

Comparison of WMI Baseline Survey Data 2008-2012



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This comparison of WMI baseline data is based on information gathered from baseline surveys of Borrowers over a four-year time span. The data is collected before Borrowers enter the WMI Loan Program. The 14 data points selected reflect household living standards. The data show that the general living standards of Borrowers when they enter the loan program are fairly consistent over the 4-year period. This data implies that there are no external forces or circumstances in the villages or local economy that are resulting in improvements in the general living standards of local residents. It substantiates that improvements in Borrowers' living standards after they enter the loan program are attributable to their businesses and not outside factors.

Before entering the loan program, the vast majority of Borrowers and their families report per capita income of less than a \$2 a day, which is the World Bank definition of extreme poverty. The majority of Borrowers have semi-permanent homes with tin roofs and dirt and dung walls.

Other poverty indicators have also remained consistent for those entering the loan program. More than half of Borrowers use a communal pipe/pumping system (it is expensive to install a water tap at a private home). Consequently, Borrowers still have to walk to the communal tap and then haul the water back home. Plus, the water is frequently contaminated and requires boiling or treatment. In the area of toilet facilities there has been basically no increase in the number of flush toilets among those entering the loan program.

The number of Borrowers who rely on wood as their cooking fuel has steadily increased over the 4-year period. Wood burning is extremely inefficient, creates pollution, and has significant health risks including respiratory disease. The reliance on wood burning causes widespread deforestation, which can lead to deadly mudslides and crop loss.



COMPARISON OF WMI BASELINE SURVEY DATA FROM 2008-2012
Data collected from women entering the WMI loan program

	2008-2009	2009-2010	2010-2011	2011-2012
Borrowers subsisting on less than \$2 a day	99%	100%	100%	96%
Borrowers saving less than \$25	67%	70%	67%	70%
Borrowers with 5 or more people in their households	79%	78%	74%	81%
Borrowers taking care of orphans	65%	65%	45%	58%
Borrowers living in a home with 3 or fewer rooms	56%	53%	56%	44%
Borrowers whose home is semi-permanent	82%	80%	87%	65%
Borrowers whose home has a mud floor	78%	78%	89%	65%
Borrowers who could not provide shoes for all their children	36%	38%	39%	44%
Borrowers who use candles as a light source	64%	59%	42%	47%
Borrowers who use wood for cooking fuel	76%	64%	76%	85%
Borrowers who get their water from a communal pipe/pumping system	61%	62%	56%	58%
Borrowers who use a private pit toilet or private latrine	98%	99%	100%	78%
Borrowers who have had a family member with malaria in the past six months	87%	82%	68%	66%
Borrowers' households in which everyone sleeps under mosquito nets	27%	27%	44%	41%