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World Council of Credit Unions, Inc.

# **Credit Union Growth Program**

## **Member Income Survey - 2007**

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## Executive Summary

Interviewers surveyed more than 6,300 members at 31 credit unions in Colombia, Kenya and Rwanda on household income and assets for the 2007 Member Income Survey. As part of the Credit Union Growth Program currently being developed by World Council of Credit Unions (WOCCU) through funding from the Bill and Melinda Gates Foundation, the member income survey establishes a baseline for the percentage of poor and very poor members at program credit unions. The survey also examined use of financial services, member satisfaction and several non-monetary indicators of poverty. The first of three such surveys, the member income survey will be repeated in 2008 and 2009 to measure the progress of program credit unions in expanding service to low-income members.

In all three countries, program credit unions serve a wide range of income levels, with an emphasis on low-income members and lower-middle class families. In Colombia, 3.6% of respondents live under a dollar a day. In Kenya, 38.9% of respondents live below a dollar a day, while in Rwanda, 35.7% of respondents are below the dollar a day line. Adjusting for the relative sizes of the 31 credit unions participating, 14.8% of respondents across all three countries live below a dollar a day. This amount is roughly proportional to the percentage of the general population of the three countries living below the dollar a day line.

The distribution of member income in each country parallels the income distribution of the general population. In both of the African program countries, the vast majority of members are below the \$5-a-day line, with a much smaller long tail of higher income members. Nearly 35% of all members in Colombia live under the \$5-a-day line, which is actually US \$2.35 at current market exchange rates. Additionally, nearly half of all members in Colombia are below the national poverty line, while 15% of members live below the extreme poverty line defined by the Colombian government.

The median income per household member per day is US \$2.54, converted to US dollars at the 30-day average exchange rate for March 2007. Additionally, 49.7% of all respondents live under the poverty lines defined by their national governments.

Respondents earn their income from varied sources. At more urban credit unions, or those that traditionally served specific companies or government ministries, more respondents had a salaried family member. However, many of these salaried households supplement wages, which are often only slightly above the poverty level, with another microenterprise. In rural areas, cash and subsistence crops are an important source of both income and food.

Nearly 30% of members have someone in their household who owns a microenterprise or small business. About half of these businesses are involved primarily in retail trade, with the remainder in wholesale trade, construction, manufacturing and other services. Extrapolating to the total membership, the Credit Union Growth Program impacts roughly 175,000 businesses owned by credit union members. These businesses employ nearly 550,000 people – over half of these from outside the member's household.

Program-wide, 20% of respondents farmed crops in the last year, with a much higher percentage in Kenya and Rwanda. Many respondents were subsistence farmers, earning little or no money for their crops.

Overall, members are quite satisfied with their credit unions – often viewing them much more favorably than other financial institutions. Once they join, respondents tend to be highly loyal.

## Credit Union Growth Program

### Member Income Survey - 2007

This report details the findings of the 2007 member income survey conducted by World Council of Credit Unions (WOCCU) for the Bill and Melinda Gates Foundation. Interviewers surveyed more than 6,300 members at 31 credit unions in Colombia, Kenya and Rwanda on household income and assets. The survey also examined use of financial services, member satisfaction and several non-monetary indicators of poverty.

WOCCU is the voice for credit unions around the world, as well as an industry-leading microfinance promoter. For 35 years WOCCU has worked with multinational, bilateral and private partners to develop and strengthen credit union systems around the world. WOCCU has implemented over 250 long and short-term programs in developing countries and is currently providing over 3.5 million members with access to affordable financial services.

As part of the Credit Union Growth Program currently being developed by WOCCU through funding from the Bill and Melinda Gates Foundation, the member income survey establishes a baseline for the percentage of poor and very poor members at program credit unions. The first of three such surveys, the member income survey will be repeated in 2008 and 2009 to measure the progress of program credit unions in expanding service to low-income members.

WOCCU developed and pre-tested the survey instrument during January and February of 2007. The survey began in March in Colombia and Kenya, and late March to early April in Rwanda.

Members were selected randomly and interviewed as they entered the credit union. Interviewees were taken to a private interview location away from the main lobby when possible and asked a series of questions related to income. Each survey required on average 10 – 15 minutes to complete. The survey was conducted by trained interviewers to assist non-literate members and to ensure the surveys were completed properly.

Results from the baseline survey indicate that, as in many other countries, program credit unions in Colombia, Kenya and Rwanda serve a broad mix of poor and lower-middle class individuals. Although some members are salaried, many farm, raise livestock or have microenterprises or small businesses in addition to, or in lieu of, formal employment. The diverse member base is a significant asset for credit unions, as it reduces non-systematic risk in the loan portfolio and decreases the volatility of deposits. Additionally, relatively wealthier members provide a steady source of income that helps make viable riskier and potentially less profitable services to poor members. These wealthier members also often own larger farms or small businesses that serve as important local sources of employment for low-income individuals. These enterprises are often financed wholly or in part by credit unions.

Over the next three years, WOCCU will demonstrate through the Credit Union Growth Program that credit unions can increase the percentage of low-income members they serve while maintaining the advantages of a diverse member base outlined above.

The first section of the report details the methodology used in conducting the 2007 member income survey. The second section of the report provides a detailed explanation of the findings of the survey by country, beginning with demographics and progressing to household income and assets. The report also details the findings on non-monetary indicators of poverty, including housing quality and insufficient food, as well as member satisfaction and use of financial services. Member opinions on their credit unions will be used to identify areas of improvement, such as line wait time or customer service, for each of the program credit unions, and will be used to benchmark their progress over the next three years.

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## Survey Methodology

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With the Credit Union Growth Program, WOCCU is primarily focused on increasing the number of members who live in absolute poverty. The central premise of the program is that access to financial services through credit unions will provide low-income members with appropriate, affordable savings and credit products, reducing the impact of poverty, providing a cushion against financial shocks and helping build assets.

The survey instrument is designed to measure member income at program credit unions – this information is then used to determine the percentage of members living in absolute poverty. Unlike other streamlined poverty assessment surveys that use statistical techniques to estimate solely the percentage of clients below the poverty line, the WOCCU member income survey can be used to develop a complete income distribution, providing a more nuanced view of member welfare.

In order to compare poverty across countries, WOCCU uses the international poverty line defined by the World Bank - \$1-a-day for the very poor, and \$2-a-day for poor individuals. WOCCU considers all members below the \$2-a-day line as low-income members. When analyzing data within a single country, WOCCU uses nationally determined poverty lines, a standard procedure in poverty analysis, due to the limitations inherent in the \$1-a-day measurement. Within this and subsequent surveys, both poverty lines will be reported and tracked.

Defining and measuring poverty is a surprisingly complicated endeavor, particularly when the definition is expanded to include non-monetary indicators such as social exclusion, lack of access to education and public services and gender and racial issues. Although the member income survey focuses primarily on monetary indicators of poverty – income and assets – the survey also incorporates questions on hunger and housing quality developed by the Consultative Group to Assist the Poorest (CGAP).

### *The Survey Instrument*

The member income survey is based largely on surveys for credit union members developed by WOCCU in Peru, Ecuador and other countries. The length of the survey was reduced so that it could be completed by a trained interviewer in less than 20 minutes, and sections related to income and assets were refined.

The survey (see Annex 3) is designed to be quickly implemented in multiple credit unions simultaneously, while still providing an accurate snapshot of the income and asset levels of the credit union's members. The survey was designed as a standardized template across countries, while allowing for significant levels of customization where needed (sections of the sample survey in bold, red text are designed to be modified for local conditions). In addition to the survey instrument, the complete survey package also includes a complete set of supplementary materials, including detailed instruction manuals, code sheets and a data entry template written in Microsoft Access to facilitate survey coding and limit errors. For the 2007 survey, the survey and all accompanying materials were translated into Spanish and French. Partial translations in Kinyarwanda (Rwanda) and Swahili (Kenya) were also developed.

The survey is divided into a series of several modules, and requires approximately 10-15 minutes to complete. The survey is administered by independent field teams who choose credit union members randomly as they enter the credit union. The interview is then conducted in a separate room.

Questions in the survey are designed to capture information in four core areas: member opinions on the credit union services they receive, household income, household assets and other household information. Household income information is used to measure how many low-income members are served by the credit union being surveyed. Asset data is used to provide a more detailed understanding of low-income members and their financial needs. Information on member opinion will be used to compare the quality of service received by low-income members to that received by comparatively richer members. Finally, the two modules on other household information, adapted from the Poverty Assessment Tool developed by the Consultative Group to Assist the Poorest (CGAP), are used to provide additional insights into how low-income members live.

The survey questions progress from simple to more complex and personal, becoming simpler again as the survey concludes. The questions are designed to simplify recall for the respondents by avoiding open-ended questions.

Broadly speaking, there are two methods to measure income: consumption and income. The consumption method collects information on the last several months of household expenditures, using this data to construct an estimated household income. The income method, by contrast, estimates household income by tracking all sources of income in the household and combining them into a composite household income. Both methods are valid tools for estimating poverty, but the consumption method is more common.<sup>1</sup>

Consumption surveys are typically conducted at the home of the household – full-scale household consumption surveys can last well over an hour and require the input of multiple family members. Because of the large sample size required for the WOCCU member income survey, such a detailed survey instrument would have been unrealistic.

Because of the large number of credit unions surveyed, the WOCCU member income survey uses the income method. Due to the large sample size, interviewing members at their homes, with all other household members present, was unfeasible – a challenge compounded by the inconsistent quality of member contact information.

Prior WOCCU surveys have attempted to use the credit union's member files to track members and interview them in their homes, spending significant resources tracking down members who have failed to maintain current addresses. More recent WOCCU surveys have begun using random samples of members as they enter the credit union lobby. WOCCU's experience with these surveys indicates that this approach produces a sample that is not measurably different from the member population, assuming that care is taken in choosing the days on which the survey is conducted. The timing of the survey has a significant impact on the types of members who are sampled – salaried members tend to visit the credit union on payday, while microentrepreneurs visit during local market days. The WOCCU member income survey conducted interviews over several days to minimize the risk of over-sampling certain groups of members.

However, a side effect of sampling members in the credit union lobby, rather than in their homes, is that expenditure data becomes much harder to collect. While certain family members may know certain expenses, WOCCU's experience to date has shown that few survey respondents are able to accurately recall all of their household's expenditures. By contrast, household members who visit the credit union appear to have a fairly accurate knowledge of the household's various sources of revenue. It is likely that the household's "accountant," responsible for budgeting and managing funds, has a greater tendency to visit the credit union than other household members. By virtue of this responsibility, this individual would have a more detailed understanding of the family's finances.

Because of this, WOCCU surveys have focused on collecting income data, rather than consumption data. In all three countries, members were extremely forthcoming with information on their household incomes. Expenditure data was significantly more difficult to collect. In Kenya, where limited consumption data was collected for market research purposes in addition to income data, a high number of respondents surveyed were unable to provide information on household consumption. Over 7% of respondents were unable to provide information on food expenditures, while over 31% of respondents could not provide information on medical expenses. Non-response rates for these questions were significantly higher than for corresponding questions on income.

In order to ensure that respondents felt comfortable providing answers to intimate questions about their household finances, surveyors made painstaking efforts to build a strong rapport with respondents and create an environment that encouraged honest, accurate responses. All surveyors underwent extensive training and coaching, with high levels of oversight provided by field supervisors. Surveyors were given photo ID badges and introduction letters demonstrating their role as official WOCCU representatives. Credit union staff were also on hand to vouch for surveyors. Staff, however, were not allowed to choose respondents or review the surveys. Surveyors repeatedly ensured respondents that their responses would not be seen by anyone at the credit union and would not affect loan applications, collections or any other aspect of their membership. Whenever possible, the surveys were conducted in a separate room to prevent other members from hearing the respondent's answers. Although surveyors collected contact information and names to follow up with respondents in subsequent years, respondents were also given the opportunity to remain anonymous if they preferred.

