumerators and the pilot day. We made full use of having time together by reviewing the questionnaire for the CIV context, doing detailed logistical planning and agreeing fine details of the study.

Approach

Focusing on the four programme areas, villages and communities were chosen from each area semi-randomly (only semi-randomly to ensure a good mix).

It was decided that a mix of quantitative and qualitative, purposive action research using closed, specific, and open semi-structured questions conducted by trained local



interviewers, would provide the most useful information outcomes. This included in-depth 1-1 interviews and focus group meetings with both VSLA members and Non-VSLA individuals – women and men. There were four interview teams, each with a supervisor and data entry agent. The supervisor was responsible for overseeing both data-collection, data entry and submission of the data to HQ on a daily basis.

1-1 interview with Young VSLA member

Gender-aware

Ensuring a good proportion of women enumerators was part of the positive commitment to a gender-aware methodology. This sensitive approach had the added-value potential of promoting the participation of women by providing strong female role models, thus giving clear messages to both women and men about importance of women in any change process. This also gives women interviewees the opportunity for women to speak, to women, about women's issues possibly resulting in more detailed (and open) responses. The final team of interviewers consisted of about 50-50 women and men.

Combining gender with participatory approaches can strengthen both gender and participation, grounding gender in the realities of people's lives, and making participation a more effective channel for the expression of marginalised people's demands. The mainstreaming of both approaches can increase the redistribution of positive outcomes of projects, programmes and policy.

*Extract from
Gender and Participation - The Bridge, Institute of Development Studies, 2001*

Survey tool 1: 1-to-1 interviews

The main thrust of the study focused on 1-1 interviews (quantitative and qualitative) with women VSLA members. To assist with understanding their responses, we also conducted 1-1 interviews with women non-VSLA members as a control group.

The quantitative questions were closed questions asked to gain information such as age, marital and family status, number of children as well as specific information about income-generating activities and access to, and use of, loans and credit.

The qualitative part of the interviews included open/semi structured questions to enable the maximum flexibility of responses. They aimed to elicit information about attitudes and experiences with regard to communication between women in their role as wives and/or daughters in their households, as well as their savings practices and habits, ideas about financial sustainability, uses of money, etc. The question structure and data entry template enabled the recording of directquotes.

The study consisted of:

Women

- PPI questionnaire i.e. Grameen Foundation's Progress out of Poverty (PPI Index) questionnaire;¹
- 40-questions, structured, fixed response quantitative questionnaire;
- 5 qualitative questions, with a direct link to Power Africa indicators;

¹ The Progress out of Poverty Index™ is a poverty measurement tool developed by the Grameen Foundation for organisations and businesses with a mission to serve the poor. With the PPI, organisations can identify the clients, customers, or employees who are most likely to be poor or vulnerable to poverty, integrating objective poverty data into their assessments and strategic decision-making. (from website: progressoutofpoverty.org)

Men

- PPI questionnaire i.e. Grameen Foundation’s Progress out of Poverty (PPI Index) questionnaire;²
- 31-questions, structured, fixed response quantitative questionnaire;
- 3 qualitative questions, with a direct link to Power Africa indicators.

The questions were prepared in order to facilitate translation into local languages. The pre-study enumerator training looked at all the questions with a thorough discussion of how each question could be asked in the appropriate local language, and what type of examples would be useful.

Survey tool 2: Focus groups

The focus groups were planned to be carried out with 8-12 members of VSLA groups (separate groups for women and men), non-VSLA villagers (separate groups for women and men) using a short list of semi-structured questions. For the baseline study the focus groups were carried out by the consultant and the M&E specialist assisted by senior project staff or local supervisors where translation was an issue.

The database

The database was designed and developed to take account of the complex questions, both quantitative and qualitative, that were necessary to measure the impact of VSLA in the lives of vulnerable young women and men. An MS Excel document, it was also designed to be used and re-used by non-expert data entry personnel overseen by probably non-technical supervisors. Capable of complex analysis, the database can be interrogated according to the parameters agreed for the baseline, and also has the potential to allow the data to be adapted and analysed for other information as required over the course of the three studies.

The sample

This study used local enumerator teams in 4 of the 14 regions in CIV. The final sample of 192 women VSLA members and 64 men VSLA members was drawn from a total population of 19,483 members (16,766 women and 2717 men) from 928 VSLA groups in CIV (CARE VSLA MIS January 2015). This was matched by control groups of 192 women and 64 men Non-VSLA members.

Assuming a confidence level of 95%, this gives a confidence interval of 5%.

² The Progress out of Poverty Index™ is a poverty measurement tool developed by the Grameen Foundation for organisations and businesses with a mission to serve the poor. With the PPI, organisations can identify the clients, customers, or employees who are most likely to be poor or vulnerable to poverty, integrating objective poverty data into their assessments and strategic decision-making. (from website: progressoutofpoverty.org)

The study areas

- Boaké (Vallée du Bandama region)
- Korhogo (Savanes region)
- Man (Montagnes region)
- Abidjan (Lagunes region)

Enumerator and data entry training

The enumerators took part in a 2-day training programme. The programme had been designed for the baseline study by Challenges Consulting and, following observation of training delivery in Burundi, was delivered by the Headquarters team (see the Appendix for the Enumerators Training Programme). The training enabled the enumerators to:

- operate as a supportive, committed and effective team;
- demonstrate clarity of the purpose regarding the evaluation and the main aims of VSLA itself;
- have refreshed and built on their skills in questioning and interviewing (particularly in the use of qualitative questions);
- have a clear understanding of their role, tasks and logistics.

The full programme of involvement of enumerators included:

- 2-day training programme including facilitator input, group research and presentations, role play, analysis of questions, problem-solving and Q&A;
- 1-day in-field pilot including observation and each enumerator conducting three 1-1 interviews;
- post-pilot de-briefing;
- in-field in-depth 1-1 interviews and focus groups.

The training tasks included, in small groups:

- researching and preparing a presentation on - the purpose and goals of VSLA; why focus on women; and the purpose of the study;
- analysing and role playing the questions (particularly to refine the questions themselves in Kirundi);
- interview techniques;
- survey logistics, security and preparation.



Data-entry training session

For the data entry agents, a short training session enabled them to familiarise themselves with the database, clarify any issues or question nuances and have any questions answered.

Following the training, the study itself all team members received a certificate.

5. Study Limitations

This study, which examines both VSLA and control groups, provides baseline information essential to measuring the changes in life situations and behaviour brought about by the Power Africa programme.

Research logistics and training

CIV is a large country with travel being much hampered by the poor state of the road infrastructure. That said, the detailed planning before the study, the enumerator and data entry training, and the commitment, enthusiasm and skill of the whole team meant that study was carried out efficiently with all targets ultimately being achieved (see below: sample choice and numbers).

This consultant feels that a post-study debrief, either in the regional teams or preferably full group would have been useful. Discussion of the questions, the interviews and the findings may have resulted in a) further interesting information to add to the study, and b) helped to refine the questions/logistics etc. for next time, and c) contributed positively to the capacity building of the whole team.

Recommendation for future studies: to use the same enumerators where possible, thus avoiding the need for substantial training. Also to consider holding a post-study debrief exercise.

Sample choice and numbers

Sample size was satisfactory – ultimately. There had been a slight shortfall in numbers interviewed. Even the addition of four extra interviews to each enumerator's daily target didn't prove to be a sufficient margin of error and together with some small data entry issues this meant that initially the sample targets were not met. Further interviews had to be carried out in order to achieve a sufficient sample size to maintain confidence levels.

Age distribution was random but resulted in too few younger women being included in the study.

The TOR mentioned migrant workers as one of the vulnerable groups being targeted. There was no evidence from the study that this group have been included. Does the MIS information disaggregate members into the various vulnerable groups? If not it may be worth considering in order to be sure of achieving the vulnerability targets.

Recommendation for future studies: ensure a viable margin of error (10%+ if possible) for both VSLA and control groups by setting higher targets for each enumerator from the outset.

Recommendation: develop a numerical categorisation tool for vulnerable groups and include the recording of this in the MIS data. For example:

1. young women heads of household

2. migrant workers' families
3. women widowed by HIV/AIDS
4. young single mothers
5. young male school dropouts etc.

Recommendation for future studies: ensure that the sample age distribution correlates with the programme TOR (70% in the 15 – 22 age range) by setting appropriate targets for the enumerators.

Pilot

A day was spent piloting the approach in the field where all enumerators conducted two or three 1-1 interviews thus enabling any individual questions to be answered at the time. The post-pilot debrief enabled issues of translation, understanding and logistics to be dealt with before the start of the actual study itself.

Recommendation: (only if re-training needed, or if the questions change substantially) continue to ensure that planning contains enough time for a substantial pilot and debrief to be carried out.

Data Collection

The enumerators in the field were supervised by staff from the local partners. Overall the quality of coding was high, although there were a small number of sheets that had to be rejected because of ID-code duplication (not enumerator error).

The consultant, M&E specialist and HQ team were in the field with the enumerators and were able to answer questions, and pick up any relevant issues as they occurred.

A rather over-complicated ID numbering system had resulted in some ID duplication, which can be avoided next time by a simple sequential numbering of the sheets before they are given out to the enumerators.

Recommendation: as well as numbering the response sheets before issuing to enumerators, also ensure data collection supervisors are familiar with the questionnaire and any potential enumerator difficulties, and that they continue to check a random sample of response sheets from each enumerator every day.

Data Entry

The quality of data entry was mainly good. Apart from the duplication issue, only about 10 problematic responses were omitted by the analyst for not conforming with target criteria around age. Plus 3% of Non-VSLA said that they sourced credit from VSLA which should not be possible.

Recommendation: For future studies, the data entry supervisor should carry out additional checks:

- randomly sample about 10% of the entries. A detailed check will verify response data and data entry quality
- before the Excel files are sent off each day, make a copy of the file and then conduct i) a sort of the entries to check for any ID code duplication, ii) another sort on age to check that there are no underage entries slipping through and iii) check that no Non-VSLA have said that VSLA was a source of credit.

These checks could be repeated centrally before the files are all amalgamated onto main database.

Focus Groups (FGDs)

Four focus groups were carried out in each region (VSLA women; VSLA men; Non-VSLA women and Non-VSLA men). For this baseline study focus group leaders were the consultant, the M&E specialist, the HQ team and local supervisors (for translation purposes). The FGDs were recorded at the time and notes were taken simultaneously for cross-reference purposes.

There are two schools of thought regarding who should lead in-field focus groups.

On one hand, independent consultants bring an objectivity to the process, and can also add value by motivating participants to greater saving and AGR efforts by showing outsider interest and support, and by providing strong female role models for local women, but, because they are outsiders, they may not achieve the in-depth responses so useful to the understanding of the lives of local people.

On the other hand, FGD leaders drawn from the local area know the local context, know how and when to press the issues when they know that group members are hesitant, and generally have the potential to gain richer insights. However, there is a possibility that they could be less objective, maybe more politicised, too pro-VSLA (probably sub-consciously) bringing, for example, a too-positive slant to life since VSLA and a too-negative slant to life without it.

The decision not to have mixed-gender groups was sound (responses were freer in all cases) and should be continued, where possible led by a same-gender group leader.

Recommendation: While the consultant-led focus groups were successful in establishing good baseline evidence and generated some excellent responses, for future studies the focus groups could be conducted by local staff, but supervised and debriefed by HQ team members. Also recommend recording the FGDs for supervision and clarification purposes.

The 'VSLA effect'

VSLA has such a positive effect in communities that respondents from VSLA groups may attribute everything 'good' in their lives to VSLA thus creating a false positive. The same can be said for Non-VSLA respondents who also live in VSLA areas – they may be comparing their lives with those of VSLA members and finding their own lives wanting.

On one hand, this creates a groundswell of motivation for additional VSLA groups. On the other hand, however, this may cause research responses may be skewed – in both directions.

It is always very difficult to isolate the elements in someone's life that influenced the change. For example, is that fact that the birth rate is going down due to VSLA gender sensitisation, life skills training and empowerment? Or is it due to the family planning talks given a year earlier? The answer is probably a mixture of the two. Or is the fact that a village is planning to pay for the installation of electricity due to VSLA spending power and solidarity? Or is it due to one or two people (non-VSLA) who have prospered and are spending more money locally and empowering everyone? It's difficult to know.

It will be useful, therefore, for the overall programme evaluation to continue to provide an outside, objective(?) control study to balance the evidence.

Recommendation: To continue investigating the so-called 'Non-VSLA' experience, preferably outside the circle of influence of VSLA groups, i.e. sourcing a number of control groups outside 'VSLA villages' where possible.

6. Results

Power Africa VSLA Overview

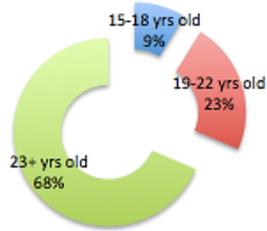
Overview of Power Africa VSLA: January 2015*	
Date of sample extract	15-01-2015
VSLA total number of members to date	19,483
Average number of members per group	21
Average savings per participant per week [^]	\$1.23
Average savings per group per week [^]	\$24.80
Total VSLA savings to date [^]	\$42, 459
Average loan per person [^]	\$9.76
* info from Care CIV MIS January 2015	
[^] Currency Exchange Rate: 576 CFA to USD\$1. Source: Oanda.com	

Study Overview

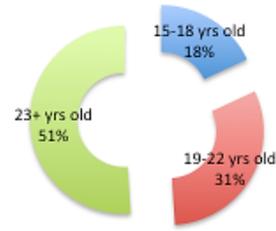
Overview of Sample Size	Actual
1-to-1 interviews with women VSLA members	192
1-to-1 interviews with women non-VSLA (control)	192
Women's focus groups (VSLA)	4
Women's focus groups (Non-VSLA)	4
1-to-1 interviews with men VSLA members	64
1-to-1 interviews with men non-VSLA (control)	64
Men's focus groups (VSLA)	4
Men's focus groups (Non-VSLA)	4
The sample size assumes a confidence level of 95%, giving a confidence interval of 5%	

Study sample by age: sample taken randomly within each region

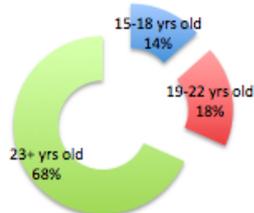
Age - Women VSLA



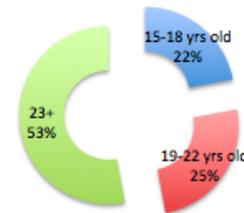
Age - Women Non-VSLA



Age - Men VSLA

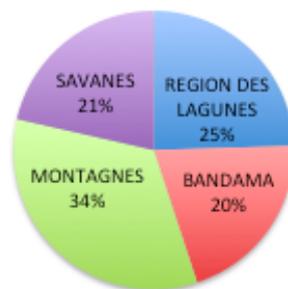


Age - Men non-VSLA



Study sample by region

Participants: Percentage by Région



Study sample by gender

VSLA	256
Women	195
Men	61
Non-VSLA	262
Women	194
Men	68
Grand Total	518

Average number of months in VSLA and VSLA / Non-VSLA

	15-18 yrs old	19-22 yrs old	23+ yrs old
WOMEN VSLA	2.9	4.2	4.6
MEN VSLA	6.5	5.7	4.6

IMPORTANT NOTE

Women's Age: Over 80% of the women surveyed in the age-group 23+ proved to be aged 23 or 24, therefore the results cannot be considered as a reliable indication of the responses of *all* women across the age-span 23 – 60+.

The oldest women interviewed is 70 years old.

Men: 128 men were interviewed in the VSLA and Non-VSLA categories (64 in each). While this is a useful sample regards a snapshot of the views and situations of men in the communities, care must be taken when comparing the results with those of 384 V and Non-V women. Any comparison should be regarded as anecdotal.

Recommendation: make sure there is an even spread of ages across the sample by setting interview quotas. (See limitations and recommendations.)



A VSLA group (Montagnes region) with field officer Awa Kone Gnanagnon (centre) and local Power Africa Project Chief Paul Ane Essan.

Results by Question

The Progress out of Poverty Index™ (PPI) and the CIV 2008 scores

What is PPI?

(from website: progressoutofpoverty.org)

“The PPI is a poverty measurement tool developed by the Grameen Foundation for organisations and businesses with a mission to serve the poor. With the PPI, organisations can identify the clients, customers, or employees who are most likely to be poor or vulnerable to poverty, integrating objective poverty data into their assessments and strategic decision-making.”

PPI and the CIV 2008 Score

(from IFC website)

The Index was previously used in CIV in 2008 and was revisited in 2013. It was funded by the International Finance Corporation (IFC) and used Côte d’Ivoire’s 2008 Household Living Standards Survey.

For CIV overall, the national poverty line (sometimes called here “100% of the national line”) was F-CFA 578 per person per day. This implied **country level poverty rates of 37.1 % (households) and 48.9 % (people)**. This person level rate matches that reported in International Monetary Fund (2009).

How to read the Scores

The sum of scorecard points for a household is called the score. For Côte d’Ivoire, scores range from 0 (most likely below a poverty line) to 100 (least likely below a poverty line). While higher scores indicate less likelihood of being below a line, the scores themselves have only relative units. For example, doubling the score decreases the likelihood of being below a given poverty line, but it does not cut it in half. To get absolute units, scores must be converted to poverty likelihoods, that is, probabilities of being below a poverty line. This is done via simple look-up tables. For the example of the national line, scores of 35–39 have a poverty likelihood of 50.7 %, and scores of 40–44 have a poverty likelihood of 42.3 %. The poverty likelihood associated with a score varies by poverty line. For example, scores of 35–39 are associated with a poverty likelihood of 50.7 % for the national line but of 33.2% for the \$1.25/day 2005 PPP line.

Further information and look-up tables can be found in the Annex.

PPI Original (basic PPI 10-questionnaire)

The 2015 CIV Average PPI score across the four regions is **38** (see PPI original below).

This gives a 'poverty likelihood' of:

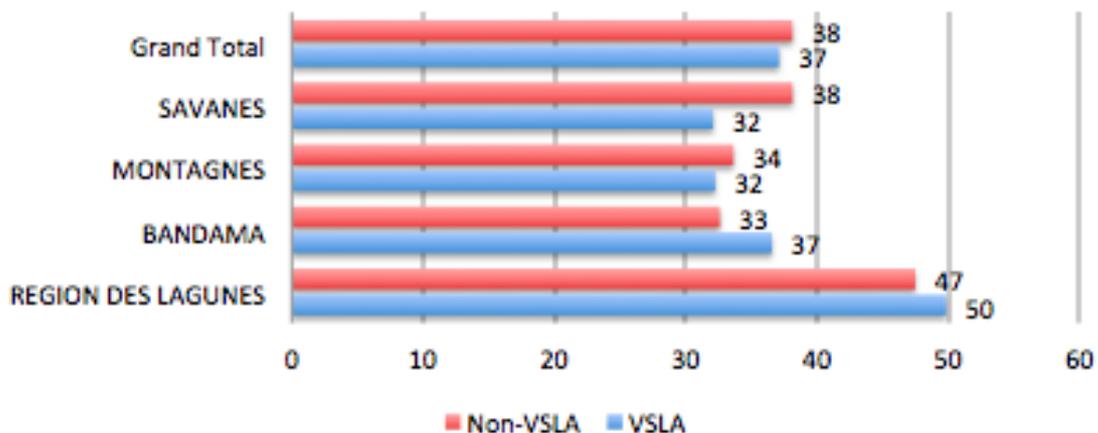
- 50.7% on the CIV national poverty line measure (i.e. 50.7% of households are likely to be experiencing poverty using this measure)
- 33.2% on the international \$1.25 a day poverty line measure³ (i.e. 33.2% of households are likely to be experiencing poverty using this measure)

The table below shows unadjusted figures for 2008- useful as a general comparator

Look-up table to convert scores to poverty likelihoods

Score	Poverty likelihood (%)							
	National		USAID		Intl. 2005 PPP			
	100%	150%	200%	'Extreme'	\$1.25	\$2.00	\$2.50	\$8.00
0-4	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
5-9	92.7	98.0	100.0	68.4	81.7	96.7	98.0	100.0
10-14	87.6	97.0	99.5	53.1	71.5	93.9	97.2	100.0
15-19	79.6	93.6	98.2	49.7	66.1	89.0	94.9	100.0
20-24	77.7	92.1	97.2	42.0	58.3	87.1	93.6	99.9
25-29	75.8	90.7	96.3	37.5	56.5	85.6	92.0	99.9
30-34	58.0	84.1	94.0	26.3	40.1	72.9	86.6	99.9
35-39	50.7	80.0	92.1	20.9	33.2	68.4	81.6	99.9
40-44	42.3	70.8	85.5	16.7	27.1	59.4	74.1	99.6
45-49	28.9	58.9	76.1	10.1	18.1	44.8	61.8	98.7
50-54	18.3	49.0	69.1	3.7	8.2	33.7	53.7	96.9

Average PPI original by Region VSLA vs. Non-VSLA



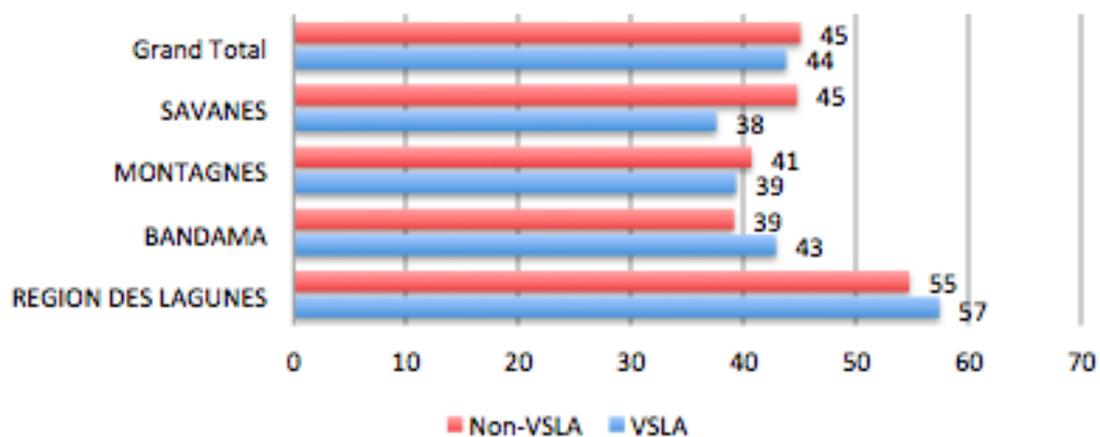
³ \$1.25 per day still holds as a reliable measure of the international poverty line.

PPI Power Africa PPI (basic PPI + 3 additional questions⁴):

The 2015 Power Africa CIV Average PPI score is **45**. This provides a baseline score for Power Africa which can easily be reused in the mid- and end-line studies.

(Recommendation)

**Average PPI by Region (additional 3 Qs)
VSLA vs. Non-VSLA**



⁴ The 3 additional questions were: Does your household possess: a mattress?: a bed?; a mat?

Type of Household

Q1

Purpose of question: to examine what type of household the respondents live in, and measure possible changes over time.

