

The Baptist Union of Denmark and Dutabarane in Burundi



Impact evaluation report of Shigikirana: Savings for Life

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Table of contents

1	Executive summary	3
2	Project logic and strategy	5
3	Evaluation methodology	6
4	Household survey findings	7
5	Portfolio performance	29
6	Conclusions	34
7	Annexes	
	Summary ToRs	35
	Impact evaluation questionnaire	38

1 Executive summary

In 2007, the Baptist Union of Denmark (BUD) cooperated with Dutabarane in implementing an HIV and AIDS care and prevention programme in Burundi called Mobilizing for Life. Based upon the success of an earlier pilot project, a microfinance project called Shigikirana Savings for Life (SSfL) was added to Dutabarane in 2009 with funding from Project Advice and Training Centre (PACT former PRNGO) – a public funded donor in Denmark. An additional project support was obtained from World Relief Canada. The SSfL project was designed according to the Village Savings and Loan (VSL) model established by VSL Associates.

The decision to incorporate a microfinance component into this project set out with a goal “to elevate the socioeconomic status of the rural poor who are caring for HIV affected persons.” Generally, the project hoped to improve the economic and social wellbeing of Burundi’s poor, and at the same time reduce the stigma and discrimination against persons living with HIV/AIDS.

The basic lesson learned from its earlier programme evaluation and largely confirmed in this is that SSfL is a highly successful programme: in some ways precedent-setting not only in Burundi, but sector wide. It is large-scale, cost-effective and has led to the creation of groups that retain their members and are highly profitable. It has, wisely, focused on a limited geographical area in order to concentrate its efforts while it absorbs and applies lessons learned and has achieved remarkable results at the level of the savings groups themselves. Without question it has created a remarkable foundation for growth.

A little more than two years after the project’s inception, Dutabarane and BUD requested an impact assessment of the SSfL programme to determine its success.¹ The following confirms that the results have been generally positive, but with some important exceptions. First of all, members of the target group – in this case those who participated in the VSL groups – experienced gains in several areas put forth in the stated goal. In just two years these participants increased their share of productive assets, experienced improved nutrition and access to affordable health care, achieved higher levels of social capital, and spread knowledge of HIV transmission. Additionally, many members are extending these gains to the greater community by offering assistance to community members with HIV/AIDS, but to date with only limited success. Secondly, and of real significance, the project has exceeded its targets at a cost that is 30% less than projected and at the top end of international norms.

Moving forward, Dutabarane can improve its programme by seeking out ways to extend the SSfL programme to the poorest citizens in Burundi. At the time of this report, it appears that many members of the target group had a slight economic advantage over those in control group – in this case those who did not participate in the VSL groups. One important finding suggests that a characteristic of those in the control group is they lack contact with programmes provided by NGOs. Therefore, in order to extend the SSfL programme to this cohort, Dutabarane may find it beneficial to discover the root of this disconnect.

Another area of improvement concerns group members who are HIV positive. The data suggests that many group members may not disclose their HIV status. Given the social stigma associated with the disease, this makes sense. However, if one of the principal objectives of Dutabarane’s programme is to facilitate openness and understanding toward those infected with HIV/AIDS, this

¹ The two-year time period that has elapsed since the inception of the project is the bare minimum period in which it is reasonable to expect to see significant impact in terms of an improved asset base and access to a wider range of services and economic opportunity. It is generally recommended that studies of this sort be conducted amongst groups that are at least 2 ½ years old, and preferably 3. See 3.4 Timing of the evaluation.

finding highlights another area for improvement. Given that members already demonstrate considerable trust just to participate in VSL groups, this arrangement provides an excellent opportunity to work on extending that trust to other areas concerning HIV/AIDS.

The results of this analysis show the programme has overall had a positive impact. Holding this data to a rigorous statistical confidence threshold has allowed us to identify unquestionable areas of improvement. That said, while the programme may have attributed to improvements in other areas, we cannot say with certainty that this is the case. A follow up study with targeted questions and a more robust data set would reveal further information. The summary conclusions are as follows:

- The programme has exceeded its targets in terms of the numbers of groups created and has done so at a cost that is 36% below projection. *At a cost of \$7 per member the programme has exceeded even the most efficient of all other projects that are listed in the SAVIX website.*² All things being equal, there is a compelling case for a no-cost extension to consolidate the impressive achievements of this ground-breaking work and direct it more deliberately at the poorest (see next bullet).
- Members of the VSLA groups are not among the poorest in Burundi. The average housing conditions, sizeable grain stocks, and quantity of livestock among the target group at the beginning of the programme *were significantly higher than those of the control group*. This may indicate that those in the target group simply have, or seek out, access to these type of programmes. This was highlighted by the fact that not one respondent from the control group received financial assistance from NGOs, an indication that they are isolated from programmes such as SSfL in general. While this is normal for an entry-level savings group programme, SSfL should make it a priority to identify more like those in the control group to whom they may extend the VSLA model.
- Those in the target group have been able to substantially increase their share of owned cultivable land, one of the best proxies for economic security and wellbeing.
- Trends in other productive assets show mixed results. Machinery and equipment have increased for the target group. However, livestock has decreased considerably. Again, this could be because members of the target group had a surplus of livestock and were in a position to sell some of that surplus in order to make other investments.
- Non-productive assets are increasing among those in the target group. This suggests that on the whole, they have met their basic needs, and now have some disposable income to purchase these items.
- Average income for VSLA members is twice that of the control group. We cannot say if that is an improvement over two years ago.
- VSLAs provide a service that is in demand, and does so with attributes that are superior to other similar services. Once made available to them, the members made a significant shift in borrowing and saving behavior.
- 95% of VSLA members saved in the last month, compared to only 31% of the control group. 75% of VSLA loans are invested in positive, future oriented activities such as a small business, household improvements, or education
- The programme has not had any significant impact on empowering women to have more control over household decisions. This probably a function of the relative youth of the programme since female empowerment at the household level tends to emerge when the economic impact becomes overwhelmingly clear – usually after 2 ½ -3 years
- Nutrition improved substantially over the control group, with members eating comparably 20% more meals per day.

² The SAVIX reports on 150 savings group projects in 22 countries and captures quarterly data on over 64,000 groups comprising more than 1.5 million members.

- There has been a 24% increase in access to affordable medical facilities and services. This is an 18% statistically significant difference from the control group.
- Social capital is improved significantly, with a majority feeling highly respected in their families and communities, and with nearly half of members holding administrative positions in community groups. The number of members holding such positions has increased over the past two years, while it has decreased in the control group.
- Families in the SSfL programme have more family members tested for HIV. Furthermore of their children are aware of the ways to transmit HIV.
- 33% of groups have reached out to provide support to community members with HIV/AIDS, which is less than half the project target - and the types of assistance appear mainly to be restricted to support from the social fund. While it is possible that there are more VSLAs with members who are infected with HIV/AIDS than may be reported by group members in this survey, it is clear that the project has only been partially successful in having VSLAs actively seek out and support HIV affected members of their communities with a holistic range of services. The delay in implementing the Facing Aids curriculum is deliberate, to enable groups to complete their first cycle before being exposed to the curriculum, but puts a premium on it being prioritized for the future.
- The MIS is out of date, with average data postings running some 4.66 months behind schedule. This implies that a large number of new groups have not yet been recorded in the system, significantly increasing the totals achieved to date. The lack of timeliness in collecting and entering data is almost certainly due to the abnormally high Field Officer caseloads, combined with no clear management mandate to give the MIS priority. This negates its value both as a management *and* a reporting tool. The current data set, while seriously out of date indicates, however, the following:
 - The project has exceeded its numerical goals (probably by a substantial margin when late-data is taken in to account)
 - Member motivation and commitment is high
 - Financial performance is satisfactory and in line with international norms
 - Operational efficiency and cost-effectiveness are extremely high at the Field Officer level, but at the probable cost of optimal supervision of a larger network of Village Agents per Field Officer than is desirable

To make the MIS achieve its potential, the clear priority is:

- to reduce FO caseloads by reducing the number of Village Agent supervised (not only to ensure timely and accurate data collection, but also proper Village Agent supervision)
- emphasise the timely and regular quarterly submission of MIS data
- promulgate quarterly MIS reports to all FOs and Supervisors
- mandate quarterly reviews of FO performance, at the Supervisor and PM level, based on MIS findings

2 Project logic and strategy

2.1 Goals and outputs

The SSfL project has the following final **goal**:

“To elevate the socioeconomic status of the rural poor who are caring for HIV affected persons”

This goal is defined by the following **objectives**:

- Create transparent, accountable and sustainable associations which effectively promote and advocate for the economic and social well-being of both members and their communities.
- Establish disciplined savings and investment systems and practices leading to increased security for association members and their communities.
- Strengthen engagement of participants in HIV/AIDS prevention and care initiatives in their communities.
- Reduce stigma and discrimination against persons living with HIV/AIDS and orphans and advocate for their rights and protection in their communities

The major measurable **outputs** of the project were defined as:

- 1,224 Village Saving and Loan Associations (VSLAs)
- 26,737 beneficiaries (which may be inferred to mean VSLA members)
- Strengthened institutional capacity to implement the VSL project within the focus provinces
- Effective monitoring and information system to assess efficiency and effectiveness of the programme established.

2.2 Project strategy

The 3-year pilot project was designed to expand the Shigikirana Savings for Life programme from its 9 original pilot VSLAs with 180 members to seven provinces in western and central Burundi. The justification for this expansion was not only to improve economic and social wellbeing for thousands of citizens living in poverty, but also to facilitate acceptance and care for the large number of citizens affected by HIV/AIDS. The anticipated result at the household level was posited as:

- Increased household disposable income
- Increased household food security
- Improved social capital, leading to more development projects
- Increased care for those affected by HIV/AIDS

3 Evaluation Methodology

3.1 Review of Management Information System

The project makes use of VSL Associates Management Information System, as the basis for reporting results against group and membership targets and assessing, *inter alia*, member satisfaction, programme and average group financial performance and the efficiency of the implementing organisation. We used this as the basis for assessing progress against

3.2 Selection of Associations

First we selected 16 VSL Associations, which were spread evenly across the programme area. Normally a three year time frame is required to measure significant change. However, the longest established associations for this study were just over two years old, so great care was also taken to ensure selection included only the most established associations.

3.3 Choice of respondents and survey methodology

We used a method that has been applied in many VSL impact studies to date, using recall techniques. Once an enumerator randomly selected two respondents from the groups visited, each respondent identified a non-member, from the same community whom they considered to be of approximately similar social and economic status to the VSL Association members at the time of becoming a member. Both the VSL Association members and the non-members were administered a questionnaire that required them to recall their situation at the time of the programme's inception and to report on the same set of data at the present time.

3.4 Timing of the evaluation

It should be noted that it is much too early to fully evaluate programme impact and arrive at definitive conclusions. Other studies done of savings group programmes in Africa note that impact is usually not significant until at least 2 ½ years have passed. The reasons for this are as follows:

- During the first cycle, most participants are unconvinced of the safety and profitability of the system and tend to keep share values small and buy the minimum.
- After one year, when the safety and profitability are proven and members have experienced the benefits of access to loans and emergency support, share values frequently double and people tend to buy more shares. Although this leads to a significant increase in group capitalisation, it is also the case the significant benefits to members in terms of the acquisition of capital assets is not felt until the end of the cycle – that is to say, after 2 years.
- After 2 years, the increased use of loan funds and, most important of all, the large share out at the end of the second cycle begins to show up in terms of assets and enterprise investment.