<sup>1</sup> *Poverty Measurement and Analysis*. Coudouell, Hentschel and Wodon. World Bank, 2002. Washington DC

## ***Sampling***

In order to analyze member income levels at all of the credit unions in the program, WOCCU chose a sample design for the survey that would provide a statistically significant sample for each credit union, ideally a minimum of 200 per institution. In Rwanda, with proportionately smaller credit unions, sample sizes were scaled back due to survey date conflicts with Gacaca (mandatory community court days) and preparation for the country's genocide remembrance ceremonies.

Weighting the responses allows WOCCU to balance the samples so that they are more representative of the total credit union membership. For example, a smaller credit union and a larger credit union may have the same sample size, but vastly different numbers of members. Without correcting for this, responses from the smaller credit union would have a much greater impact on any analysis than those from the larger one. For country-level analysis, the responses are weighted by the overall membership of the credit union. For program level analysis across all three countries, the responses are further weighted by the total memberships of program credit unions in each country. For a complete list of weights and sample sizes, see Annex 1.

Branches were surveyed in approximate proportion to their overall contribution to total membership at the credit union. At credit unions with more than 10 branches, cluster sampling was used, with branches organized into geographic groups and sample branches chosen at random for surveying.

Members were sampled randomly by interviewers as they entered the lobby. After completing the survey, members were given priority service or allowed to skip to the front of the queue, but were not given any other compensation for participating. Only current members of the credit union being surveyed were interviewed. Respondents were told only that the survey would be used to improve member services and products. Interviewers were instructed not to reveal the income measurement aspect of the survey, in order to prevent respondents from consciously or subconsciously skewing their responses.

## ***Implementing the Survey***

To implement the survey, WOCCU chose a local consulting firm in each of the three program countries. Firms were chosen for their professional capacity and prior experience with survey management. Preference was given to consultants with a prior working relationship with WOCCU. Firms were paid in three tranches – 50% of the total value of the contract on signing, 25% on delivery of draft data and the final 25% on delivery of final data and a project report.

Survey staff were organized into multiple teams, with each team of interviewers led by an experienced field supervisor. Data entry was managed by a separate supervisor. The supervisors were managed by a survey manager, who reported directly to WOCCU's research manager, John Ikeda. Throughout the survey process, there was a strong emphasis on rigorous, systematic quality control, by both the consulting firm and WOCCU staff, from pre-testing of the surveys to final data entry and review.

The research manager made two trips to each of the program countries. The first trip, prior to the start of survey collection, involved extensive training of survey staff, as well as modification and pre-testing of the survey instrument. The results of the pre-test were used to further refine the survey to address local conditions. During the second trip, the research manager conducted random spot checks of survey teams, reviewed completed surveys and cross-checked data with paper surveys.

In addition to these spot checks, quality control procedures for the survey also included random site visits from local WOCCU staff and the consulting firm's survey manager.

In Colombia, WOCCU chose Guillermo Rincon and Associates to conduct the 2007 member income survey. Rincon and Associates is the country's leading firm for market research in the credit union industry, and has conducted numerous studies for WOCCU.

Based on the results of the pre-test, several modifications were made to the standard survey instrument. Questions on assets and animal ownership were adjusted to remove items and livestock not typically owned by Colombians. Also, a question was added to record the respondent's stratum.<sup>2</sup> Based on results from the pre-test, questions related to non-monetary poverty indicators

<sup>2</sup> The stratum (*estrato*) is a number assigned to all Colombian households by the national government. Strata range from 1 to 6, and are based on a combination of factors, including access to public services, occupation and income. A lower stratum indicates a higher chance that the household is poor.



(including housing quality and insufficient food) were asked only to respondents in the lowest strata, as many other relatively-wealthier members did not respond well to the questions.

Strathmore Consultancy Services, a unit of Strathmore University, conducted the member income survey in Kenya for WOCCU. One of the leading universities in Africa, Strathmore also operates a separate consulting firm, with dedicated staff as well as professors. Strathmore has managed several surveys, including a large-scale survey project assessing small and medium enterprises in Kenya for the World Bank. WOCCU is currently working with Strathmore University on the Strathmore-WOCCU Management Training Institute – an intensive training program for African credit union professionals held in Kenya each year.

After the pre-tests in Kenya, Strathmore and WOCCU made extensive adjustments to the survey. In addition to changes to asset and animal ownership questions, WOCCU adapted the survey to the unique structure of credit unions in Kenya. Most of the program credit unions in Kenya, as well as many other of the country's credit unions, feature both so-called "back office" (BOSA) and "front office" (FOSA) services. The BOSA provides primarily below-market rate loans to members who have made monthly share contributions, while the FOSA provides a range of savings and credit products at market rates. Because of this parallel structure, many of the questions related to member satisfaction were rewritten to collect responses on both BOSA and FOSA services. At the request of local WOCCU staff, the survey was also redesigned to collect information on remittances usage and limited expenditure data for market research.

Euthalie Nyaribega, professor of sociology at the National University of Rwanda, was chosen by WOCCU to implement the member income survey in Rwanda. Nyaribega managed a previous survey of the credit union system in Rwanda for WOCCU, and was also a field supervisor for WOCCU on a survey conducted in 2001. Modifications in Rwanda were limited to questions on assets and animal ownership, as well as the addition of several questions on shared branching<sup>3</sup> for market research purposes.

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## Findings

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In total, the survey consisted of 6,570 responses, 2,817 in Colombia, 1,473 in Kenya and 2,280 in Rwanda. Findings from the survey indicate that many of the program credit unions are already engaged in significant downscaling. Additionally, despite the common misperception that credit unions are institutions primarily for middle class, salaried individuals, many of the program credit unions have a broadly diversified membership. Households as well have diversified income sources, with many families raising livestock, farming or running microenterprises or small businesses, in addition to salaried employment. For salaried members, the public sector is the largest source of employment, reflecting the significant size of the public sector in many developing economies. However, microenterprises (owned by someone outside the household) are the second-largest source of employment after the public sector.

Credit unions in all three countries have built extremely high levels of member goodwill – the vast majority of members report that they are very satisfied with their credit unions and that they are very likely to remain members in the future. Most have recommended their credit union to friends and family. Credit unions are also a significant source of financial sector expansion - nearly half of all members reported that they had not had any access to formal financial services prior to joining their credit union.

The survey findings begin with a detailed description of member demographics, followed by an analysis of member income and assets. The findings conclude with information on non-monetary indicators of poverty, including housing quality and insufficient food, as well as an analysis of use of financial services by members in all three program countries, and overall member satisfaction with their credit unions. Detailed tables of key statistics for each credit union in the program are available in Annex 1.

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<sup>3</sup> Shared branching allows members of one credit union to conduct transactions at other credit unions within the shared branching network – vastly expanding the points of service available to the member.

## Demographics

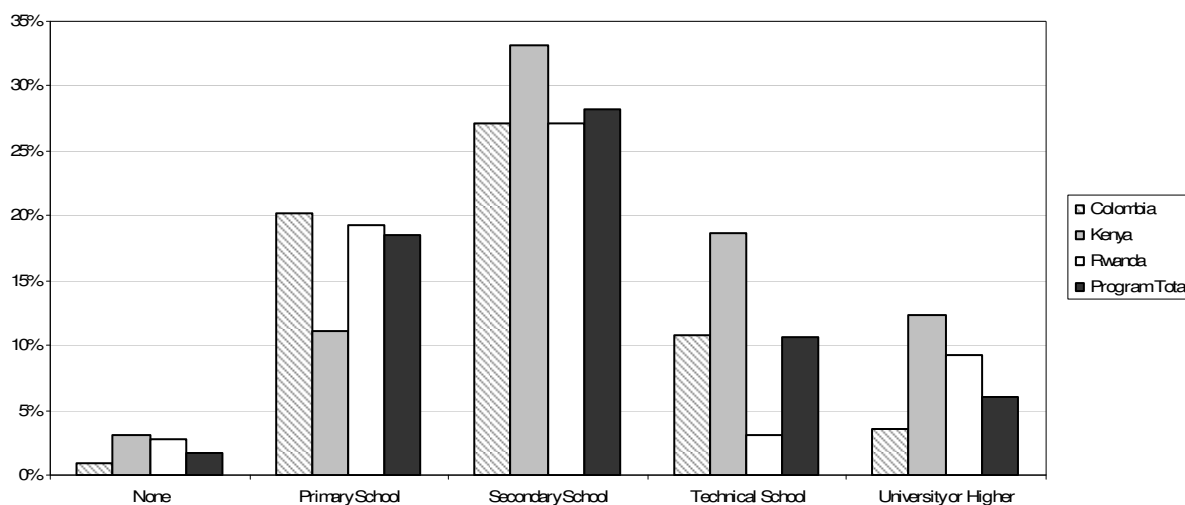
In addition to information on assets and income, surveyors collected detailed demographic information on respondents for market research purposes, including household size, age, education and other information.

Globally, the median age for respondents is 42 years. Members in Colombia and Kenya tend to be slightly older, with a median age of 43 and 44, respectively. Respondents were significantly younger in Rwanda, with a median age of 35, possibly due to the country's lower life expectancy and the impact of the Rwandan genocide.

The median household in Colombia had 4 people, while the median households in Kenya and Rwanda were slightly larger with 5 and 6 people each. House size was approximately the same across all three countries, with a median value of 1.33 people per room in Colombia and Rwanda, and 1.25 people per room in Kenya. Home ownership was consistent across all three countries, with about 65% of all respondents owning their home, rather than renting.

Respondents had a relatively high level of education, with slightly less than half of all respondents reporting their highest level of education as either primary or secondary school. A much smaller number of respondents had completed technical school or university. About 2% of all members had no formal schooling. Similarly, literacy rates are relatively high, with less than 5% of respondents unable to read or write.

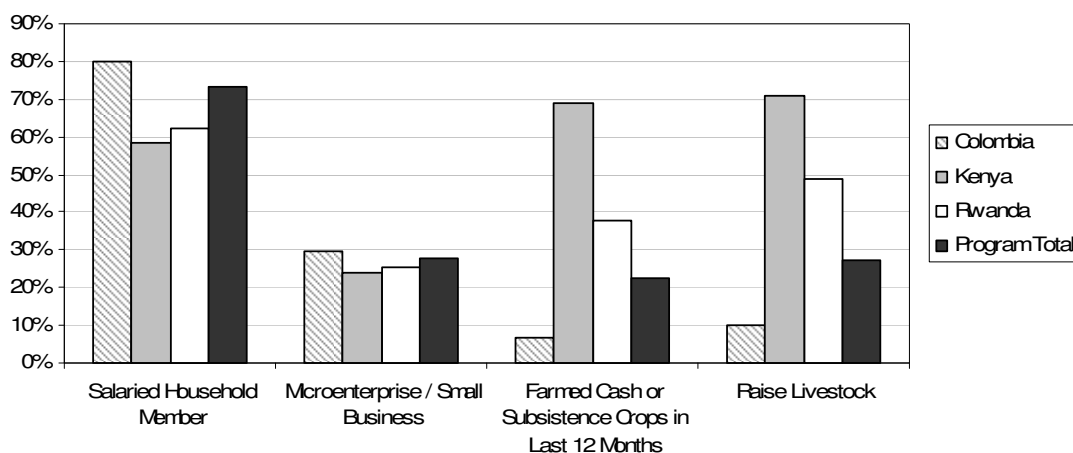
### Highest Level of Education Attained



In all three program countries, credit union members are a highly diverse group. Households had multiple sources of income, although a strong majority of members in Colombia, Kenya and Rwanda have at least one household member who earns a salary. Salaried labor was significantly higher in Colombia, reflecting the urbanized and relatively higher level of development of the country's economy. Salaried workers were lowest in Kenya, where many of the rural credit unions are comprised mainly of tea farmers.

Many households surveyed also have someone who owns a microenterprise and small business, often an important source of income for the family. Globally, nearly 30% of all households surveyed owned a small business in whole or in part. Extrapolated to the total membership in all program countries, the total number of microenterprises and small businesses impacted by the Credit Union Growth Program exceeds 175,000.