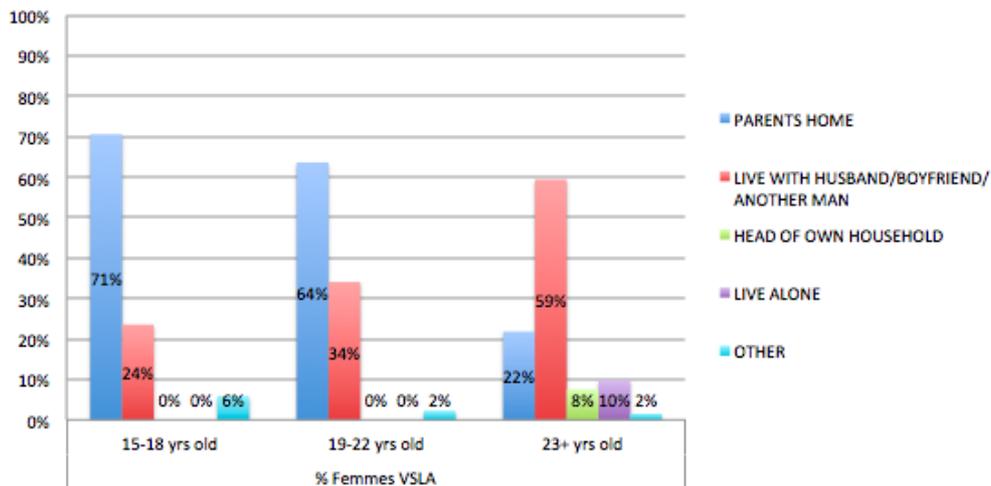
Baseline Findings: Similar trends for VSLA and Non-VSLA in all three age groups. As to be expected, the majority of young women live at home with their parents, this decreasing as they get older. The majority of women over-23 are living with their husbands or boyfriends and only 22-24% still living with their parents.

Note: The 4% difference for numbers of women VSLA/Non-VSLA who are heads of households (widows, divorced) is not statistically significant.

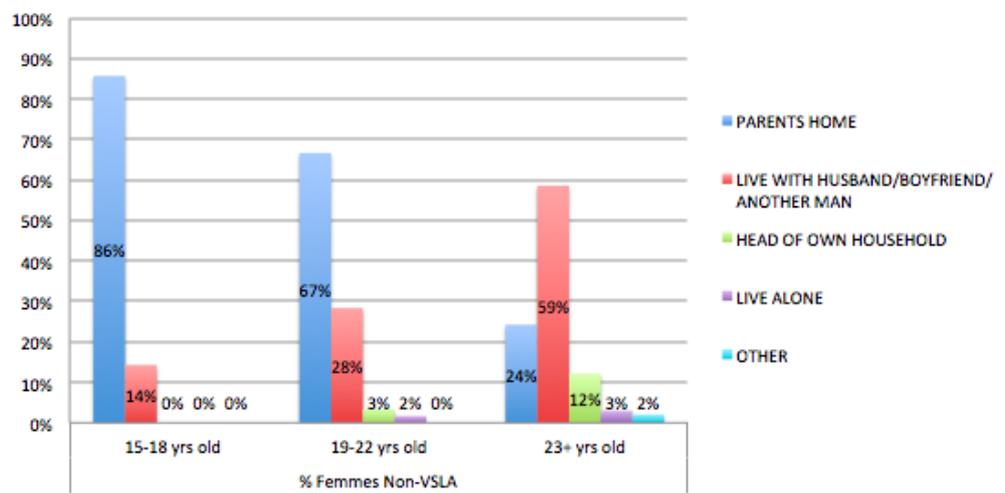
Comments: Will the current V and Non-V correlation change over time? Will the VSLA financially more independent younger women stay at home and resist getting married? Will they move away from home straight into the marriage or will they live independently? The results over time will be interesting.

Possible link with matrimonial situation (Q3).

Household - Women VSLA



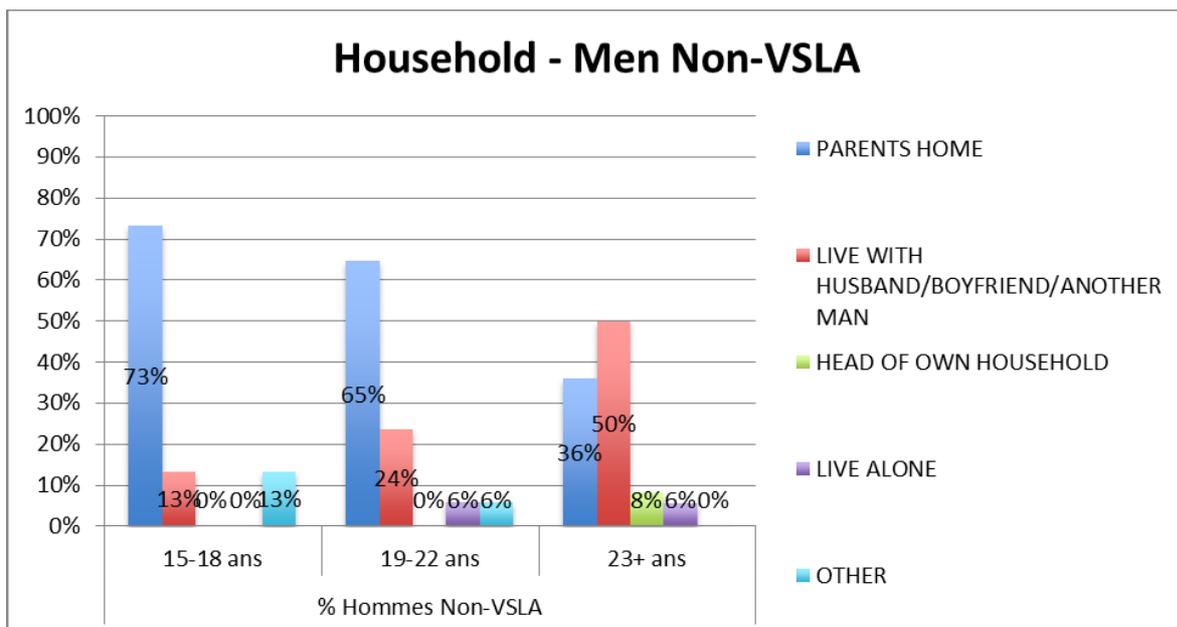
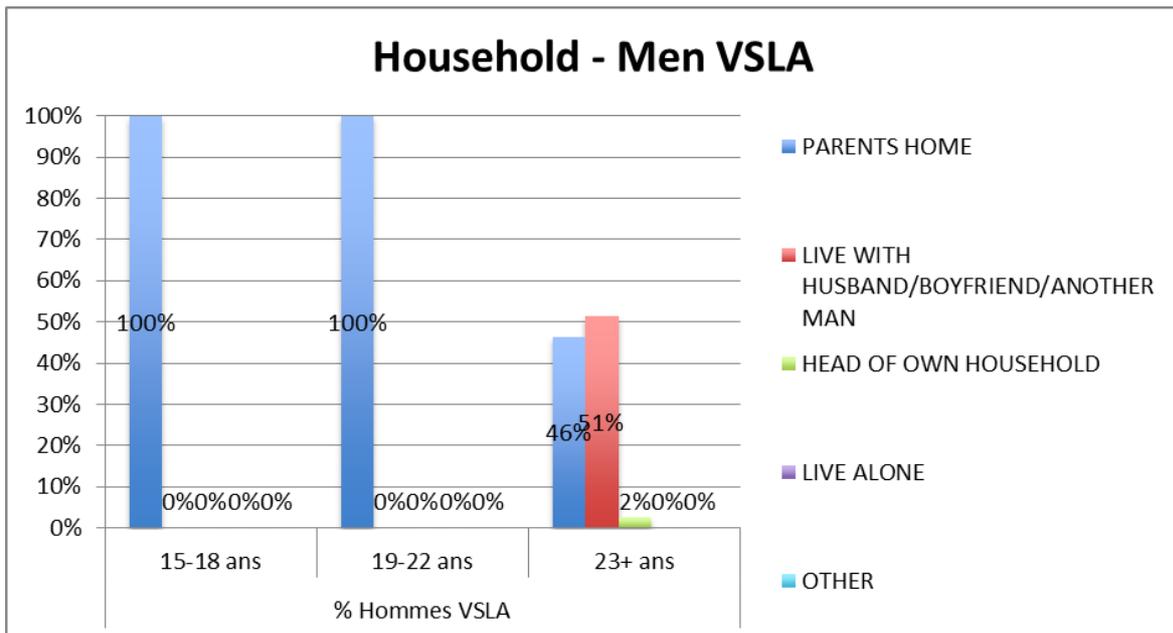
Household - Women Non-VSLA



MEN (No direct relationship with women’s findings. All comparisons are anecdotal)

Baseline findings: 100% of VSLA young men aged 15-18 and 19-22 live with their parents. This contrasts with Non-VSLA which has an expected descending trend of single young men converting to married or living with their girlfriends as they get older.

Comments: Contrast the above VSLA finding with the young women of whom only 77% (15-18) and 64% (19-22) are still at home. Does the 100% of young men age-15-22 still at home mean that the young women are marrying older men? Will this change over time?



Current marital circumstances

Q3

Purpose of question: to examine the average marital circumstances of women in the target areas. What is the current situation regarding the age of marriage, co-habitation, living independently, etc.? This will help understand the impact of VSLA and financial independence on family and home circumstances over time.

Baseline Findings: There are two descending trends for both VSLA and Non-VSLA women: the percentage of women being single or living with boyfriend both reduces as age increases (with consequent increase in percentage married). 47% of VSLA members are married or living with their boyfriends⁵ by the time they are 18 (compared to 31% for Non-VSLA and 33% for the national average). Of the 15-18 yr-olds, two are already in polygamous marriages.

Comments: The Ivory Coast contrasts negatively with many other African nations regarding its early marriage statistics and more of its VSLA members marry earlier than the national average in any of the other three Power Africa countries. This demonstrates that the Power Africa target to focus on vulnerable young women has been implemented effectively. It will be interesting to see if this statistic changes in the next two studies as upcoming young women watch the experiences of women in VSLA groups.

CHILD MARRIAGE COMPARISON* (UNICEF 2014)

Cote d'Ivoire

UNICEF 2014 % MARRIED BY 15
10%
UNICEF 2014 % MARRIED BY 18
33%

Burundi

UNICEF 2014 % MARRIED BY 15
3%
UNICEF 2014 % MARRIED BY 18
20%

Rwanda

UNICEF 2014 % MARRIED BY 15
1%
UNICEF 2014 % MARRIED BY 18
18%

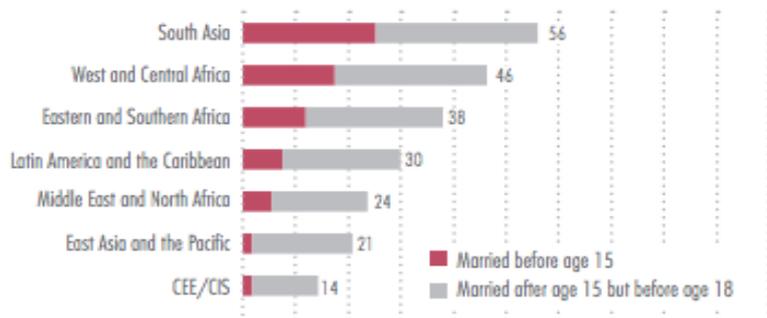
Ethiopia

UNICEF 2014 % MARRIED BY 15
16%
UNICEF 2014 % MARRIED BY 18
41%

**Child marriage prevalence is the percentage of women 20-24 years old who were married or in union before they were 18 years old (UNICEF State of the World's Children, 2013)*

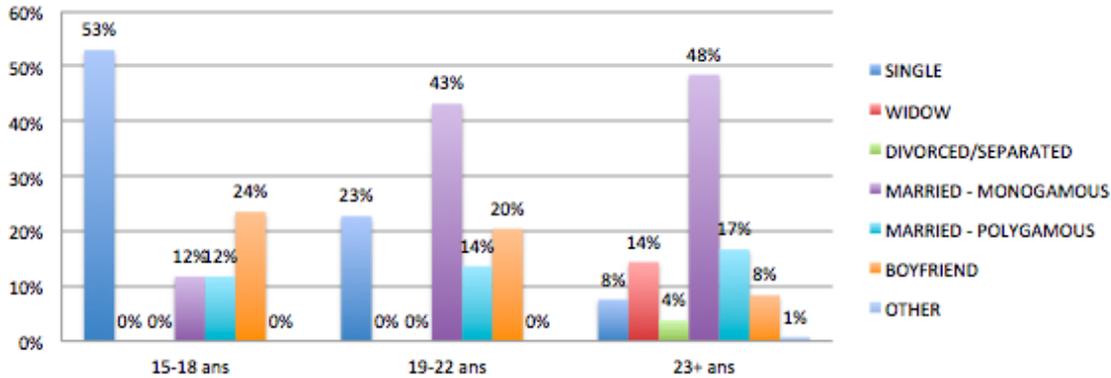
The highest rates of child marriage are found in South Asia and Sub-Saharan Africa

Percentage of women aged 20 to 49 years who were married or in union before ages 15 and 18, by region

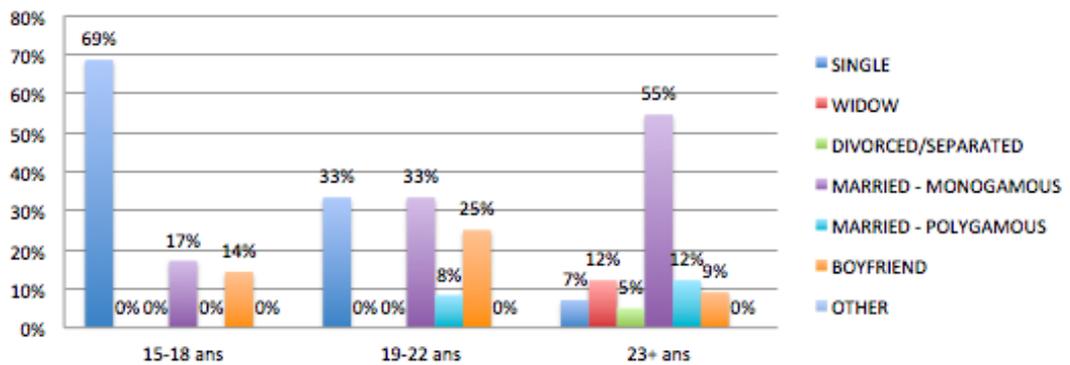


⁵ 'For the purposes of this study 'boyfriend' is defined as a man with whom the women lives but is not legally married to.

Matrimonial situation - Women VSLA



Matrimonial situation - Women Non-VSLA



MEN (No direct relationship with women’s findings. All comparisons are anecdotal)

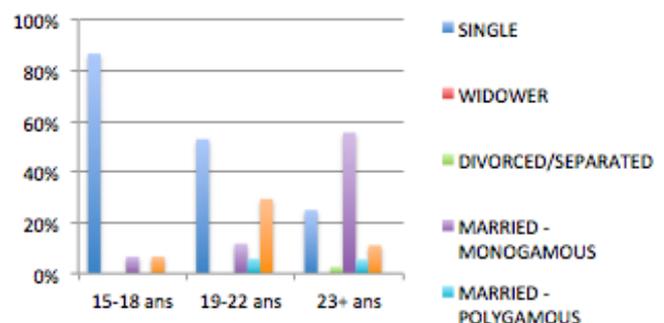
Baseline findings: 88% of VSLA men and 87% NON-VSLA are still single at age-18. 45% and 53% respectively are still single at age-22. 7% (5 men) are in polygamous marriages. Overall, VSLA men are more likely to be married.

Comments: it’s striking that so many young men are still single at both age-18 and at age-22 while the young women are not. Are they marrying much older men? And will the incidence of polygamous marriage go down over time or will they, as someone in a focus group remarked, “need more wives to help bring in more money”?

Matrimonial situation - Men VSLA



Matrimonial situation - Men non-VSLA



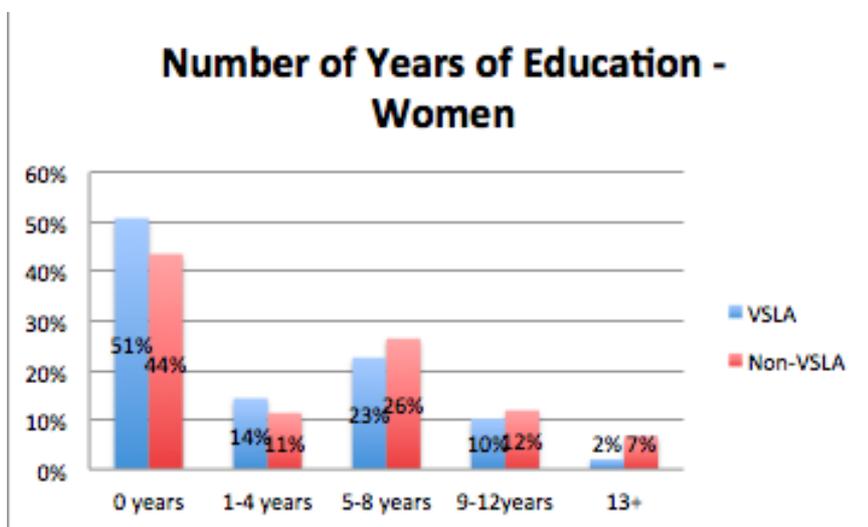
Number of years of education

Q4

Purpose of question: To examine the change, over time, of the amount of time in school and whether VSLA membership provides the resources to pay for more schooling for members or whether the benefit will be with the next generation.

Baseline Findings: Over half of VSLA members questioned had no schooling whatsoever. Only 7% fewer Non-VSLA women had had no schooling. 2% (4 women) of VSLA women had received more than 13 years of schooling.

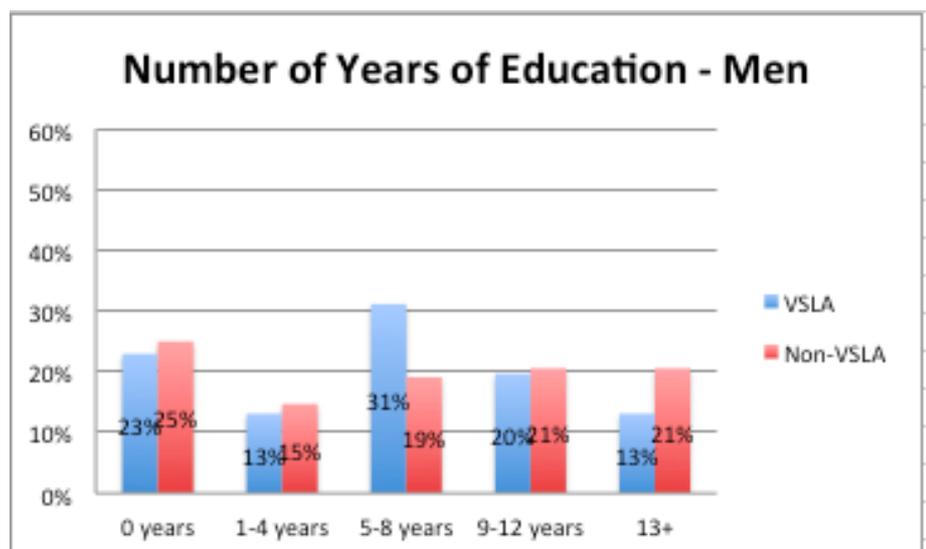
Comments: As mentioned in the 'purpose of question' above, this issue may turn out to be a slow burner, with the benefits of increased household resources not showing until the next generation. Maybe this question could be amended for next time to ask 'how many of your children go to school?'. (Recommendation)



MEN (No direct relationship with women’s findings. All comparisons are anecdotal)

Baseline findings: VSLA and Non-VSLA results are similar, apart from a slightly increased percentage of VSLA men spending 5-8 years in school. Over double, by percentage, men than women had actually been to school (anecdotal).

Comments: Unsurprising results given the traditional choice of sending boys to school when it could be afforded, and poorer families keeping the girls home to help with the housework when necessary.



Level of education achieved

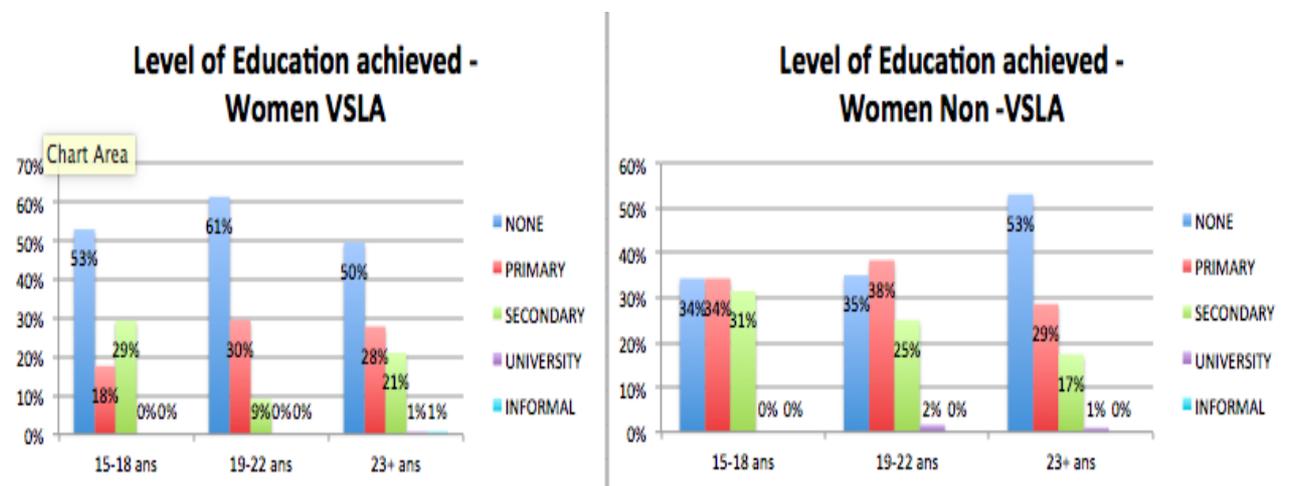
Q5

Purpose of question: Linked to the previous question, to examine the change, over time, of whether young people, or their families, have the resources stay on in school, and if they choose to do so.

Baseline Findings: Similarly to the findings in the previous question, a majority of women had no education and therefore had achieved 'no level of education'. One women VSLA and one women Non-VSLA reported having reached university level.

Comments: This may change over time as the scope of VSLA recruitment widens to meet target numbers with, perhaps, 'less vulnerable' people in the community join the groups. Main changes in education levels could reasonable be expected in the next generation.

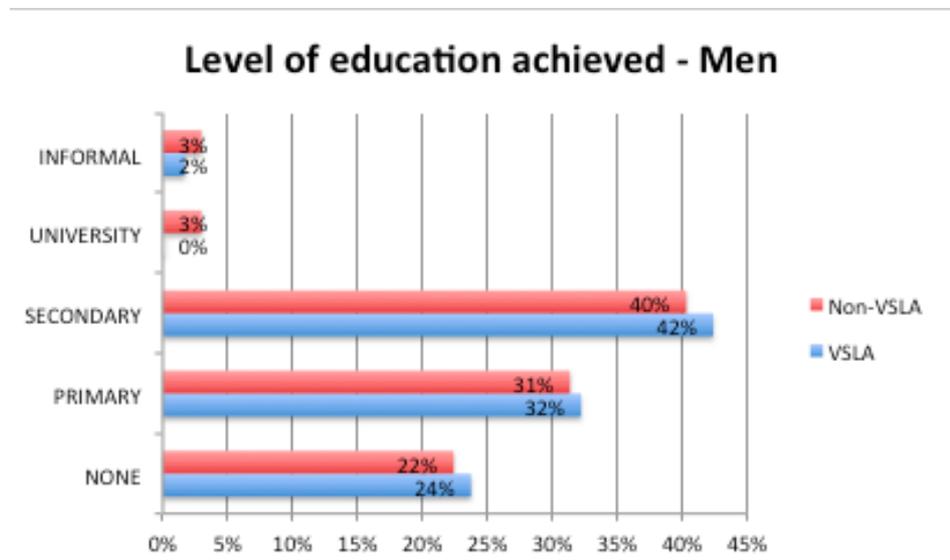
Nb: informal may mean religious schools



MEN (No direct relationship with women's findings. All comparisons are anecdotal)

Baseline findings: Over 40% of men, both VSLA and Non-VSLA, had reached secondary levels of education. Only 1 in 4 didn't make it to school at all.