For these reasons, it is recommended that impact evaluations of savings group programmes take place after 3 years

4 Household survey findings

4.1 Methods of statistical analysis:

The data was subjected to a variety of statistical tests, each held to a 90% confidence level, represented by a p-value of < 0.1 . For the averages we used a “difference of means t-test”. This is because while in some cases the averages of the control and target group may be different, there may be a lot of variability caused by extreme outliers in each group. If so, the two groups may not be *statistically* different. This test helps us determine whether or not the averages are indeed *statistically* different, and thus if the VSLA programme definitely had the impact the means tell us on the surface. For variables that had several categorical responses, we used either a “Pearson’s chi square” test, or a “Fisher’s exact” test. These tests perform a task that is essentially the same as that of the t-tests. The difference is these tests allow us to see the differences in average responses across several categorical responses – such as different types of roofing material or reasons for taking a VSL loan. A Fisher’s exact test is essentially the same as a Pearson’s chi square test, but used when the number of respondents is expected to be less than five for any given category.

Again, it is important to note that in some cases, indeed most cases in this report, the face value averages suggest the programme has had a positive impact on the target group, and this very well may be the case. However, subjecting these numbers to a strict statistical threshold allows us to identify with confidence the areas in which we are certain the programme has had an impact. With these findings, then, we are able to reasonably expect these programmes to have similar effects in other areas should the VSLAs be expanded. Finally, in some cases we felt it appropriate to highlight findings that approached, but did not meet the 90% confidence threshold. For each such case, we make sure to specify the adjusted level of confidence accordingly.

4.2 Summary of findings

A summary of the report’s findings is found below in Table 1. This table provides a general overview of the results, and shows only the impacts that proved to be statistically significant. The study results demonstrate that the programme had considerable positive impacts on the target group in all three objective areas: economic wellbeing, social wellbeing, and HIV/AIDS awareness and acceptance.

Table 1 – Statistically Significant Impacts on VSLA Members

Indicator	Economic Wellbeing	Physical & Social Wellbeing	HIV/AIDS Awareness & Acceptance
Productive Assets	13.4 acre average increase in owned land		
Non-Productive Assets	Increases in home furnishings & electronic goods		
Saving	95% Savings Rate		

Indicator	Economic Wellbeing	Physical & Social Wellbeing	HIV/AIDS Awareness & Acceptance
Loans & Grants	75% of target group invested in business, home improvement, or education		24 VSLA grants provided to HIV positive community members
Nutrition	Substantially higher food stocks	20% increase over control group in number of meals per day	
Health		18% increase in ability to afford health services, a 24% difference over control group	
HIV Testing			30% higher than control group test rate
HIV Transmission			Knowledge of HIV transmission 9.4% higher than control group and, at 100%, well in excess of programme targets
Social Capital		100% feel respected in the community 98% feel respected in the family	
Leadership		49% hold administrative positions in groups, indicating positive social status. But only 2% increase indicating that VSLA members tend to be higher status individuals. Control group declined by 3%	
HIV Assistance			33% of VSLAs assisted community members with HIV/AIDS, but 50% below project targets

4.3 Productive and non-productive assets

Tables 2, 3, and 4 show the two-year changes in levels of productive and non-productive assets. Perhaps the best indicator for overall economic wellbeing is cultivable land. Here we see that the target group has increased substantially its share of owned cultivable land. While the target group has increased its share of cultivable land by an average of more than 13 acres, on average the non-participant group lost almost 1.5 acres. Though the p-value only allows us to say so with an 84% confidence level, the target group's share of rented cultivable land decreased, which may indicate an overall positive shift away from renting land and toward land ownership.

Other noteworthy findings are in total machinery and equipment, and total livestock. The target group increased its stock of total machinery and equipment by almost twice that of the non-

participants. The bulk of this increase it seems was in hoes and bags. Conversely, the target group lost a considerable share of total livestock. This may have been the result of selling livestock to make investments in other productive goods, which would then perhaps explain the increases we see in cultivable land, machinery and equipment. Further research would be necessary to explain these more subtle trends.

Table 2 – Productive assets

Two Year Change in Productive Assets - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Owned Cultivable Land (P-value = 0.0423)				Total Machinery (P-value = 0.1270)			
VSL	13.40	6.92	64.89	VSL	0.85	0.22	2.04
Non-Participant	-1.40	2.33	22.13	Non-Participant	0.47	0.12	1.18
Rented Cultivable Land (P-value = 0.1617)				Axes (P-value = 0.8524)			
VSL	-2.25	2.40	22.48	VSL	0.05	0.04	0.40
Non-Participant	8.06	6.83	65.18	Non-Participant	0.05	0.03	0.27
Owned Non-Cultivable Land (P-value = 0.2024)				Hoes (P-value = 0.5220)			
VSL	2.07	2.05	19.22	VSL	0.27	0.12	1.17
Non-Participant	-0.65	0.66	6.30	Non-Participant	0.18	0.09	0.82
Rented Non-Cultivable Land (P-value = 0.2812)				Sickles (P-value = 0.3171)			
VSL	-1.70	1.70	15.99	VSL	-0.02	0.02	0.21
Non-Participant	0.11	0.09	0.85	Non-Participant	0.01	0.02	0.24
Total Livestock (P-value = 0.1192)				Motorcycles (P-value = 0.1436)			
VSL	-2.92	0.92	8.68	VSL	0.06	0.02	0.23
Non-Participant	-0.93	0.87	8.30	Non-Participant	0.01	0.02	0.18
Adult Cows (P-value = 0.2315)				Bicycles (P-value = 0.8513)			
VSL	0.01	0.01	0.11	VSL	-0.02	0.05	0.50
Non-Participant	-0.04	0.04	0.42	Non-Participant	-0.01	0.03	0.32
Goats (P-value = 0.1138)				Bags (P-value = 0.0281)			
VSL	0.05	0.17	1.63	VSL	0.40	0.09	0.86
Non-Participant	-0.55	0.34	3.20	Non-Participant	0.16	0.05	0.50
Chickens (P-value = 0.1723)				Pangas (P-value = 0.2555)			
VSL	-0.84	0.82	7.84	VSL	0.13	0.04	0.40
Non-Participant	-2.26	0.63	5.91	Non-Participant	0.07	0.03	0.29

The target group also increased its share of non-productive assets far more so than did the non-participant group. For this test, we tallied all non-productive assets together into a total, as well as into three separate categories: electronic goods, furnishings, and kitchen items.³

³ The change in the amount of cultivable land needs to be treated with caution. The large standard deviation is owing to a small number of extreme outliers

Table 3 – Total non-productive assets

Two Year Change in Total Non-Productive Assets - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Total Non-Productive Assets (P-value = 0.0933)				Total Furnishings (P-value = 0.0147)			
VSL	6.13	1.70	15.91	VSL	2.49	0.53	4.96
Non-Participant	2.69	1.14	10.84	Non-Participant	1.01	0.29	2.80
Total Electronic Goods (P-value = 0.1125)				Total Kitchen Items (P-value = 0.2650)			
VSL	0.32	0.11	1.02	VSL	3.32	1.29	12.12
Non-Participant	0.11	0.07	0.68	Non-Participant	1.53	0.96	9.14

The increases in furnishings represent the greatest statistical significance, and are nearly 150% more than increases reported in the control group. We can say with 89% confidence that the target group purchased more electronics as well. Most of this growth was likely in mobile phones. The considerable difference in non-productive assets would suggest that, having sufficiently met many of their need for productive assets, the target group now has more disposable income to invest in things such as household furnishings.

Table 4 – Non-productive assets, by category

Two Year Change in Non-Productive Assets - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Radios (P-value = 0.1498)				Beds (P-value = 0.6988)			
VSL	0.11	0.07	0.61	VSL	0.09	0.05	0.49
Non-Participant	0.00	0.04	0.42	Non-Participant	0.07	0.04	0.36
Televisions (P-value = 0.7640)				Mattresses (P-value = 0.2033)			
VSL	0.03	0.04	0.35	VSL	0.15	0.07	0.62
Non-Participant	0.02	0.02	0.15	Non-Participant	0.05	0.03	0.31
Computers (P-value = 0.3105)				Blankets (P-value = 0.2981)			
VSL	-0.01	0.01	0.11	VSL	-0.07	0.10	0.98
Non-Participant	0.00	0.00	0.00	Non-Participant	0.04	0.03	0.29
Mobile Phones (P-value = 0.2611)				Sheets (P-value = 0.2937)			
VSL	0.19	0.08	0.71	VSL	0.49	0.19	1.81
Non-Participant	0.09	0.05	0.51	Non-Participant	0.25	0.12	1.12
Telephone (P-value = 0.3105)				Mosquito Nets (P-value = 0.0777)			
VSL	-0.01	0.01	0.11	VSL	0.55	0.16	1.53
Non-Participant	0.00	0.00	0.00	Non-Participant	0.15	0.15	1.42
Tables (P-value = 0.2450)				Pots (P-value = 0.0373)			
VSL	0.22	0.07	0.67	VSL	0.77	0.22	2.02
Non-Participant	0.12	0.04	0.39	Non-Participant	0.18	0.19	1.78
Sofas (P-value = 0.0546)				Plates (P-value = 0.6463)			
VSL	0.55	0.22	2.09	VSL	1.07	0.53	5.00
Non-Participant	0.10	0.07	0.68	Non-Participant	0.71	0.55	5.29
Chairs (P-value = 0.1971)				Cups (P-value = 0.0178)			
VSL	0.52	0.20	1.89	VSL	1.10	0.33	3.11
Non-Participant	0.22	0.12	1.17	Non-Participant	0.20	0.19	1.79

4.4 Housing investment

Table 5 - Size of Home

Housing - Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Number of Rooms Two Years Ago (P-value = 0.000)			
VSL	3.07	0.13	1.26
Non-Participant	2.31	0.10	0.96
Number of Rooms Today (P-value = 0.0000)			
VSL	3.33	0.13	1.21
Non-Participant	2.44	0.12	1.10
Change in Number of Rooms (P-value = 0.2194)			
VSL	0.26	0.08	0.72
Non-Participant	0.13	0.07	0.69

Table 5 shows a clear statistical difference in the size of homes, indicating that on average, members of the target group have almost an entire additional room in their home. That the target group had larger homes at the program's inception suggests they were in a better financial position than the control group. The data shows that the same remains so today. However, it appears that both groups have made some additions to the size of their home, and we cannot say with complete certainty if the programme increased home size in the target group. Certainly the target group has done better

The materials Tables 6 - 9 suggest that with the exception of window materials, both groups have made improvements to their homes, *though the non-participant group made more improvements than the target group*. The VSL group has made significant changes from wood to un-burnt brick, but have been otherwise outpaced by the control group.