### Key Household Activities



These businesses tend to be somewhat larger than microenterprises started by so-called “survival entrepreneurs,” who start their business – usually based on petty trade – after losing a job or other source of income. Businesses owned by credit union members in the three program countries tend to be more established, employ more people, have higher net income and are more diversified in type.

Median annual net income (total revenues less total expenses) for the businesses surveyed in Colombia was 8,000,000 pesos. In Kenya, the total was 168.750 Shillings per year, and in Rwanda, 300,000 francs. These businesses employ several individuals, both inside and outside the household, and are an important source of local employment. Globally, businesses owned by credit union members employ an average of 3.09 individuals, including the owner and other household members. On average, 1.67 of these employees come from outside the household, contributing to local job growth. Measured by number of employees, firm size is smallest in Colombia, and largest in Rwanda. Extrapolating to the total membership, businesses owned by program credit union members employ nearly 550,000 people – over half of these from outside the household.

Businesses owned by program credit union members are more diverse than many microenterprises, most of which are based on retail trade. Businesses surveyed were classified according to the 2002 North American Industry Classification System (NAICS), the global standard for defining and categorizing economic activity. 2002 NAICS is a multi-tiered numerical system that progresses from simple to more complex. For example, 11 is the code assigned for agriculture, forestry and fishing. 112 is the code for animal production, and 1121 is the code for cattle ranching.

Businesses surveyed were assigned three-digit 2002 NAICS codes. Information on farming and livestock production was collected in a separate section of the survey. Household businesses related to farming and livestock production are reported separately, and are excluded from NAICS code 11 (“agriculture, forestry, fishing or hunting”) in the table below. Slightly less than half of all businesses were involved in retail trade. The remainder represented a broad range of activities, including manufacturing, transportation, wholesale trade and food services.

In addition to salaried labor and business ownership, cash crops, subsistence crops and livestock represent an important income and food source for households surveyed, particularly in Kenya and Rwanda. In Colombia, with a more urbanized economy, the total number of households who farm or raise livestock is significantly lower.

In Colombia and Kenya, the bulk of production is for sale, with an emphasis on cash crops, such as coffee and tea. In both countries, agricultural production for household consumption or barter represents, on average, less than 20% of the total primary crop yield. In Rwanda, by contrast, only 13% of the household’s primary crop yield was sold. Here, families were more likely to grow crops such as legumes or starches, such as potatoes, corn or cassava. In Rwanda, agricultural production is more likely to be used as a form of insurance against hunger, rather than a significant source of income. All income calculations used in the member survey include an imputed market value for all unsold agricultural yield.

### *Types of Microenterprises and Small Business Owned by Respondents*

2002 NAICS Code	Category	Percentage
11	Agriculture, Forestry, Fishing and Hunting	4%
22	Utilities	2%
23	Construction	1%
31	Manufacturing	18%
42	Wholesale Trade	4%
44	Retail Trade	49%
48	Transportation	5%
51	Information	3%
53	Real Estate and Rental and Leasing	1%
54	Professional, Scientific, and Technical Services	3%
71	Arts, Entertainment, and Recreation	1%
72	Accommodation and Food Services	5%
81	Other Services (except Public Administration)	3%

Agricultural cooperatives are an important resource for farmers, often providing greater selling power and access to processing equipment to create higher value products. About 24% of farming households in all three countries participate in agricultural cooperatives, leaving room for substantial future growth.

#### ***Member Income***

WOCCU elected to use income data, rather than using consumption data to estimate household income. Questions on income are spread across several sections of the survey, divided by source – salary, microenterprise/small business, agriculture and other sources of income. The questions capture information on income earned by the respondent, as well as by any other individuals living in the same household. These sections and questions are broad enough that any source of income not captured in the survey is likely to be insignificant for the typical household.

Responses from each section are combined to create an estimated total household income. For households that owned or operated microenterprises or small businesses, it was assumed that all net income was paid out to owners. If non-household members were also partial shareholders in the business, net income was adjusted accordingly. If the household grew crops, but withheld some or all of the output for personal consumption rather than for sale, an imputed value for the products consumed by the household was added to the total household's income. This procedure is consistent with the United Nations definition for the dollar-a-day poverty line, which requires a market valuation for subsistence agricultural products.<sup>4</sup> This value was calculated by multiplying an average market value per kilogram of each crop by the total yield that was consumed by the household.

To estimate the daily income per household member, the total annual household income was divided by 365, as well as the total number of household members, providing a complete income distribution for each credit union participating in the program.

In order to compare poverty and income data across countries, WOCCU will use the international poverty line defined by the World Bank and the UN for the Millennium Development Indicators - \$1-a-day for the very poor, and \$2-a-day for poor individuals. WOCCU considers all members below the \$2 a-day line as low-income members. When analyzing poverty and income data within a single program country, WOCCU will use that country's own national poverty line.

<sup>4</sup> *Indicators for Monitor the Millennium Development Goals: Definitions, Rationale, Concepts and Sources*, United Nations, 2003. New York.

***National and International Poverty Lines\* Used  
in the WOCCU Member Income Survey 2007***

	Colombia	Kenya	Rwanda
\$1-a-Day Line	1,067 Pesos	51.8 Shillings	207 Francs
\$2-a-Day Line	2,134 Pesos	103.6 Shillings	415 Francs
National Poverty Line	-	-	294 Francs
Urban Poverty Line	8,305 Pesos	157.2 Shillings	-
Rural Poverty Line	5,817 Pesos	73.6 Shillings	-
National Extreme Poverty Line	-	-	206 Francs
Urban Extreme Poverty Line	3,322 Pesos	-	-
Rural Extreme Poverty Line	2,527 Pesos	-	-
Market Exchange Rate** - US \$1.00	2,265 Pesos	69.5 Shillings	570 Francs

\* All poverty lines are per person, per day

\*\* 30-day average rate for the time period when the surveys were conducted.

Developed in the early 1990's, the dollar-a-day line is the local currency equivalent of US\$1.08 per household member per day, using 1993 purchasing power parity (PPP) exchange rates (not market exchange rates) and adjusted for inflation.<sup>5</sup> Unlike market exchange rates, PPP measures the relative costs of goods and services in different countries and attempts to compensate for the varying costs of goods across countries. The PPP rates for Colombia, Kenya and Rwanda were adjusted for inflation using the latest consumer price index (CPI) information available – 173.7 for Colombia,<sup>6</sup> 223.6 for Kenya<sup>7</sup> and 146.2 for Rwanda.<sup>8</sup> Converting US\$1.08 to the local currency \$1-a-day line using market rates would typically overstate poverty, since many non-tradable goods and services (such as haircuts or restaurant meals) are significantly cheaper in developing countries. By using PPP exchange rates, the \$1-a-day line compensates for these variations across countries.

The \$2-a-day line is calculated in the same way as the dollar-a-day line, except that a local currency value of US\$2.16 per household member is used instead of \$1.08. \$3-a-day, \$4-a-day and other lines referenced in the survey are calculated in a similar manner.

Although the dollar-a-day lines are useful for comparing poverty and income information across countries, when examining a single country it is preferable to use locally-defined poverty lines. These lines are developed from detailed household living standards surveys conducted by government statisticians, and are typically a more accurate estimate of a household's minimum income requirements.

In its latest household survey<sup>9</sup>, the government of Rwanda set a single, nationwide poverty line of 250 Rwandan francs per person per day. The survey also set a nationwide extreme poverty line of 175 francs per person per day. For this survey, these poverty lines were adjusted for inflation using the latest CPI information to 294 francs and 206 francs, respectively. In Kenya and Colombia, more detailed household living standards surveys allowed researchers to establish rural and urban poverty lines, designed to compensate for higher cost of living in urban areas.

In a household survey conducted in 2000, the government of Kenya established a monthly poverty line of 1,239 Kenyan shillings per person in rural areas and 2,648 shillings per person per month in urban areas.<sup>10</sup> The surveys did not establish an extreme poverty line. Converted to 2007 inflation levels, these poverty lines equal 73.6 shillings per person per day in rural areas and 157.2 shillings per person per day in urban areas.

<sup>5</sup> *National and International Poverty Lines: An Overview*. Sillers. US Agency for International Development, 2006. Washington, DC.

<sup>6</sup> Banco de la República de Colombia

<sup>7</sup> Kenya Central Bureau of Statistics

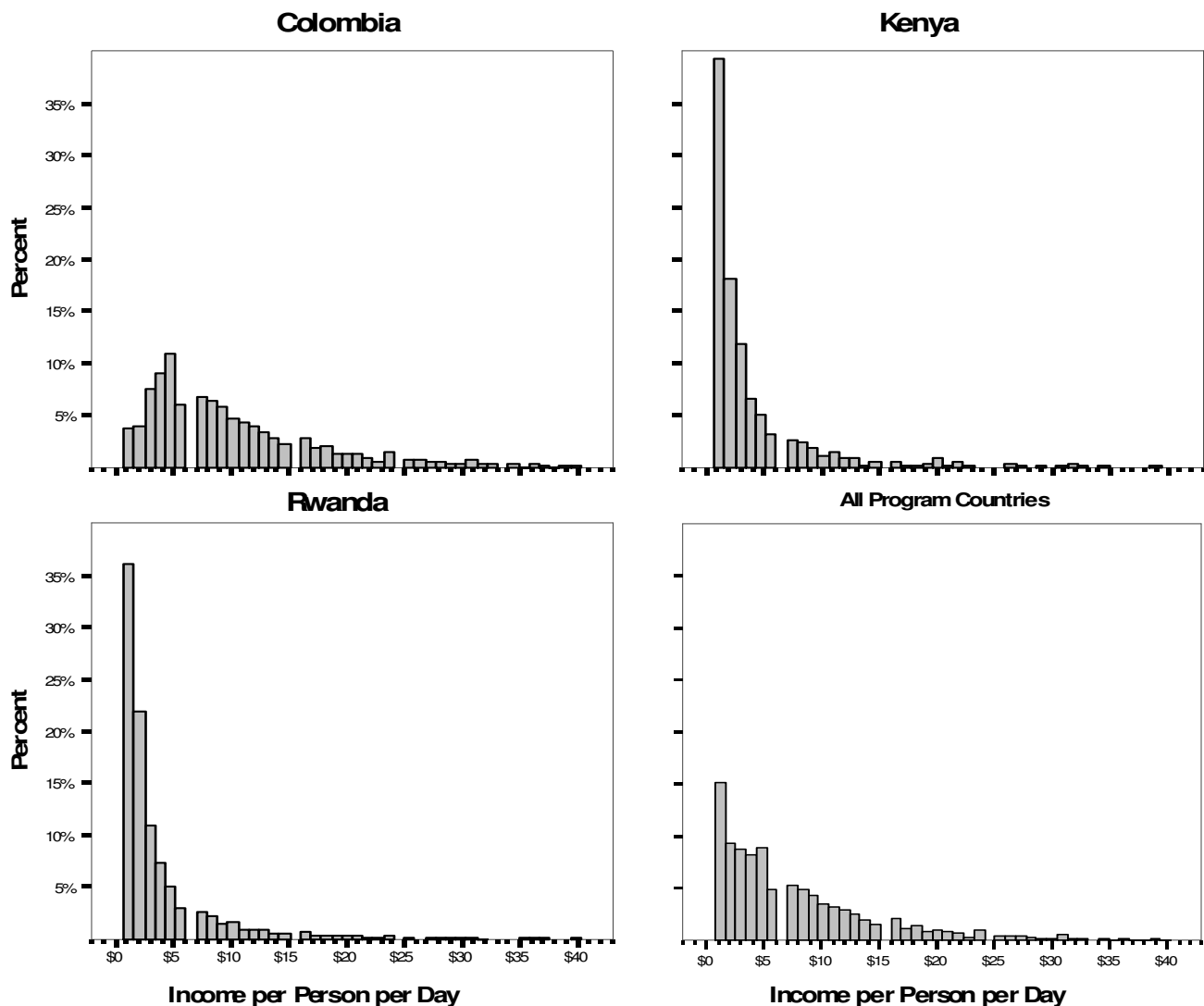
<sup>8</sup> National Institute of Statistics, Rwanda

<sup>9</sup> *Preliminary Poverty Update Report: Integrated Living Conditions Survey 2005/06*. National Institute of Statistics, 2007. Kigali, Rwanda.