Comments: it will be interesting to see if any of the young men carry on to university, or if all the benefits of increased resources go to the next generation.



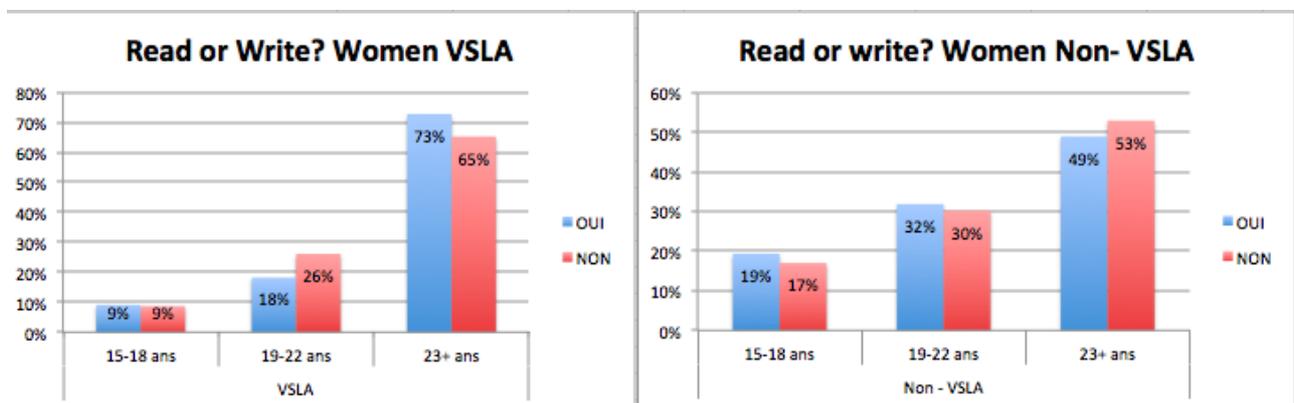
Ability to read and write

Q6

Purpose of question: To examine the change, over time, of literacy levels and whether VSLA membership provides motivation to learn. This question isn't necessarily linked to schooling.

Baseline Findings: Fewer than half of all women studied can read or write. In each age group, fewer VSLA women than Non-VSLA women can read or write, with a significant difference at age 19-22 yrs.

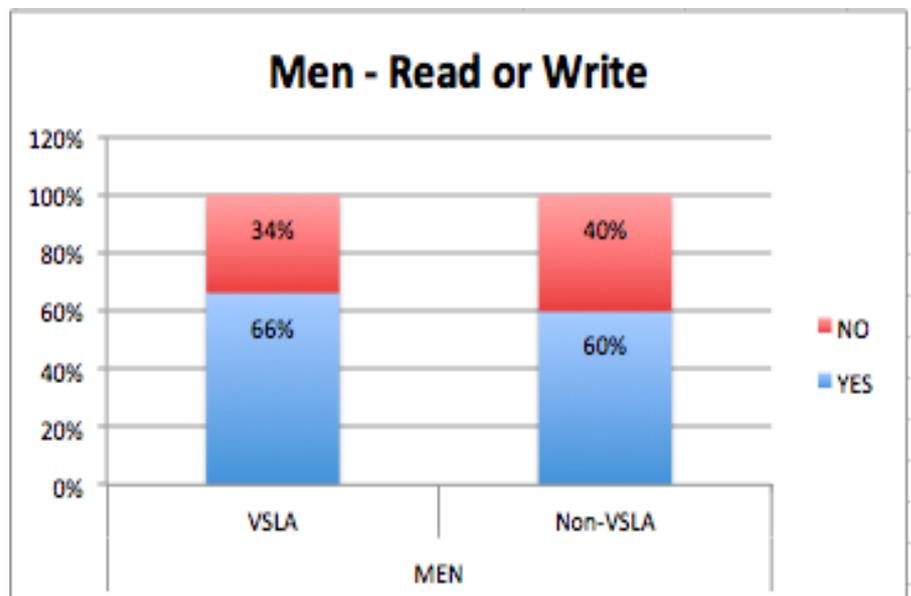
Comments: When looked at with Q-4 (number of years of schooling) there is a possibility that many women missed out on their education due to the national conflict. In fact, talking to a local field agent near Bouake, school attendance had been impossible during the conflict in that area because going to school meant crossing the main road which at the time was the 'front line' and therefore too dangerous. If this is the case then it is to be hoped that school attendance is already on the increase. Having said that, it doesn't explain the men's results (below).



MEN (No direct relationship with women's findings. All comparisons are anecdotal)

Baseline findings: Overall over 60% of men can read or write, with slightly fewer Non-VSLA than VSLA.

Comments: Future studies may find this changes as the motivation to learn to read for IGA development becomes stronger.



Number of children

Q7

Purpose of question: Over time, to examine the impact of VSLA and financial awareness and independence – on family size and family planning and therefore the level of household resources available for spending on poverty reduction, quality of life issues, as well as the development of IGAs and 'petit commerce' projects.

Baseline Findings: women VSLA members have an average of three children, that is to say, one child more than the average for Non-VSLA women.

- VSLA. Average number of children: 3.1
- Non-VSLA. Average number of children: 2.2

Comments: The average number of children in both groups is quite low when compared with CIV nationally and West Africa in general (see below). It will be interesting to see if this reduces further over time.

In 2013, the Population Reference Bureau reported that, worldwide, the average number of children per woman is 2.5. However, in Francophone West Africa, the average is 5.5 children per woman, ranging from five children in Benin, Cote d'Ivoire and Guinea, to eight children per woman in Niger.

USAID website 2015

Do the respondents look after children other than their own?

Q8

Purpose of question: To research the additional responsibilities taken on by young women within their households and neighbourhoods and examine, over time, if this changes.

Baseline Findings: In addition to their own three children, VSLA women regularly look after at least two additional children, making five in total (Non-VSLA only look after 1.5 in addition.)

Comments: it is difficult to speculate at this time whether the VSLA members take on additional responsibility because of their group membership (seen as more responsible?) or whether, as members of a 'vulnerable' section of society, they must take on more of the burden in order to free up their mothers, husbands' other wives, etc. to work. The next two studies may tell us more.

What do you do with the youngest children when you go to meetings?

Q9

Purpose of question: To investigate the local resources women can turn to when needing help with their children.

Findings: The top three responses were:

- I take them with me (approx. 25%)
- (They) stay with my mother
- (They) stay with my mother-in-law

Other people who looked after the children while they went to meetings included: (stay with) grandmother; oldest child; sister; aunt; uncle (!); cousin, neighbours and friends. Five women reported that the child(ren) stayed with their father, two mentioned that they stayed with the maid; and three said that they stayed with one of their husband's other wives, whom they all called "la rivale".

Comment: One of the benefits of extended families (whether you like the nature of the (polygamous) extended family or not) is that there are babysitters available whenever needed. It may be interesting to ask why some of the women had to bring their children to the meeting with them.



Local women (Non-VSLA)

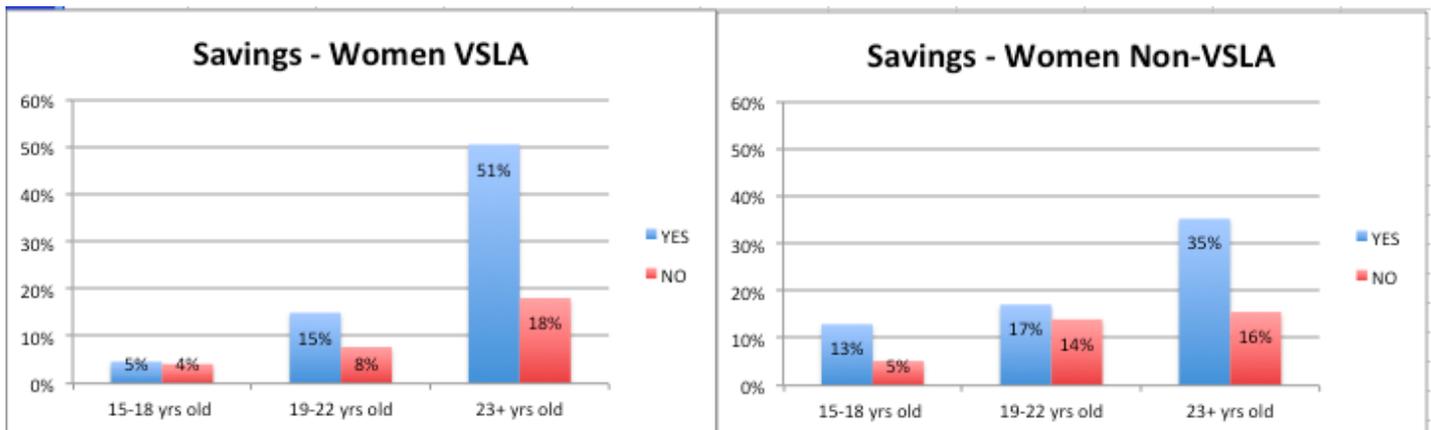
Do you currently have any money or savings?

Q10

Purpose of question: to discover whether the young women in the sample are already able to save or, indeed, *are* saving (even if informally, i.e. putting money aside).

Baseline Findings: The majority of women, both VSLA and Non-VSLA are struggling to save – with the exception of older VSLA women, of whom over 50% already have some savings.

Comments: Why are older VSLA women managing to save? And older Non-VSLA women too, although not to such an extent. Perhaps they have more may have more mature IGAs. It will be interesting to examine the findings for next few questions, and to track them over time.



VSLA Members Only

Q11a, Q11b, Q11c

Number months as VSLA member

Q11a

Average number of months of VSLA membership across the board: 4 months

On average, how much do you save per week with VSLA?

Q11b

Purpose of question: To record the average weekly VSLA savings of our sample in order to be able to measure change over time.

Baseline Findings:

- 3/4s of all savings are between \$0.50 and \$1 per week
- Approximately 85% of all VSLA savings are between 0 and \$0.43 per week
- Approximately 85% of women's VSLA savings are between 0 and \$0.43 per week
- Approximately 85% of men's VSLA savings are between 0 and \$0.43 per week
- 1 women and 4 men reported saving nothing on average each week
- 8 women reported saving \$1.74 on average each week
- 1 man reported saving \$2.65 on average each week

in addition to VSLA savings how much, on average, do you save per week?

Q11c

Purpose of question: To examine the additional weekly savings ability of our sample in order to be able to assess linkage and development potential, and measure changes over time.

Baseline Findings:

- Approximately 85% of all additional savings are between 0 and \$5.21. per week
- Approximately 85% of women's additional savings are between 0 and \$5.21 per week
- Approximately 85% of men's additional savings are between 0 and \$ per week
- 63 women and 20 men reported no additional savings on average each week
- 1 man reported additional savings of \$43 on average each week
- 1 man reported additional savings \$174 on average each week

Comments: Surprisingly, many people are saving more additionally than they are saving with VSLA. With financial literacy training, VSLA partage and additional savings, especially when linked with more formal financial institutions, many VSLA members have the potential to transform their lives.

Non-VSLA only

On average, how much money do you save each week?

Q12

Purpose of question: to identify the amounts of money the control group are able to source and save on a weekly basis. This will give a sense of cash-flow, i.e. the amount of cash-money that they have access to, on average, on a weekly basis.

Baseline Findings:

- Approximately 85% of all Non-VSLA savings are between 0 and \$5.20 per week
- Approximately 85% of women's Non-VSLA savings are between 0 and \$5.20 per week
- 52 women reported saving nothing on average each week (27% of Non-VSLA sample)
- 1 woman reported saving \$26 on average each week
- Average of all Non-VSLA women's savings per week: \$3.76
- Approximately 85% of men's Non-VSLA savings are between 0 and \$4 per week
- 21 men reported saving nothing on average each week (33% of Non-VSLA sample)
- 1 man reported saving \$35 on average each week
- Average of all Non-VSLA men's savings per week: \$2.10

Comments: consider increasing VSLA recruitment within the sample areas to provide increased financial access to those who are obviously ready for it – and for those who are obviously in need of the support to be gained from VSLA membership (**recommendations**).

What action in financial emergencies?

Q13

Purpose of question: Poor families have few resources to cope with financial emergencies (medical bills etc.) and so have to reach out to those around them to help. This question examines who is asked for help and to what degree VSLA and Non-VSLA access formal credit.

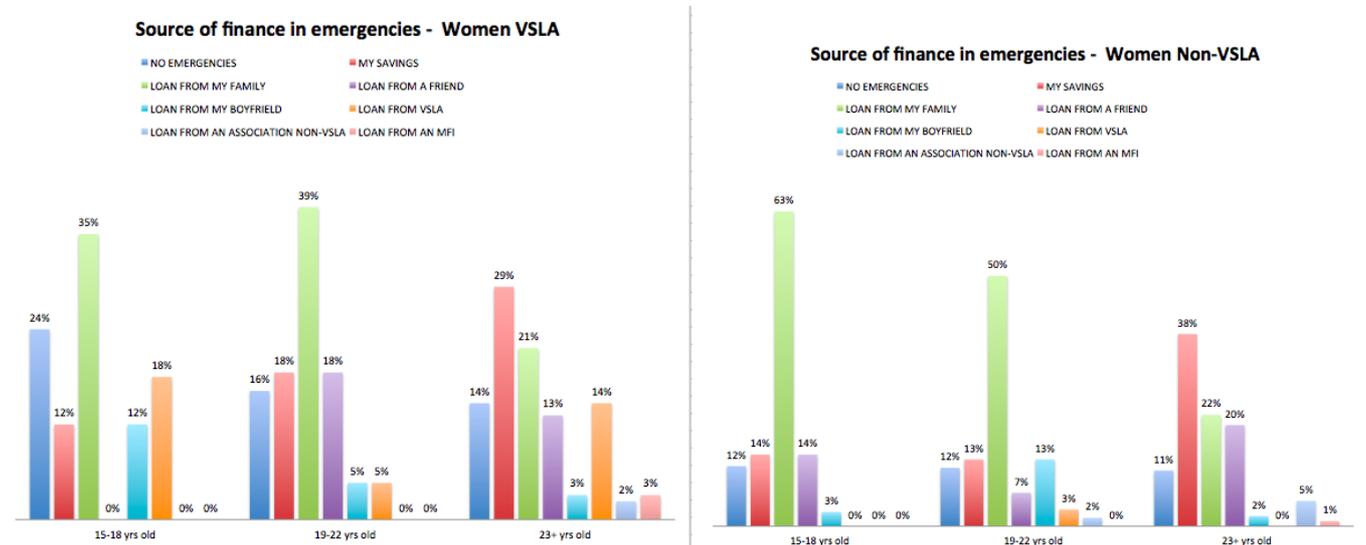
Baseline findings:

- VSLA women have fewer financial emergencies
- Family is the first source of finance regardless of VSLA or Non-VSLA
- As women get older they have more savings and so rely less on family as a source of loans
- 15-18 yr-old women don't borrow from friends at all
- Anomaly or coding error: 3% Non-VSLA are shown to have borrowed money from VSLA

Comments: It's interesting to note that VSLA women have fewer financial emergencies. It's difficult to know why at this point, although it may be an indication that recruitment targeting is a little off-message.

The Non-VSLA results give us an indication of how everyone borrows before VSLA existed. The burden was placed on those closest – family. The added value importance of VSLA is that not only does it provide loans to members but it immediately relieves the pressure on the family, thus leaving them with their own finance and savings to use for other things (perhaps their own emergencies). It will be interesting, in future studies, to follow the use of VSLA as first port of call.

Recommendation: Revisit recruitment targeting to ensure that most vulnerable women in communities are chosen.



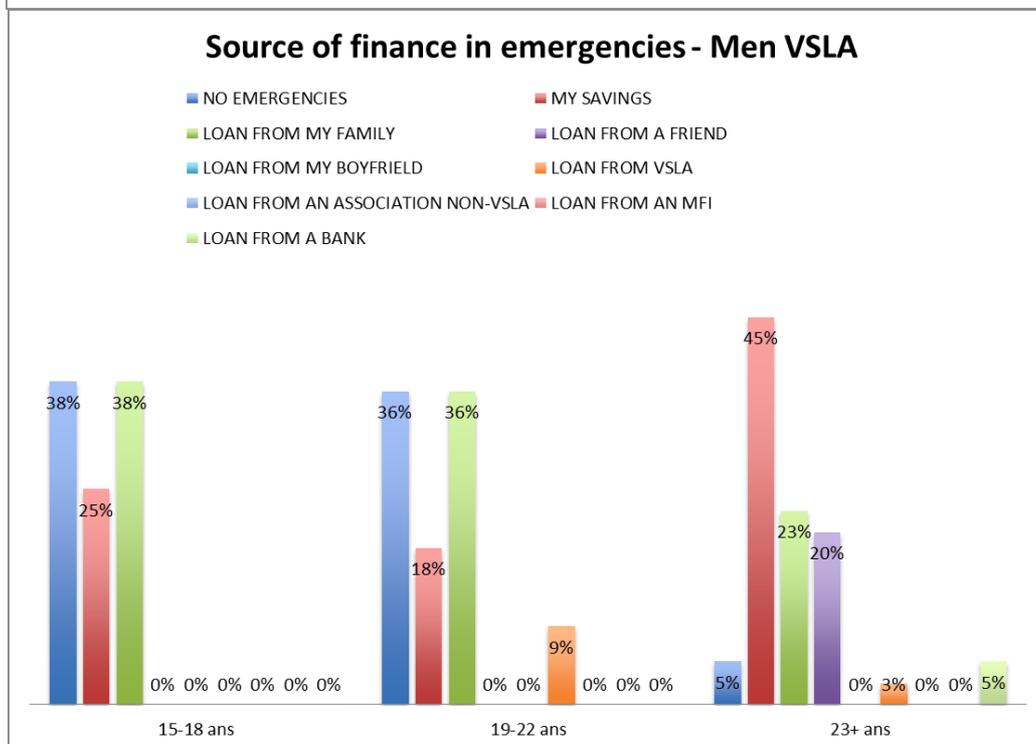
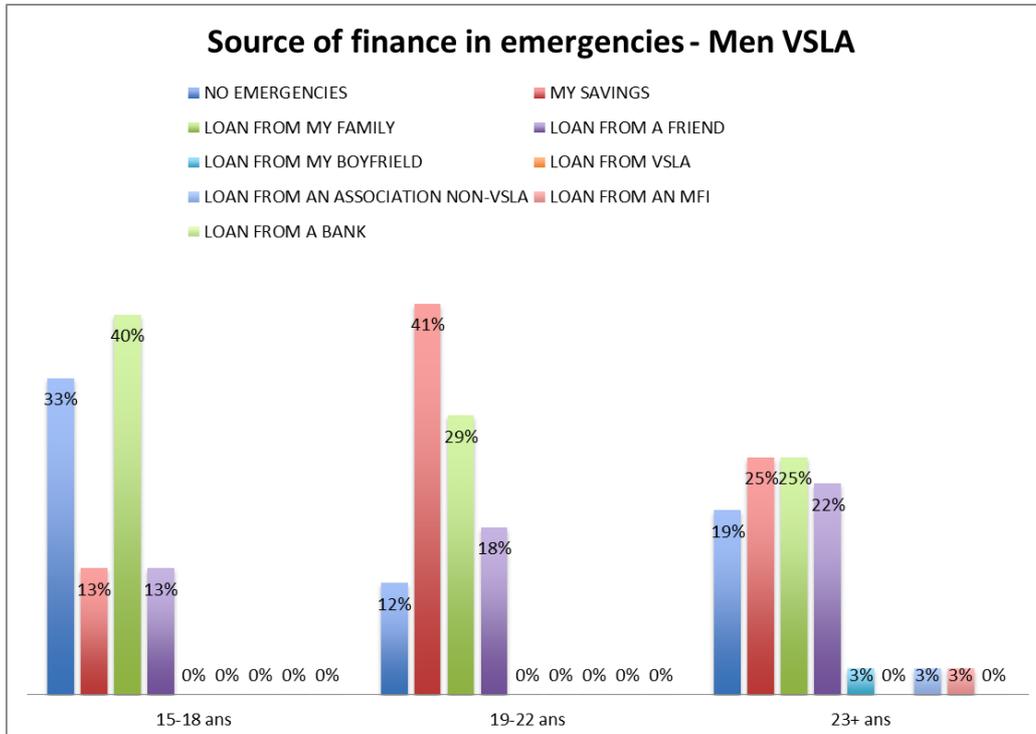
MEN (No direct relationship with women's findings due to sample size. All comparisons are anecdotal)

Baseline findings:

- 88% of 19-22 yr-old Non-VSLA men experience financial emergencies. This is more than anyone else (men and women), but they also have more savings

- Two VSLA men borrowed from a bank- which must mean that they have an account and are solvent
- Low levels of borrowing from VSLA

Comments: the fact that two men, and no women are borrowing money from a bank validates the rationale of focussing on women for financial literacy training and empowerment because it shows that men can have access – if they want it.



Have you taken out a loan in the past 12 months for your own activities?

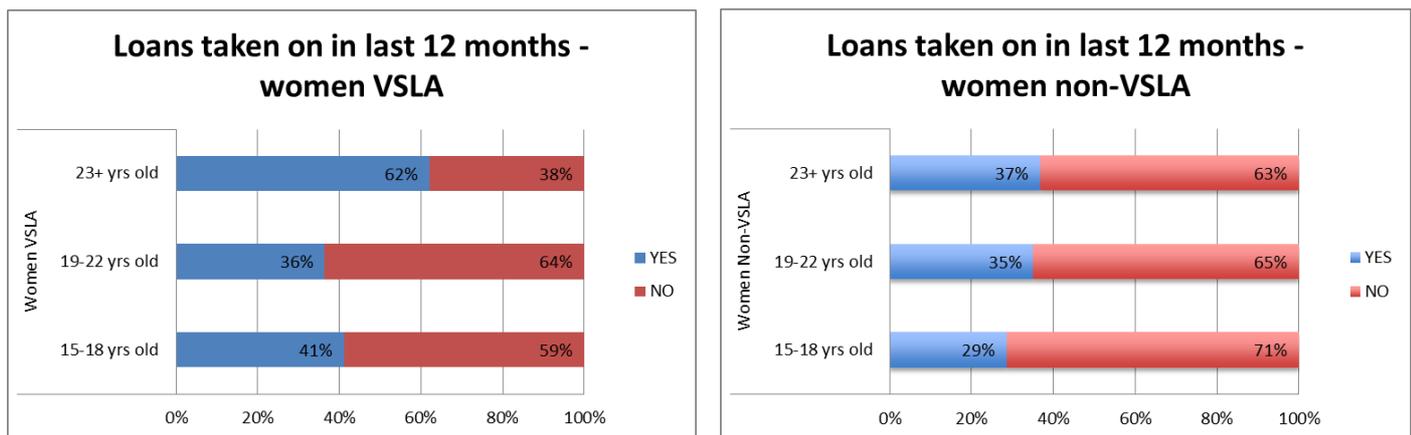
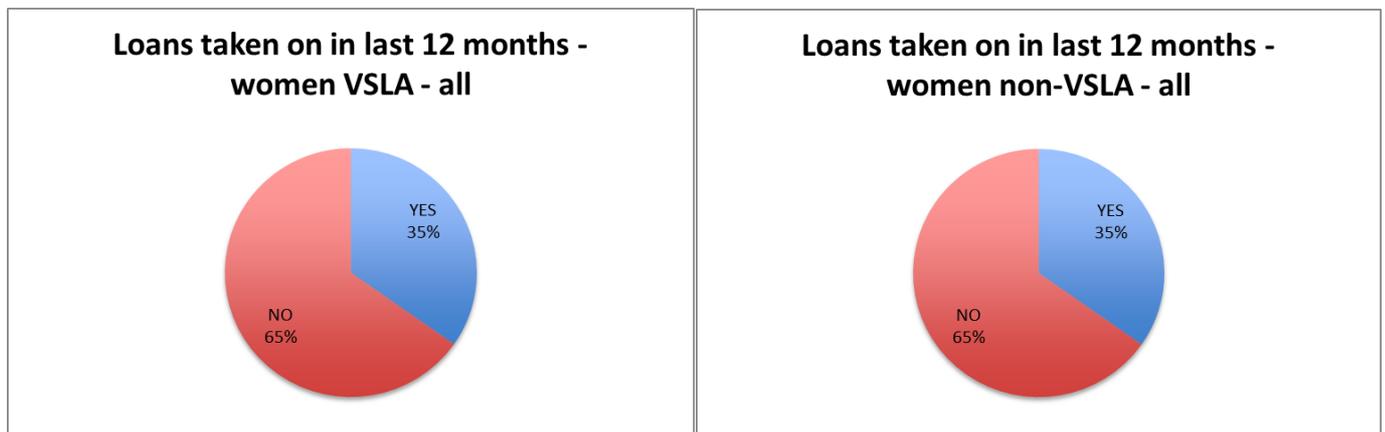
Q14

Purpose of question: To examine the level to which credit is used and whether that changes over time.