Table 6 – Walls

Wall Material							
Group	Mud	Wood	Unburnt Brick	Burnt Brick	Cement	Other	Total
Two Years Ago (Fisher's exact = 0.000)							
VSL	10	16	27	26	5	3	88
Non-Participant	16	43	23	7	1	1	91
Total	26	59	50	33	6	4	179
Today (Fisher's exact = 0.022)							
VSL	3	9	41	26	9	0	88
Non-Participant	13	9	47	15	5	2	91
Total	16	18	88	41	14	2	179
Change							
VSL	-7	-7	14	0	4	-3	0
Non-Participant	-3	-34	24	8	4	1	0
Total	-10	-41	38	8	8	-2	0

Table 7 – Window material

Window Material						
Group	None	Wooden shutters	Metal shutters	Glass	Iron Sheet	Other
Two Years Ago (Fisher's exact = 0.708)						
VSL	7	64	5	9	2	1
Non-Participant	13	60	4	8	4	2
Total	20	124	9	17	6	3
Today (Fisher's exact = 0.716)						
VSL	8	67	4	6	1	2
Non-Participant	14	60	4	7	2	4
Total	22	127	8	13	3	6
Change						
VSL	-1	-3	1	3	1	-1
Non-Participant	-1	0	0	1	2	-2
Total	-2	-3	1	4	3	-3

Table 8 – Roof material

Roof Material						
Group	Straw/G rass	Rubber panel	Tile	Plastic Sheet	Iron Sheet	Total
Two Years Ago (Fisher's exact = 0.068)						
VSL	18	0	2	1	67	88
Non-Participant	31	2	2	0	56	91
Total	49	2	4	1	123	179
Today (Fisher's exact = 0.023)						
VSL	15	0	0	0	73	88
Non-Participant	26	3	1	0	61	91
Total	41	3	1	0	134	179
Change						
VSL	-3	0	-2	-1	6	0
Non-Participant	-5	1	-1	0	5	0
Total	-8	1	-3	-1	11	0

Table 9 - Floor material

Floor			
Group	Earth	Cement	Total
Two Years Ago (Pearson's chi2(1) = 1.2388 P=0.266)			
VSL	71	17	88
Non-Participant	79	12	91
Total	150	29	179
Today (Pearson's chi2(1) = 3.9104 P=0.048)			
VSL	65	23	88
Non-Participant	78	13	91
Total	143	36	179
Change			
VSL	-6	6	0
Non-Participant	-1	1	0
Total	-7	7	0

4.5 Income

The data on income highlights a considerable disparity between the two groups. We can say with 85% certainty that the target group has on average twice the income of the control group. The target group also has twice as many family members with salaried employment. Since we do not know what the average income was two years ago, we cannot determine if there has been a considerable change in income over time. It is worth noting that no one in the target group reported begging as a source of income. Likewise, the fact that no one from the control group has access to NGO subsidies is also noteworthy, and may be indicative of an overall detachment from, or lack of awareness of, services such as VSLA.

Table 9 – Sources of income

Income - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Total Income (P-value = 0.1550)				Remittance (P-value = 0.4459)			
VSL	160,736	57,289	537,419	VSL	5,852	4,942	46,363
Non-Participant	77,831	11,112	104,834	Non-Participant	1,900	1,679	15,927
Salaried Employment (P-value = 0.6839)				NGO Subsidy (P-value = 0.0818)			
VSL	14,506	5,452	50,855	VSL	5,420	3,131	29,376
Non-Participant	11,833	3,706	35,160	Non-Participant	0	0	0
Retail Store, Shop, or Petty Trade (P-value = 0.2111)				Begging (P-value = 0.1341)			
VSL	51,911	23,483	220,294	VSL	0	0	0
Non-Participant	21,533	6,756	64,091	Non-Participant	61	40	381
Agriculture/Household IGA (P-value = 0.2924)				Other (P-value = 0.2367)			
VSL	59,439	29,558	277,276	VSL	10,330	6,342	59,497
Non-Participant	27,789	6,579	62,416	Non-Participant	2,611	1,695	16,083
Sale of Productive Asset (P-value = 0.3841)				Family Members with Salaries (P-value = 0.0542)			
VSL	17,909	4,795	44,983	VSL	0.32	0.08	0.70
Non-Participant	12,017	4,755	45,108	Non-Participant	0.15	0.04	0.39
Sale of Non-Productive Asset (P-value = 0.6509)				Change in Family Members with Salaries (P-value = 0.0508)			
VSL	1,818	1,512	14,186	VSL	0.10	0.04	0.40
Non-Participant	1,000	1,000	9,487	Non-Participant	0.01	0.02	0.18

4.6 How people save, how they borrow, and why

Table 10 shows that more than 95% of the target group saved in the last month, compared to only 31% of the control group. Likewise, nearly twice as many members of the target group made a loan payment during the previous month.

Table 10 – Savings and loan payments

Savings - Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Saved in the Last Month (P-value = 0.000)			
VSL	0.95	0.02	0.21
Non-Participant	0.31	0.05	0.46
Made a Loan Payment Last Month (P-value = 0.0061)			
VSL	0.41	0.05	0.49
Non-Participant	0.22	0.04	0.42

About 42% more members of the target group invested savings with VSLA over the two year period. While nearly 20 of these new members previously relied on a shopkeeper, friend or family member for saving, it appears that 5 members of this group may not have saved at all. This shows that the VSLAs are providing a service that is not only in demand, but also superior to the available alternatives.

Table 11 – Trends in saving

How do you Save Money?										
Institution	Bank	MFI	Post Office	Mutuelle	ROSCA	Shop-keeper	Friend/Family	Money-lender	VSLA	Other
Two Years Ago										
VSL	5	4	0	1	0	25	7	23	60	5
Non-Participant	2	8	2	0	3	50	7	33	1	8
Today										
VSL	10	9	2	0	1	15	3	23	85	3
Non-Participant	3	9	2	0	4	50	7	36	1	6
Change										
VSL	5	5	2	-1	1	-10	-4	0	25	-2
Non-Participant	1	1	0	0	1	0	0	3	0	-2

Members of the target group save much more than the control group, in both numbers of savers, as well as amount of savings. While all 80 members of the target group saved with the VSLA, many others continue to use other institutions for savings. Further, the average amount members choose to save with these other institutions is larger than their average savings with the VSLA. However, this is

likely due to the fact that there are far more savers in the VSLA category, many of which are making small savings installments that bring down the average.

Table 12 – Levels of saving

How Much Saved in the Last Month, by Service								
Group	Bank	MFI	Shop-keeper	In House	Friend/Family	Physical Asset	VSLA	Other
VSL								
Mean	132,500	3,890,000	300,000	45,667	25,500	43,636	17,623	122,388
Count	6	3	1	15	6	11	80	8
Max.	600,000	11,500,000	300,000	450,000	100,000	200,000	180,000	496,000
Min.	10,000	20,000	300,000	3,000	1	5,000	1	2,500
Non-Participant								
Mean	52,500	55,833	.	15,059	37,333	41,286	10,000	4,000
Count	4	6	0	17	3	7	1	1
Max.	150,000	100,000	.	50,000	50,000	170,000	10,000	4,000
Min.	1	20,000	.	1,000	25,000	6,000	10,000	4,000

Table 13 – Loan amounts and institutions used

Amount of Loan Taken Last Month, by Service							
Method	Bank	MFI	ROSCA	Shop-keeper	Friend/Family	Money-lender	VSLA
VSL							
Mean	.	250,000	50,000	100,000	94,200	.	139,213
N	0	1	1	1	5	0	47
Max.	.	250,000	50,000	100,000	300,000	.	2,350,000
Min.	.	250,000	50,000	100,000	1,000	.	1
Non-Participant							
Mean	1,000,000	115,167	.	10,200	14,923	29,857	60,000
N	1	3	0	5	13	7	1
Max.	1,000,000	250,000	.	18,000	80,000	100,000	60,000
Min.	1,000,000	45,500	.	2,000	1	5,000	60,000

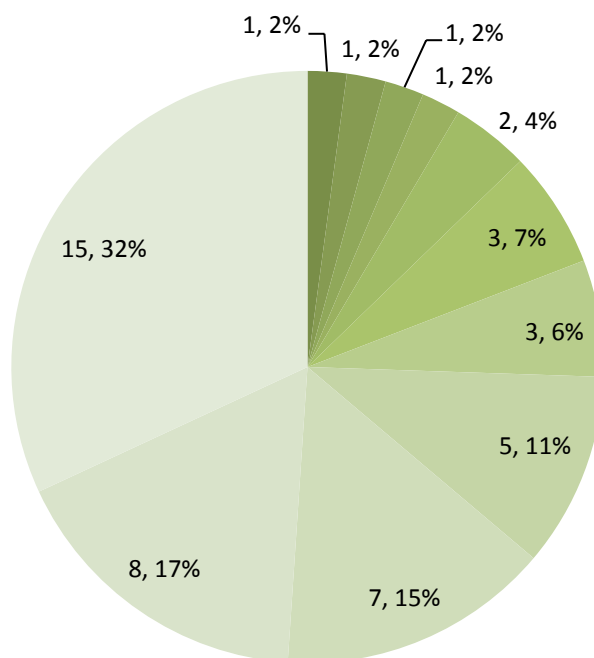
Table 14 – VSLA loan characteristics

Use of VSLA Loans	No.
Health	1
Loan repayment	1
House purchase or rent	1
Purchase of HH goods	1
Clothing	2
Land purchase or rent	3
Other	3
School fees & expenses	5
Home improvement	7
Investment in a HH IGA	8
Investment in shop or trade	15

More than half of the 80 members in the target group took out a VSLA loan last month.

Approximately 30% of members in the control group took loans using other methods, half of which were from friends and family, and more than a quarter of which were made with a money-lender.

By and large, the reason members of the target group take out a loan is to invest in a shop or trade. The other most significant areas of investment are in a household IGA, for home improvements, and to cover school fees and expenses. This suggests a very positive trend in that the majority (75%) of investments made with VSLA loans is concentrated in productive future oriented activities.



It is significant that loans are either used for productive purposes or for improvement of capital assets such as housing. This is compatible with the evidence that the target group enjoys a degree of economic security that does not require them to invest in basic needs such as food, clothing or debt repayment. This does not square with the reported changes in non-productive assets, indicating that these are likely purchased from income.

The following four tables describe the uses of the Social Fund and member experience in accessing benefits.

The most common type of social fund support is a grant, representing 88% of the total responses. Ten percent are loans with interest, and 5% are no-interest loans. A full half of members say the purpose of social fund support is for health. However, only 2% of members have ever chosen to withdraw savings to meet an emergency. Not one respondent stated they had ever been rejected for a request to the social fund.

4.6 Wellbeing – Social Fund

The data indicates that in most cases the Social Fund is used as it is intended, with 85% of beneficiaries receiving grants, with another 5% receiving zero interest loans. Fully 10% receive loans that attract interest but there is no information if this is at concessional rates. It is significant that the large preponderance of benefits paid is for health reasons, which may relate to the fact that the programme is targeted at a population that has a high HIV prevalence rate.