<sup>10</sup> *1999 Population and Housing Census. Social-Economic Profile of the Population. Volume 2*. Kenya Central Bureau of Statistics, Ministry of Finance and Planning, 2000. Nairobi, Kenya.

In Colombia, the latest household living standards survey established an average urban poverty line of 1,000,000 Colombian pesos per month for a household of 4.5 people.<sup>11</sup> The survey also established an average urban extreme poverty line of 400,000 pesos per month for the same-sized household. The corresponding rural poverty and extreme poverty lines (for a household of 4.6 people) were set at 716,000 pesos and 311,000 pesos, respectively. Converted to 2007 inflation levels, the urban poverty and extreme poverty lines established in the survey are equivalent to 8,305 pesos and 3,322 pesos per person per day. The rural poverty and extreme poverty lines are equivalent to 5,817 pesos and 2,527 pesos per day.

### *Member Income Distribution – Dollar-a-Day Values*



Results from the member survey indicate that program credit unions are already engaged in significant downscaling, and are an important contributor to financial sector development.

In all three countries, program credit unions serve a wide range of income levels, with an emphasis on low-income members and lower-middle class families. The distribution of member income in each country parallels the income distribution of the general population. In both of the African program countries, the vast majority of members are below the \$5-a-day line, with a

<sup>11</sup> *National Survey of Household Income and Expenses 1994-95*. National Administrative Department for Statistics (DANE), 1995. Bogota, Colombia.

much smaller long tail of higher income members. The loans and deposits of these higher income members are an important driver for growth, profitability and stability for credit unions. This diverse member base helps credit unions provide a range of affordable financial services to the majority of members with low incomes.

In Colombia, generally considered a middle-income country, both the general population and program credit union members are relatively better off than their counterparts in Kenya and Rwanda. Thus, the income distribution for program credit unions in Colombia does not exhibit the dramatic concentration at the one to three dollar-a-day lines as seen in Kenya and Rwanda, which corresponds to the dollar-a-day poverty levels seen in Colombia, which are significantly lower than those in Kenya and Rwanda. However, nearly 35% of all members in Colombia live under the \$5-a-day line, which is actually US \$2.35 at current market exchange rates. Additionally, nearly half of all members in Colombia are below the national poverty line, while 15% of members live below the extreme poverty line defined by the Colombian government.

### *Dollar-a-Day Poverty Levels: Credit Union Members Compared to the General Population*

	Program Credit Unions			General Population*	
	Members Under \$1-a-Day	Members Under \$2-a-Day	Survey Year**	Individuals Under \$1-a-Day	Individuals Under \$2-a-Day
Colombia	3.6%	7.4%	2003	7.0%	17.3%
Kenya	38.9%	56.9%	1997	22.8%	58.3%
Rwanda	35.7%	57.5%	2000	60.3%	87.8%
Program Totals	14.8%	24.0%		18.2%	39.9%

\* Source: World Bank, World Development Indicators 2007

\*\* National poverty surveys are conducted only on an irregular basis. Caution should be used when comparing survey results from different years

### *National Poverty Levels: Credit Union Members Compared to the General Population*

	Program Credit Unions		General Population*	
	Members Under Local Poverty Line	Survey Year**	Individuals Under Local Poverty Line	
Colombia	48.2%	1999	64.0%	
Kenya	61.1%	1997	52.0%	
Rwanda	44.3%	1999	60.3%	
Program Totals	49.7%		59.0%	

\* Source: World Bank, World Development Indicators 2007

\*\* National poverty surveys are conducted only on an irregular basis. Caution should be used when comparing survey results from different years

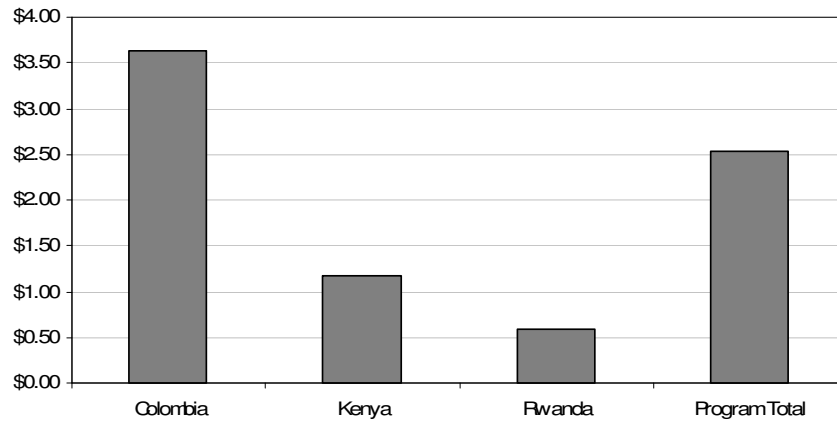
The median income per household member per day is US \$2.54, converted to US dollars at the 30-day average exchange rate for March 2007. The median incomes for Kenya and Rwanda are both significantly lower, at US \$1.17 and US \$0.58, respectively. At US \$3.63, the median income per household member for Colombian credit unions is higher than the global median value.

Gross national income (GNI) is the sum of value added by all resident producers plus any product taxes (less subsidies) not included in the valuation of output plus net receipts of primary income (compensation of employees and property income) from abroad. GNI per capita is gross national income divided by mid-year population.<sup>12</sup> GNI per capita can be used as a very crude benchmark for living standards. Expressed as a percentage of GNI per capita, median income per household member for the

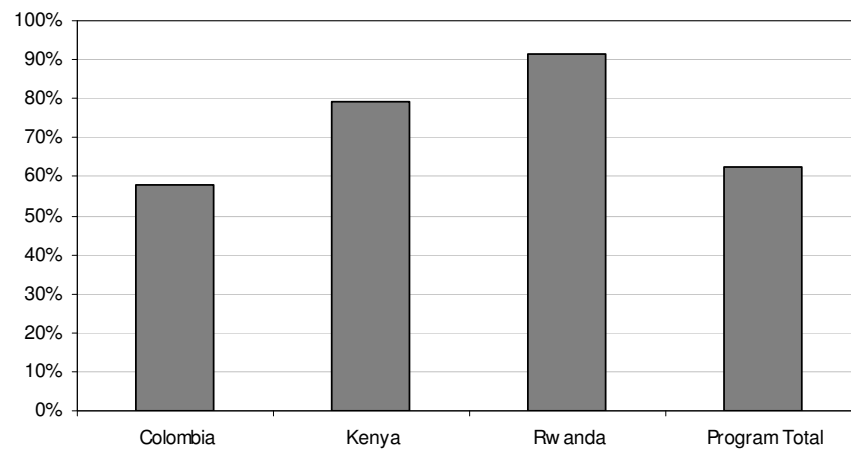
<sup>12</sup> "Definitions and Data Sources." UNICEF, 2007.

program is 20% - indicating that the median annual income per person for credit union members is only one-fifth of a composite GNI per capita for Kenya, Colombia and Rwanda..

### *Median Income per Household Member per Day, US Dollars*



### *Median Income per Household Member as a Percentage of GNI per Capita*



### *Member Assets*

For many households in developing countries living near or below the poverty line, income can be highly variable. Crop cycles, the fortunes of the family business or the unexpected loss of a job – all can cause wide fluctuations in income. Because of this, assets are a critical form of insurance for most households in the developing world. These assets may take the form of formal savings, gold, jewelry, livestock, household goods or other items, but all serve the same purpose. Assets allow households to practice consumption smoothing, reducing the impact of highly variable incomes by saving up when there is a surplus of income and spending down during times of deficit.<sup>13</sup>

However, as with a business, assets provide only one side of the total picture. A household's total liabilities – the sum of all outstanding loan balances held by the family – must also be taken into account, since servicing this debt represents a substantial

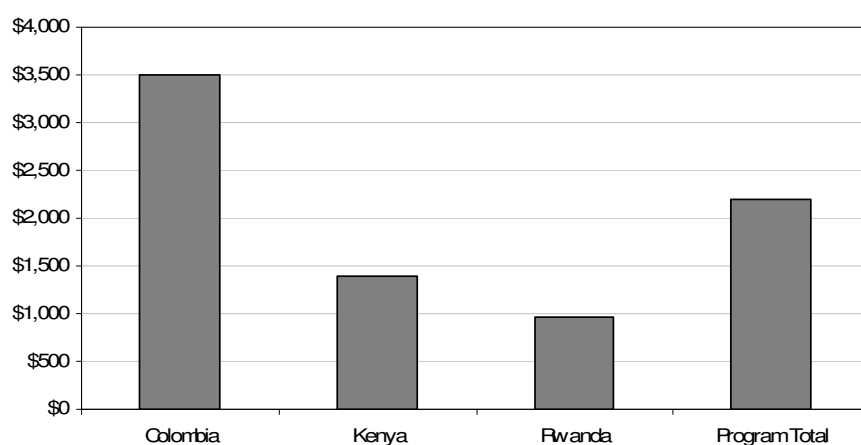
<sup>13</sup> *The Poor and Their Money*. Rutherford. Oxford University Press, 1999.



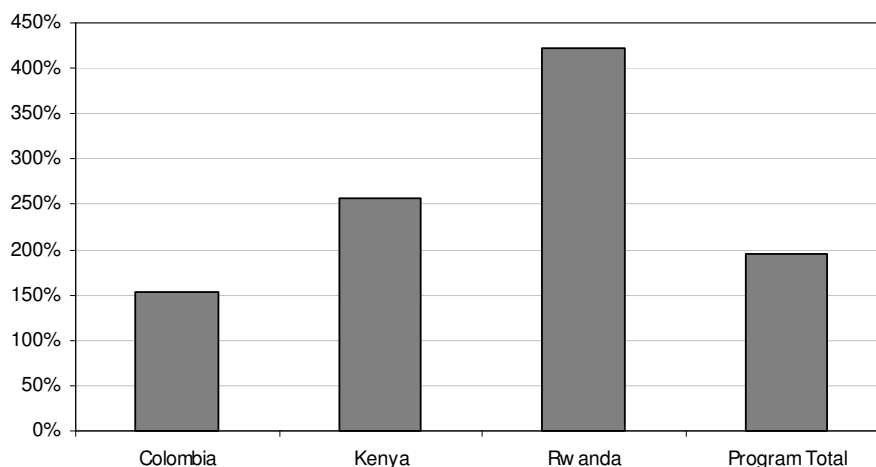
outflow of cash in many cases. To more accurately measure a household's ability to weather economic shocks and smooth income, net worth (total assets less total liabilities) provides a more complete picture.

For the member income survey, total household net worth was estimated by combining responses from a series of asset-related questions. These questions were sorted by section according to asset type, including business assets, farming assets, household goods, livestock and housing. For each asset, respondents were asked to give an estimated resale value. Because of the high level of variation in these responses, valuations of livestock, household goods and farming assets used the median of all estimated resale values by country, rather than the respondent's own estimate. As it was not possible to develop a standardized unit value for housing, land and business assets, the respondent's own estimates were used. Total household assets were then reduced by the total amount of any loans owed by the household to derive total household net worth. In order to compare total household net worth across respondents, this value was divided by the number of household members to create net worth per household member.

### *Median Net Worth per Household Member, US Dollars*



### *Median Net Worth per Household Member as a Percentage of GNI per Capita*



Across all program countries, median net worth per household member was US\$2,189, or 196% of composite GNI per capita. In Colombia, median net worth per household member was US\$3,508, while in Kenya and Rwanda the figures were significantly lower, at US \$1,389 and US \$971, respectively.

One of the main sources of household assets and liabilities is savings and loans. Savings can be either formal – stored as a savings deposit in a financial institution, or informal – stored as cash, gold or other easily liquidated assets. In Colombia, the median value for formal household savings was 700,000 pesos, while the median value for informal savings was 500,000 pesos. In Kenya, the median formal savings was 63,550 shillings, while median informal savings was 22,500 shillings. In Rwanda, the median value for formal savings is 100,000 francs, while informal savings was 8,000 francs.