Baseline Findings:

- 54% of all VSLA women have taken out loans, contrasting with 35% of all Non-VSLA women, a difference of more than 20%
- More older women (23+) take out loans than any other VSLA age group
- Fewer 19-22 yr-olds take out loans than any other VSLA age group

Comments: Do VSLA members need loans more? They certainly have fewer financial emergencies than Non-VSLA women. It is interesting to compare this data with what the loan is spent on (Q-19). The trend is expected to continue for VSLA members with more members taking out loans, and perhaps more loans. It will be interesting to see whether Non-VSLA women are influenced by the example set by VSLA members.



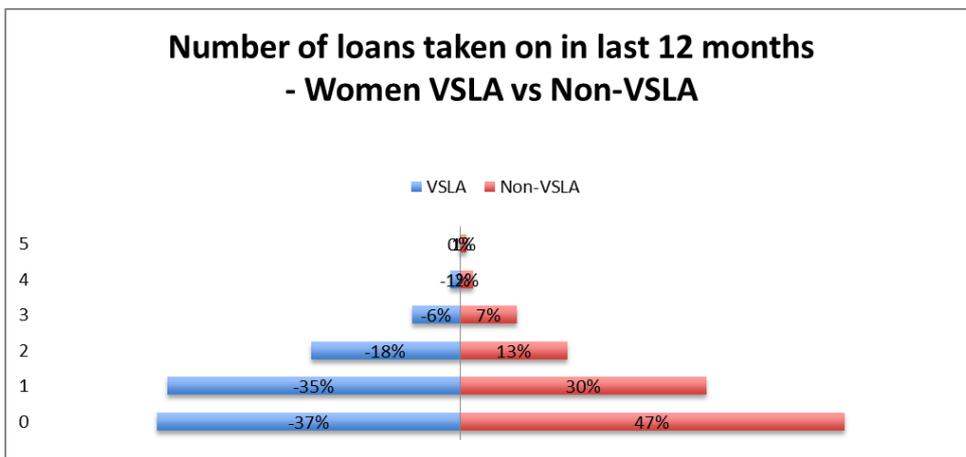
How many loans in one year?

Q15

Purpose of question: To identify how many loans were taken out during the past year. And to record whether, over time, as VSLA members become more confident and financially literate they use loans more.

Baseline Findings: (please ignore the minus signs in the chart) See also Q-19 (principle use of credit)

- 73% of VSLA women reported having taken on one or more loans in the last 12 months (possible anomaly or coding error as in Q14 only 54% said "yes, I have taken out a loan")
- Most respondents have taken out 1 or 2 loans
- One 15-18 yr-old Non-VSLA young woman reported to have taken on 5 loans in the past 12 months
- VSLA have more loans than Non-VSLA



Comments: VSLA are taking on multiple loans and quickly. What are the multiple credits for? Are they for different activities (IGAs)? For schooling the children? Do they have more need of the solidarity fund? or do they have confidence in a system that works and works well? Will VSLA members gain confidence over time and take out

more loans, especially when they realise that it affects the pay-out at the end of the year?

Recommendation: The questionnaire doesn't ask about use of the solidarity fund – consider adding it in for next time. Also consider amending the questionnaire to include more specific questions about loan usage. See also Q-19.

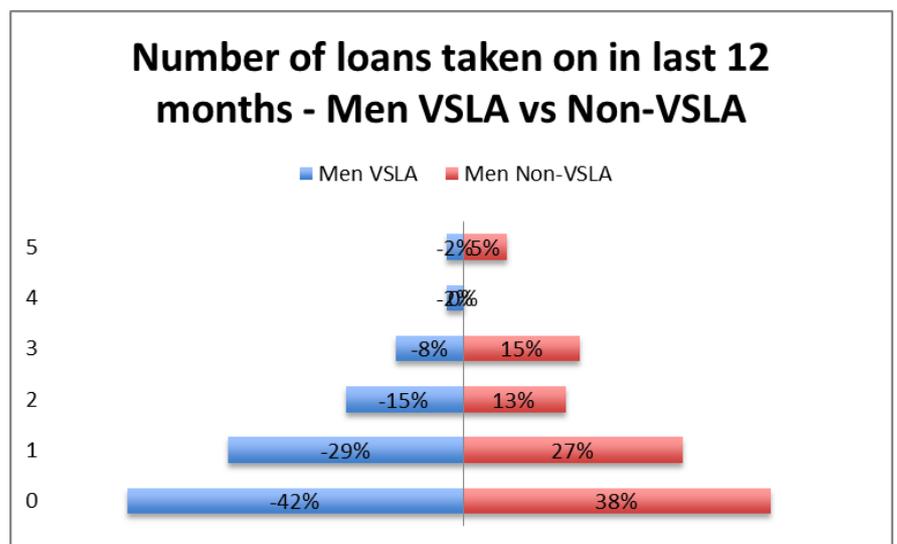
MEN (No direct relationship with women's findings due to sample size. All comparisons are anecdotal)

Baseline findings:

- Non-VSLA men take out more loans than VSLA men
- Fewer VSLA men (58%) than VSLA women (63%) have taken on loans in the past 12 months (anecdotal)

Comments: It will be interesting to see if the men (particularly) take on more loans as time goes by – or are they just risk-averse?

Nb: for charts, please ignore the minus signs.



Average loan amount

Q16

Purpose of question: to examine the average amount taken out in loans by VSLA and Non-VSLA and whether this changes over time.

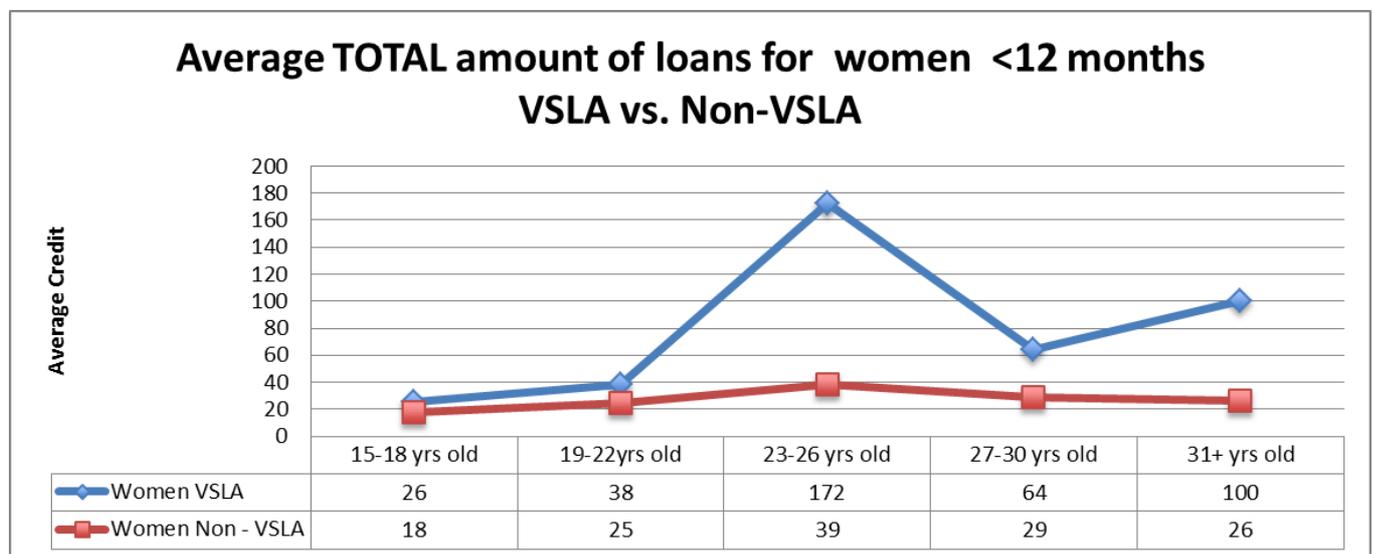
Baseline Findings:

Nb: there is a bigger age split for these findings to give a better view on who was taking credit and how much.

- Average loan amount taken on per year across the board is \$46
- **VSLA members, on average, are taking on more loans than Non-VSLA**
- **VSLA members are taking on larger loans than Non-VSLA**
- For VSLA women, the loan size increases with age
- Non-VSLA women take low amount, stable loans relative to VSLA women
- One outlier, VSLA woman aged 23-26, has taken on, in the past year, loans to the value of \$3,298. Removing that loan from the graph takes the average loan size for that age group down to \$41

Comments: Good to see that VSLA women are embracing the loan culture so positively. This positive trend should continue. This finding is the inverse of Burundi, where Non-VSLA are loaning more than VSLA. interesting to consider why.

Recommendation: Consider conducting a cross-referencing exercise – loan amounts/number of loans/number of IGAs/other sources of income.

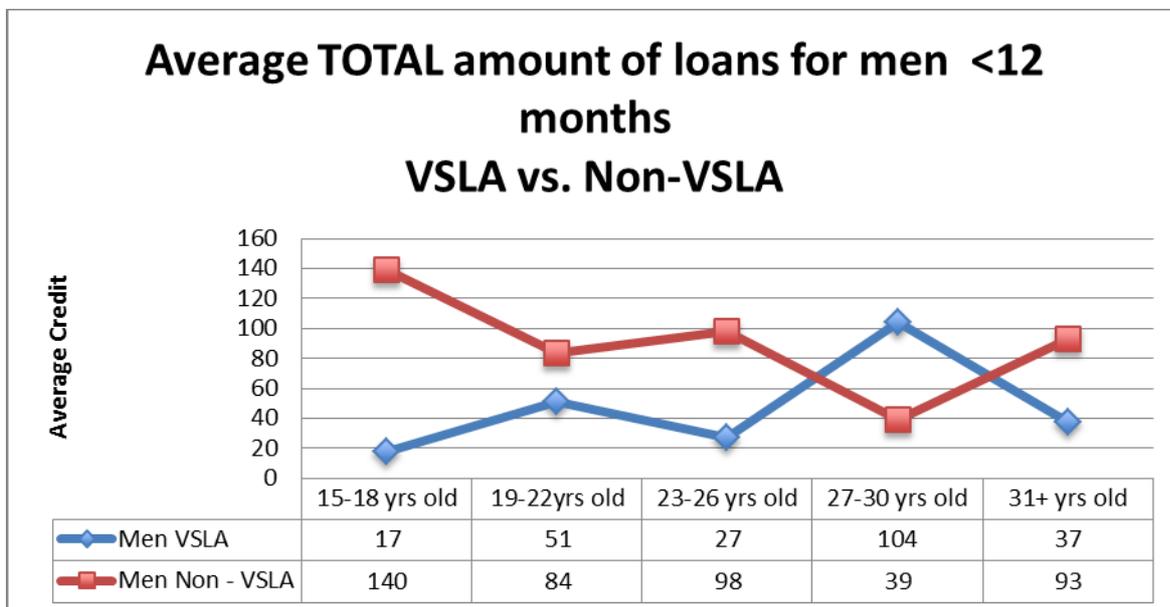


MEN (No direct relationship with women’s findings due to sample size. All comparisons are anecdotal)

Baseline findings: For men there is an inverse correlation.

- Non-VSLA men are loaning more the VSLA men
- The pattern of loan size across the age groups is erratic
- Average loan amount taken on per year across the board is \$40
- Average of total loans for age 15-18 is \$139!

Comments: Women are taking bigger loans than the men (with one exception), It will be interesting to see if this trend continues. It might worth considering the possibility of a link between who people are marrying and loan size. Q-3 (matrimonial situation) posited that younger women may be marrying older men. If this is true, then perhaps this finding confirms it – as VSLA men’s borrowing peaks at age 27-30, whereas VSLA women’s peak borrowing age is 23-26.



Loan repayments

Q17

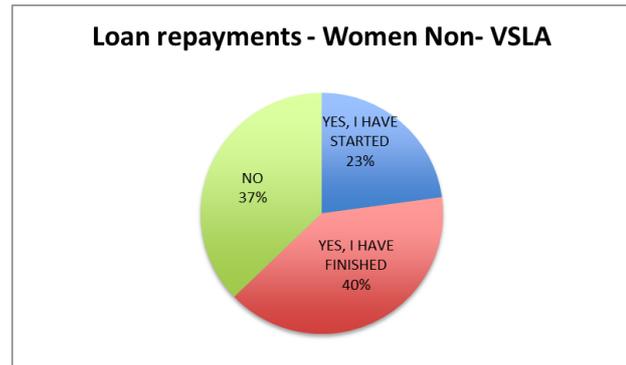
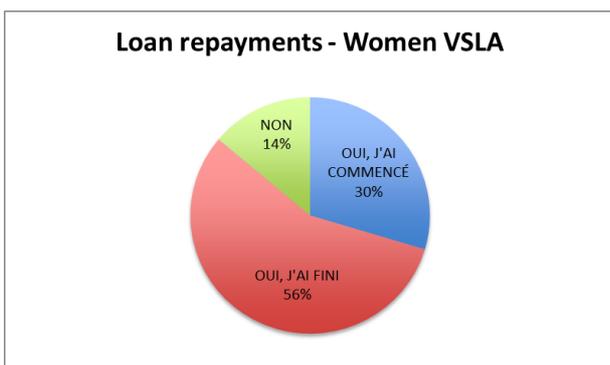
Purpose of question: To identify a) to what extent loans are repaid, and b) whether the level of risk involved in making loans to VSLA members and Non-VSLA is within acceptable levels.

Baseline Findings: this question was amended to incorporate suggestions from the Burundi study.

If we compare women VSLA an Non-VSLA, out of those who have taken on loans, VSLA are more likely to pay back than Non-VSLA women.

- Only 14% of VSLA women **have not** paid back, or begun paying back, their loans (37% Non-VSLA have not paid back)
- 86% of VSLA women **have** paid back, or have begun paying back, their loans (63% for Non-VSLA women)

Comments: The low level of non-repayment for VSLA women may be an indication of how they manage their finances. It could be a direct result of the initial training they had, as well as peer pressure on group members to repay their loans. If no-one pays back the money, then no-one else can get credit and the partage is ends up being smaller. A good learning exercise for all group members.

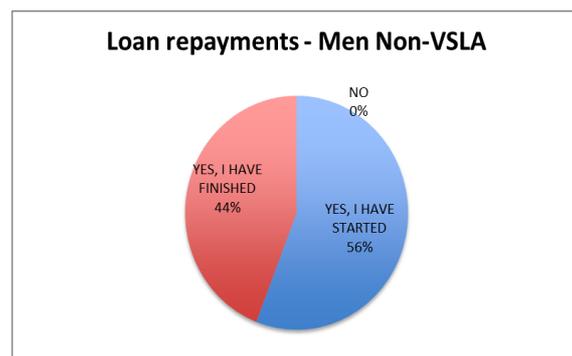


MEN (No direct relationship with women’s findings due to sample size. All comparisons are anecdotal)

Baseline findings:

- All VSLA men and Non-VSLA men have either started or finished paying back their loans
- No men said that they **had not** repaid their loans

Comments: All men are paying back, or have paid, their loans. What does this mean? Literally that they have all repaid their loans? Or maybe they don’t want to tell us the true situation. It will be interesting to watch this one over time.



Source of loans?

Q18

Purpose of question: to identify the source of the loans taken out by respondents, and to examine, over time, whether the source of those loans changes.

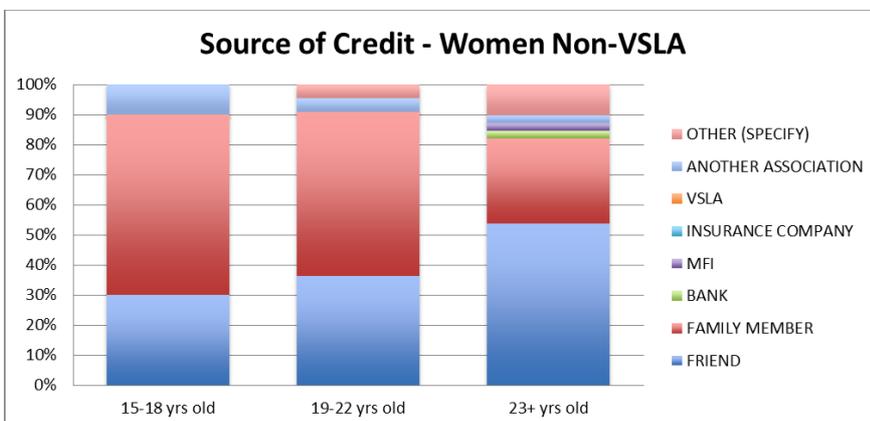
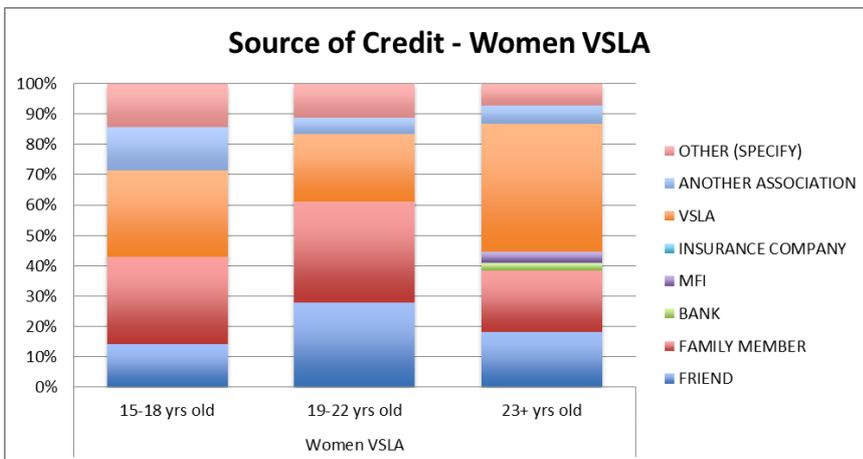
Baseline Findings:

- More VSLA have access to credit through VSLA – and use it
- Use of VSLA as a source of credit increases with age
- Non-VSLA women rely on their family and friends
- People use a variety of sources for credit – whatever works
- Two 23+ yr-olds have access to bank credit (no more specific information than that)

Nb: Please consult the database itself for exact numbers in detail. The database will evolve over the study and each time information is added the numbers on the graphs will change accordingly.

Comments: Some who didn't have access to credit before, do now. As opposed to people who would have had access to credit and have simply moved over to VSLA. So additional lenders have been accessed.

One of ways that VSLA adds value to progress out of poverty programmes is that, with the advent of a VSLA group, the credit burden immediately shifts from family and friends to a more centralised pool of resources; a more centralised pool of decision-making on risk. This leaves that family and those friends with the ability to make different choices for how their own financial resources are used.

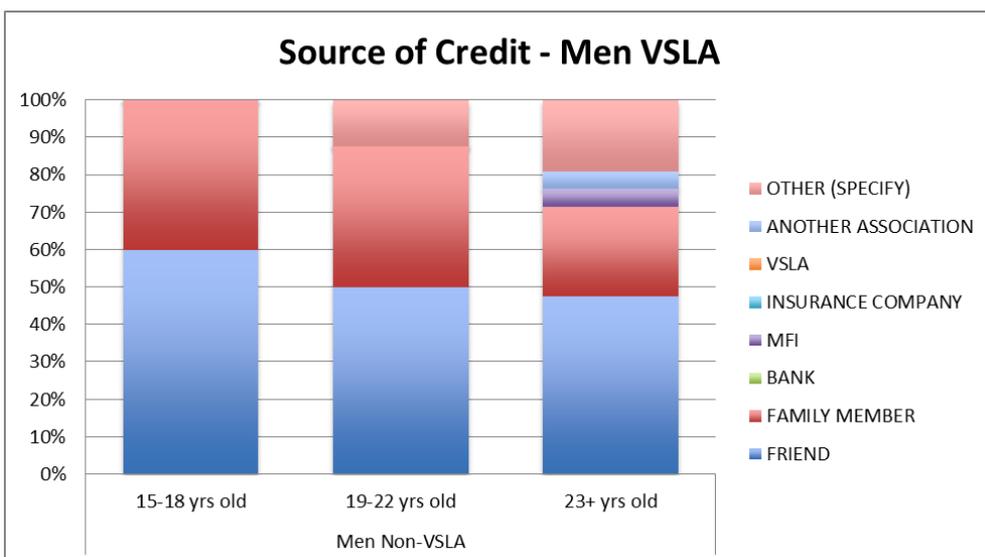
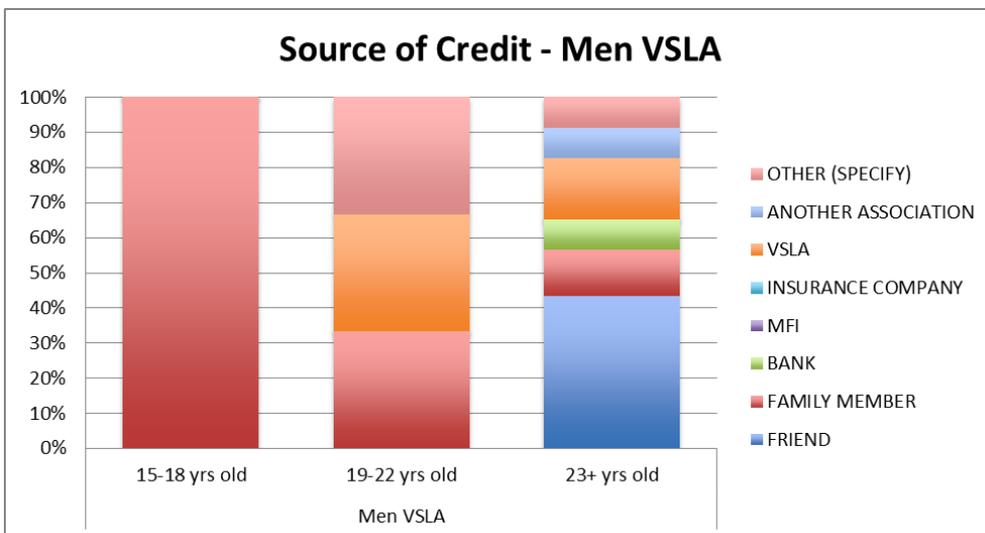


MEN (No direct relationship with women’s findings due to sample size. All comparisons are anecdotal)

Baseline findings:

- Men are slower to access VSLA loans
- Family and friends still the biggest source of credit
- Two 23+ yr-olds have access to bank credit

Comments: Possibly men are slower to access VSLA loans because they already have options, e.g. bank, MFI, unlike most of the women. It will be interesting to see whether men will take on more VSLA loans when they realise what a ‘good deal’ they are.



