

# Comparison of WMI Baseline Survey Data: 2008-2011

This comparison of WMI baseline data is based on information gathered from baseline surveys of borrowers over a three 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 3 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 \$1.25 a day, which is within the World Bank definition of extreme poverty. The majority of borrowers have semi-permanent homes with grass roofs and mud walls (permanent homes generally have concrete floors and iron roofs). 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.

One baseline indicia that did change is the use of candles for lighting – it has decreased over the 3 year period. Throughout the country, there is a general trend away from the use of candles and towards the use of kerosene lamps. The other indicia that changed is the use of mosquito nets; it has increased. WMI's local partner in Buyobo, the Buyobo Women's Association (BWA), has been able to distribute affordable nets and has been active in educating the community about the benefits net use. Access to mosquito nets appears to have led to a lower incidence in malaria outbreaks from 2010 to 2011.



## COMPARISON OF WMI BASELINE SURVEY DATA FROM 2008-2011

Data collected from women entering the WMI loan program

	2008-2009	2009-2010	2010-2011
<b>Borrowers who live with less than \$1.25 a day</b>	<b>99.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Borrowers with savings of less than \$25</b>	<b>66.6%</b>	<b>70.0%</b>	<b>66.6%</b>
<b>Borrowers who have 5 or more people in their household</b>	<b>78.8%</b>	<b>78.4%</b>	<b>74.1%</b>
<b>Borrowers who take care of orphans</b>	<b>64.5%</b>	<b>65.4%</b>	<b>44.8%</b>
<b>Borrowers who live in a home with 3 or fewer rooms</b>	<b>55.8%</b>	<b>53.0%</b>	<b>56.0%</b>
<b>Borrowers whose home is semi-permanent</b>	<b>81.9%</b>	<b>80.3%</b>	<b>87.4%</b>
<b>Borrowers whose home has a mud floor</b>	<b>78.4%</b>	<b>78.1%</b>	<b>88.8%</b>
<b>Borrowers who could not provide shoes for all their children</b>	<b>36.0%</b>	<b>38.0%</b>	<b>38.8%</b>
<b>Borrowers who use candles as a light source</b>	<b>63.6%</b>	<b>58.7%</b>	<b>42.2%</b>
<b>Borrowers who use wood for cooking fuel</b>	<b>75.9%</b>	<b>64.4%</b>	<b>76.3%</b>
<b>Borrowers who get their water from a communal pipe/pumping system</b>	<b>61.0%</b>	<b>61.6%</b>	<b>56.0%</b>
<b>Borrowers who use a private pit toilet or private latrine</b>	<b>97.8%</b>	<b>99.3%</b>	<b>99.9%</b>
<b>Borrowers who have had a family member with malaria in the past 6 months</b>	<b>87.2%</b>	<b>82.4%</b>	<b>68.4%</b>
<b>Borrowers' households in which everyone sleeps under mosquito nets</b>	<b>26.5%</b>	<b>27.4%</b>	<b>44.4%</b>