The median values for loans in both Colombia (2,000,000 pesos) and Rwanda (200,000 francs) were higher than the sum of formal and informal savings. In Kenya, the median household loan value is 32,350 shillings. Household indebtedness, expressed as a ratio of outstanding loans to total household income, is highest in Rwanda, where the average respondent's outstanding debts are 102% of their annual household income. In Colombia, respondents' total loans were an average of 41% of annual household income, while in Kenya indebtedness was higher, at an average of 73%.

In addition to monetary assets, physical assets are also important contributors to net worth for many households. Globally, about four out of five respondents had at least one television in their home, with nearly all Colombian respondents owning a set, while about one out of three Rwandans reported owning a television. Refrigerator ownership was divided along similar lines, with about 90% of all Colombians owning a refrigerator, while 19% of Kenyan households and only 8% of Rwandan respondents had a fridge.

By contrast, automobile ownership was low in all three countries, with 16% of Colombian households owning a car. 6% of Kenyan households and 8% of Rwandan households reported that they owned a car. Mobile phone ownership is very high in all countries. Globally, nearly 60% of all respondents have at least one mobile phone in their household, indicating significant potential for mobile banking in all three countries.

### ***Non-Monetary Indicators of Poverty***

In addition to measuring poverty through questions related to income and assets, surveyors also asked respondents a series of several questions developed by CGAP designed to measure non-monetary indicators of poverty. In Colombia, these questions were only asked when interviewing respondents in the lowest strata, based on feedback on the initial questionnaires.

Food insecurity is a serious problem for many program credit union members in Rwanda, as well as for a sizable minority of members in Kenya. 8% of members in Kenya and 23% of members in Rwanda reported a period of insufficient food in the last 12 months, while 5% of Kenyan respondents reported that they ate less than six meals in the past two days. Over 50% of Rwandan respondents reported that they ate less than six meals in the past two days, but many rural Rwandan families typically eat only a noon meal and an evening meal.

In Colombia, food insecurity is much less of an issue, likely due to the country's relatively stronger social safety net.

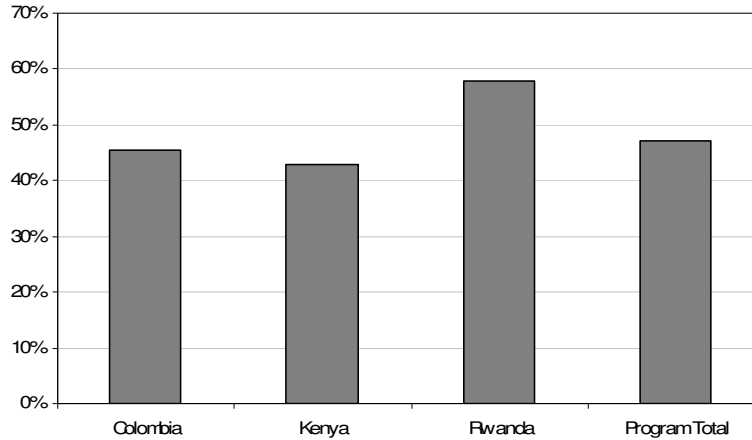
### ***Use of Financial Services and Member Satisfaction***

For many members at program credit unions, joining their credit union was their first foray into formal financial services. With nearly half of all members reporting that they had not had access to financial services prior to joining, program credit unions are making an important contribution to growing the financial sector, rather than “churning” clients from banks or other microfinance institutions. Additionally, these members have a strong sense of loyalty for their credit unions and are highly satisfied with the services they receive, a finding that mirrors credit union member attitudes in developed and developing countries around the world. Respondents were also asked about how they travel to the credit union, and how much time it takes them to complete their transactions – critical information for market research and monitoring teller efficiency.

Globally, 47% of all members reported that joining the credit union was their first experience with financial services. The remaining members had previously been clients of banks or other microfinance institutions. This back and forth migration of clients between institutions, known as “churn,” promotes competition in the financial sector, thus driving efficiency. However, to expand the reach of the country's financial sector and promote downscaling, financial institutions must bring in clients who have not used formal financial services before. Typically, these individuals either go without financial services or receive them from informal sources, such as loans from friends and family, money lenders or traditional savings schemes such as ROSCAs.

In Colombia, 45% of members are first-time users of formal financial services, while in Kenya that figure is 43%. In Rwanda, where the number of unbanked individuals is significantly higher, nearly 58% of all members had not previously had any access to financial services.

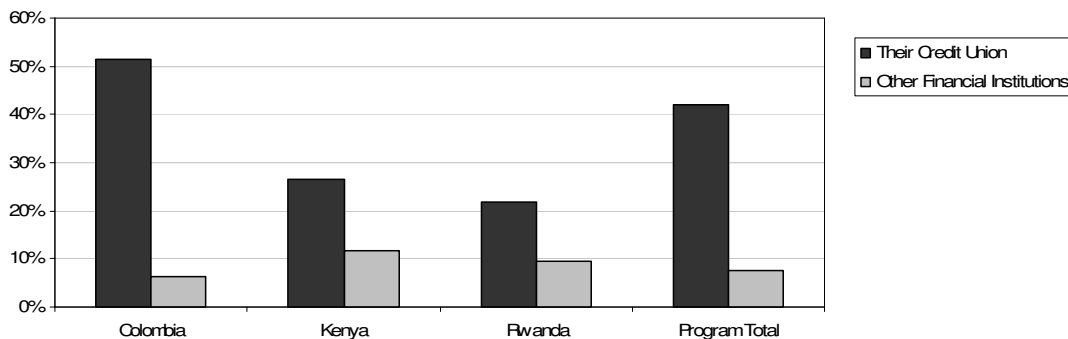
### *Members Who Are First-Time Users of Formal Financial Services*



For members in Colombia and Rwanda, the median length of membership is 5 years, while in Kenya, where credit unions are more established, the value is 10 years. The median age for Kenyan credit union members is higher as well.

Once members join, they tend to stay members, likely due to very high levels of member satisfaction. Respondents were asked to rank their overall opinion of the quality of their credit union, as well as specific aspects of the credit union and other financial institutions on a standard 5-point scale – very bad, bad, neutral, good and very good. Globally, 42% of program credit union members gave their credit union a rank of very good. By comparison, only 8% gave the same rank to other financial institutions, such as banks or microfinance institutions. 80% of members stated that they are very likely to remain a member in the next 12 months, and nearly 90% of all members had recommended their credit union to friends or family.

### *Member Satisfaction: Percent of Members Ranking the Quality of Their Credit Union and Other Financial Institutions as “Very Good”*

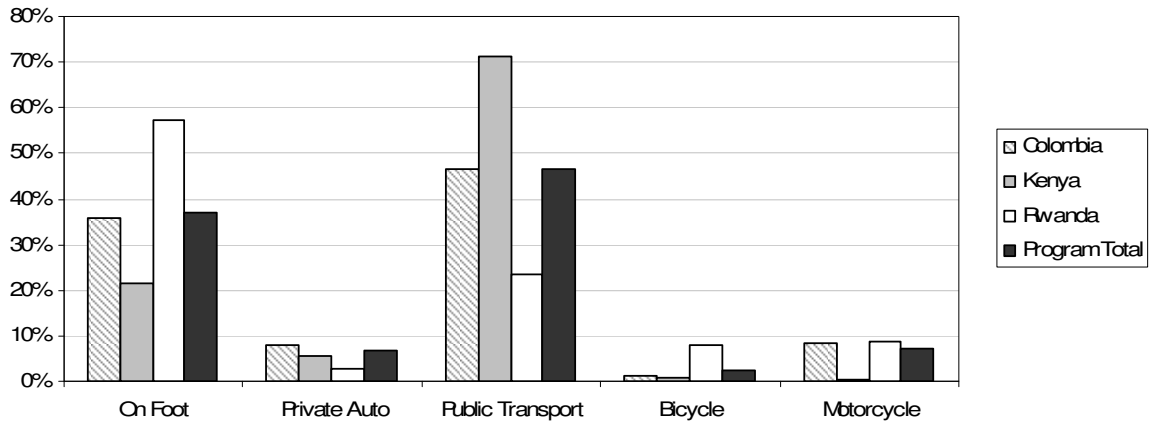


Across all program countries, members tended to be more satisfied with the types of loan products versus savings accounts, with 42% of all respondents citing the quality of loan products as “very good,” while only 23% assigned savings accounts the same rank. Overall, members were satisfied with the loan application process, wait time for loan disbursements and the professionalism and courtesy of staff.

Members were less satisfied with the interest rates on savings and loans, the membership process, minimum share required, line wait time and building and lobby appearance. Information on member satisfaction will be used to benchmark the progress of individual credit unions and identify specific areas for improvement.

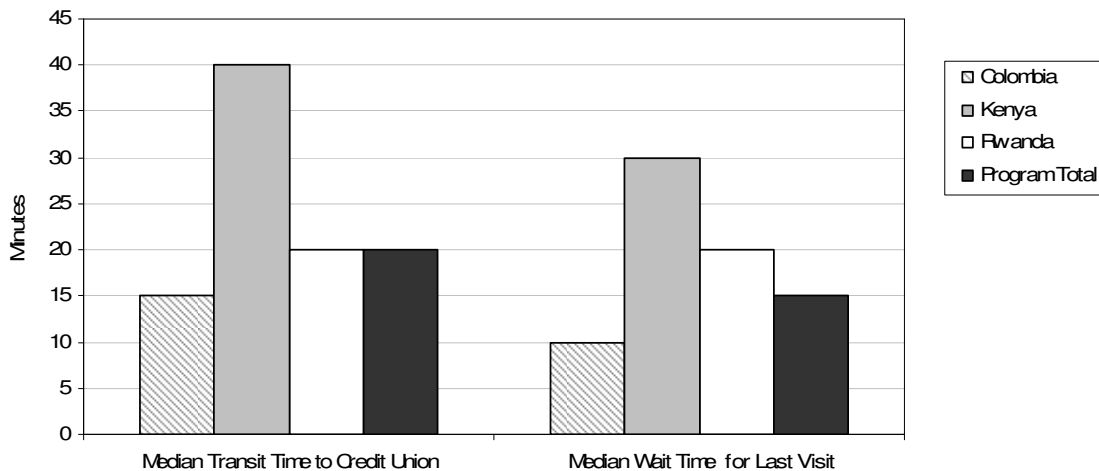
The bulk of members visit their credit union on foot or by public transportation. A much smaller proportion of members use their automobile, or that of a family member or friend, to travel to the credit union. A small minority travel by bicycle or motorcycle. The last two categories also include bicycle and motorcycle taxis.

**Method of Transportation Used to Visit Credit Union**



Globally, the median amount of time a member spends to travel to the credit union is 20 minutes. Once there, the median wait time for the member’s last visit was 15 minutes. However, there is significant variation in these times by country. In Colombia, transit time is 15 minutes, while the median time to conduct a transaction is 10 minutes. These lower values are likely due to higher population density, as well as improved operations and better teller training. In Rwanda, median transit and wait time is 20 minutes, while in Kenya the median transit time is 40 minutes and the median transaction time is 30 minutes.

**Median Transit and Wait Time**



Time spent to visit the credit union and stand in line represents a significant opportunity cost for business owners and farmers, who must use time that could have been spent on income-earning activities. Long wait and transit times are difficult for salaried workers as well, who often have inflexible schedules. In order to remain competitive, increase efficiencies and better utilize staff time, average time per transaction should be minimized.

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## Conclusions

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Credit unions are often incorrectly perceived as strictly middle-class institutions in many developing countries. As the survey demonstrates, credit unions participating in the WOCCU Credit Union Growth Program serve a broad range of members. The income distribution of the program credit unions tracks that of the general population, with credit unions serving a significant percentage of members living below a dollar-a-day in all three countries, in addition to relatively more well-off members.