What the loans are used for?

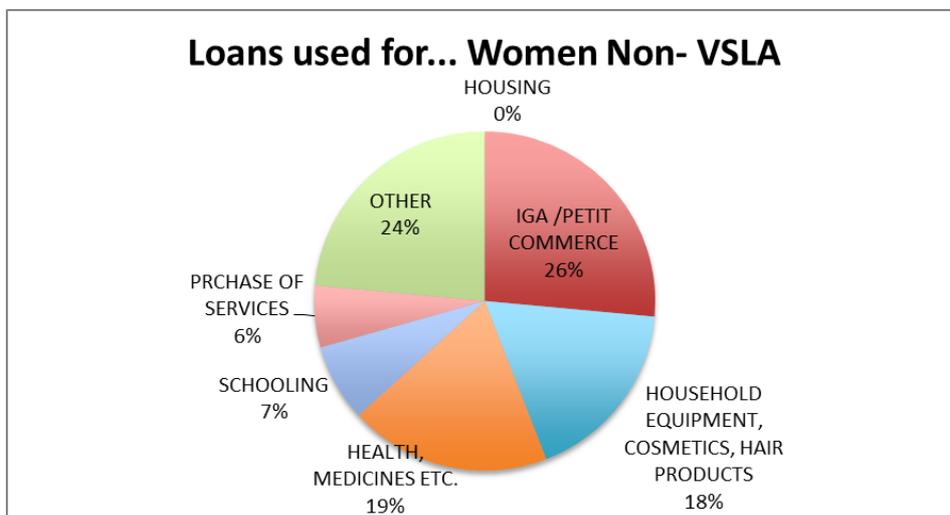
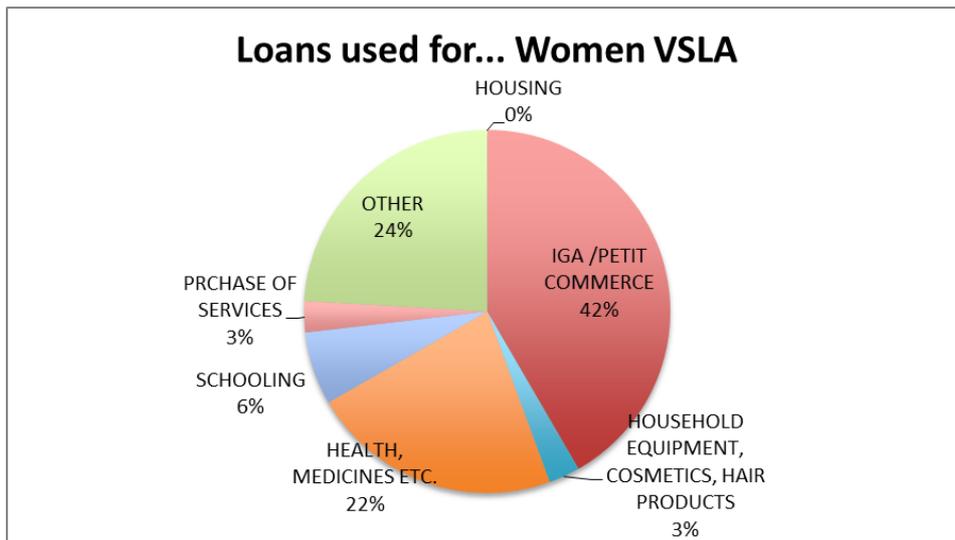
Q19

Purpose of question: to discover whether the loans are used to help families in their move out of poverty, or if the loans are used for more esoteric purposes – and whether this changes over time.

Baseline Findings:

- IGA, medical bills and ‘other’ are the main ways of using the loans for both VSLA and Non-VSLA.
- More 20% VSLA women use the loan on their IGA
- For the 23+ age group almost half use their loan for IGA (see database for detail)
- 3% of VSLA women use loan money on household equipment, cosmetics and hair products, in contrast to 18% of Non-VSLA women
- No-one, woman/man, VSLA/Non-VSLA used the loan to buy land

Comments: After spending on health and medicines, we can see that women VSLA members are using the loans to set-up/support/develop their IGAs. This trend should continue, and may even start to influence Non-VSLA friends and neighbours, as the benefits of using loans for development purposes are realised.



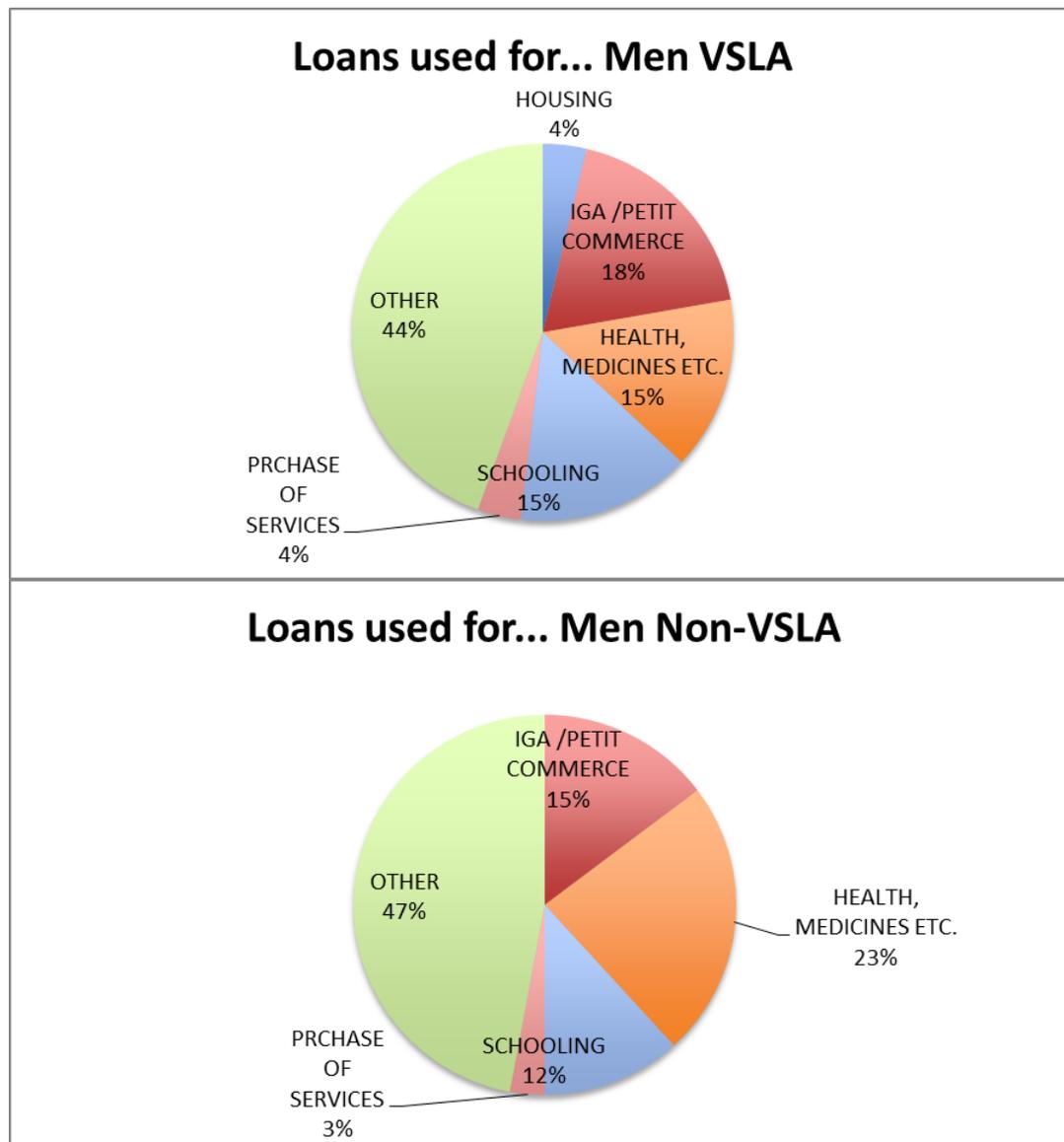
MEN (No direct relationship with women’s findings due to sample size. All comparisons are anecdotal)

Baseline findings:

- 4% of VSLA men are using the loan to pay for housing
- Older men 23+ (VSLA and Non-VSLA) are using the loans to pay for schooling
- Fewer than 20% of VSLA and Non-VSLA are using the loans for their IGAs
- Almost 50% of loan expenditure (VSLA and Non-VSLA) is spent on ‘other’

Comments: Older men are using loans for school fees. The focus groups told us that men view school fees as their responsibility (the wives pay for books, pencils, chalk, etc.). As family income increases over time for VSLA, it will be interesting to see if school fees are paid out of household income or will continue to be paid for through loans.

Also, it would be interesting to find out what ‘other’ meant in this context.



How many income generating activities are you involved in?

Q20

Purpose of question: to examine the involvement of the respondents in income-generating activities, and notice whether, and how, this changes over time.



Baseline Findings:

- Across the board, more VSLA than Non-VSLA have IGAs.
- 87% VSLA women say they are involved in one or several IGAs, in contrast to 78% Non-VSLA women

Comments: VSLA members women and men are more interested in IGAs than Non-VSLA. This fact may have a positive impact on Non-VSLA and create a spill-over effect within communities. As VSLA members develop their IGAs, sell more, have more cash assets as a result and spend those some of those assets within the community – thus creating more income generating opportunities for Non-VSLA.

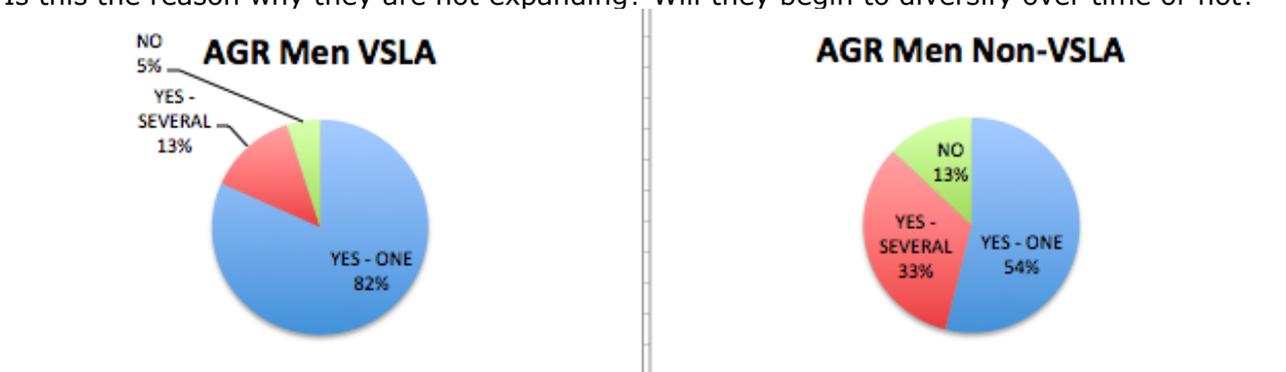
We can posit that the process is **no IGA-to- one IGA -to- several IGAs**. It may be interesting to find out if the women are diversifying their IGAs, why they are doing it, and in what way.

MEN (No direct relationship with women’s finding. All comparisons are anecdotal)

Baseline findings:

- 95% of VSLA men have one or several IGAs, contrasting with 87% Non-VSLA
- The vast majority of VSLA men (82%) have only one IGA, and 13% have more than one. This contrasts with VSLA women, many more of whom have several IGAs

Comments: Do men have more stable IGAs than women? Do they other sources of income? Is this the reason why they are not expanding? Will they begin to diversify over time or not?



Principle source of income

Q21

Purpose of question: To discover the source of the respondents weekly available money, particularly to fund their VSLA savings, and to examine whether this changes over time.

Baseline Findings: For people in rural areas the principle source of income derives from the land – cultivating vegetables, cereals, fruit and nuts. Sometimes they sell it as it is, sometimes selling it as flour, juice, or prepared foods (doughnuts). VSLA women seem to be more involved in having shops, making and selling juice and prepared foods.

People in peri-urban areas tend to be involved in IGAs not necessarily found in this list, which is why 'other' is such a large group in all cases.

Comments: Subsistence farming and IGAs based on this are notoriously vulnerable to weather extremes or changes, to plant disease or gluts in the market driving down prices. VSLA women are already diversifying their activities which may afford them some degree of protection. It will be interesting to see if this trend continues

"Other"

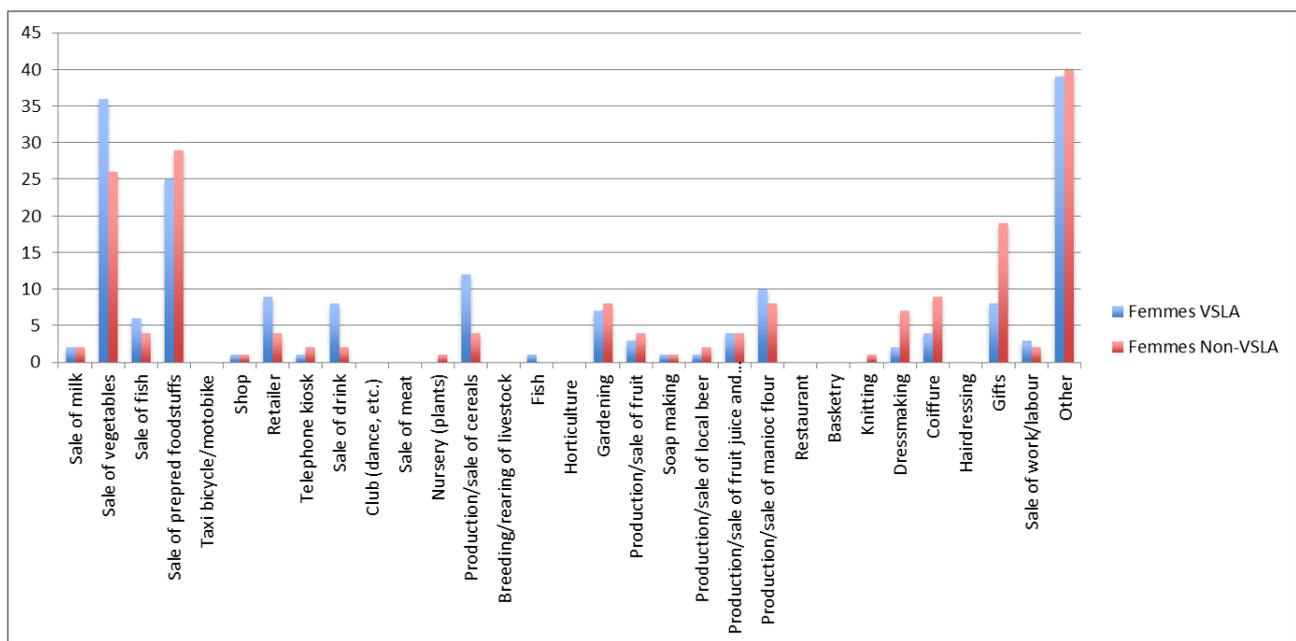
Women: The 'other' category for women includes a range of items some of which could have easily gone into other categories, for example: sale of Shea butter; sales of water and juice; sale of eggs; sale of pagens (traditional fabric), production of peanuts etc.

Other items point to the ingenuity and creativity of the women as they spot gaps in the market and immediately fill them: sale of ice; sale of coal, sale of veterinary products etc.

A few, mainly young women, reported getting money from their parents

Men: quite a number of men had jobs as mechanics; metal-workers; carpenters; IT workers; civil servants; school teachers; labourer for example. Others grew and sold cotton, tobacco as well as bananas, cocoa etc.

Only one reported getting money from his parents.

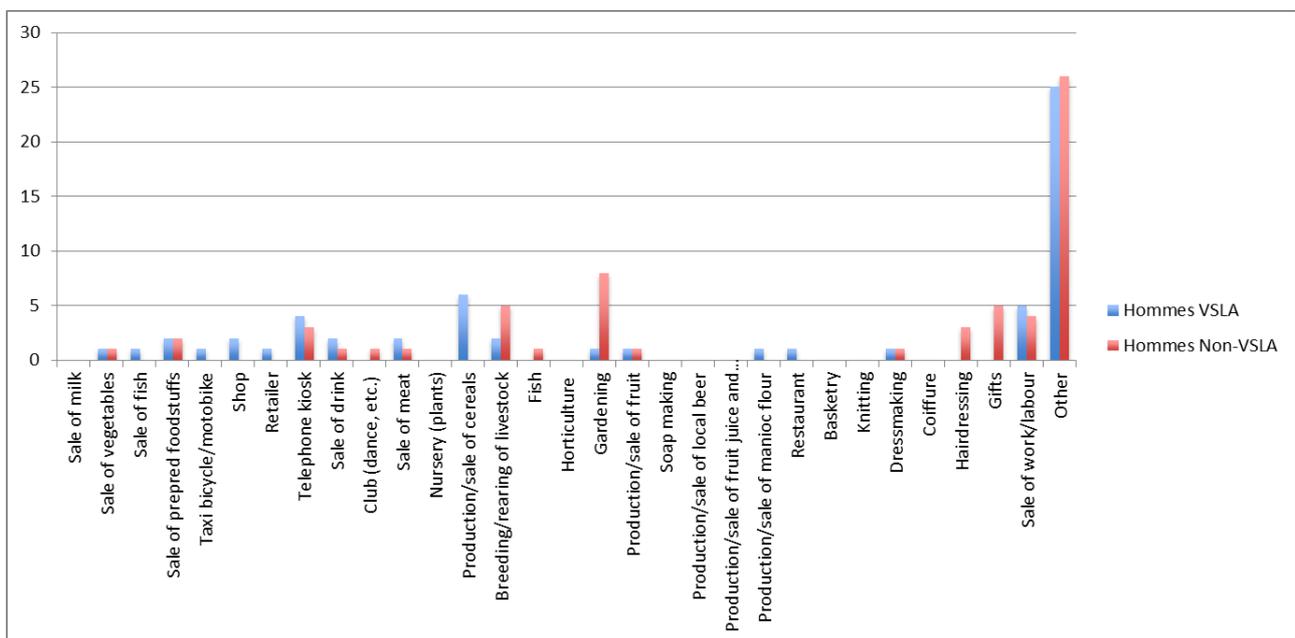


MEN (No direct relationship with women’s findings due to sample size. All comparisons are anecdotal)

Baseline findings: the vast majority of men, both VSLA and Non-VSLA are involved in selling their labour or ‘other’ activities. See box above.

Comments: As many of the men surveyed seem to have what would traditionally be called ‘jobs’, this may why there is less involvement in IGAs. It will be interesting to watch this question over time. Particularly with the focus on financial literacy training and a focus on networks and linkages, which could prove to be attractive to men who may go on to get involved in profitable IGA networks.

Recommendation: Consider expanding the list of options for both women and men.



Spending

Q22

Purpose of question: to examine the types of items respondents spend their income on, whether it is different for VSLA and Non-VSLA and whether it changes over time.

Findings: interestingly there is a dichotomy between the utilisation of loan cash and IGA income. VSLA women use only 3% of loan cash on clothes and shoes but 30.8% of their own IGA income (18% Non-VSLA).

Spending on IGAs is a low, accounting for just over 1% for both VSLA and Non-VSLA.

The charts show the top items in a list that included food, water to drink (2 people), electricity bills and a car.

Comments: Like women the world over, our sample likes to look good, but sensibly doesn't use loan cash on clothes or shoes. Reflecting the nature of poverty, the second highest expenditure of both IGA income and loan cash is on health and medical bills. It will be interesting to see if this changes over time as families are both less poor and VSLA members can use the solidarity fund to help them with those bills.

VSLA women – major expenditure during the year

Item	Percentage
Clothes & shoes	30.08%
Health and medical	18.36%
School fees & equipment	16.80%
Agricultural products for fields	3.52%
Payments to family	2.73%
Nothing	2.73%
Funeral expenses	2.34%
Household equipment	1.56%
Soap	1.17%
Wedding of daughter	1.17%
IGA	0.78%
Livestock	0.78%
Party clothes	0.78%
Build house	0.78%
Hygiene & beauty	0.78%
Rent	0.78%

VSLA women – major expenditure during the year

Item	Percentage
Clothes	26.34%
Health & medicine	23.28%
School fees & equipment	13.36%
Hygiene & beauty	4.58%
Nothing	4.20%
Payments to family	2.67%
Household equipment	2.67%
Funeral expenses	2.29%
Agricultural products for fields	1.91%
IGA	1.91%
Livestock	1.15%
Party clothes	1.15%
Mobile phone	1.15%
Work tools	0.76%
Soap	0.76%

Do you regularly eat meat or fish?⁶

Q23

Purpose of question: Having the resources to buy and eat meat or fish is typically seen as a measure of family poverty status. Do people have money spare to spend on the luxury of meat or fish? This question asks how often respondents eat meat or fish and will be able to track how this changes over time.

Baseline Findings:

- 6 out of 10 people across the board eat meat or fish twice a week
- 11% of VSLA women said they ‘rarely’ ate meat or fish (less than 1% for Non-VSLA)

Do you have the financial resources to meet your nutritional needs?

Q24

Purpose of question: to examine whether the respondents and their families have enough financial resources to be able to supplement their diets to meet their nutritional needs.

Baseline Findings:

- More than half of all women (51% VSLA, 53% Non-VSLA) always have enough money to meet their nutritional needs
- Less than 10% of all women (6% VSLA, 4% Non-VSLA) never have enough money to meet their nutritional needs

Are there days when you don't have enough to eat?

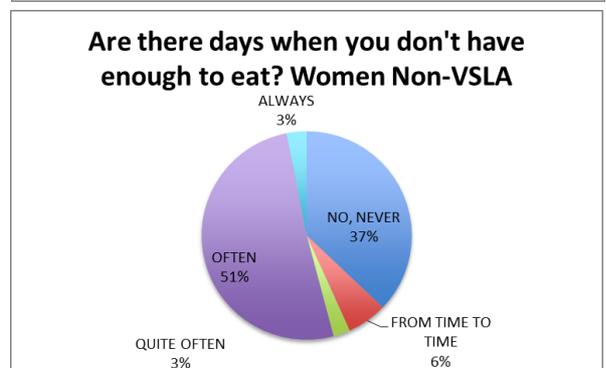
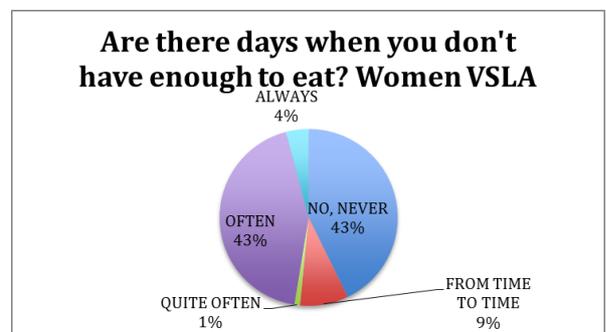
Q25

Purpose of question: To examine whether the respondents ever go to bed hungry. This question contrasts with the other two ‘food’ questions which could possibly hide poor nutrition of mothers who are trying to make sure that their husband and children have enough to eat. To examine any changes over time.

Baseline Findings:

- For a tiny minority (4% VSLA, 3% Non-VSLA) there are always days when there is not enough to eat
- 43% of VSLA women and 51% of Non-VSLA women said there were often days when they didn't have enough to eat
- Exactly the same percentage of VSLA women said there were never days when they didn't have enough to eat.

Overall Comments: the responses were broadly the same for both VSLA and Non-VSLA. These are difficult responses to interpret. Are the women feeding their families from their fields and gardens and not needing to buy food? Are they themselves going without in order to make sure their families have enough to eat? Is meat or fish seen as an essential food item and therefore women go without to make sure there is meat/fish for the family? It would be worth considering amending the questionnaire to discover the answers to these questions. **(Recommendation)**



⁶ Fish is included for those areas with easier access to fish as opposed to meat.