Table 15 – Social Fund and emergencies

Type of Social Fund support		
Type of support	No.	%
Grant	88	85.4%
No-interest loan	5	4.9%
Loan with interest	10	9.7%

Purpose of Social Fund support		
Purpose	No.	%
School fees and other expenses	5	3.5%
Funerals	6	4.2%
Food	7	4.9%
House improvements	8	5.6%
Child's marriage	9	6.3%
Religious festivals	10	6.9%
Other	11	7.6%
Health	88	61.1%

% of rejected requests for Social Fund support		
Response	No.	%
No	88	100.0%
Yes	0	0.0%

% of members selling shares for emergency		
Response	No.	%
No	86	97.7%
Yes	2	2.3%

4.7 Wellbeing – Education

This indicates that levels of school attendance have remained steady across both groups, for both male and female children, and that sufficient finances does not seem to be a factor.

Table 15 – School fees and attendance

Education - Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Change in Male Children that Could not Attend School due to Lack of Funds (P-value = 0.5224)			
VSL	0.02	0.03	0.26
Non-Participant	0.00	0.02	0.21
Change in Female Children that Could not Attend School due to Lack of Funds (P-value = 0.9786)			
VSL	0.03	0.03	0.32
Non-Participant	0.03	0.02	0.23

4.8 Wellbeing – Nutrition

This is one of the most important findings of the analysis. Two years ago, there was little difference between the two groups in terms of meals per day. After two years the target group has increased their average number of meals per day by almost 10%. The control group, on the other hand has unfortunately lost ground, and eats on average 10% fewer meals per day. This represents a very important 20% difference in the change between the two groups. Further, nearly twice as many members of the control group report they have experienced insufficient funds for food.

Table 16 – Meals per day

Number of Meals per Day- Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Two Years Ago (P-value = 0.4362)			
VSL	1.99	0.07	0.70
Non-Participant	1.91	0.06	0.61
Today (P-value = 0.0006)			
VSL	2.14	0.07	0.63
Non-Participant	1.79	0.07	0.69
Change in Meals per Day (P-value = 0.0001)			
VSL	0.15	0.06	0.54
Non-Participant	-0.12	0.04	0.36
Households that Experienced Times of Insufficient Funds for Food (P-value = 0.0004)			
VSL	0.27	0.05	0.45
Non-Participant	0.53	0.05	0.50

There is clear evidence that VSL members have improved their nutritional status, while members of the control group lost ground. Members increased their per-day meals by 0.27 of a meal up to 2.14 from 1.99, while members of the control group decreased their meals per day from 1.91 to 1.79, opening up a gap of 0.35 meals a day. Simply put, the trend for members is positive while it is negative for non-members. In addition (and of significance) when members of the target group did experience insufficient funds for food, nearly 25% of them chose to use a VSLA loan to assist them through the crisis.

Table 17 – Coping with food shortage

How families cope in times of food shortage (Fisher's exact = 0.007)	Fast	Eat Fewer Meals	Eat Smaller Meals	Eat Lower Quality Food	Beg for Food or Money	Loan from Bank or MFI	Informal Loan	Loan from VSLA	Grant from VSLA	Sale of Productive Asset	Other	Total
VSL	1	3	4	3	0	2	2	6	1	1	2	25
Non-Participant	0	6	6	11	4	4	8	0	0	0	9	48
Total	1	9	10	14	4	6	10	6	1	1	11	73

Both groups reported a loss of food stocks over the past two years. However, in Table 18 we see the target group had considerably higher stocks of most grains in both periods and had lost a much smaller proportion of these stocks. This may have been a contributing factor in the target group's improved average meals per day. Likewise, if members from the target group sold a portion of these grain stocks, it would explain the average higher incomes. This finding reinforces what the housing data suggested; members of the target group were not among the poorest in the area, and on the whole were in a better financial position than those in the control group.

Table 18 – Food stocks

Initial Food Stocks Two Years Ago - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Total Grain Stocks (P-value = 0.0408)				Ground Nut (P-value = 0.2760)			
VSL	206.25	52.43	491.83	VSL	17.18	7.89	74.02
Non-Participant	92.85	18.94	180.63	Non-Participant	7.96	3.27	31.21
Maize (P-value = 0.0291)				Sorghum (P-value = 0.1697)			
VSL	81.45	19.89	186.59	VSL	35.11	24.82	232.82
Non-Participant	35.14	7.65	72.94	Non-Participant	1.43	1.12	10.71
Haricot (P-value = 0.1437)				Rice (P-value = 0.5259)			
VSL	39.09	6.99	65.61	VSL	33.41	15.72	147.45
Non-Participant	26.07	5.51	52.53	Non-Participant	22.25	8.18	78.06

Food Stocks Today - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Total Food Stocks (P-value = 0.0118)				Ground Nut (P-value = 0.4715)			
VSL	145.39	34.90	327.35	VSL	7.32	4.12	38.64
Non-Participant	52.04	12.82	122.26	Non-Participant	3.87	2.50	23.84
Maize (P-value = 0.0215)				Sorghum (P-value = 0.1476)			
VSL	53.57	13.19	123.71	VSL	19.09	12.68	118.97
Non-Participant	20.03	6.28	59.87	Non-Participant	0.93	0.61	5.82
Haricot (P-value = 0.0363)				Rice (P-value = 0.1487)			
VSL	34.32	6.75	63.33	VSL	31.09	13.80	129.48
Non-Participant	16.96	4.79	45.66	Non-Participant	10.25	4.63	44.16

Two Year Change in Food Stocks - Difference of Means T-tests							
Group	Mean	Std. Err.	Std. Dev.	Group	Mean	Std. Err.	Std. Dev.
Total Grain Stocks (P-value = 0.5407)				Ground Nut (P-value = 0.3849)			
VSL	-60.86	27.91	261.78	VSL	-9.86	5.41	50.71
Non-Participant	-40.80	17.54	167.36	Non-Participant	-4.09	3.90	37.18
Maize (P-value = 0.4022)				Sorghum (P-value = 0.2000)			
VSL	-27.89	13.99	131.26	VSL	-16.02	12.26	115.05
Non-Participant	-15.11	6.39	60.92	Non-Participant	-0.49	0.55	5.27
Haricot (P-value = 0.6551)				Rice (P-value = 0.2483)			
VSL	-4.77	6.82	63.97	VSL	-2.32	6.14	57.62
Non-Participant	-9.11	6.88	65.65	Non-Participant	-12.00	5.68	54.19

4.9 Wellbeing – Health facilities

Members of the target group report having much higher financial access to affordable health services. Today 94% of the target group has such access, compared to only 70% of the control group. This is an 18% increase in access from just two years ago.

Table 19 - Financial access to affordable health services

Total Health Services- Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Access to Health Services Today (P-value = 0.0000)			
VSL	94%	0.02	0.23
Non-Participant	70%	0.05	0.46
Two Year Change in Access to Health Services (P-value = 0.0008)			
VSL	18%	0.04	0.42
Non-Participant	4%	0.03	0.25

The tables below outline the types of health facilities and services available to both groups. Thirty-six percent of the target group reports being able to afford private clinics, compared to only 11% of the control group. We cannot say with certainty if the remaining differences are statistically significant.

Table 20 – Types of health services and facilities

Health Facilities- Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Two Year Change in Access to Total Types of Facilities (P-value = 0.9262)			
VSL	14%	0.07	0.66
Non-Participant	14%	0.05	0.49
Access to Public Hospital (P-value = 0.2881)			
VSL	33%	0.05	0.47
Non-Participant	41%	0.05	0.49
Access to Private Hospital (P-value = 0.5179)			
VSL	9%	0.03	0.29
Non-Participant	12%	0.03	0.33
Access to Public Clinic (P-value = 0.8475)			
VSL	73%	0.05	0.45
Non-Participant	71%	0.05	0.45
Access to Private Clinic (P-value = 0.0000)			
VSL	36%	0.05	0.48
Non-Participant	11%	0.03	0.31
Access to Pharmacist (P-value = 0.9972)			
VSL	34%	0.05	0.48
Non-Participant	34%	0.05	0.48

Types of Health Services- Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Access to Prenatal & Obstetric (P-value = 0.8858)			
VSL	35%	0.05	0.48
Non-Participant	36%	0.05	0.48
Access to General Medicine (P-value = 0.1343)			
VSL	90%	0.03	0.30
Non-Participant	96%	0.02	0.21
Access to Specialised Medicine (P-value = 0.1470)			
VSL	23%	0.04	0.42
Non-Participant	14%	0.04	0.35
Access to Laboratory Services (P-value = 0.1350)			
VSL	31%	0.05	0.46
Non-Participant	21%	0.04	0.41
Access to HIV Testing (P-value = 0.3022)			
VSL	24%	0.05	0.43
Non-Participant	18%	0.04	0.38

There is evidence that members of the target group enjoy better access to specialized medicine, laboratory services, and, significantly, access to HIV testing, while there is more or less equal access to prenatal and obstetric services and general medicine.

4.10 Change in social status

This is an area of remarkable findings. The indicators on social status reflect considerable impact on the target group. Ninety-eight percent of members from the target group report feeling respected in their family and a full 100% report feeling respected in their community. This is compared to only 86% and 88%, respectively in the control group.

Table 21- Respect within the family and community

Social Capital - Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Feel Respected within the Family (P-value = 0.0036)			
VSL	98%	0.02	0.15
Non-Participant	86%	0.04	0.35
Feel Respected within the Community (P-value = 0.0007)			
VSL	100%	0.00	0.00
Non-Participant	88%	0.03	0.33

Table 22 – Change in levels of respect, by source

Respected within family compared to 2 years ago (Pearson's $\chi^2(2) = 13.56$ Pr = 0.001)			
Group	More	Less	No change
VSL	1	22	6
Non-Participant	0	47	5
Total	1	0	11

Respected within the community compared to 2 years ago Pearson's $\chi^2(2) = 12.45$ Pr = 0.002)			
Group	More	Less	No change
VSL	60%	22.00	6.00
Non-Participant	39%	47.00	5.00
Total	99%	0.04	11.00

The change in social status over the past two years is shown in Table 22. Members of the target group report a trend opposite that of the control group. In terms of feeling respected in both the family and community, many more from the target group feel more respected than the control group. Similarly, far fewer from the target group report feeling less respected than those from the control group. At the least, membership of VSLAs appears to confer a sense of improved social status.

Table 23 below tells us we cannot say with certainty that the differences in group membership between those in the target group and the control group are statistically significant.

Member of group today, by type (Fisher's exact = 0.509)	Social	Production /marketing	Financial services	Health	Education	Political	Religious	Burial society
VSL	6	5	8	2	2	1	18	4
Non-Participant	6	4	2	0	0	0	18	2
Total	12	9	10	2	2	1	36	6

Table 23 – Membership of all types of groups

Member of group two years ago, by type (Fisher's exact = 0.590)	Social	Production /marketing	Financial services	Health	Education	Political	Religious	Burial society
VSL	7	2	5	2	1	2	14	4
Non-Participant	8	5	4	0	1	0	15	2
Total	15	7	9	2	2	2	29	6

However, the data tell us there are considerably more members from the target group who hold administrative roles in the groups which they are members. Table 24 shows that 47% of those in the target group were in administrative roles two years ago. Today, that number has increased to 49%, while the control group has declined from 32% to 29%.