Respondents earn their income from varied sources. At more urban credit unions, or those that traditionally served specific companies or government ministries, more respondents had a salaried family member. However, many of these salaried households supplement wages, which are often only slightly above the poverty level, with another microenterprise. In rural areas, farming of cash and subsistence crops is an important source of both income and food.

Many respondents travel significant distances to their credit unions. When they arrive, particularly in Kenya and Rwanda, they often wait 10-30 minutes to complete a transaction. By opening new branches and using innovative new strategies for mobile banking, program credit unions can reduce the travel time required by new and existing members. Reducing the amount of time that members spend in line will improve member satisfaction and will allow tellers to serve more members more quickly, reducing transaction costs.

Overall, members are quite satisfied with their credit unions – often viewing them much more favorably than other financial institutions. Once they join, respondents tend to be highly loyal. By improving marketing capacity and outreach while building on this tradition of customer service, program credit unions can reach new markets while cementing the loyalty of existing members.

Over the next three years of the program, WOCCU will work with program credit unions to accelerate growth and reach poorer members. The member income survey will be repeated in 2008 and 2009 to measure the success of the program and determine which initiatives have the highest impact on growth and outreach. In the 2008 and 2009 surveys, WOCCU will partner with academic researchers to conduct more advanced statistical analysis on the results to determine whether the member income distribution has changed, and to attempt to discern how much of that change can be attributed to the program, rather than broader economic factors.

# **Annex 1**

## **Detailed Credit Union Profiles**

***Program Credit Unions: Sample Sizes and Weights***

Credit unions were sampled in relative proportion to their size. To further adjust for the difference in sizes between large and small institutions, responses were weighted based on the number of members. The weighting factor varied, depending on whether credit unions were compared only against their peers in the same country, or against all credit unions in the program.

Credit Union	Total Membership*	Sample Size	Weights	
			Country-Level Analysis	Program-Level Analysis
<b><i>Colombia</i></b>				
Comultrasan	186,682	400	3.10	4.65
Confiar	61,363	394	1.00	1.50
Confinal	8,555	200	0.30	0.45
Congente	22,597	300	0.50	0.75
Coomuldesa	35,807	299	0.80	1.20
Coonfie	20,775	263	0.50	0.75
Cooptenjo	29,037	289	0.70	1.05
Coprocenva	12,990	199	0.40	0.60
Crediservir	36,221	300	0.80	1.20
Prosperando	10,028	173	0.40	0.60
	424,055	2,817		
<b><i>Kenya</i></b>				
Bandari	6,200	203	0.40	0.32
Jamii	9,490	212	0.50	0.48
Kenya Bankers	12,666	100	1.50	1.36
Muramati	17,682	326	0.60	0.56
Nyeri Tea	31,615	323	1.10	1.04
Ukulima	32,300	309	1.20	1.12
	109,953	1,473		
<b><i>Rwanda</i></b>				
BPPF	5,141	146	0.80	0.40
Kamembe	6,889	114	1.30	0.65
Kibali	5,313	128	0.90	0.45
Kibungo	6,071	141	0.90	0.45
Kigombe	9,965	145	1.50	0.75
Ngoma	9,952	176	1.20	0.60
Nyagatare	3,571	151	0.50	0.25
Nyamabuye	10,566	205	1.10	0.55
Nyamagabe	3,520	132	0.60	0.30
Nyamata	5,729	152	0.80	0.40
Nyamirambo	17,064	214	1.70	0.85
Nyanza	4,885	140	0.80	0.40
Rubavu	8,738	158	1.20	0.60
Rubengera	2,864	152	0.40	0.20
Tambwe	4,396	126	0.80	0.40
	104,664	2,280		
<b><i>Program Totals</i></b>	638,672	6,570		

\*As of December 2006

*Member Income*

The median household income of the surveyed member, divided by the number of people in his or her household. Expressed in local currency, US dollars (converted using the 30-day average market exchange rate when the survey was conducted) and as a percentage of gross national income (GNI) per capita.

<b>Credit Union</b>	<b>Median Income per Person per Day</b>	<b>Median Income per Person per Day (USD)</b>	<b>Median Income per Person as a % of GNI per Capita</b>
<b><i>Colombia</i></b>			
Comultrasan	11,233 Pesos	\$4.96	79.0%
Confiar	8,219 Pesos	\$3.63	57.8%
Confinal	7,397 Pesos	\$3.27	52.1%
Congente	8,219 Pesos	\$3.63	57.8%
Coomuldesa	6,575 Pesos	\$2.90	46.3%
Coonfie	11,872 Pesos	\$5.24	83.5%
Cooptenjo	6,575 Pesos	\$2.90	46.3%
Coprocenva	9,863 Pesos	\$4.35	69.4%
Crediservir	7,260 Pesos	\$3.21	51.1%
Prosperando	16,438 Pesos	\$7.26	115.7%
<b>Colombia Average</b>	<b>8,219 Pesos</b>	<b>\$3.63</b>	<b>57.8%</b>
<b><i>Kenya</i></b>			
Bandari	150.3 Shillings	\$2.16	146.2%
Jamii	90.9 Shillings	\$1.31	88.4%
Kenya Bankers	394.5 Shillings	\$5.68	383.7%
Muramati	22.8 Shillings	\$0.33	22.2%
Nyeri Tea	31.2 Shillings	\$0.45	30.4%
Ukulima	125.1 Shillings	\$1.80	121.6%
<b>Kenya Average</b>	<b>81.4 Shillings</b>	<b>\$1.17</b>	<b>79.1%</b>
<b><i>Rwanda</i></b>			
BPPF	890 Francs	\$1.56	247.9%
Kamembe	329 Francs	\$0.58	91.5%
Kibali	274 Francs	\$0.48	76.3%
Kibungo	232 Francs	\$0.41	64.7%
Kigombe	328 Francs	\$0.58	91.3%
Ngoma	436 Francs	\$0.76	121.3%
Nyagatare	288 Francs	\$0.50	80.1%
Nyamabuye	318 Francs	\$0.56	88.6%
Nyamagabe	411 Francs	\$0.72	114.4%
Nyamata	228 Francs	\$0.40	63.6%
Nyamirambo	386 Francs	\$0.68	107.4%
Nyanza	351 Francs	\$0.62	97.6%
Rubavu	274 Francs	\$0.48	76.3%
Rubengera	355 Francs	\$0.62	98.9%
Tambwe	198 Francs	\$0.35	55.1%
<b>Rwanda Average</b>	<b>329 Francs</b>	<b>\$0.58</b>	<b>91.5%</b>
<b><i>Program Averages</i></b>		<b>\$2.54</b>	<b>62.3%</b>



*National Poverty Lines*

Percentage of respondents living under the nationally defined poverty and extreme poverty (where applicable) lines.

Credit Union	Members Living Under Poverty Line	Members Living Under Extreme Poverty Line
<b>Colombia</b>		
Comultrasan	26.0%	9.0%
Confiar	51.1%	14.3%
Confinal	57.9%	15.5%
Congente	50.7%	18.1%
Coomuldesa	45.5%	20.1%
Coonfie	24.7%	7.2%
Cooptenjo	40.5%	3.8%
Coprocenva	42.2%	7.5%
Crediservir	55.2%	30.8%
Prosperando	15.6%	4.6%
<b>Colombia Average</b>	<b>48.2%</b>	<b>14.9%</b>
<b>Kenya</b>		
Bandari	38.4%	*
Jamii	66.7%	*
Kenya Bankers	15.1%	*
Muramati	76.9%	*
Nyeri Tea	77.5%	*
Ukulima	58.7%	*
<b>Kenya Average</b>	<b>61.1%</b>	
<b>Rwanda</b>		
BPPF	22.6%	17.1%
Kamembe	41.2%	31.6%
Kibali	50.0%	42.2%
Kibungo	57.4%	45.4%
Kigombe	42.8%	30.3%
Ngoma	35.8%	26.1%
Nyagatare	48.3%	39.1%
Nyamabuye	45.6%	37.3%
Nyamagabe	40.2%	28.8%
Nyamata	57.9%	44.1%
Nyamirambo	36.4%	24.8%
Nyanza	44.3%	35.7%
Rubavu	54.4%	40.5%
Rubengera	44.7%	29.6%
Tambwe	61.6%	49.6%
<b>Rwanda Average</b>	<b>44.3%</b>	<b>33.5%</b>
<b>Program Averages</b>	<b>49.7%</b>	<b>15.7%</b>

\*The Government of Kenya does not define a separate national extreme poverty line.

*International Poverty Lines*

Percentage of respondents living under the \$1-a-day and \$2-a-day lines, as defined by the World Bank. \$3-a-day and higher lines are calculated as a multiple of the \$1-a-day line.

Credit Union	\$1 a Day	\$2 a Day	\$3 a Day	\$4 a Day	\$5 a Day	\$10 a Day	\$15 a Day	\$20 a Day
<b>Colombia</b>								
Comultrasan	5.0%	8.5%	13.0%	20.5%	25.0%	47.0%	63.0%	75.0%
Confiar	2.0%	4.8%	12.8%	22.3%	32.3%	62.7%	77.7%	88.2%
Confinal	4.8%	6.9%	12.9%	26.1%	38.8%	69.0%	84.8%	88.8%
Congente	4.0%	8.4%	15.1%	22.8%	35.2%	58.4%	72.8%	84.9%
Coomuldesa	7.0%	15.7%	26.8%	32.1%	43.8%	67.2%	83.3%	87.6%
Coonfie	3.0%	4.6%	7.2%	10.3%	12.9%	40.3%	70.0%	84.8%
Cooptenjo	0.7%	2.4%	9.3%	20.4%	39.4%	81.3%	94.5%	96.9%
Coprocenva	2.0%	3.0%	6.5%	14.1%	24.6%	53.3%	67.8%	74.9%
Crediservir	9.7%	22.1%	29.8%	35.8%	44.1%	64.2%	82.6%	93.6%
Prosperando	1.7%	1.7%	4.0%	4.6%	8.1%	26.0%	47.4%	68.8%
<b>Colombia Average</b>	<b>3.6%</b>	<b>7.4%</b>	<b>14.7%</b>	<b>23.4%</b>	<b>34.0%</b>	<b>62.6%</b>	<b>78.8%</b>	<b>87.9%</b>
<b>Kenya</b>								
Bandari	2.5%	27.1%	50.7%	69.5%	77.8%	92.6%	97.0%	99.5%
Jamii	23.6%	55.1%	66.7%	78.5%	85.4%	90.9%	97.2%	97.8%
Kenya								
Bankers	2.2%	6.7%	15.1%	19.4%	27.8%	63.4%	80.0%	87.8%
Muramati	72.9%	87.0%	88.4%	91.8%	96.1%	95.9%	100.0%	100.0%
Nyeri Tea	72.0%	88.9%	87.9%	89.6%	94.3%	93.1%	98.2%	98.6%
Ukulima	16.9%	38.1%	58.7%	67.5%	78.4%	88.5%	95.0%	97.5%
<b>Kenya Average</b>	<b>38.9%</b>	<b>56.9%</b>	<b>68.7%</b>	<b>75.1%</b>	<b>80.1%</b>	<b>91.2%</b>	<b>95.2%</b>	<b>97.2%</b>
<b>Rwanda</b>								
BPPF	18.2%	29.2%	37.0%	45.9%	56.2%	74.0%	87.6%	92.7%
Kamembe	38.1%	53.6%	57.0%	64.0%	81.4%	78.1%	94.8%	96.9%
Kibali	43.9%	67.5%	74.2%	82.0%	88.6%	93.8%	98.4%	99.2%
Kibungo	48.2%	70.1%	74.5%	79.4%	85.4%	90.8%	95.6%	97.8%
Kigombe	32.4%	57.4%	67.6%	73.1%	85.3%	89.0%	97.1%	98.5%
Ngoma	28.2%	48.5%	56.8%	63.6%	73.0%	79.5%	92.6%	96.9%
Nyagatare	41.3%	58.0%	64.2%	72.8%	83.2%	90.1%	97.2%	97.9%
Nyamabuye	39.0%	58.5%	69.1%	76.5%	84.6%	87.7%	95.4%	96.9%
Nyamagabe	29.5%	51.2%	62.1%	70.5%	80.6%	90.2%	94.6%	95.3%
Nyamata	45.3%	65.5%	71.7%	77.0%	82.4%	90.8%	98.0%	98.6%
Nyamirambo	26.8%	52.0%	56.5%	64.5%	74.7%	82.2%	92.4%	94.9%
Nyanza	37.5%	58.1%	63.6%	70.7%	77.9%	86.4%	91.9%	94.9%
Rubavu	41.8%	69.3%	78.5%	82.9%	89.5%	91.8%	98.0%	98.0%
Rubengera	30.5%	57.0%	71.1%	77.6%	84.8%	96.1%	99.3%	100.0%
Tambwe	53.4%	75.9%	76.0%	84.0%	91.4%	88.0%	98.3%	99.1%
<b>Rwanda Average</b>	<b>35.7%</b>	<b>57.5%</b>	<b>68.4%</b>	<b>75.4%</b>	<b>80.7%</b>	<b>91.4%</b>	<b>95.0%</b>	<b>97.0%</b>
<b>Program Averages</b>	<b>14.8%</b>	<b>24.0%</b>	<b>32.6%</b>	<b>40.8%</b>	<b>49.5%</b>	<b>72.2%</b>	<b>84.3%</b>	<b>90.9%</b>

*Member Net Worth*

The median net worth (total assets minus loans) of the surveyed member's household, divided by the number of people in his or her household. Expressed in local currency, US dollars (converted using the 30-day average market exchange rate when the survey was conducted) and as a percentage of gross national income (GNI) per capita.