Have to ask permission to leave the house?

Q: 26. 27. 28

Purpose of question: To measure, over time, the level of ‘empowerment’ of women – in VSLA groups and across communities generally.

Q 26: “do you have to ask permission to leave the house?”

Q27: “do you have to ask permission to go to meetings?”

Q28: “do you have to ask permission to leave the village?”

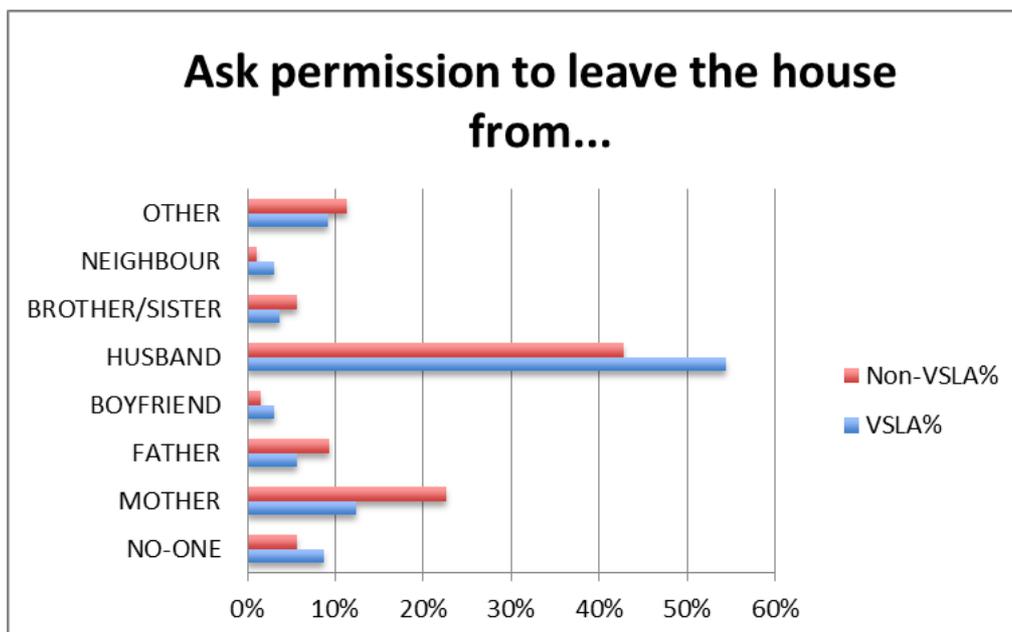
Baseline Findings: We are reporting the answers to all three questions together as the responses were precisely the same for each question.

Due to the broad spread of ages across the sample, and the majority of women being in the 18-22 and 23+ categories, it is unsurprising that most of them ask permission from their husbands to leave the house.

- Fewer than 10% VSLA and Non-VSLA women didn’t have to ask anyone for permission.
- Most women, more VSLA (54%) than Non-VSLA (43%) ask their husbands for permission to leave the house

Comments: These are traditional communities where women’s role is defined unequally. Men have the power to dictate expenditure, movement in and out of the home, and even in some opinions. So it is hardly surprising that the majority of women had to ask their husband’s permission to leave the house. It will be interesting to discover if this changes, and by how much, as women gain empowerment through their membership of VSLA. And how much the behaviour of VSLA members influences Non-VSLA women – and men.

It would be worth considering amending this question for the future to clarify that we would like to know if they have to ask permission and are not just ‘informing’ people that they are leaving. This may, or may not, change the results significantly. **(Recommendation)**



Do you possess personally (or have contributed to buying)...

Q29a

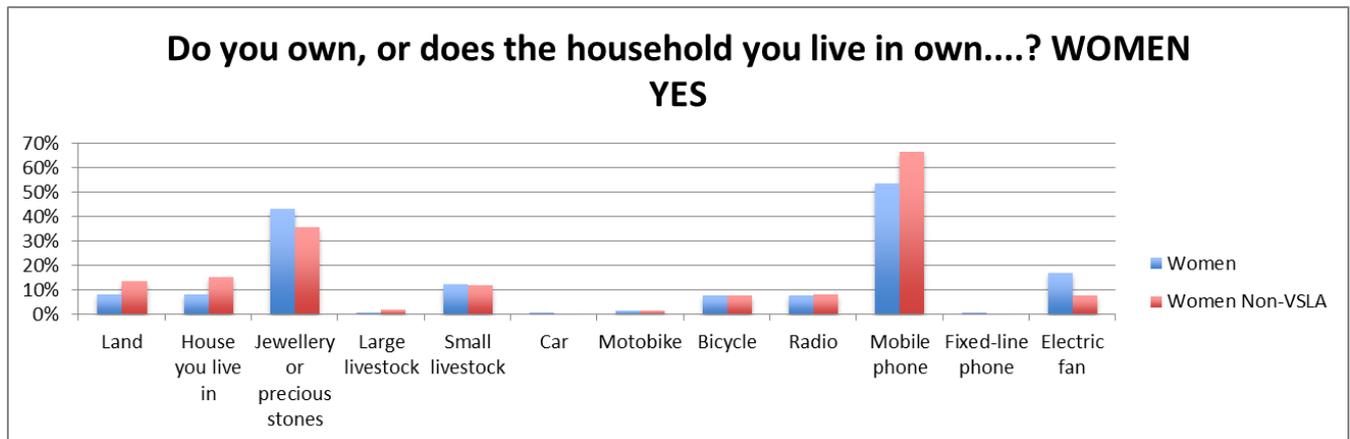
Purpose of question: To examine the major items of expenditure, and the accumulation of personal possessions over time.

Baseline Findings:

- VSLA women have, or have contributed to buying, more electric fans, and jewellery /precious stones
- More Non-VSLA women have, or have contributed to buying, land (+5%), houses (+7%), and mobile phones (+12%)
- All other items are more or less equal between VSLA and Non-VSLA
- A majority of women, VSLA and Non-VSLA, own, or have contributed to buying, a mobile phone.

Comments: It’s easy to say that the women are buying (or contributing to) rather aesthetically-pleasing or aspirational things such as jewellery and mobile phones. Maybe this is true, in the first flush of feeling more competent around money why not buy nice things? Maybe, though they’re being sensible in investing in items that have their own intrinsic value and which can be resold when times are hard. It will be interesting to discover, over time, what changes there will be to personal expenditure.

Note: men’s personal expenditure (very small sample size, so not directly comparable) is mainly on mobile phones, land and rent/house buying.



Does your household possess?

Q29b

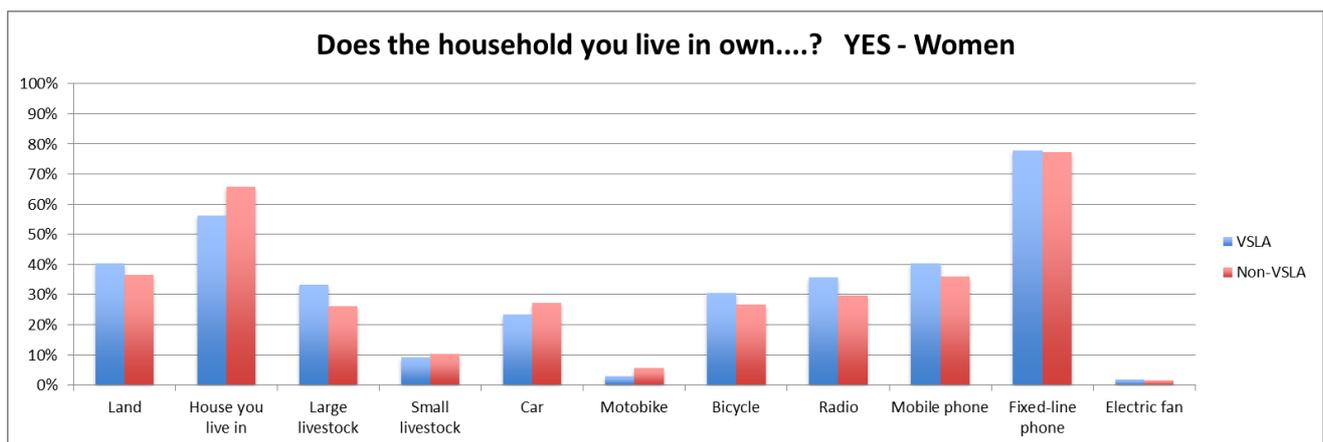
Purpose of question: To examine the home situations of families/households. What goods/possessions do they have? Will they, over time, invest in more 'belongings'? Or will they invest in land, IGA development etc.?

Baseline Findings:

- 24% (VSLA) and 27% (Non-VSLA) of women live in households that have a car
- 78% (VSLA) and 77% (Non-VSLA) of women live in households that have a fixed-line phone
- 56% (VSLA) and 66% (Non-VSLA) of women live in households that own the house they live in
- VSLA and Non-VSLA are broadly similar

Comments:

This will be a question to watch. As families move themselves out of poverty, what are they accumulating? Methods of communication (fixed and mobile phones and radios seem essential), as are methods of transport (cars, bikes, motorbikes). Over time will VSLA families move ahead in terms of possessions? Will they begin to buy more land, or build more houses? Time will tell.

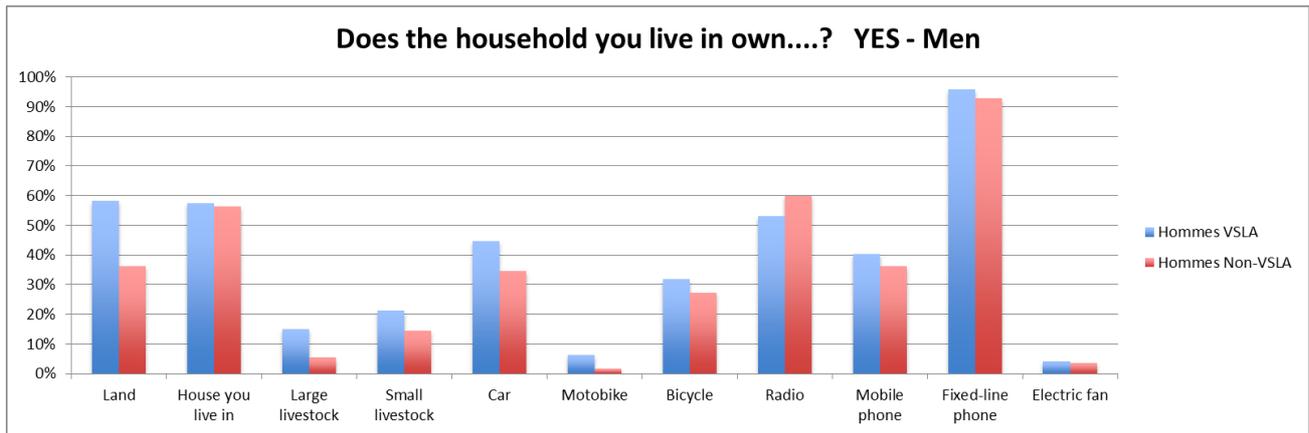


MEN (No direct relationship with women’s findings due to sample size. All comparisons are anecdotal)

Baseline findings:

- The homes of almost all men possess a fixed-line phone (96% VSLA, 93% Non-VSLA)
- 57% (VSLA) and 56% (Non-VSLA) of men live in a house owned by the head of the household (themselves?)
- 20% more VSLA men than Non-VSLA men own land (58% to 36%)
- 45% (VSLA) and 35% (Non-VSLA) of men live in households that have a car

Comments: Men seem to be clear about their priorities: phone, house, land, car. It will be interesting to see, over time, whether men continue to invest in this way or diversify their spending on to encompass a wider range of assets.



7: Qualitative Questions

7.1 Qualitative Questions - WOMEN

Q41-Q42: How comfortable/confident do you feel discussing money or expenditure with your parents/husbands? Any consequences?

In a traditional society where women are not expected to speak out even within the family, it comes as no surprise that most respondents feel/felt uncomfortable with the idea. However, it's striking that many VSLA members reported always feeling comfortable. Are the rose-coloured spectacles provided by VSLA membership already in place?

Compared to Burundi, there is less domestic violence reported as a consequence of expressing opinions. This isn't to say that it doesn't happen. Just less frequently (corroborated by focus group discussions).

Women

From a mixed response across the board, just a few months into their VSLA membership, most now feel able to express their opinions about serious issues like money or expenditure.

Among younger women VSLA members there was a 50-50 split between those who felt comfortable/confident talking with their parents / husbands – and those who didn't. A vast majority of those who were uncomfortable reported feeling more at ease now. Although a number commented that they felt they were too young to have anything... *"sensible to say, so why would my parents want to listen?"*

It seems that the older the woman the less likely they would be to express their opinions in their homes. More than half the women in the 19-22 age group avoided talking about serious issues like money with their parents/husbands and even fewer in the 23+ group felt able to speak out.

There had been few consequences for expressing opinions as most women, across all age groups, tended to avoid discussions with their parents or husbands about serious matters like money. Most of those who did manage it felt ignored or rejected. Some become the focus of anger, mockery, threats of divorce, or were chased out of the house. A small minority mentioned physical violence. Now, the vast majority mentioned improvements in how they and their ideas are received.

Women VSLA 15-18	Women VSLA 19-22	Women VSLA 23+
<p>"Before I was too embarrassed to talk to my parents about serious matters. Now I feel a little more at ease." (16 yr-old)</p> <p>Before VSLA: "I didn't feel comfortable when talking about money with my parents", but now, only a few months later "I have no more shame(talking about it), my parents know I'm in a group".</p>	<p>"Before I felt like a burden on my parents, but I don't think that now because I pay for my own needs."</p> <p>I was embarrassed before to talk about it because it wasn't my money. Now I have my own."</p> <p>"I'm scared of asking my father for money, that's why I avoid talking to him about it."</p>	<p>"I wasn't consulted I was just informed. There's been a little improvement."</p> <p>I felt bad because before he (husband) gave me anything he asked many questions and sometimes refused. I no longer feel bad as I have no need any more to hold out my hand."</p> <p>70 yr-old "Before my husband and I didn't talk much. Now, I am more fulfilled and free to say what I want when my turn to speak arrives."</p>
CONSEQUENCES?		
<p>"Before my ideas were rejected because they weren't constructive. Now I give constructive ideas."</p> <p>"He used to hurt me. Now he gives me a little more consideration."</p> <p>"He used to mock me before but he doesn't do it any more."</p> <p>"Before he got angry. Now he respects me."</p> <p>"There were always rows – still the same now."</p>		

Non-VSLA Women

The results for Non-VSLA are different to those of VSLA. The majority feel uncomfortable discussing serious issues with their parents or husbands and most avoid it wherever possible.

Amongst the youngest, some reported feeling fearful, some mentioned their young age being an obstacle and several mentioned feeling ashamed. And several more, who appear to be single mothers living with their parents had high levels of shame. The half dozen who did feel "at ease" tended to be 17-18-yr-olds and reported "no problems" in discussing issues at home.

Slightly fewer women in 19-22 age group reported being worried or fearful about talking about household money etc. generally. But for most, more of whom are now married, the focus of their worry just transfers from their parents to their husbands. Several mentioned that their husbands have money worries too so they were reluctant to bring up their own needs or thoughts.

The majority of women 22+ reported being uncomfortable with money discussions at home,

Overall most Non-VSLA women avoided expressing their opinions to their parents or husbands, and for many who did speak the consequences were rejection, humiliation, quarrels, anger, threats of divorce and sometimes violence.

Women Non-VSLA 15-18	Women Non-VSLA 19-22	Women Non-VSLA 23+
<p>"It bothers me that my mother has to look after me and my child, it makes me so ashamed to talk about money."</p> <p>"I'm embarrassed to talk about things with my mother."</p>	<p>"It's a taboo subject for me as he (husband) controls everything and gives his orders about everything to be done."</p>	<p>"I'm scared of talking about such things with my husband and avoid doing it." (66 yrs-old)</p> <p>"I feel worried and humiliated at the thought of expressing my opinions."</p>
CONSEQUENCES?		
<p>"My ideas are often rejected, above all because I am a woman but there are no serious consequences."</p> <p>"When I offer my ideas he insults me and doesn't even listen."</p> <p>"I have no right to speak out. If I insist he gets angry."</p> <p>"He beats me when the subject of money comes up."</p>		

Q43: How comfortable/confident do you feel expressing your opinions in meetings?

Unsurprisingly, most women are shy to speak out in meetings. With the support of VSLA this changes.

VSLA Women

The majority felt shy, uncomfortable, even ashamed before becoming VSLA members. Things are changing for the better for most women.

Women VSLA 15-18	Women VSLA 19-22	Women VSLA 23+
<p>"I was ashamed to speak in public because I wanted to avoid being mocked. Now I can overcome my shame. I am free and I have become talkative."</p> <p>"I speak more and more in public, the embarrassment disappears little by little."</p> <p>"I never spoke. Now I begin." "I can talk. The group is like my second family."</p>	<p>"I was a little shy and didn't talk much. (Now) much more at ease."</p> <p>However, there's another obstacle: "I've never been shy to talk, but in the group the older ones talk." (22-yr-old)</p>	<p>"I felt intimidated, I didn't talk much. (Now) I feel good and speak freely."</p> <p>"I was ashamed because I was much too shy. (Now) the group social life has swept away my shame and me, I feel free."</p> <p>"Before I felt inferior to the others. (Now) I have self esteem."</p>

Non-VSLA Women

There are mixed feeling across the age range about expressing opinions in meetings. some feel very comfortable and confident. Others say that they have no experience of

meetings as they don't go to any; some feel they are too young to speak; some mentioned that the older women stop them speaking; some feel that they can't speak because they are poor; and a couple said that they don't speak much because they feel the meetings they go to are too political.

Women Non-VSLA 15-18	Women Non-VSLA 19-22	Women Non- VSLA 23+
<p>"I don't speak much, because I feel ashamed to express myself when there are lots of people around."</p> <p>"I prefer to talk just to my friends."</p> <p>"I feel comfortable because I get to say what I feel."</p> <p>"I prefer to keep my opinions to myself because the meetings are focused towards those who have money. They don't take any consideration of the opinions of poor people."</p>	<p>"I feel scared when asked to give my opinions at meetings." "I feel shy but I do it."</p> <p>"I feel to shy and ready to run away. I say nothing."</p> <p>"It's fine."</p> <p>"I feel fine because often my opinions are appreciated by all. And anyway, I'm leader of two groups in my area (quartier)."</p>	<p>"In meetings I express my opinions freely."</p> <p>"I feel good talking within my family but I don't go to any meetings."</p> <p>"In meetings I feel rejected because no-one listens as I have nothing."</p> <p>"I'm ashamed of feeling shy." "I don't talk in meetings because my religion doesn't permit it. Or at home."</p> <p>"Women have no right to be heard in public, so usually I abstain. But if it's a women's meeting I react freely."</p>

QUESTION Q44: What are your main worries in your life?

Unsurprisingly all worry about money. VSLA members feel less anxious now, particularly about how to cope with health expenses. They are starting to think about building their IGAs. Non-VSLA women continue to feel the pressure

VSLA Women

Younger women worry about finishing their studies and getting pregnant as well as having enough money. 19-22 yr-olds worry about keeping up with payments – and having enough money. Older women, 23+, worry about having enough money to develop their IGAs as well as finishing studies and one woman worries whether her husband will take on a second wife. Another worries about being subject to a forced marriage.

Women VSLA 15-18	Women VSLA 19-22	Women VSLA 23+
<p>"I worry about my continuing my studies."</p> <p>"Before I worried about being ill and not having the means for paying. (Now) Hope. Because I have the possibility of getting a loan."</p> <p>"Before my problems were most often about home. (Now) There is a slight improvement."</p>	<p>"It was the lack of money that worried me. But now, I am up to date with my payments I'm no longer worried."</p> <p>"I was worried about the family expenses but now its calmed down a little. Things are better."</p> <p>"Even now, will I have enough money to look after my children?"</p> <p>"Before it was how to find money. Now, it's how to manage money."</p>	<p>"I want to go back to school – I still want it."</p> <p>"That my husband will take a second wife – I still worry about it."</p> <p>"Before it was to have enough money to start a shop/business (commerce). (Now) it's always how to build up my shop/business."</p> <p>"(Before) how to stick within my daily food budget. (Now) how to suggest and achieve great things."</p> <p>"I worried about having no self-confidence. (Now) with VSLA I have found my confidence."</p>

Non-VSLA Women

The non-VSLA women worry about money and health. Lack of the VSLA safety net means that health emergencies put huge pressure on their family budget. The fact that women worry about their husbands being able to work points to the underlying instability in their lives.

Over the age of 19 only two of three women mentioned schooling – worrying about their children's futures and whether they would be able to afford for them to go to school.

Women Non-VSLA 15-18	Women Non- VSLA 19-22	Women Non-VSLA 23+
<p>"Health of my parents."</p> <p>"Ill health."</p> <p>"Not having enough money to study."</p> <p>"At my age I should get married but I want to continue to go to school."</p> <p>"Having to abandon school because of pregnancy."</p>	<p>"Money."</p> <p>"Money. To buy stuff."</p> <p>"The health of my family."</p> <p>"Money."</p> <p>"My husband is unstable."</p> <p>"What am I going to do to succeed in my life?"</p>	<p>"Health."</p> <p>"Need a sewing machine."</p> <p>"To lose my house (foyer)."</p> <p>"My husband has no work"</p> <p>"Worry about my husband having an accident."</p> <p>"I fear having to take out a loan in case of emergency and not being able to repay it."</p> <p>"Poverty – when one has nothing, one can see nothing."</p>

Q45: Dreams & aspirations

Women know exactly what they dream of for the future. The young women dream of finishing their studies, becoming dressmakers, hairdressers or teachers. Many women talked about hoping their VSLA group was successful (more loans), so the pay-outs were bigger as this would help them develop their IGAs and even benefit their community.

VSLA women- Their dreams sound more like plans – realistic and achievable.

Women VSLA 15-18	Women VSLA 19-22	Women VSLA 23+
<p><i>"It is to be successful in life so I can be confident like the others."</i></p> <p><i>"I would like to go to school and be able to express myself correctly – like my brothers."</i></p> <p><i>"To finish my studies at school, and later become a qualified doctor."</i></p> <p><i>"To open my own dressmaking shop to pay for my needs."</i></p>	<p><i>"I'm planning on having a large peanut field to have enough money to build a house."</i></p> <p><i>"My dream is for my VSLA group to function well, and for me to have a fabric (pagne) shop to be to help my parents."</i></p> <p><i>"To be able to look after myself and my children. And I hope to live with my husband."</i></p> <p><i>"To have enough money to manage my activities."</i></p>	<p><i>"I want the VSLA group to do well, then I can have a loan to enlarge my hairdressing salon."</i></p> <p><i>"Health, and work for me and to be able to look after my children."</i></p> <p><i>"To be able to get new false teeth and to have enough money to have a good shop."</i></p> <p><i>"I want the VSLA group to do well, so that we can have more loans to develop the village."</i></p> <p><i>"To help women members start a fund to pay for reading/writing lessons."</i></p>

Non-VSLA Women - Quite a number of Non-VSLA women dream of getting a loan for help to develop their IGAs.