Table 24 – Administrative role in social group

Social Capital - Difference of Means T-test				
Group	Obs	Mean	Std. Err.	Std. Dev.
Administrator of Group Two Years Ago (P-value = 0.1999)				
VSL	38	47%	0.08	0.51
Non-Participant	34	32%	0.08	0.47
Administrator of Group Today (P-value = 0.0036)				
VSL	45	49%	0.08	0.51
Non-Participant	31	29%	0.08	0.46

4.11 Change in gender roles

The trends in gender decision-making are slightly better among the target group than the control group. What is interesting is that there is much more difference among the male cohort, with *many more in the control group* feeling as though they have less control now over nearly all decisions than they had two years ago. This is not the case in most VSL programmes of long duration and is worthy of further study to discover why this should be the case, since it does not appear that membership in a VSLA has, as yet, a marked difference on gender decision-making.

Table 25 - Household gender roles

Two year change in gender decision-making							
Target group				Control group			
Financial decisions	More	Less	No change	Financial decisions	More	Less	No change
Male	30	7	1	Male	23	16	0
Female	21	24	2	Female	23	24	5
Health decisions	More	Less	No change	Health decisions	More	Less	No change
Male	25	11	2	Male	15	24	0
Female	22	27	1	Female	17	29	6
Allocation of HH labour	More	Less	No change	Allocation of HH labour	More	Less	No change
Male	20	15	3	Male	20	19	0
Female	26	22	2	Female	21	24	7
Allocation of HH IGAs	More	Less	No change	Allocation of HH IGAs	More	Less	No change
Male	26	9	3	Male	21	16	2
Female	24	21	5	Female	18	24	12

4.12 HIV knowledge and awareness

In each category, the target group reports a higher percentage of family members aware of HIV transmission. All of these differences are statistically significant. However, with the exception of boys and girls over 5 years of age, the two year change in knowledge of HIV transmission from two years ago is not statistically significant. In the two cases that are statistically significant, knowledge of HIV transmission amongst boys and girls over the age of 5 increased

17% and 16% respectively in the target group, while only growing about half that in the control group. Significantly, 100% of VSLA members were able to describe the means of HIV transmission, against a target of 90%, although only 84% of spouses were reported as having the same knowledge. There does, however, appear to be a widespread knowledge as to how HIV is transmitted, since 96% of the control group were able to answer this question.

Table 26 – Knowledge of how HIV is transmitted?

Know how HIV is Transmitted- Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Respondant (P-value = 0.0470)			
VSL	100%	0.00	0.00
Non-Participant	96%	0.02	0.21
Spouse (P-value = 0.0879)			
VSL	84%	0.04	0.37
Non-Participant	74%	0.05	0.44
Parents (P-value = 0.1619)			
VSL	17%	0.04	0.38
Non-Participant	10%	0.03	0.30
Boys over 5 (P-value = 0.0607)			
VSL	43%	0.05	0.50
Non-Participant	30%	0.05	0.46
Girls over 5 (P-value = 0.0076)			
VSL	45%	0.05	0.50
Non-Participant	26%	0.05	0.44

Change in HIV Knowledge- Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Respondant (P-value = 0.3858)			
VSL	5%	0.02	0.21
Non-Participant	2%	0.02	0.15
Spouse (P-value = 0.5434)			
VSL	2%	0.02	0.15
Non-Participant	1%	0.01	0.10
Parents (P-value = 0.9867)			
VSL	1%	0.02	0.19
Non-Participant	1%	0.01	0.10
Boys over 5 (P-value = 0.1001)			
VSL	17%	0.04	0.38
Non-Participant	9%	0.03	0.28
Girls over 5 (P-value = 0.0833)			
VSL	16%	0.04	0.37
Non-Participant	8%	0.03	0.27

While the difference of means test for family members tested for HIV does not meet the 90% confidence level, we can say with 89% confidence that families in the target group tested more family members than the control group. On average, families in the target group tested 1.31 members, while those in the control group only tested 1.01.

Table 26 – Number of family members tested for HIV in the last year

HIV Testing - Difference of Means T-test			
Group	Mean	Std. Err.	Std. Dev.
Number of Family Members Tested for HIV in Past Two Years (P-value = 0.1160)			
VSL	1.31	0.15	1.43
Non-Participant	1.01	0.11	1.06

4.13 Assistance to community members with HIV/AIDS

- At first glance it appears that there are few VSLA groups with members who are HIV positive. However, because many of those who are HIV positive may keep that information secret, it is possible that many of the respondents are not aware of how many in their group are HIV positive. The 89 respondents in this survey come from 16 different groups. *In every group, most members stated they have zero members with HIV/AIDS.* However, 6 of the 16 groups, or 38%, report they have members who are HIV positive. In most of these cases, only 1 or 2 of the members surveyed stated they knew of a group member who is HIV positive. Considering that many of the groups have more than 20 members, it is likely that the 10 groups with all 5 respondents reporting zero HIV positive members actually do have such members in their associations, only they are simply not aware. The uncertainty surrounding this metric may be attributable to the delay in The implementing the Facing Aids curriculum and puts a premium on it being prioritized for the future.

Table 27 - HIV membership in VSLA groups

No. of mbrs in VSLA	Response	Percent	Cum.
14	4	4.49	4.49
15	6	6.74	11.24
17	5	5.62	16.85
19	5	5.62	22.47
21	5	5.62	28.09
23	2	2.25	30.34
24	7	7.87	38.2
25	55	61.8	100
Total	89	100	100

No. of HIV + mbrs in VSLA	Response	Percent	Cum.
0	59	86.76	86.76
1	3	4.41	91.18
2	4	5.88	97.06
3	1	1.47	98.53
4	1	1.47	100
Total	68	100	100

Having said this, on the basis of these responses it appears that the target of having 75% of members welcome a person who is HIV positive into their groups may not have been met.

If members are reticent about their status or embarrassed to suggest that others in their group may be HIV positive, the project may have not yet done enough to de-stigmatise HIV. This is certainly due to the decision to delay implementation of the Facing AIDS Together curriculum and justifies an extension of the project, using currently unspent funds to compensate for this delay.

This tentative conclusion should certainly be responded to as the whole purpose of the project is to ameliorate the condition of people affected by HIV/AIDS.

Approximately a third of VSLA groups provided assistance to community members with HIV/AIDS. By far the most common form of assistance these groups provided was in grants. Other means of assistance included provision of food, and counseling or moral support.

Table 28 - VSLAs that assist community members with HIV/AIDS

Groups that have supported person with HIV/AIDS	Response	Percent
No	60	67.4%
Yes	29	32.6%
Total	89	100%

The numbers here are well short of the target. The project was supposed to have at least 60% of groups able to cite a specific example as to how their group has intervened to help and orphan or someone living with HIV AIDS. Less than 1/3 of groups claim to have done so

Table 29 - Type of assistance provided to community members with HIV/AIDS

Type of Support Group Provided to Person with HIV/AIDS	Response
Grant from Social Fund	24
Provision of food	7
Counseling and moral support	4
Provision of household items	3
Donation of labour	2
Provision of medicine	1
Provision of care to affected children	1
No-interest loan from Social Fund	0
Forgiveness of outstanding debt	0
Provision of shelter	0

The type of assistance provided is largely restricted to grants from the Social Fund, which, while useful, indicate that other more socially positive responses, such as taking care of children, helping with labour or offering comfort are only occasionally provided, if at all. It is, of course, possible that a lot of this may be happening, and difficult to discuss with strangers, but the reported frequency of assistance to HIV affected members is disturbingly below expectation and may in fact indicate aversion. This is certainly in need of deeper examination and analysis.

5 Portfolio performance

5.1 MIS: current performance data

Dutabarane has been using the VSL Associates MIS Version 3.02 and has now upgraded to Version 4.03, released this month. There was a significant amount of data that needed updating to reflect the current status of data collection, indicating that the system may not be regularly maintained.

Table 30 below is derived from the MIS, as a user-defined table, indicating the status of data collected and reported caseloads.

Table 30–Field Officer caseloads and the age of current data

Name of FO	FO No.	No. of groups	Average date of most recent data collection	Average age of current data (months)
NDUWIMANA Anselme	19	25	1-Nov-11	0.74
TUYISABE Didier	6	94	26-Sep-11	1.93
NININHAZWE Dieudonne	22	13	2-Sep-11	2.74
Christophe	23	15	18-Aug-11	3.22
MISAGO Sylvie	11	76	14-Aug-11	3.35
HASABWIMANA Elie	7	25	11-Aug-11	3.45
NININHAZWE Dancilla	21	29	4-Aug-11	3.67
NDIKUMANA Jean Claude	15	23	4-Aug-11	3.67
NDIHOKUBWAYO Francine	3	77	30-Jul-11	3.86
MINANI Charles	8	29	24-Jul-11	4.05
NDAYISHIMIYE Jean Claude	1	35	22-Jul-11	4.10
NINEZA Yves	17	66	22-Jul-11	4.12
NIYONKURU J.Pierre	12	53	8-Jul-11	4.58
NAHISHAKIYE Patrick	16	104	5-Jul-11	4.66
TUYISENGE Jeremie	24	15	1-Jul-11	4.81
HAFASHIMANA Alice	5	84	20-Jun-11	5.15
NIMBONA Elie	4	42	18-Jun-11	5.23
NYADWI Augustin	18	43	10-Jun-11	5.48
NIYOYANKUNZE Amelie	13	33	2-Jun-11	5.75
BIMAZUBUTE Justin	14	64	2-Jun-11	5.75
NAHIMANA Agrippine	10	44	27-Apr-11	6.95
NIYOKWIZERA Gerard	9	65	24-Mar-11	8.05
HAVYARIMANA Remy	20	37	20-Mar-11	8.19
NDUWIMANA Wilson	2	18	16-Mar-11	8.33
Weighted average age of data		46.21	05-Jul-11	4.66
Standard deviation		26.61		1.88

The following needs to be noted:

- The MIS incorporates not only groups trained by Field Officers, but also by Village Agents. Village Agents trained and supervised by a Field Officer are thus included in a Field Officer's portfolio. It is expected that Field Officers should take the lead in data collection, visiting every group every 3 months at selected periods throughout the operating cycle to, during

which visits MIS data should be collected: *this cannot and should not be a Village Agent function*, since experience shows that data collected by VAs is usually not reliable. If, as seems to be the case, each Field Officer is supervising an unmanageable number of Village Agents, it makes regular data collection problematic and, naturally, less of a priority. An effective programme in which Field Officers are able adequately to supervise groups, using unpaid Village Agents, should have FO caseloads that averages between 25 and 35 groups: 46 is simply too many

- The MIS does not reflect the current state of affairs. The average length of time since data was most recently entered per Field Officers' portfolios is 4.66 months, with a standard deviation across all Field Officers of 1.88 months. The least current was a Field Officer whose most recent data across his portfolio of 18 groups averaged 8.33 month. Clearly the MIS has not been maintained with any degree of regularity for most of the last year: only 2 Field Officers had data whose age averaged less than 2 months. We cannot therefore state with any certainty what the current status of the portfolio is at this time – only what it looked like, on average, 5 months ago. A quarterly frequency of data collection (the recommended rate) should yield an average age of data of only 6 weeks. *What is certain is that the project is under-reporting the number of groups created.*
- The current MIS status is a clear indication that it is not seen either as a reporting tool nor, most importantly, as a management tool. If the average Field Officer has a portfolio whose data *averages* 4.66 months past due, there is no way that a Supervisor or the Field Officer can make a meaningful analysis and use this as a basis for corrective action or planning.