Credit Union	Median Net Worth per Person	Median Net Worth per Person (USD)	Median Net Worth per Person as a % of GNI per Capita
<b><i>Colombia</i></b>			
Comultrasan	12,408,750 Pesos	\$5,478	239.2%
Confiar	6,990,000 Pesos	\$3,086	134.8%
Confinal	9,404,315 Pesos	\$4,152	181.3%
Congente	10,552,917 Pesos	\$4,659	203.5%
Coomuldesa	8,752,000 Pesos	\$3,864	168.7%
Coonfie	11,177,500 Pesos	\$4,935	215.5%
Cooptenjo	4,855,000 Pesos	\$2,143	93.6%
Coprocenva	11,776,583 Pesos	\$5,199	227.0%
Crediservir	6,955,000 Pesos	\$3,071	134.1%
Prosperando	17,903,750 Pesos	\$7,905	345.2%
<b>Colombia Average</b>	<b>7,946,000 Pesos</b>	<b>\$3,508</b>	<b>153.2%</b>
<b><i>Kenya</i></b>			
Bandari	77,367 Shillings	\$1,113	206.1%
Jamii	36,833 Shillings	\$530	98.1%
Kenya Bankers	106,667 Shillings	\$1,535	284.2%
Muramati	96,657 Shillings	\$1,391	257.5%
Nyeri Tea	126,533 Shillings	\$1,821	337.2%
Ukulima	86,608 Shillings	\$1,246	230.8%
<b>Kenya Average</b>	<b>96,519 Shillings</b>	<b>\$1,389</b>	<b>257.2%</b>
<b><i>Rwanda</i></b>			
BPPF	657,583 Francs	\$1,154	501.6%
Kamembe	415,071 Francs	\$728	316.6%
Kibali	456,167 Francs	\$800	348.0%
Kibungo	378,111 Francs	\$663	288.4%
Kigombe	515,167 Francs	\$904	393.0%
Ngoma	526,601 Francs	\$924	401.7%
Nyagatare	1,077,833 Francs	\$1,891	822.1%
Nyamabuye	624,392 Francs	\$1,095	476.3%
Nyamagabe	487,467 Francs	\$855	371.8%
Nyamata	440,250 Francs	\$772	335.8%
Nyamirambo	864,771 Francs	\$1,517	659.6%
Nyanza	588,857 Francs	\$1,033	449.2%
Rubavu	535,685 Francs	\$940	408.6%
Rubengera	613,082 Francs	\$1,076	467.6%
Tambwe	522,563 Francs	\$917	398.6%
<b>Rwanda Average</b>	<b>553,350 Francs</b>	<b>\$971</b>	<b>422.1%</b>
<b><i>Program Averages</i></b>		<b>\$2,189</b>	<b>195.7%</b>

### *Sources of Income*

Percentage of respondents who have at least one household member who received a regular salary for work in the past 12 months, owns a microenterprise or small business or engaged in farming.

Credit Union	Salaried Work	Microenterprise or Small Business	Farming
<b><i>Colombia</i></b>			
Comultrasan	83.5%	26.0%	17.0%
Confiar	88.5%	32.8%	2.8%
Confinal	81.0%	23.6%	6.6%
Congente	68.5%	43.0%	1.0%
Coomuldesa	59.2%	27.1%	26.4%
Coonfie	82.9%	14.4%	0.0%
Cooptenjo	95.2%	3.1%	0.0%
Coprocenva	91.5%	21.6%	13.1%
Crediservir	50.8%	54.2%	14.7%
Prosperando	50.9%	15.6%	0.6%
<b>Colombia Average</b>	<b>79.9%</b>	<b>29.5%</b>	<b>6.5%</b>
<b><i>Kenya</i></b>			
Bandari	98.0%	16.3%	35.0%
Jamii	93.0%	29.0%	51.1%
Kenya Bankers	95.7%	23.7%	34.4%
Muramati	19.4%	28.9%	90.1%
Nyeri Tea	9.3%	15.9%	95.8%
Ukulima	92.0%	29.7%	58.4%
<b>Kenya Average</b>	<b>58.4%</b>	<b>24.1%</b>	<b>69.0%</b>
<b><i>Rwanda</i></b>			
BPPF	80.8%	30.8%	5.6%
Kamembe	49.1%	20.2%	30.4%
Kibali	53.1%	26.6%	63.3%
Kibungo	56.7%	31.9%	68.1%
Kigombe	68.3%	15.9%	33.1%
Ngoma	64.2%	22.2%	28.2%
Nyagatare	56.3%	33.1%	52.7%
Nyamabuye	57.8%	22.5%	40.7%
Nyamagabe	60.6%	25.8%	45.8%
Nyamata	55.3%	28.9%	62.9%
Nyamirambo	71.0%	28.0%	18.3%
Nyanza	60.0%	33.1%	42.9%
Rubavu	67.7%	26.6%	27.9%
Rubengera	62.5%	24.3%	70.9%
Tambwe	45.6%	16.8%	58.1%
<b>Rwanda Average</b>	<b>62.3%</b>	<b>25.2%</b>	<b>37.8%</b>
<b><i>Program Averages</i></b>	<b>73.2%</b>	<b>27.8%</b>	<b>22.4%</b>

**Key Household Assets**

Percentage of respondents who have one or more of the following assets in their household.

Credit Union	Automobile	Motorcycle	Television	VCR / DVD	Refrigerator	Mobile Phone
<b>Colombia</b>						
Comultrasan	32.0%	28.5%	99.0%	50.0%	82.0%	85.5%
Confiar	15.8%	8.3%	99.5%	58.4%	89.7%	26.8%
Confinal	8.4%	3.8%	98.7%	43.1%	94.7%	71.6%
Congente	14.4%	24.5%	98.0%	48.7%	92.3%	87.6%
Coomuldesa	17.7%	14.7%	93.6%	31.8%	86.6%	81.6%
Coonfie	17.9%	20.2%	98.1%	43.0%	95.1%	68.1%
Cooptenjo	8.0%	6.9%	97.9%	19.7%	91.3%	1.0%
Coproceva	30.7%	30.7%	92.5%	65.8%	86.9%	85.9%
Crediservir	21.1%	38.5%	93.6%	52.2%	84.9%	92.0%
Prosperando	23.7%	9.2%	98.3%	28.3%	98.8%	67.6%
<b>Colombia Average</b>	<b>15.8%</b>	<b>13.2%</b>	<b>97.2%</b>	<b>48.7%</b>	<b>90.2%</b>	<b>50.6%</b>
<b>Kenya</b>						
Bandari	11.8%	36.0%	89.2%	89.7%	37.4%	90.1%
Jamii	0.0%	11.3%	74.2%	78.5%	19.9%	89.8%
Kenya Bankers	40.9%	0.0%	95.7%	80.6%	77.4%	92.5%
Muramati	1.0%	7.8%	20.7%	60.2%	1.0%	66.0%
Nyeri Tea	0.0%	0.0%	22.1%	68.5%	1.4%	33.9%
Ukulima	0.0%	11.9%	69.9%	56.6%	19.2%	87.8%
<b>Kenya Average</b>	<b>5.7%</b>	<b>7.9%</b>	<b>53.5%</b>	<b>32.8%</b>	<b>19.5%</b>	<b>70.1%</b>
<b>Rwanda</b>						
BPPF	22.6%	3.4%	72.6%	56.2%	37.0%	85.6%
Kamembe	9.6%	7.9%	34.2%	14.0%	1.8%	63.2%
Kibali	6.3%	3.1%	19.5%	11.7%	1.6%	47.7%
Kibungo	6.4%	9.9%	14.9%	9.2%	3.5%	60.3%
Kigombe	6.2%	7.6%	20.0%	15.2%	3.4%	71.7%
Ngoma	8.5%	9.7%	40.9%	23.3%	8.0%	79.5%
Nyagatare	6.0%	25.2%	19.9%	11.9%	4.6%	79.5%
Nyamabuye	8.3%	9.3%	33.8%	21.1%	2.5%	67.6%
Nyamagabe	9.1%	16.7%	40.2%	21.2%	7.6%	72.0%
Nyamata	2.6%	9.9%	15.8%	9.9%	0.7%	61.2%
Nyamirambo	13.1%	5.1%	51.9%	36.0%	21.5%	76.2%
Nyanza	9.3%	13.6%	36.4%	25.0%	7.9%	73.6%
Rubavu	3.2%	5.1%	27.8%	17.7%	3.2%	68.4%
Rubengera	0.7%	7.9%	27.0%	15.1%	0.7%	59.9%
Tambwe	4.8%	10.4%	18.4%	8.8%	4.0%	51.2%
<b>Rwanda Average</b>	<b>8.4%</b>	<b>8.5%</b>	<b>33.8%</b>	<b>21.6%</b>	<b>8.4%</b>	<b>69.3%</b>
<b>Program Averages</b>	<b>12.80%</b>	<b>11.5%</b>	<b>79.2%</b>	<b>47.0%</b>	<b>64.0%</b>	<b>57.2%</b>

*Savings and Loans*

Median formal savings and informal savings (cash, jewelry, gold, etc.) held by the respondent. Includes savings held at other financial institutions. Median outstanding loan balance owed by the household, including loans at other financial institutions.