Women Non-VSLA 15-18	Women Non- VSLA 19-22	Women Non-VSLA 23+
<p><i>"To become couturier/coiffeuse."</i></p> <p><i>"I want to go to Europe, become a teacher, and I would like all my family to be happy."</i></p> <p><i>"My wish is to have money to be able to sell clothes, pomade, and to have a hair salon."</i></p> <p><i>"Long life and good health."</i></p> <p><i>"Funds to increase my IGA."</i></p>	<p><i>"My wish is not to have to rely on anyone, and to be able to look after myself. I would like a clothes shop."</i></p> <p><i>"I want enough money to develop my peanut production and sales business."</i></p> <p><i>"Have work. Get married, have children."</i></p>	<p><i>"Loans for my business."</i></p> <p><i>"I want to build a large hair salon and the help my husband with the household expenses."</i></p> <p><i>"I want to work for myself."</i></p> <p><i>"I want to have a legal marriage."</i></p>

7.2 Qualitative Questions - MEN

NB: Not for direct comparison with the women’s responses.

Most men, even Non-VSLA, were happy to say how much they include their wives in family discussions and decisions and how good it is that women have their own money. They, the women, would be able to contribute to the family budget and even support their husbands. It would all be a great help. Some conceded that although it’s a good idea, it’s not possible for it to happen in their homes, they make and implement the decisions and *“let the wife notice”*. A number thought that maybe women might become arrogant and unsupportive if they were more autonomous.

“For herself, it’s emancipation; for the family, autonomy; for the husband, it’s help; for the community, it’s respect – freedom.”

There are two points to be made here. One, the question didn’t ask who had the final word on decisions in the household. The women’s focus groups and, indeed, the qualitative answers reveal a disconnect between the men’s words and their actions within their homes. Two, the VSLA gender sensitisation training is working well, it’s even having an impact on Non-VSLA men. Men are aware of ‘the right answers’ with regard to gender equality. They know the theory but are maybe finding the practice a little more difficult. This will change over time as they notice the benefits of including women in the decision-making process.

	Men VSLA 15-18	Men VSLA 19-22	Men VSLA 22+
Q46: Opinions about including women in family decisions	<p>The majority think it is a very good thing. A couple of young men were less sure.</p> <p><i>“I don’t think it’s a good thing. I’ve never seen it in my home.”</i></p> <p><i>“For me, it’s a good thing. But at home, it doesn’t work.”</i></p>	<p><i>“It’s a thing all men should do. When I am married I will always take the advice of my wife before making the decision.”</i></p> <p><i>“I think the wives should be included in decision-making, because her ideas can direct us towards peace in the home.”</i></p> <p><i>“I think that including women in decision-making is a good thing, but not in my home.”</i></p> <p><i>“It is preferable to do it first, then tell the wife.”</i></p>	<p><i>“It’s a good thing. In my home it’s like that. I include my wife in all decisions. we make decisions together.”</i></p> <p><i>“It’s always better to have my wife’s approval before I start something. I always talk to her first.”</i></p> <p><i>“I think it’s bad to involve wives or daughters in things. I can not do it.”</i></p> <p><i>“It’s not a good idea because the man must do what he wants. With my girlfriend, I say nothing to her. When it’s done she notices.”</i></p>

<p>Q47 Opinions about women having their own money</p>	<p><i>"I think they're very brave and they can serve as an example to other women who want to do nothing."</i></p> <p><i>"It's better like that because then they don't bother their husbands."</i></p> <p><i>"It's good because they can help us with the day-to-day expenses."</i></p> <p><i>"It's normal for a women to have her own money. She can be independent."</i></p>	<p><i>"She must earn her own money in order to support her husband with the family expenditure."</i></p> <p><i>"It's good that women have their own money. That will permit them to manage it better."</i></p>	<p><i>"She must earn her own money in order to support her husband with the family expenditure."</i></p> <p><i>"It's a good idea because she can pay for things to help me. Each person must cope."</i></p> <p><i>"When a wife has her own money she doesn't tire out her husband by asking for money. She manages things herself."</i></p> <p><i>"She's more independent."</i></p>
<p>Q48 What changes as a result of women having money?</p>	<p>Reactions are 50% positive and 50% negative.</p> <p><i>"..she could have a negative influence on her family and also change her behaviour towards her husband."</i></p> <p><i>"She could make her own purchases, help with family expenditure and support her husband for the household needs."</i></p> <p><i>"She could help the family in emergencies. For husbands, I think it's a real relief."</i></p>	<p><i>"She could change her behaviour and the husband would be frustrated by that."</i></p> <p><i>"Many would stay the same but the majority would become insolent and disrespectful."</i></p> <p><i>Some become bad, but others stay the same and are respected because the help with family expenses.</i></p>	<p><i>"She would change her behaviour at home and become arrogant."</i></p> <p><i>"Some stay humble, but others become very insolent."</i></p> <p><i>"women's lives change. They become happier. They can help the family and the community will profit by it."</i></p> <p><i>"I think nothing will change. A wife should submit to her husband. If she has her own money, she no longer has any need of money from her husband, she takes control of herself."</i></p>

	Men Non-VSLA 15-18	Men Non-VSLA 19-22	Men Non-VSLA 22+
Q46: Opinions about including women in family decisions	<p>"In my home, the women participate in decision-making. The proof – my mother and my grandmother take the decisions around here."</p> <p>"It's good, the wives are part of the family, they are members of the family. At home when my father wants to make a decision, he doesn't tell my mother."</p> <p>Single 18 yr-old: "We must not give the decisions to the women."</p>	<p>"Good idea."</p> <p>"For me, it's not a good idea – in my household it doesn't work."</p>	<p>"Often we can include our wives in decisions, but not all the time."</p> <p>"It's a good thing when I must take decisions concerning my household – I just inform her."</p>
Q47 Opinions about women having their own money	<p>"It's good because the women can use their money to pay for school for their sons. They can also help with family needs."</p> <p>"It's good when it makes the woman independent."</p> <p>"It's good because she can help with household expenses. But certain women wouldn't respect their husbands any more when they are autonomous."</p>	<p>"It's a good idea because she can lend me money I don't have any."</p> <p>"It's a good idea that they become autonomous."</p> <p>"It's good but they should not have more money than their husbands to avoid a lack of consideration for them."</p> <p>"For me, the idea my wife having her own money is not welcome because she would no longer respect me."</p>	<p>"Yes, it's a good idea because she can contribute to household expenses."</p> <p>"It's not a good idea because she won't respect her husband."</p> <p>"When a wife has her own money, she gets full of self-pride, she respects no-one not even her husband."</p>
Q48 What changes as a result of women having money?	<p>"The women would have value, be respected and envied."</p> <p>"She wouldn't hold out her hand any more. She would help her family and her husband."</p>	<p>"She would spend it according to the wishes of her husband. She would be more respected."</p> <p>"Certain women become arrogant and disrespectful. Others stay submissive and ready to lend their husbands a hand when necessary."</p> <p>"She could lend it to her husband when he needs it."</p>	<p>"The fact is that wives would not ask their husbands for any money, would be financially independent, they would be respected and a real help to their husbands."</p>

8. Focus Groups

Why use focus group discussions for the Power Africa VSLA baseline research?

The main purpose of focus group research is to draw upon respondents' attitudes, feelings, beliefs, experiences and reactions in a way in which, in this case, would not have been feasible in the 1-to-1 interviews which used a strict questionnaire model.

The benefit of focus group research is the ability to gain insights into participants' shared understandings of everyday life. The group process tends to elicit a multiplicity of views and triggers emotional reactions which group members feel encouraged to share.

An **added-value** element in the case of the VSLA focus groups is the widely reported motivation that group members feel which comes from sharing, possibly because it's with an outsider, the life difficulties that each person brings and the changes and hopes they share.

The Core Questions

The themes below were used a trigger questions and following with funnel questions in order to gain greater insight into the views etc. of the young women. The question themes were chosen to help gain an insight into participants' perceptions of the quality of life and empowerment and equality issues. This added information supports the quantitative information and assists in evaluating whether the programme is meeting its objectives in the broadest sense.

8.1 Women VSLA FGD Core Themes

Theme-1: Life before, and since VSLA

Tell me about your life before VSLA. How did you get money? What was the most difficult things about your life? What did you spend the money on? If there was a financial crisis, what did you do? What about now? What are the specific advantages and disadvantages of having a little more money? Any negative consequences? (I have been told that men think you may be uncontrollable or unmarriageable.)

Theme-2: Ability to express opinions to parents/husband/boyfriend and taking part in decision-making – before VSLA/since

Were you able to express your opinions or influence your husband or family? Did you take part in the family decision-making? Who has the final word on decisions? What happened if you disagreed? For example, who decided which children, if any, get any schooling? What about now?

Theme-3: Hopes and dreams

What are your hopes, dreams and aspirations for the future?

Additional questions – asked when considered appropriate

What advice would you give to other women about managing their lives; and about influencing their husbands to start saving money?

Summary of FGD Responses – VSLA Women

There are many similarities between the responses of VSLA and Non-VSLA, possibly due to the newness of group membership with the hard times still very close by.

The summaries below relate to all age groups, unless otherwise stated.

8.1.1. Day-to-day life – before, and since, VSLA

Older women remember the bad times (during the conflict) very clearly. Everyone felt so alone. No-one had any money. Many men didn't or couldn't work and there was no access to loans.

"We had nothing. We all had huge difficulties. We suffered a lot. There was no solidarity. We had to look after ourselves."

Since the end of the conflict, times were only a little more easy. Women generally didn't have much recourse to their husbands for money for children, emergencies etc., or else they had to search for a loan outside the home.

"I loaned money from my family but if they didn't have any then I didn't get the loan and we had to go without."

They did, and still do, everything possible to make a little money: work in the fields or in their vegetable gardens, sell their produce (vegetables, fruit, peanuts etc.), make and sell manioc flour or fruit drinks (bissap etc.), hairdressing, dressmaking etc.

What happened in emergencies? They dug up another manioc and tried to sell it, or went from door to door, asking their friends, family or neighbours for loans, but were often refused. The women always had to think ahead – just in case.

"You eat a bit, you put a bit aside for emergencies. Occasionally the men help."

They did everything themselves, everything gained for the family was by achieved by their own efforts. They couldn't pay for help. If they needed anything, they had to work (in the fields) themselves.

NOW: It's only been a short time since they have been in VSLA groups but still the change has been noted. Credit is easy to find now. In emergencies they approach the VSLA Solidarity fund and *"we have no need to ask anyone for money."*

Many women are now able to buy the stock for their 'petit commerces' on credit, repaying when the goods are sold. They are already looking forward to when they can take out bigger loans, buy more stock and even set themselves up as wholesalers.

It was difficult at first to find the money to save every week but the low 'part' value helped enormously. And they had the motivation. Other members supported them, they know that everyone has similar difficulties and they can talk things through.

"We are important people now. Others want to be like us. As a group we are close. When anyone has a problem – we all have a problem."

There is a joie de vivre, the women enjoy the meetings, the group feels like a family. There is solidarity. The women feel free. They are becoming people of consequence in the community. They feel more respectable and responsible because they are not going round with their "hand out".

Although negative consequences of having money were considered to be quite inconceivable, there were a few opinions on what could happen. Some might give it all to their husbands and nothing would change. Some might spend it all on household things and the husband would be unhappy. Some might loan it to their husbands and never see it again. Some men might take the money and spend it on young girls in the village.

"I would hide it from my husband and spend it on the children."

8.1.2. Expressing opinions/making decisions – before, and since, VSLA

"Truly the women follows the man. If the man makes a bad decision, he insists on it and the wife must follow. Otherwise divorce."

The majority of women in the focus groups agreed that men did not take much account of their opinions or include them in decision-making. Occasionally they would discuss things but the men always had the last word. (There was much amusement when told that the men in the focus groups were saying that they thought it important

that women participated in decision-making.) They felt that if they expressed their opinions too openly then their husband may beat them – or divorce them.

"There are some men who take the opinions of women, but not many. Men are not interested in the opinions of women – their opinions have no value."

"Before they (husbands) didn't know how much better it could be. If I asked him for money, which I almost never did, he told me to go away. Now he asks me for money."

NOW: All agree that there has been a great change in their lives since VSLA. Those who haven't seen much change in their husbands feel happier anyway because they feel supported by the other group members. Some report that husbands are making some efforts to include their wives, to listen to their ideas (although still making the final decision), some are 'borrowing' money from their wives (often not giving it back).

"Before VSLA - if the wife had no money then the husband said what they liked. Now: she has become the perfect wife: the house is calmer, there are fewer disputes. She is respected because things are much easier for the husband."

As regards decisions about schooling, there was a range of opinions as to which children, if any, would be sent to school if finances allowed. Some women would send the girls, some the boys. Some would prioritise those who worked hard or who appeared more able.

"Some women would rather send boys to school because they will stay in the family, while girls will get married and leave the family"

While school was mentioned quite a lot in the women's qualitative interview answers (often wanting to finish school themselves) it didn't seem to be much of a priority during the focus group conversations.

8.1.3. Dreams and aspirations

"My dream is to build a nice house with my income and for everyone to know that I am a VSLA member."

Wanting to be 'known' seemed to be quite a common theme for the focus group women. Being poor was not only a bad thing in itself, but also it meant that you had less status in the community. You were ignored and looked down on. Women, particularly, who went round with their "hands out" saw themselves as inferior. Having money would change all that. Life will be so much better. No misery. The children would be healthy and educated.

Asked why they would educate their children, the response came quickly: *"our parents didn't want to send us to school. But we want to - and then they will have jobs."*

Of course, women had dreams of having more material belongings: floor tiles, air-conditioning, a flushing toilet, gas to cook with. But the main things mentioned were success, grow their IGA, buy more land, build a house with white rooms.

Many focus groups talked enthusiastically about dreaming of more success for their group – more loans, bigger pay-out, links with MFIs who could give bigger loans, becoming a network/cooperative.

"I want my group to be the best in the region with all the members 'coming out of' poverty. All the members will be financially autonomous."

Some wanted to start or grow their businesses: to be a couturier, have a dressmaking workshop, hair salon, clothes shop. Others have bigger dreams/plans: have a delivery van business; buy a truck to transport fruit from the country to town; have a bottled gas depot; build a health clinic; build a school; build a house in which people could live in peace and calm; to raise pigs and chickens and sell across the region;

"I have a shop already. I want to expand and become a big trader. Then I'll build a big house."

Many talked about joint businesses, and indeed some have already started (e.g. we saw a pig breeding business started by a group which had only been together a few months). Women are clear on the benefits of working together and are determined to carry on doing so. Some groups talked about their ideas for a joint business, a bigger project or learning accounting so that they could keep on track on things. Many mentioned wanting to be able to read and write.

"We can help each other. Solidarity is crucial. Our problems are shared by all and solved by all."

Final note on dreams: when asked about their dreams for their daughters: some mentioned a good husband but most talked about helping her to finish her studies; becoming autonomous; having self-esteem and being independent. These women are clear about the future for the families.

Advice for women who are not currently members of VSLA?

"When you start with a group there will be others who tell you that it's a waste of time. Just remember that in the future they will envy you. Everyone should be in a VSLA group. It's the only road out of poverty."

8.2 Women Non-VSLA FGD Core Themes

Theme-1: Day-to-day life

Tell me about your life. How do you get money? What are the most difficult things about your life? What do you spend the money on? If there was a financial crisis, what do you do?

Theme-2: Ability to express opinions to parents/husband/boyfriend and participate in decision-making

Are you able to express your opinions or influence your husband or family? Do you take part in the family decision-making? Who has the final word on decisions? What happens if you disagree?

Theme-3: What would change if you had a little money?

What would be different about your life if you had a little more money? What are the specific advantages and disadvantages of having a little more money?

Theme-4: Dreams

What hopes, dreams and aspirations?

Summary of FGD Responses – Non-VSLA Women

8.2.1 Day to day life

"Everything stays with the women. We must do everything. Even if we're not married."

Life is tough. Women feel isolated, under pressure and hopeless. Many agreed that they have no-one to support them. They work in the fields, cultivate their vegetable gardens, and many have to walk a long way for water, then go home to cook, look after the house and deal with the children.

"It's the tiredness. It follows women everywhere. Our men do nothing. We must do everything."

The women plan ahead and try to sell small amounts of produce in order to have money for emergencies, many feeling they must hide it from their husbands. But it's difficult to keep money for emergencies as there are so many calls on their resources. "The women feel they don't have much access to credit – "no-one will give loans to poor people", so they go from door-to-door "holding out their hands". If it's an urgent health problem – a birth or a child is sick – and there is no money to be had from close family or neighbours then "they may die".

8.2.2. *Expressing opinions and taking part in decision-making*

"They don't let us speak. I'm the man. If something is red and they say it's black, then we must say it's black. Or they hit us.

"He wants fish in the sauce without giving me the money to pay for it. I can't say anything because he hits me."

These women were quite negative about their relationships with their husbands. There was quite a lot of discussion about whether it was worth asking men for money or giving their opinions about anything. It's not that the consequences are always negative, it just wasn't worth it.

Some were less negative. One or two husbands help with the kids, looking after them when the wife is out. And will even listen to the women's ideas, particularly if they have money, although "it's still very difficult". Money changes everything.

"When I have money, I give it to him voluntarily. He helps me decide what to do with it."

8.2.3. *What would change if you had a little money?*

This was a difficult question for the women to answer. They kept veering off into what the men would do if they had more money. They thought the men would spend it on "young girls from the village" or the money would disappear without the women seeing any change in their life. A few said that having their own money would contribute to a more peaceful household.

"I would hide the money and spend it on my children"

8.2.4. *Dreams*

Life would be so much better: fewer challenges, fewer worries, less misery and more confidence. Many of their dreams focussed on their children – wishing them good health, long life and success.

"I live in a straw hut and would like to build a little house of 2 or 3 rooms."

Some had specific ideas for how they would like to gain success:

- Have more fields and produce atieke
- Buy coal wholesale to re-sell
- Raise pigs or chickens

- Expand traditional medicine business – “be able to buy price tickets for my shop”
- Make atieke and export it

"Society has need of women, not just the husbands. We need to work."

Overall summary of women’s focus groups

The VSLA and Non-VSLA reports of life without VSLA are identical – few resources and little access to credit, always having to work very hard to gain any money to meet their most basic needs, with only occasional support from the husbands, boyfriends or even fathers.

The wealth of shared evidence from the focus groups fully confirms the information received in the 1-to-1 interviews. And the reported transformation in life situation, confidence and hope for the future achieved in such a short time pays testament to the effectiveness of VSLA methodology.

8.3 Men VSLA FGD Core Themes

Theme-1: Day-to-day life before VSLA and now

Tell me about your life. How do you get money? What are the most difficult things about your life? If there was a financial crisis, what do you do? What’s changed since VSLA?

Theme-2: Decision-making in the home

Who has the final word on big decisions in your households? What happens when your wife wants to buy medicine etc? What do you think about including women in decision-making and listening to their opinions?

Theme-3: Helping in the home

If your wife is working away from home (she’s gone to the market or she’s working in the field) what do you think about the husband helping with the children, doing some housework?

Theme-4: Dreams

What hopes, dreams and aspirations? What would be different if you had money?

Summary of FGD Responses VSLA Men

8.3.1 Day to day life

Before VSLA: The main theme for men was the lack of money and the difficulty in finding any. In rural areas, men rely on agriculture and selling their produce. In peri-urban areas it's difficult, pre-conflict many had had jobs (driver, car-washer, mechanic, home teacher, photocopy repairs) but now most can only rely on occasional work. Older men have less likelihood of being taken on for jobs.

Families got by from day to day – just. But when faced with large bills – for schooling, medical bills etc. they found real problems. Sometimes their wives were able to give them a little, so that helped. But if not, they also had trouble finding loans, probably getting a little from friends and paying them back – but with difficulty.

"We didn't know hoe to do it: calculate or organise our money, and so it went wherever – beer etc."

"I can borrow money from friends without interest but they don't have much and how can I pay it back?"

A theme that proved to be equally as important as the lack of money was the loneliness. Men agreed that the perceived isolation had been hard to bear.

"We were alone. Particularly when I had problems I was even more alone. If we have no money we have no means of paying for anything. Your child dies in front of you. It happened to me."

The men in the focus groups seemed conscious of having no real friends – before VSLA and how that has changed. Maybe the fact of having friends now awoke them to the fact that they had none before.

Now: Two main changes were noticed: fewer worries and more friendship, being part of a family. Before they had worries and now they have "none". Now they can borrow from the group and pay it back over time, they don't need to put money aside. They can relax. Most agreed that they understand that VSLA money is "for the family and not just for the man". As a man in a polygamous marriage said "I will buy cotton clothes for all".

Before it was just me and my wife. Now with VSLA I have a family. Warmth. Before I did my work then went home. No friends. Now, I have friends. It's like a job. We meet and we have a programme of things to discuss. And we all give our points of view. We give each other advice. Thanks to God and VSLA I've changed my mentality. We are all together, we advance, we evolve.

The group experience is important to these men. They share problems and try to find solutions. Other men are envious of the group, and many members are asked about their experiences and they are asked to give advice.

"Solidarity is the name of our group – it means so much. There are people outside the group who don't think solidarity is important but it is. We motivate each other – and them. "

8.3.2 Decision-making in the home

The vast majority of men in the focus groups 'understand' that it's important to include their wives in discussions and decision making on important topics like schooling the children, paying bills, buying more land or other big expenses. The process seems to be: talk about the issues in hand, listen to the wife because "we need to hear her views", then make a decision. If she disagrees then she is overruled. The final word always rests with the man "as the women will always want to spend money on their children".

"I ask my wife and the Chief. I compare the information and then I make the decision."

Particularly if their wife disagreed with them, many men mentioned asking friends for their thoughts to help them make their final decision. A number of men mentioned including their wives in decision-making because "I'm unemployed and she works". Question: "if you worked and your wife didn't?....."*"I would make the final decisions"*, but even so they would talk to her as you "....can't run your life without solidarity".

A few of the younger men felt more able to work with their wives to come to a joint agreement.

"We always agree. If it's not good, then we take time to think, then we talk again. We never give in."

One young man even admitted to "letting things drop" if his wife disagreed because she is "too shy".

Before VSLA they didn't "take account" of the women and their views. Now, even in meetings the women are "allowed" to speak. They say "different" things, and "sometimes they have better ideas".

So the men have taken on board their gender sensitisation sessions and are putting the messages into practice in their homes. Or, at least, so they say. Would their wives agree?

"I have a 'contract' with my wife. First I used the money for my education. Now she needs it for hers."

8.3.3 Helping in the home

When pressed, most men reluctantly said that they would help in the home *“if my wife was sick”* or if she was away at the market, or working in the field. They agreed that *“maybe”* they would heat water, or wash the children if they had to, although many hoped there was a *“big sister”* around who could do those things. While one man said that, when his wife was away, he looked after the children, cooked and washed clothes, most men refused to admit that they knew how to do these things (although most will have learnt when they were small and still expected to help their mothers with the chores).

8.3.4 Dreams

Interestingly enough, more men than women mentioned education as a priority when they *“have money”*. Instead of sending just the boy to school, or just the brightest, all would go. Although it's *“traditional”* to send just the boys, educated girls could *“find work and help the household”*.

“I would educate the girls as well as the boys, then the girls will marry well and look after me. And give me money.”

Their dreams included:

- To eat
- To have a home for the children
- To breathe – and look around me
- To grow the current project – so that the *“television will talk about me”*
- To grow strong and help the poor
- To be more evolved and more humanitarian
- To have a life without worries
- To be a business man
- To be a trader with a big business
- To build a school
- To have an HGV transport truck

They were also excited about the potential for the group to work together on a project: transport; house building; more fields and employ people to work in them.

8.4 Men Non-VSLA FGD Core Themes

Theme-1: Day-to-day life before VSLA and now

Tell me about your life. How do you get money? What are the most difficult things about your life? If there was a financial crisis, what do you do? What's changed since VSLA?

Theme-2: Decision-making in the home

Who has the final word on big decisions in your households? What happens when your wife wants to buy medicine etc? What do you think about including women in decision-making and listening to their opinions?

Theme-3: Dreams

What hopes, dreams and aspirations?