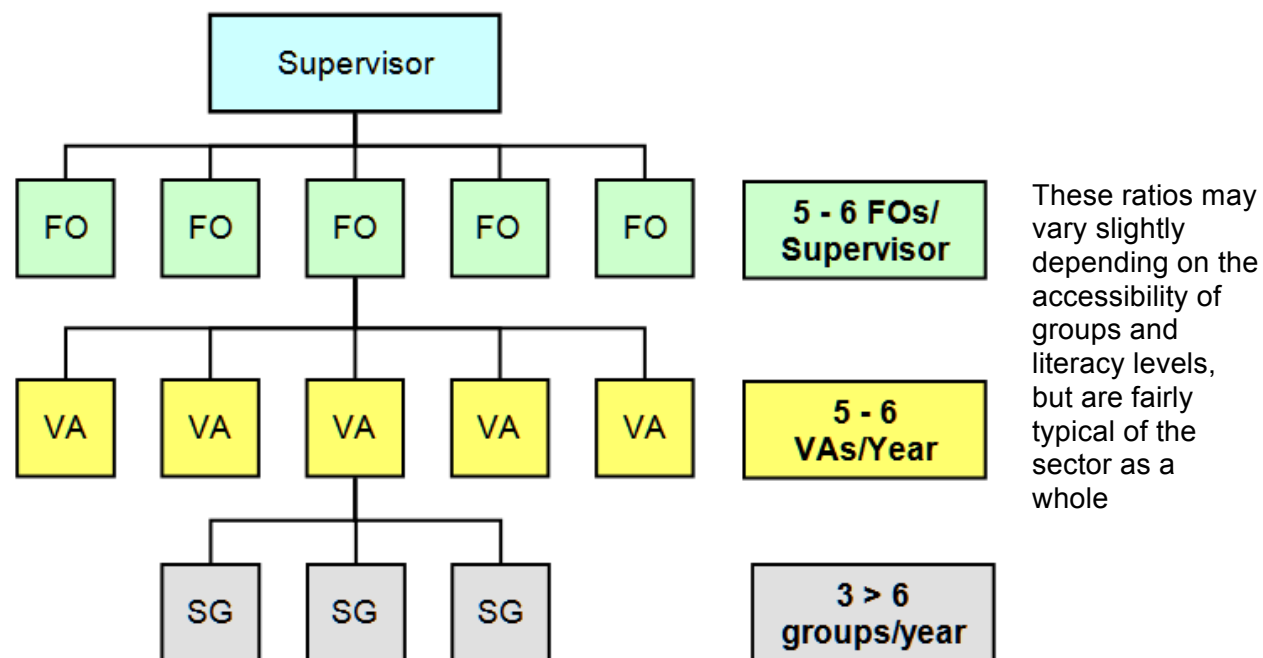
Having said this, the MIS contains data relevant to the evaluation ToR in the following areas:

Table 31 – Standard performance ratios derived from the MIS

Performance Ratios		
Institution:		Dutabarane-Urunani rw'Imbabazi
Member satisfaction		
R1	Attendance rate	93.3%
R2	Retention rate	99.7%
R3	Membership growth rate	9.9%
Financial performance of groups		
R4	Average savings per member mobilised to date (US)	12.6
R5	Return on assets	18.8%
R6	Annualised return on assets	65.5%
R7	Return on savings	25.0%
R8	Average outstanding loan size (US)	29.1
R10	Average write-off per graduated group	1.5
Operating efficiency of groups		
R11	% of members with loans outstanding	42.9%
R12	Loans outstanding as % of total assets	71.7%
Efficiency of implementing organisation		
R13	Caseload: Groups per paid agent	46.2
R14	Caseload: Members per paid agent	1,042.3
R15	Ratio of all paid agents to total staff	67.6%
R16	Cost per member assisted (US)	7.6

The overall impression is of an effective programme, operating at an exceptional level of efficiency, at very large scale and at low cost. Further analysis leads us, however, to conclude that the programme is operating with excessive staff caseloads and, therefore, probably insufficient supervisory oversight of field operations. The increased emphasis on Village Agents is an excellent development, but needs to be taken in the context of practical caseloads. Figure 1 below suggests what the ratios of Supervisors to Field Officers and Field Officers to Village Agents and Village Agents to groups should be.

Figure 1 – Typical range of caseloads



The following are commentaries on each of the ratios presented in table 31

- Member satisfaction. The proxies for member satisfaction are:
 - Attendance rate: 93.3%
 - Retention rate: 99.7%
 - Membership growth rate: 9.9%

Assuming these data to be reliable, an attendance rate above 80% is considered satisfactory. Above 95% it is considered excellent. In addition, retention of 99.7% of the original membership (measured by dropout against the original number of members) is exemplary, indicating a high degree of member commitment. A growth rate of 9.9% is also high, and indicates that, once formed, the groups attract additional membership. An average membership of 22.6 is slightly above the international norm of 22 members per group, indicating that the groups are of an optimal size. All in all (and regardless of other caveats) it is clear that group members are motivated and committed and the programme is creating a positive impetus in target communities.

- Financial performance
 - The average group owns assets of \$393. Since the average age of the groups captured by the MIS is 14.4 weeks old⁴, it is likely that at the time of graduation, the average group will share out approximately \$1,200. Graduated groups to date report a total equity of just over \$1,000, representing about \$50 per member.⁵ This is neither good nor bad, but is approximately equal to 9.5% GNI per capita.
 - Returns on assets is reported at 18.8% and annualised returns at 65.5% for supervised groups. The annualised returns cannot be considered reliable, owing to the comparative youth of the groups for which data has been collected. A more reliable figure is the annualised returns reported in the Graduated Groups archive, which is 35.8%. This is almost exactly in line with international norms as reported on the SAVIX⁶, of 36.5%
 - Average savings of \$12.6 and average loan sizes of \$29.1. The ratio of about 2.4 between average savings and average loan sizes is about normal and indicates that loan distribution is also normal and that loans in excess of the required 3:1 norm are generally respected.
- Operating efficiency
 - With 42.9% of members with loans outstanding, the level of loan distribution/demand is below the international average of 49.5%. This is most probably due to the young age of the groups at the time of the most recent data collection and the lack of market opportunity. It is within normal parameters
 - With an average age of less than 15 weeks, loan fund capital may frequently be insufficient to satisfy demand. This is verified by the fact that 71.7% of loans outstanding as a % of total assets is significantly above the international norm of 64%. This is nothing to be worried about and certainly not a mandate to link the groups to banks. Experience worldwide indicates that cycle 2 or later groups tend to increase share values; tend to save more and commonly roll over some loan capital from one cycle to the next
- Efficiency of implementing organisation
 - Groups per paid agent are 46.2. As already noted, this is rather too high to ensure adequate supervision of both Village Agents and groups. With a wide standard deviation of 26.61 it is clear that the project needs to establish norms that are at the upper end of international standards, but with much less variation. More Field Officers relative to Village Agents are needed and clearer guidance provided on acceptable caseloads: big is not necessarily better.
 - Members per paid agent at 1,042 are at the upper end of international standards, which vary between 800 and 230, averaging 515 in Africa. The very high average for the project is in line with the observation that Field Officer caseloads are higher than they should be, if adequate supervision is to be assured.
 - The ratio of all paid agents to total staff is, at 67% about optimal: the standard to which programmes should aspire is about 70%.
 - The cost per member assisted is, at \$7.6, very low indeed and about 1/3 of the international average of \$22.2. While this represents nominally high efficiency, it is probable that this also represents over-stretched staff and insufficient supervision. It is, nonetheless and impressively low figure and, if group quality holds up, maybe sets a precedent of which other programmes worldwide should be aware. The gold standard

⁴ The extreme youth of these groups makes extrapolation to end-of-term results highly unreliable: the MIS normally does not report annualised figures for groups that are less than 3 months old. Therefore, these results should be treated with caution.

⁵ Since graduated groups are at the end of their first cycle and average 51.9 weeks of age, these data can be considered highly reliable

⁶ The Savings Group Information Exchange (SAVIX) www.thesavix.org or www.savingsgroups.com

for cost (rarely achieved) is \$10 per person. If Dutabarane stays below that level, but decreases caseloads then it will be a ground-breaking development.⁷

5.2 MIS: Scale

According to the MIS, the number of groups created to date is 1,586, with a total membership of 35,852 since project inception. The targets set by the project were for 1,500 groups. Thus the project scale objectives were achieved.

The total budget for the project was listed as DK 2,314,832, of which DK 1,516,152 (65%) has been spent. The original project document proposed a cost of approximately DK 62 and the actual current cost is approximately DK 42.6. Thus, the project has performed significantly under cost, although, as previously noted, as a probable consequence of excessive FO caseloads. Dutabarane's decision to focus on a limited number of provinces is also vindicated by these results

⁷ There is a compelling case for Dutabarane to conduct a statistically significant survey of graduated groups that are at least 18 months old, using the standardised group quality assessment tool. If group quality and survival rates are at or better than international norms, it will indicate that new standards of cost can realistically be achieved – and standardised

6 Conclusions

The results of this analysis show the programme has overall had a positive impact. As mentioned earlier, holding this data to a rigorous statistical confidence threshold allows us to identify areas of unquestionable improvement. That said, the programme may have attributed to improvements other areas, only we cannot say with certainty that this is the case. A follow up study with targeted questions and a more robust data set would reveal further information. The summary conclusions are as follows:

- It seems as though members of the VSLA groups are not among the poorest in Burundi. The average housing conditions, sizeable grain stocks, and quantity of livestock among the target group at the beginning of the programme were significantly higher than those of the control group. This may indicate that those in the target group simply have, or seek out, access to these type of programmes. This was highlighted by the fact that not one respondent from the control group received financial assistance from NGOs, an indication that they are isolated from programmes such as SSfL in general. SSfL should make it a priority to identify more like those in the control group to whom they may extend the VSLA model. *It is, however, normal for entry-level savings group programmes to attract the rural middle classes, who are less risk averse than the very poor*, but Dutabarane should seek to more aggressively induct the poorer segments of village communities into the programme in the time remaining
- Those in the target group have been able to substantially increase their share of owned cultivable land, one of the best proxies for economic security and wellbeing.
- Trends in other productive assets show mixed results. Machinery and equipment have increased for the target group. However, livestock has decreased considerably. Again, this could be because members of the target group had a surplus of livestock and were in a position to sell some of that surplus in order to make other investments.
- Non-productive assets are increasing among those in the target group. This suggests that on the whole, they have met their basic needs, and now have some disposable income to purchase these items.
- Average income for VSLA members is twice that of the control group. We cannot say if that is an improvement over two years ago.
- VSLAs provide a service that is in demand, and does so with attributes that are superior to other similar services. Once made available to them, the members made a significant shift in borrowing and saving behavior.
- 95% of VSLA members saved in the last month, compared to only 31% of the target group.
- 75% of VSLA loans are invested in positive, future oriented activities such as a small business, household improvements, or education
- The programme has not had any significant impact on empowering women to have more control over household decisions.
- Nutrition improved substantially over the control group, with members eating comparably 20% more meals per day.
- There has been a 24% increase in access to affordable medical facilities and services. This is an 18% statistically significant difference from the control group.
- Social capital is improved significantly, with a majority feeling highly respected in their families and communities, and with nearly half of members holding administrative positions in community groups. The number of members holding such positions has increased over the past two years, while it has decreased in the control group.
- Families in the SSfL programme have more family members tested for HIV. Furthermore of their children are aware of the ways to transmit HIV.

- 33% of groups have reached out to provide support to community members with HIV/AIDS, which is less than half the project target - and the types of assistance appear mainly to be restricted to support from the social fund. While it is likely that there are far more VSLAs with members who are infected with HIV/AIDS than being reported by group members in this survey, it is clear from this survey that the project has only been partially successful in having VSLAs actively seek out and support HIV affected members of their communities with a holistic range of services.
- The MIS is out of date, with average data postings running some 4.66 months behind schedule. This negates its value both as a management *and* a reporting tool. The current data set, while seriously out of date indicates, however, the following:
 - The project has achieved its numerical goals
 - Member motivation and commitment is high
 - Financial performance is satisfactory and in line with international norms
 - Operational efficiency and cost-effectiveness are high, but at the probable cost of optimal supervision.

To make the MIS achieve its potential, the clear priority is:

- To create a set of administrative procedures that mandate:
 - the regular entry of MIS data;
 - the regular analysis of the data;
 - the regular printing and distribution of reports
 - the regular convening of quarterly meetings of Field Officers and their Supervisors to review MIS findings and, on the basis of these reviews, to prepare with each Field Officer the upcoming quarter's operational plan: *which is actually implemented*
- to reduce FO caseloads by reducing the number of Village Agent supervised (not only to ensure timely and accurate data collection, but also proper Village Agent supervision)

7 Annexes

7.1 Summary terms of reference

Overall Development Objective:	
To elevate the socioeconomic status of the rural poor who are caring for HIV affected persons.	
Objective 1:	
Create transparent, accountable and sustainable associations which effectively promote and advocate for the economic and social well-being of both members and their communities.	
Success Indicators	Means of verification (MoV)
1.1 1.500 village savings and loan associations are formed with by-laws and democratic procedures, trained, supervised, and graduated after meeting established quality standards.	Field Agent reports, verified by supervisor and Programme Manager field visits and MIS
1.2 90% of associations continue to function two years after graduation	Program evaluation surveys
1.3 90% of association members report improved economic and social well-being after participation in associations for six months or longer	Impact evaluation surveys
Objective 2:	
Establish disciplined savings and investment systems and practices leading to increased security for association members and their communities.	
Success Indicators	MoV
2.1 90% of groups average one or more net share purchases per person per meeting	Program MIS
2.2 Portfolio at risk > 30 days is 2,5% or less.	Program MIS
2.3 Members earn at least 30% annual interest on their savings.	Program MIS
Objective 3:	
Strengthen engagement of participants in HIV/AIDS prevention and care initiatives in their communities.	
Success Indicators	MoV
3.1 50% of groups have a representative trained in the Facing AIDS Together curriculum who teaches at least four lessons on HIV/AIDS prevention, advocacy and care to their association.	Impact evaluation survey
3.2 60% of members report caring regularly for an orphan or a person living with HIV/AIDS.	
3.3 90% of members trained in Facing AIDS Together can accurately describe two methods of preventing HIV transmission	
Objective 4:	
Reduce stigma and discrimination against persons living with HIV/AIDS and orphans and advocate for their rights and protection in their communities	

Note, bolded text indicates areas of special emphasis

Success Indicators	MoV
4.1 75% of participants welcome a person who is HIV positive to join their group.	Impact evaluation survey
4.2 70% of participants say their group has had one or more HIV positive members.	
4.3 50% of participants openly living with HIV are able to meet their basics needs for food and shelter	
4.4 60% of participants can cite a specific example of how their group has intervened to protect an orphan or person living with HIV/AIDS.	

The impact assessment will adhere to the Danida guidelines for evaluation and while evaluating the implementation of the Savings for Life activities (MFL) consider following;

Relevance:

1. Is the programme intervention relevant to needs and priorities of the beneficiaries and members of the VSLA groups?

Effectiveness and efficiency:

2. Status on progress of the objectives and results of the programme been achieved?
3. Assess the profitability of VSLAs

Impact:

4. What positive and negative, primary and secondary effects have been produced so far by the programme of Shigikirana, intended and unintended, directly or indirectly?

Sustainability:

5. If any members also are active in other kind of saving and loan activities (including MFI's)

7.2 Impact evaluation questionnaire

Shigikirana Savings For Life VSLA Impact Study

INSTRUCTIONS: Area shaded in grey to be completed before interview is initiated

Date / / (dd/mm/yyyy)

Enumerator Code

Province Code
CODE: Bujumbura=1; Cibitoke=2; Makamba=3

Commune Code
CODE: Kanyosha=1; Buganda=2; Mugina=3; Rugombo=4; Kayogoro=5

Colline

Name of respondent Code

Mobile

Gender of respondent
CODE: Male=0; Female=1

VSLA participant
CODE: No=0; Yes=1

VSLA number
Member number

1. Are you a member of a VSLA?
INSTRUCTIONS: If NO, skip to QUESTION 6. Answer must match PROGRAMME PARTICIPANT status above; if not, STOP THE INTERVIEW.
CODE: No=0; Yes=1

2. When did you join VSLA? / (mm/yyyy)
INSTRUCTIONS: Ask for approximate start date (month and year). If date is after August 2009, STOP THE INTERVIEW.

3. What is the group number of your VSLA?
INSTRUCTIONS: Answer must match VSLA NUMBER above; if not, seek clarification before proceeding.

4. What is your member number?
INSTRUCTIONS: Answer must match MEMBER NUMBER above; if not, seek clarification before proceeding.

5. Are you a member of your VSLA's management committee?
CODE: No=0; Yes=1

6. What is your age? years

7. What is the gender of the head your household?
CODE: Male=0; Female=1

8. What is your marital status?
CODE: 1=Single; 2=Married; 3=Widowed; 4=Divorced

9. What is the total number of individuals in your household?

10. How many children (less than 16 years old) live in your household (including orphans and children other than your own)?
INSTRUCTIONS: This includes all children that live in the respondent's household, including orphans and children other than their own.

11. What is the total number of orphans in your household?

PART A. HOUSEHOLD ASSETS

1. How many units of each item does your household own?

INSTRUCTIONS: List each item and prompt the respondent to indicate the number of units of each item owned by their household today AND two years ago.

Productive Assets			
a. Land		Today	2 Years ago
Rented	Cultivable	_____ Acres	_____ Acres
	Non-cultivable	_____ Acres	_____ Acres
Owned	Cultivable	_____ Acres	_____ Acres
	Non-cultivable	_____ Acres	_____ Acres
b. Livestock		Today	2 Years ago
Adult cattle			
Calves / heifers			
Goats			
Sheep			
Rabbits			
Ducks			
Chickens			
c. Machinery and equipment		Today	2 Years ago
Axes			
Hoes			
Sickles			
Motorcycles			
Bicycles			
Bag			
Pangas			
d. Grain and food stocks (kg)		Today	2 Years ago
Maize			
Haricots			
Ground-nuts			
Sorghum			
Rice			

Non-Productive Assets		
Item	Today	2 Years ago
Radio		
Television		
Computer		
Mobile phone		
Telephone		
Table		
Sofa		
Chair		
Bed		
Mattress		
Blankets		
Bedsheets		
Mosquito net		
Oven		
Microwave		
Pots		
Plates		
Glasses		
Cups		

PART B. INCOME, SAVINGS AND CREDIT

1. In the last month, approximately what was your household cash income?

FBU

INSTRUCTIONS: Please indicate the total in BIF and give a further breakdown below.

1.a

Please indicate the sources of your household income over the last month, and the amount earned from each source.	
Source	Amount (FBU)
Salaried employment	FBU
Retail store, shop or petty trade	FBU
Agriculture / Household IGA	FBU
Sale of productive asset	FBU
Sale of non-productive asset	FBU
Remittance	FBU
Government subsidy	FBU
NGO subsidy	FBU
Begging or donations	FBU
Other	FBU

2. In the last month, did your household save?

☐

CODE: No=0; Yes=1

2.a

If 2=yes, How much and how did your household SAVE in the last month? INSTRUCTIONS: Prompt respondent by listing methods of savings.	
Method	Amount (FBU)
Bank	FBU
Microfinance institution	FBU
Post office	FBU
SACCO	FBU
Mutuelle	FBU
Shopkeeper	FBU
In the house	FBU
With a friend or family member	FBU
Purchase of physical assets	FBU
VSLA	FBU
Other	FBU

3. In the last month, did your household take out any loans?

☐

CODE: No=0; Yes=1

3.a

If 3=yes, Where did you take a LOAN from in the last month; and what was the amount and main purpose of each loan? INSTRUCTIONS: Prompt respondent by listing sources of credit.		
Source	Amount (FBU)	Purpose*
Bank	FBU	
Microfinance Institution	FBU	
Post Office	FBU	
SACCO	FBU	
Mutuelle	FBU	
ROSCA	FBU	
Shopkeeper	FBU	
Friend or family member	FBU	
Moneylender	FBU	
VSLA	FBU	
Other	FBU	

CODE for PURPOSE: 1=Health; 2=School fees and expenses; 3=Funeral expenses; 4=Food; 5=Clothing; 6=Home improvements; 7=Loan repayment; 8=Investment in a retail shop or petty trade; 9=Investment in a household IGA; 10=Land purchase or rent; 11=House purchase or rent; 12=Purchase of household goods; 13=Other

4. In the last month, did your household make any LOAN REPAYMENTS?

☐

CODE: No=0; Yes=1

4.a If 4=yes, Please indicate the institutions or individuals to which your household has made a loan repayment in the last month, the amount repaid and the monthly interest rate of each loan.
INSTRUCTIONS: Prompt respondent by listing types of loan repayment.

Type	Amount (FBU)	Monthly interest rate (%)
Bank	FBU	
Microfinance Institution	FBU	
Post Office	FBU	
SACCO	FBU	
Mutuelle	FBU	
ROSCA	FBU	
Shopkeeper	FBU	
Friend or family member	FBU	
Moneylender	FBU	
VSLA	FBU	
Other	FBU	

5. How do you SAVE money?

INSTRUCTIONS: Prompt respondent by listing methods of saving and **tick** as appropriate.
Multiple responses possible.