Summary of FGD Responses Non-VSLA Men

8.4.1 Day to day life

As with everyone, the men's main difficulties are around money. They work hard in the field and if they need money their wives must "carry produce on their heads for 10 kms" in order to sell it. Climate change is affecting everything, there are long dry seasons now, and it is difficult to water the fields.

Who pays for what in your household?: The men do give their wives some money to buy essentials when they can, but the wives themselves usually have some "small activity" that contributes to paying for necessary household expenditures and they can often "come to our help with a loan".

"We focus entirely on the education of our children so that they will go to college. I pay the school fees and my wife pays for pens, chalk, breakfast. Things like that (including clothes) are her responsibility.

When a child is ill, I pay for the drugs but my wife must accompany him to the hospital and pay for any follow-up."

It was generally agreed that things have to change. Women "suffer too much", they have to carry too much to market and also have to deal with the children. Maybe polygamy "is a good idea", The women would be "able to share the work".

8.4.2 Decision-making in the home

All the men agreed that they included their wives in major decisions to do with home. Despite that, most said that they know there are men who don't listen: "there are men like that. Not us".

All the men claim to be in favour of letting women express their opinions, even in public too.

"Even in the Ivory Coast both men and women can be heads of households."

For some men, when faced with big decisions, they consult their wives who often give good advice but the men don't feel they have to follow that advice. For others, including perhaps those who live with girlfriends, there is no question of consulting them. As one said *"we make decisions and women follow us"*.

8.4.3 Dreams

Many of the men, because they have seen VSLA in action, dream of becoming members

"We know we're late. We've seen that with leadership we can do it. We could have:

- *Communal water*
- *Electricity*
- *We would have a certain power to deal with health problems*
- *As a group we could work with our elected representatives."*

Otherwise dreams include building houses, schooling the children and starting an IGA like buying a moto-taxi.

9. Discussion of Findings

Power Africa Goals & Indicators		
Global Impact	Global Outcome	Country Impact: Ivory Coast
<p><u>INCREASED WELLBEING OF PARTICIPANT HOUSEHOLDS</u></p> <ul style="list-style-type: none"> ▪ % F/M VSLA members living under \$2 a day ▪ Current value of assets owned by household ▪ % of F/M VSLA members who have invested in their children's education in the last 12 months ▪ Prevalence of underweight children under five ▪ Average duration of food security ▪ % of women involved in making key decisions at household level 	<p><u>BUILDING FINANCIAL CAPACITY OF CLIENTS</u></p> <ul style="list-style-type: none"> ▪ % of F/M VSLA members who have invested in productive assets in the past 12 months ▪ % of women who control financial and material assets ▪ % F/M VSLA members involved in income generating activities (IGA) ▪ % of F/M clients who report they were prepared for financial linkage ▪ Increase in the number of women taking loans 	<p><u>DEVELOP FINANCIAL SKILLS AND EDUCATION OF ADOLESCENT GIRLS AND WOMEN</u></p> <p>Building financial capacity of clients (peri-urban and rural women-headed households and vulnerable men)</p> <ul style="list-style-type: none"> ▪ # of groups trained on financial literacy ▪ # of groups with accounts (number, type, size)
	<ul style="list-style-type: none"> ▪ Refining models for scale-up of existing VSLA networks to reach ultra-poor, vulnerable populations 	<p><u>REFINE AND SCALE-UP VSLA MODEL AND NETWORKS TO REACH ADOLESCENT GIRLS</u></p> <p>Refine VSLA models for the scale up of VSLA networks to reach rural and peri-urban women-headed households and vulnerable men</p> <ul style="list-style-type: none"> ▪ % of F/M VSLA members who have invested in productive assets during the last 12 months ▪ % and # of F/M VSLA members involved in sustainable IGAs ▪ % and # of F/M clients who report they were prepared for formal linkages
	<p><u>INCREASED FORMAL FINANCIAL INCLUSION OF MEN AND WOMEN PARTICIPATING IN VSLA</u></p> <ul style="list-style-type: none"> ▪ % of F/M VSLA members reporting having utilised at least one type of financial services (bank, MFI, insurance, etc) ▪ # of VSLA members M/F with accounts (number, types, size) 	<p>Increased formal financial inclusion of vulnerable men and women-headed households in peri-urban and rural areas</p> <ul style="list-style-type: none"> ▪ # of groups with accounts (number, type, size) ▪ # of groups trained on financial literacy

	<ul style="list-style-type: none"> ▪ Equal proportions of M/F access the same types of products and services from FSPs 	
	<ul style="list-style-type: none"> ▪ Decrease gender gaps in access to & control of key financial skills, assets and services 	<p><u>DECREASE GENDER GAPS IN ACCESS TO & CONTROL OF KEY FINANCIAL SKILLS, ASSETS AND SERVICES</u></p> <p>Decrease gender gaps in access to & control of key financial skills, assets and services</p> <ul style="list-style-type: none"> ▪ # of women with active bank accounts ▪ # of women reached through VSLA groups ▪ # of VSLA members with sustainable business plans

INCREASED WELLBEING OF PARTICIPANT HOUSEHOLDS

- Household/Marriage (Q1, Q3)
- Food (Q23, Q24, Q25)
- Children (Q7, Q8, Q9)
- Financial Emergencies (Q13)
- Education (Q4, Q5, Q6)
- Empowerment (Q26, Q27, Q28 plus qualitative)
- Expenditure on material belongings/Aspirations (Q22, Q29a, Q29b)

Household/marriage

Both VSLA and Non-VSLA follow the existing social norms of staying at home with their parents until married – or at least until moving in with their boyfriend. In the focus groups several women mentioned wanting to legalise their relationships, i.e. get married.

24% of 15-18 yr-olds are married or living with their boyfriends. This is below the average for CIV (33%) and well below the West African average (46%). Without further research it is difficult to say why this is the case other than to wonder whether existing VSLA groups (in CIV since 2005) or other post-conflict programmes in the area have had a positive influence on social attitudes and norms.

As the young women become (financially) independent, what of their marriageability? When asked about any negative consequences of having money, in addition to arrogance etc. there was no suggestion that they would not get married, or that they would have more equal relationships with their husbands, just that maybe their husbands would listen to them more.

Looking at the women's and men's findings together, it seems that many men are marrying/living with women younger than themselves. This may increase as all women become financially even more 'desirable'.

So during the course of the next two studies it will be interesting to see what changes occur as young women become more financially independent and whether this has an impact on their 'choice' of living arrangements. As the benefits of VSLA accrue, will they stay at home with parents? Do they become more marriageable? Will they get married younger? Will they get married later or not at all? Will more of their 'marriages' be legalised? Will there be more divorce or less polygamy as women get used to having a different status within their communities?

Food

In the rural areas it is very much a subsistence culture with most families eating from their fields, vegetable plots, or from the forest or lake, supplementing their diets by purchases of food items as necessary. For peri-urban communities, there will be less reliance on the local environment and more on money to purchase food.

43% of VSLA women said there were 'often' days when they didn't have enough to eat (51% of Non-VSLA). It shows that VSLA targeting of the most vulnerable in communities is good and will be a good measure of the impact of VSLA over time for both groups, again, as a benefits of VSLA and the added-value dividend extend to others in the communities and VSLA members begin to shop more, buy more and consume more.

Recommendation: Drop the meat/fish question, and the nutritional needs questions and focus on the "are there days when you don't have enough to eat?" question as this is a better measure of levels of hunger than the other two questions.

Children

Although there wasn't much talk about family planning in the focus groups or in the qualitative responses the average number of children for both VSLA and Non-VSLA women is lower than the national average of 5 children (3 for VSLA, 2 for Non-VSLA) and low for West Africa.

A significant worry for many young women sampled was 'getting pregnant'. The choice of words is interesting. In Burundi there was much talk about 'unwanted pregnancy' and there was a feeling that the young women think they have a choice in the matter (which they do!). In the CIV sample, the main fear was the scandal associated with 'getting pregnant' and the shame that would bring to the family. There was no mention of family planning or unwanted children, and the feeling surrounding these discussion that the young women are 'powerless'.

So, a conundrum. A low birth rate but linked with a possible low level of empowerment around family planning amongst young women. It will be interesting to

see how this plays out, although the programme length of four years may not be enough to record anything significant.

Financial emergencies

Interestingly, VSLA women have fewer financial emergencies than Non-VSLA women. It's difficult to say why this might be without more detailed research. In any case, access to the VSLA solidarity fund has been a huge relief to all women and men. They no longer have to go around with their 'hands out' and have relieved family and friends of additional burdens on their own strained finances by having to find money to loan.

This is definitely one of the ways in which VSLA increases wellbeing and adds value to communities. It supports and empowers individuals – which in turn lifts the financial burden from family and friends of having to provide loans leaving them with more of their own money to save or spend.

This question is important in that (a) it puts another question mark against the efficiency of VSLA recruitment targeting, and (b) it will, over the course of the next two studies, enhance understanding of the actual impact of VSLA on wellbeing.

Education

More men than women, VSLA and Non-VSLA can read or write. This is a direct result of a combination of poverty and traditional norms around who goes to school: boys or girls. When money is short, families tend to send boys to school. Also, when there is a lot of work to be done, girls tend to be kept home from school to be that extra pair of hands.

When asked the question about "who to send to school if you had to choose", men's focus groups were fairly evenly split between a) boys and b) the brightest. Some said a version of 'I would send the girl because educated girls marry well and would bring money into the family'.

There should be a noticeable difference with the VSLA group over time in who they send to school. In addition to increased financial resources enabling them to pay the school fees, men are already becoming aware of the importance of women to family wellbeing and prosperity, and that women occasionally have good ideas. So girls may find themselves in school as much as the boys.

In terms of the reading and writing ability of the sample itself, VSLA members are becoming aware of the urgent need to be able to read – and do their numbers.

Recommendation: help VSLA groups organise, and pay for, alphabetisation classes. This would be additional to and underpin the financial literacy training that comes with the programme.

Recommendation: the CARE Global Impact target (increased % investing in children's education) may be difficult to measure without amending the questionnaire to include this (recommended) or using other available national and local statistics.

Empowerment

The qualitative answers and focus group discussions show that women, both VSLA and Non-VSLA, know their place in this fairly traditional society whether it is as daughters or as wives or girlfriends.

The majority of VSLA women report that they didn't feel listened to, or that their ideas taken account of. They also had to ask permission to leave the house at all times.

VSLA women are already getting the idea that they have a voice and they are starting to feel more comfortable about expressing their opinions and ideas to their families, husbands and in meetings, although whether they have the final say in discussions is debateable.

Men are saying that they know that women should be heard and indeed even encouraged to participate in decision-making. However there is a perception gap between men and women about whether this actually happens.

The study will show whether there are increases in independence, in participation in household discussions and in real involvement in decision-making at household level (CARE Global Impact indicator).

Expenditure on material belongings/aspirations.

During the course of the Power Africa programme it would be good to record a reduction in the numbers of women (particularly VSLA) worrying about having enough to eat or how to pay for medicine, and an increase in the number having some money to spend on other than the absolute necessities of life.

Women have clear ideas, in fact plans, about how they want to develop their IGAs and VSLA financial literacy training can't come too soon for many who are eager to develop.

In CIV, financial linkage is a fundamental part of VSLA, as is the development of networks, where members set up joint enterprises and develop trade links with other groups across the country. This is a powerful tool and has the potential to help individuals and communities take great strides into formal financial inclusion and increased prosperity.

The next two studies will tell just how effective the programme is.

Interestingly, when Q29 is examined, VSLA families are reported to be already accumulating material possessions such as houses, phones, cars, motorbikes etc. and focus groups heard that families and communities are aspiring to be connected to electricity and communal water. Land ownership, however, doesn't seem to be a priority.

BUILDING FINANCIAL CAPACITY OF CLIENTS

DEVELOP FINANCIAL SKILLS AND EDUCATION OF ADOLESCENT GIRLS AND WOMEN

REFINE AND SCALE-UP VSLA MODEL AND NETWORKS TO REACH ADOLESCENT GIRLS

INCREASED FORMAL FINANCIAL INCLUSION OF MEN AND WOMEN PARTICIPATING IN VSLA

DECREASE GENDER GAPS IN ACCESS TO & CONTROL OF KEY FINANCIAL SKILLS, ASSETS AND SERVICES

- Money/Savings/Loans (Q10, Q11, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19)
- Income Generating Activities (Q20, Q21)

Money / Savings / Loans

The ever-present need to spend money on health and medicine for themselves and their family members continues to worry VSLA women. Money spent on health, and the reliance on using loans for these expenses, should reduce over time as general health and wellbeing improve (better diet, hygiene, more early-stage health inputs and safer births etc.). The use of the solidarity fund will continue to be an important resource, but our study shows that VSLA are also saving additionally to VSLA and so health emergencies, for example, should be more manageable within personal finances.

VSLA women are enthusiastically taking on credit and using their loans to develop and support their IGAs and are already taking out much bigger loans than Non-VSLA women. (It is the inverse for VSLA men but the trend is upwards.) They are mainly using them for health spending (see above) but also for their IGAs.

We also adapted the questionnaire from Burundi to ask whether members were saving other than with VSLA. The answer is – yes. And some people are saving quite large amounts. It might be worth revisiting the savings limit set by each group on a regular basis – or perhaps, again, it's a question of skewed recruitment targeting.

Recommendation: revisit groups savings limits to consider adapting to include those who would be able to save more. Or move forward on formal linkages with banks to enable members to take on savings accounts.

Again we adapted the questionnaire from Burundi to ask whether loans were in the process of being paid back. It now clearly shows that only 14% of VSLA members who have loans have not even begun to pay them back. This contrasts with 37% for Non-VSLA. This non-repayment level may prove to be an acceptable risk for MFIs or banks. The financial literacy training may also contribute to reducing the non-repayment level through its emphasis on the responsibilities attached to taking on more formal loans. Plus the groups themselves, when they agree loans for individuals, take on a role of policing the repayment – which is surely good training for all concerned.

Income Generating Activities

87% of VSLA women are involved in one or more IGAs, as are 97% of the VSLA men (who tend to have just one IGA).

The study shows the range of types of IGA and petit commerce started by the women. Anecdotally though, many women seem to be depending on tried and tested products and marketing methods rather than looking for opportunities to sell more of their products by widening their market or adapting their products.

One CARE VSLA field agent is frustrated that women aren't seeing the opportunities around them. "Why didn't they bring their fruit juices to sell at this village meeting (the focus group)? Why do they never think of doing this at weddings etc.?" Many groups will receive entrepreneurship input during the course of the Power Africa programme. It sounds much needed and can only be of great value.

10. Conclusions and Recommendations

Conclusions

The results of the baseline study show that the Power Africa project in Burundi is on target and already making progress towards achieving the CARE global and local goals set for it.

Recruitment targets have been reached, although targeting may need tightening up. For example, are VSLA families who save large amounts outside VSLA and have servants really among the most vulnerable in their community? One of the programme target groups is migrant workers (see the TOR). Although this wasn't a specific question asked by the study, there is no evidence of any migrant families being included in the programme.

The VSLA model in CIV is working well, as shown by the high loan rates and the enthusiastic uptake of opportunities for joint ventures, networking and linkage. An interesting finding is the one linked to how much money is being saved by VSLA members outside the VSLA scheme. While a number are not saving anything additional at all, there are many who are saving quite large sums of money and these members may benefit from formal linkages with a bank.

Although the women may have some way to go in terms of involvement in household decision-making and overall empowerment, it will be interesting to watch for changes, over the four year programme, as they become more financially aware and independent.

The Baseline Study

The baseline study itself has been a success. Contrasted with an identical sized control group, the data gained from 192 women and 64 men individual Power Africa VSLA members is robust enough that the findings and conclusions can be extrapolated across CIV to give a clear picture of the current life situations and experience of the membership around the country.

Overall, the design, questionnaire and methodology will, we believe, be strong enough to support effective re-use at the mid- and end-points. There are some recommendations regarding minor adaptations of the methodology, and some amendments to be made to the questionnaire, but on the whole it achieved its purpose.

Comparisons and lessons learnt will be shared with the Burundi study and these will also inform any changes to the study tools and methodology.

All tools (including an updated questionnaire, and database ready for use) will be prepared for re-use and will be accompanied by detailed guidance for:

- Project team (with time line for activities);
- Enumerators;
- Focus group leaders;

- Data-entry people;
- Analysis;
- List of questions to help interrogate the data.

VSLA: local methodology etc.

Local VSLA methodology seems largely effective: recruitment targets are being met, savings are being made and loans taken. Our study showed no sign of confusion, or lack of trust in the 'system' and many Non-VSLA women and men are eager to join.

Note: consider the possibility of the need for a tightening up in the application of the recruitment criteria – the drive to hit recruitment targets may result in a 'loosening' of the strict vulnerability standard being employed.

Recommendations for future studies (mid- and end- point):

Important note: *These recommendations have developed in the light of analysis of the Burundi baseline study data.*

1. Use the same **enumerators** where possible, thus avoiding the need for substantial training. Although a local 'refresher' session will continue to be essential;
2. While the consultant-led **focus groups** were successful in establishing good baseline evidence and generated some excellent responses, for future studies the focus groups could be conducted by local staff, but supervised and debriefed by HQ team members. Also recommend recording the FGDs for supervision and clarification purposes.
3. Ensure a viable margin of error (10%+ if possible) for both VSLA and control groups by setting higher **interview targets** for each enumerator;
4. (Only if **re-training** needed) ensure enough time for a substantial pilot debrief to enable issues of translation, understanding and logistics to be dealt with, as well as monitoring the process in real time;
5. **Number the response sheets** using a simple numerical system before giving out to enumerators.
6. Ensure **data collection (interview) supervisors** are familiar with the questionnaire and any potential enumerator difficulties, and are conducting detailed checks on the response sheets;
7. Suggest to supervisors that they conduct a **daily team meeting** (10 minutes) with the enumerators to reinforce any messages, explain any question nuances, talk about translation issues and share experiences. This will motivate the teams and catch any potential issues as they arise;
8. Ensure that supervisors conduct a 10% **random check** of each enumerator's work every day, giving feedback on errors or careless coding, and reporting any major confusion or difficulties to the centre;
9. The data entry supervisor should carry out **additional checks** before the Excel files are sent off each day, make a copy of the file and then conduct the following additional checks. These checks could be repeated centrally before the files are all amalgamated onto main database.
 - A sort of the entries to check for any ID code duplication
 - Another sort on age to check that there are no underage entries slipping through and
 - Also to check that no Non-VSLA have said that VSLA was a source of credit.
10. Ensure that the sample **age distribution** correlates with the programme TOR (70% in the 15 – 22 age range) by setting appropriate targets for the enumerators.

11. Ensure that supervisors are checking that all interviewees fall within the **specified age range**. Reiterate regularly the importance of the minimum age of 15 years old;
12. Ensure data entry agents can use the software adequately and can attain the entry speed necessary to meet **data entry deadlines**. While there was little evidence of slowness, budget constraints mean a pressure for optimal work rates. Refresh familiarity with the database itself or retrain as necessary;
13. Ensure **data entry** supervisors conduct at least a 10% random check of each agents work each day to avoid data entry errors, duplication and to deal with any database issues if they arise;
14. Make data entry agents responsible for reducing **poor coding**. Consider incentivising them to report it as necessary;
15. Continue investigating the so-called 'Non-VSLA' experience, preferably outside the circle of influence of VSLA groups, i.e. sourcing a number of **control groups** outside 'VSLA villages' where possible, to give a truer picture of the life situation of the control group, unaffected by knowledge of VSLA;
16. For increased clarity of understanding, use the **amended questionnaire** (to follow), making sure the enumerators understand the nuances of any amendments, particularly with regard to questions on schooling, savings of VSLA members, loans taken on by VSLA members, loan repayments, who 'permission' is asked of to leave the house etc.;
17. Consider reusing only the original PPI (without the three extra questions) to be able to continue to measure against the level set in 2008;
18. Consider amending the questionnaire for next time to:
 - i. Ask about use of the **Solidarity Fund** to examine how often it is used for medical emergencies;
 - ii. Include more specific questions about **loan usage**;
 - iii. Revisit the **IGA list of options** to make it easier to categorise the range of IGAs mentioned by respondents;
 - iv. Ask about **education** of the respondents' children;
 - v. Clarify whether women have to **ask permission** to leave the house and are not just 'informing' people that they are leaving (Q26, 27, 28).
19. **Question 29, material possessions**: ensure enumerators take the time to ask clearly and fully understand the answers to questions about whether possessions are 'personally owned', 'owned by the family and contributed to by the interviewee', or 'owned by the family and not contributed to' in order to differentiate the responses adequately;
20. Ask enumerators and focus group leaders to ask supplementary questions and record accurately in direct speech the **Qualitative responses**. It will be useful to find out, for example, whether "I feel confident expressing my opinions in the household" converts to "we discuss issues jointly and I feel that my opinions are important";
21. Consider conducting a data cross-referencing exercise – loan amounts/number of loans/number of IGAs/other sources of income. It wasn't possible within the limits of the consultancy contract but may provide interesting and possible important information.

Recommendations for VSLA local methodology:

22. Consider revisiting the **selection criteria** for the entry to VSLA membership – just in case a few ‘less vulnerable’ candidates are being included to ‘make up the numbers’;
23. Consider **increasing VSLA recruitment within the sample areas** to provide increased financial access to those who are obviously ready for it – and for those who are obviously in need of the support to be gained from VSLA membership;
24. Consider adding an **age profile** to the MIS data collected, in order to measure correlation with target age criteria;
25. Develop a numerical categorisation tool for vulnerable groups and include the recording of this in the MIS data for measuring progress against the achievement of vulnerable groups targets. For example:
 - a. young women heads of household;
 - b. migrant workers’ families;
 - c. women widowed by HIV/AIDS;
 - d. young single mothers;
 - e. young male school dropouts, etc..
26. Help VSLA groups organise, and pay for, alphabetisation classes. This would be additional to, and underpin, the financial literacy training that comes with the programme;
27. Revisit **group savings limits** to consider adapting to include those who would be able to save more. Or move forward on formal linkages with banks to enable members to take on savings accounts;
28. Early results from the Ivory Coast are showing the success (anecdotally) of VSLA **‘networks’**. VSLA groups themselves are forming small ‘associations’ to develop IGAs, including: chicken farms, an exchange system of products between different VSLA groups in different parts of the country e.g. Shea butter producers exchanging their produce for the (different) products of other. This is proving to be highly successful and would possibly be of interest to VSLA groups in Burundi. It is recommended that the Power Africa financial literacy training is expedited. Additional training can’t come soon enough;
29. It may be worth considering debating with staff the issue of traditional practices and values in terms of human rights (i.e. practice of dowry/polygamy, value of large families, male traditional roles in the household, domestic violence). In order to promote and understand women’s empowerment, staff must confront and understand their own values and biases;
30. For **staff development** purposes it be worth considering debating with staff the issue of traditional practices and values in terms of human rights (i.e. practice of dowry/polygamy, value of large families, male traditional roles in the household, domestic violence). In order to promote and understand women’s empowerment, staff must confront and understand their own values and biases.

11. Appendix List

1. Consultancy TOR
2. Enumerator training programme and learning materials
3. Questionnaire – used in baseline, 2015
4. Focus group discussion questions
5. Baseline Database (completed Dec 2015)
6. Database (empty, for mid- and end-point studies)
7. Amended questionnaire for re-use
8. Amended focus group questions
9. Guidelines for:
 - Project team (with time line for activities)
 - Enumerators
 - Focus group leaders
 - Data-entry people
 - Analysis
 - List of questions to help interrogate the data
 - Updated questionnaire (2015 +)
10. Powerpoint presentation comparing and contrasting Burundi and CIV
11. PPI detailed information (English)
12. PPI detailed information (French)