Method	Now	2 years ago
Bank		
Microfinance institution		
Post office		
SACCO		
Mutuelle		
Shopkeeper		
In the house		
With a friend or family member		
Purchase of physical assets		
VSLA		
Other		

6. How do you borrow money?

INSTRUCTIONS: Prompt respondent by listing methods of saving and **tick** as appropriate.
Multiple responses possible.

Method	Now	2 years ago
Bank		
Microfinance Institution		
Post Office		
SACCO		
Mutuelle		
ROSCA		
Shopkeeper		
Friend or family member		
Moneylender		
VSLA		
Other		

7. How many members of your household are salaried employees and receive a wage on a regular basis?

Now	2 years ago

8. How many members of your household migrate regularly for work or to look for work?

Now	2 years ago

PART C. GENERAL WELFARE

a) Housing conditions

1. I would like to ask you a few questions about your house.
INSTRUCTIONS: Prompt respondent to indicate the number of rooms, and describe the walls, roof, floor and windows of the house they live in today and where they lived two years ago.

1.a	Number of rooms	Now	2 years ago
1.b	Walls	Now	2 years ago
CODE: 1=Mud walls; 2=Wooden walls; 3=Un-burnt brick walls; 4=Burnt brick walls; 5=Rubber panel walls; 6=Cement walls; 7=Other; 8=Iron sheet walls			
1.c	Roof	Now	2 years ago
CODE: 1=Straw or grass roof; 2=Wooden roof; 3=Rubber panel roof; 4=Mud roof; 5=Tiles; 6=Plastic sheet; 7=Other; 8=Iron sheet			
1.d	Floor	Now	2 years ago
CODE: 1=Earth floor; 2=Cement floor; 3=Wood floor; 4=Other			
1.e	Windows	Now	2 years ago
CODE: 1=No windows; 2=Wooden shuttered windows; 3=Metal shuttered windows; 4=Glass windows Ventana en madera; 5=Other			

2a. What types of health services do you have access to?

INSTRUCTIONS: Prompt respondent by listing each type of service and tick as appropriate. Multiple answers possible.

Health service	Now	2 years ago
Prenatal and obstetric services		
General medicine		
Specialised medicine		
Laboratory services		
HIV testing		
Other		

d) Changes in HIV awareness

1. Which members of your household know how HIV is transmitted?

INSTRUCTIONS: Prompt respondent by listing each category of household member and tick as appropriate. Multiple responses possible.

Household member	Now	2 years ago
Respondent		
Spouse		
Parents		
Boys over 5 years old		
Girls over 5 years old		

2. How many members of your household have been tested for HIV in the past two years?

e) Nutrition

1. On average, how many meals do you eat per day?

Now	2 years ago

2. In the last month, have there been times when your household has not had enough food or money to buy enough food to meet your needs? INSTRUCTIONS: If 2=No, skip to PART D.

CODE: No=0; Yes=1

3. If 2=yes, What was your household's MAIN coping mechanism in response to this food shortage?

INSTRUCTIONS: Do NOT prompt; ONLY list MAIN coping strategy.

CODE: 1=Fast (no food consumption for at least 24 hours); 2=Eat fewer meals; 3=Eat smaller meals; 4=Eat lower quality food; 5=Begging for food or money; 6=Loan from a formal institution (bank or MFI); 7=Informal loan (family, friend or moneylender); 8=Loan from VSLA; 9=Grant from VSLA; 10=Withdrawal of formal savings (bank or MFI); 11=Withdrawal of savings from VSLA; 12=Sale of a productive asset; 13=Sale of unproductive asset; 14=Government/NGO food or cash assistance; 15=Other

b) Education

1. In your household, how many MALE children (less than 16 years old) could not attend school for any period of time due to lack of money (fees, uniform, textbooks etc.)?

Now	2 years ago

2. In your household, how many FEMALE children (less than 16 years old) could not attend school for any period of time due to lack of money (fees, uniform, textbooks etc.)?

Now	2 years ago

c) Health services

1. Do you have access to acceptable health services?

Now	2 years ago

CODE: No=0; Yes=1

2. What types of health facilities do you have access to?

INSTRUCTIONS: Prompt respondent by listing each type of institution and tick as appropriate. Multiple answers possible.

Health facility	Now	2 years ago
Public hospital		
Private hospital		
Public clinic		
Private clinic		
Pharmacist		
Traditional doctor		
Friend or family		
Other		

PART D. SOCIAL CAPITAL

1. Do you feel respected within your family?

CODE: No=0; Yes=1

1a. COMPARED TO 2 YEARS AGO, do you feel more or less respected within your family?

CODE: More=1; No change=2; Less=3

INSTRUCTIONS: If the respondent is unsure or cannot easily answer the question, do NOT prompt; indicate "No change".

2. Do you feel respected within your community?

CODE: No=0; Yes=1

2a. COMPARED TO 2 YEARS AGO, do you feel more or less respected within your community?

CODE: More=1; No change=2; Less=3

INSTRUCTIONS: If the respondent is unsure or cannot easily answer the question, do NOT prompt; indicate "No change".

3. Other than your VSLA, which OTHER groups or institutions are you a member of? INSTRUCTIONS: Prompt respondent to describe each group/institution they are a member of and whether they hold an administrative role.

Group / Institution 1	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 2	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 3	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 4	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 5	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				

CODE for TYPE OF GROUP: 1=Social; 2=Production/marketing; 3=Financial services; 4=Health; 5=Education; 6=Political; 7=Religious; 8=Burial society; 9=Other

3a. TWO YEARS AGO, which groups or institutions were you a member of, other than your VSLA? INSTRUCTIONS: Prompt respondent to describe each group/institution they were a member of two years ago and whether they held an administrative role AT THAT TIME.

Group / Institution 1	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 2	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 3	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 4	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				
Group / Institution 5	Type	<input type="text"/>	Administrator	<input type="text"/>
CODE: No=0; Yes=1				

CODE for TYPE OF GROUP: 1=Social; 2=Production/marketing; 3=Financial services; 4=Health; 5=Education; 6=Political; 7=Religious; 8=Burial society; 9=Other

PART E. GENDER AND HOUSEHOLD DECISION-MAKING

1. Primarily, which household members make the following household decisions? *INSTRUCTIONS: List each type of decision but do NOT prompt respondent.*

Decision	Primary decision-maker
Food expenditure	
Household income-generating activities	
Savings	
Loan taking	
Children's education	
Family planning	
Visiting doctor	
Purchase of medicine and medical services	
Children's marriage	

CODE: 1=Respondent; 2=Spouse; 3=Respondent AND Spouse;
4=Parents/in-laws; 5=Children; 6=Other

2. COMPARED TO 2 YEARS AGO, do you participate more or less in household decision-making in the following areas?

INSTRUCTIONS: List each type of decision but do NOT prompt respondent. If the respondent is unsure or cannot easily answer the question, indicate "No change".

Area	Change
Financial decisions	
Health decisions	
Allocation of household labour	
Household income-generating activities	

CODE: More=1; No change=2; Less=3

PART F. VSLA PARTICIPANTS

a) General

1. In your opinion, what is the MOST valuable service provided by your VSLA?

CODE: 1=Opportunity to save; 2=Opportunity to borrow for investments; 3=Opportunity to borrow to meet small household needs; 4=Financial support to cope with emergencies; 5=Personal support to cope with emergencies; 6=other

2. How many members are there in your VSLA?
2a. How many members in your VSLA are HIV positive?

3. Has your VSLA ever intervened to support a person living with HIV/AIDS?

CODE: No=0; Yes=1

- 3a. If 3=yes, What type of support has your group provided to individuals living with HIV/AIDS? INSTRUCTIONS: Do NOT prompt respondent. Multiple responses possible and tick as appropriate.

Type of Support	
Grant from Social Fund	
No-interest loan from Social Fund	
Forgiveness of outstanding debt	
Provision of household items	
Provision of medicine	
Donation of labour	
Provision of shelter	
Provision of food	
Provision of care to affected children	
Counselling and moral support	

b) Social Fund

1. Have you ever received support (a loan or grant) from your VSLA's Social Fund?

CODE: No=0; Yes=1

2. If 1=yes, Please describe what TYPE OF SUPPORT YOU RECEIVED, THE AMOUNT RECEIVED, and the PURPOSE of each assistance. INSTRUCTIONS: If the respondent has received support from the Social Fund more than three times, only list the last three transactions.

No.	Type of support*	Amount (FBU)	Purpose*
1.		FBU	
2.		FBU	
3.		FBU	

CODE for TYPE OF SUPPORT: 1=Grant; 2=No-interest loan; 3=Loan with interest

CODE for PURPOSE: 1=Health; 2=School fees and other expenses; 3=Funeral expenses; 4=Food; 5=Clothing; 6=House improvements; 7=Loan repayment; 8=Child's marriage; 9=Religious festival; 10=Other

3. Have you ever made a request to the Social Fund that was rejected?

CODE: No=0; Yes=1

4. Have you ever withdrawn savings (sold shares) to meet an emergency?

CODE: No=0; Yes=1

c) Loan Fund

1. Have you ever received a loan from your VSLA's Loan Fund?

CODE: No=0; Yes=1

2. If 1=yes, Please indicate the amount and purpose of each loan. *INSTRUCTIONS: If the respondent has taken more than three loans from the Loan Fund, only list the last three loans.*

Loan	Amount (FBU)	Main purpose*
1.	FBU	
2.	FBU	
3.	FBU	

CODE for MAIN PURPOSE: 1=Health; 2=School fees and other expenses; 3=Funeral expenses; 4=Food; 5=Clothing; 6=Home improvements; 7=Loan repayment; 8=Investment in a retail shop or petty trade; 9=Investment in a household IGA; 10=Land purchase or rent; 11=House purchase or rent; 12=Purchase of non-productive asset; 13=Other

d) Share-out

1. What amount did you receive at your VSLA's last share-out?

2. How did you use this money? *INSTRUCTIONS: Prompt the respondent such that the total is APPROXIMATELY EQUAL to the above figure.*

1. Purchase of productive assets	FBU
2. Purchase of non-productive assets	FBU
3. Purchase or rent of land	FBU
4. Investment in a retail shop or petty trade	FBU
5. Investment in a household IGA	FBU
6. Purchase of food	FBU
7. Medical expenses	FBU
8. School fees and other expenses	FBU
9. Festival	FBU
10. Loan to family member or friend	FBU
11. Donation to family member or friend	FBU
12. Savings - Purchase of VSLA start-up shares for subsequent cycle	FBU
13. Savings - Other	FBU
14. Loan repayment	FBU
15. Other	FBU

e) Control group

1. We would like to learn more about the families in your community that are not members of VSLA and how their lives have changed over the last two years. Can you please identify three families close to your home that 1) NEVER participated in a VSLA (no member of the family ever participated) and 2) were most similar to your family before you joined VSLA?

INSTRUCTIONS: Prompt respondent to identify three households that most resembled their own TWO YEARS AGO, based on the following criteria: 1) household assets, 2) housing conditions and 3) food consumption. For each family identified, prompt respondent to identify the member of the household that most resembles them in terms of age and gender, and socio-economic status BEFORE they joined VSLA; and list their name and contact number, if available.

1. Name: _____ Mobile: _____

2. Name: _____ Mobile: _____

3. Name: _____ Mobile: _____