<b>Credit Union</b>	<b>Median Household Formal Savings</b>	<b>Median Household Informal Savings</b>	<b>Median Household Loans</b>
<b><i>Colombia</i></b>			
Comultrasan	2,000,000 Pesos	3,000,000 Pesos	4,000,000 Pesos
Confiar	600,000 Pesos	400,000 Pesos	2,000,000 Pesos
Confinal	400,000 Pesos	350,000 Pesos	2,000,000 Pesos
Congente	1,000,000 Pesos	600,000 Pesos	2,250,000 Pesos
Coomuldesa	800,000 Pesos	500,000 Pesos	3,000,000 Pesos
Coonfie	1,000,000 Pesos	2,000,000 Pesos	4,000,000 Pesos
Cooptenjo	800,000 Pesos	550,000 Pesos	1,000,000 Pesos
Coprocenva	3,000,000 Pesos	2,000,000 Pesos	4,500,000 Pesos
Crediservir	525,000 Pesos	500,000 Pesos	2,200,000 Pesos
Prosperando	1,700,000 Pesos	1,000,000 Pesos	3,450,000 Pesos
<b>Colombia Average</b>	<b>700,000 Pesos</b>	<b>500,000 Pesos</b>	<b>2,000,000 Pesos</b>
<b><i>Kenya</i></b>			
Bandari	150,000 Shillings	20,000 Shillings	87,500 Shillings
Jamii	80,360 Shillings	20,000 Shillings	90,000 Shillings
Kenya Bankers	230,000 Shillings	40,000 Shillings	240,000 Shillings
Muramati	19,000 Shillings	6,600 Shillings	12,650 Shillings
Nyeri Tea	12,000 Shillings	5,000 Shillings	12,000 Shillings
Ukulima	110,000 Shillings	25,000 Shillings	80,000 Shillings
<b>Kenya Average</b>	<b>63,550 Shillings</b>	<b>22,500 Shillings</b>	<b>32,350 Shillings</b>
<b><i>Rwanda</i></b>			
BPPF	200,000 Francs	20,000 Francs	500,000 Francs
Kamembe	100,000 Francs		400,000 Francs
Kibali	78,000 Francs	10,000 Francs	150,000 Francs
Kibungo	81,000 Francs	10,000 Francs	120,000 Francs
Kigombe	54,000 Francs	5,000 Francs	175,118 Francs
Ngoma	120,000 Francs	5,000 Francs	350,000 Francs
Nyagatare	100,000 Francs	10,000 Francs	400,000 Francs
Nyamabuye	85,000 Francs	8,000 Francs	180,000 Francs
Nyamagabe	87,000 Francs		400,000 Francs
Nyamata	100,000 Francs	3,000 Francs	180,000 Francs
Nyamirambo	136,000 Francs	10,000 Francs	293,725 Francs
Nyanza	80,000 Francs	10,000 Francs	230,000 Francs
Rubavu	60,000 Francs		100,000 Francs
Rubengera	120,000 Francs	35,000 Francs	150,000 Francs
Tambwe	53,500 Francs	10,000 Francs	100,000 Francs
<b>Rwanda Average</b>	<b>100,000 Francs</b>	<b>8,000 Francs</b>	<b>200,000 Francs</b>

**Member Education**

Percentage of respondents who completed the following levels of schooling.

<b>Credit Union</b>	<b>None</b>	<b>Primary School</b>	<b>Secondary School</b>	<b>Technical School</b>	<b>University or Higher</b>
<b><i>Colombia</i></b>					
Comultrasan	5.0%	6.5%	13.5%	7.0%	13.5%
Confiar	7.3%	22.1%	32.8%	10.3%	2.8%
Confinal	12.2%	24.4%	24.1%	14.2%	1.0%
Congente	14.1%	13.1%	23.8%	13.4%	6.0%
Coomuldesa	21.4%	22.4%	24.1%	5.7%	3.3%
Coonfie	2.7%	9.1%	14.4%	17.5%	4.9%
Cooptenjo	9.0%	30.1%	15.9%	8.0%	0.7%
Coprocenva	0.0%	2.5%	17.6%	12.1%	8.5%
Crediservir	15.1%	16.7%	27.8%	8.0%	7.7%
Prosperando	0.0%	5.8%	39.9%	17.9%	2.3%
<b>Colombia Average</b>	<b>1.0%</b>	<b>20.2%</b>	<b>27.2%</b>	<b>10.8%</b>	<b>3.5%</b>
<b><i>Kenya</i></b>					
Bandari	7.4%	11.8%	51.7%	12.8%	1.5%
Jamii	0.5%	6.5%	45.2%	28.5%	10.2%
Kenya Bankers	0.0%	0.0%	29.0%	17.2%	46.2%
Muramati	21.8%	22.1%	27.2%	12.9%	2.7%
Nyeri Tea	26.6%	19.7%	32.5%	5.5%	1.4%
Ukulima	2.4%	2.8%	31.5%	33.2%	16.8%
<b>Kenya Average</b>	<b>3.1%</b>	<b>11.1%</b>	<b>33.2%</b>	<b>18.7%</b>	<b>12.3%</b>
<b><i>Rwanda</i></b>					
BPPF	2.7%	5.5%	23.3%	3.4%	30.1%
Kamembe	20.2%	20.2%	31.6%	1.8%	4.4%
Kibali	13.3%	28.1%	23.4%	6.3%	5.5%
Kibungo	9.2%	27.0%	22.7%	0.7%	4.3%
Kigombe	13.1%	13.1%	40.0%	1.4%	6.9%
Ngoma	11.4%	10.2%	20.5%	3.4%	16.5%
Nyagatare	16.6%	23.2%	17.2%	0.7%	3.3%
Nyamabuye	11.8%	21.2%	29.1%	3.9%	7.9%
Nyamagabe	13.6%	13.6%	25.0%	6.8%	9.8%
Nyamata	9.2%	27.0%	32.2%	3.9%	7.2%
Nyamirambo	12.1%	18.2%	24.8%	4.2%	9.8%
Nyanza	11.4%	32.1%	20.0%	2.1%	10.7%
Rubavu	7.0%	10.8%	34.2%	1.3%	7.0%
Rubengeru	8.6%	27.0%	36.8%	3.9%	4.6%
Tambwe	23.2%	35.2%	17.6%	3.2%	5.6%
<b>Rwanda Average</b>	<b>2.8%</b>	<b>19.3%</b>	<b>27.2%</b>	<b>3.1%</b>	<b>9.3%</b>
<b><i>Program Averages</i></b>	<b>1.7%</b>	<b>18.5%</b>	<b>28.2%</b>	<b>10.7%</b>	<b>6.0%</b>

***Credit Union Visits: Method of Transport***

Percentage of respondents who typically use the following methods of transport to reach their credit union. Public transport includes transport in any automobile or bus not owned by the household, a family member or friend. Bicycle and motorcycle may include bicycle and motorcycle taxis.

<b>Credit Union</b>	<b>On Foot</b>	<b>Private Auto</b>	<b>Public Transport</b>	<b>Bicycle</b>	<b>Motorcycle</b>
<b><i>Colombia</i></b>					
Comultrasan	42.0%	15.5%	31.5%	1.5%	9.5%
Confiar	28.8%	7.8%	56.4%	0.5%	6.5%
Confinal	47.2%	5.6%	42.4%	0.5%	4.3%
Congente	31.9%	10.7%	37.2%	4.0%	16.1%
Coomuldesa	51.8%	9.7%	32.4%	0.3%	5.4%
Coonfie	16.0%	13.3%	56.7%	0.0%	14.1%
Cooptenjo	63.7%	3.5%	22.5%	5.2%	5.2%
Coprocenva	22.1%	17.6%	36.7%	2.0%	21.6%
Crediservir	35.1%	4.0%	39.5%	1.3%	20.1%
Prosperando	26.6%	11.0%	57.2%	0.0%	5.2%
<b>Colombia Average</b>	<b>36.0%</b>	<b>7.9%</b>	<b>46.4%</b>	<b>1.1%</b>	<b>8.5%</b>
<b><i>Kenya</i></b>					
Bandari	27.6%	6.9%	62.6%	1.0%	2.0%
Jamii	3.2%	5.9%	90.9%	0.0%	0.0%
Kenya Bankers	29.7%	29.7%	35.1%	0.0%	0.0%
Muramati	42.5%	3.4%	53.1%	1.0%	0.0%
Nyeri Tea	24.9%	0.3%	72.3%	2.1%	0.3%
Ukulima	8.4%	3.1%	87.1%	0.3%	0.0%
<b>Kenya Average</b>	<b>21.4%</b>	<b>5.4%</b>	<b>71.2%</b>	<b>0.9%</b>	<b>0.2%</b>
<b><i>Rwanda</i></b>					
BPPF	30.1%	11.0%	50.7%	0.0%	7.5%
Kamembe	75.4%	2.6%	12.3%	4.4%	5.3%
Kibali	62.5%	0.8%	22.7%	8.6%	5.5%
Kibungo	39.7%	4.3%	34.8%	12.8%	8.5%
Kigombe	66.9%	0.7%	17.2%	8.3%	6.9%
Ngoma	48.9%	2.8%	30.7%	8.5%	9.1%
Nyagatare	43.7%	5.3%	6.6%	7.9%	36.4%
Nyamabuye	67.2%	2.0%	23.5%	3.9%	3.4%
Nyamagabe	63.4%	3.1%	18.3%	5.3%	9.9%
Nyamata	42.4%	0.7%	11.9%	36.4%	8.6%
Nyamirambo	52.3%	3.7%	34.6%	1.9%	7.5%
Nyanza	68.6%	0.7%	15.0%	5.0%	10.7%
Rubavu	59.5%	0.0%	15.8%	8.9%	15.8%
Rubengera	75.7%	1.3%	12.5%	7.2%	3.3%
Tambwe	64.8%	1.6%	11.2%	16.0%	6.4%
<b>Rwanda Average</b>	<b>57.2%</b>	<b>2.6%</b>	<b>23.3%</b>	<b>8.0%</b>	<b>8.8%</b>
<b><i>Program Averages</i></b>					
	<b>37.2%</b>	<b>6.6%</b>	<b>46.4%</b>	<b>2.3%</b>	<b>7.2%</b>



### Sources of Member Salaries

Percentage of respondents with a salaried household member who receives their salary from the following sources. Parastatals and government-owned enterprises are categorized as private companies.

Credit Union	Private Company			Public Sector
	More than 50 Employees	Between 10-50 Employees	Less than 10 Employees	
<b>Colombia</b>				
Comultrasan	17.4%	9.0%	18.0%	55.7%
Confiar	11.3%	15.3%	47.6%	25.8%
Confinal	25.1%	15.7%	20.7%	38.6%
Congente	24.5%	14.2%	34.8%	26.5%
Coomuldesa	7.9%	13.6%	44.6%	33.9%
Coonfie	41.7%	17.0%	6.9%	34.4%
Cooptenjo	78.2%	12.4%	8.0%	1.5%
Coprocenza	22.0%	7.7%	17.0%	53.3%
Crediservir	3.9%	9.2%	19.1%	67.8%
Prosperando	64.8%	14.8%	12.5%	8.0%
<b>Colombia Average</b>	<b>21.8%</b>	<b>14.3%</b>	<b>33.8%</b>	<b>30.0%</b>
<b>Kenya</b>				
Bandari	0.0%	0.0%	0.0%	100.0%
Jamii	11.6%	7.6%	0.6%	80.2%
Kenya Bankers	49.4%	10.3%	1.1%	39.1%
Muramati	0.0%	0.0%	0.0%	100.0%
Nyeri Tea	0.0%	0.0%	0.0%	0.0%
Ukulima	5.0%	3.1%	0.8%	91.2%
<b>Kenya Average</b>	<b>14.7%</b>	<b>4.9%</b>	<b>0.7%</b>	<b>79.6%</b>
<b>Rwanda</b>				
BPPF	42.2%	6.9%	10.3%	40.5%
Kamembe	5.6%	27.8%	20.4%	46.3%
Kibali	7.5%	32.8%	6.0%	53.7%
Kibungo	6.5%	9.1%	7.8%	76.6%
Kigombe	34.0%	12.4%	7.2%	46.4%
Ngoma	11.6%	9.8%	25.9%	52.7%
Nyagatare	8.3%	19.0%	25.0%	47.6%
Nyamabuye	14.4%	15.3%	8.5%	61.9%
Nyamagabe	7.5%	25.0%	26.3%	41.3%
Nyamata	8.3%	23.8%	7.1%	60.7%
Nyamirambo	14.6%	17.2%	17.2%	51.0%
Nyanza	6.2%	18.5%	28.4%	46.9%
Rubavu	35.9%	2.9%	9.7%	51.5%
Rubengeru	3.2%	9.6%	11.7%	75.5%
Tambwe	14.5%	14.5%	29.1%	41.8%
<b>Rwanda Average</b>	<b>17.5%</b>	<b>15.1%</b>	<b>15.1%</b>	<b>52.4%</b>
<b>Program Averages</b>	<b>20.3%</b>	<b>13.3%</b>	<b>27.0%</b>	<b>39.4%</b>

***Member-Owned Businesses: Employment and Net Income***

Average number of employees, total and exclusive of household members, in microenterprises and small businesses owned by the respondent or someone in their household. Median net income reported by respondents who own or have a household member who owns a microenterprise or small business.

<b>Credit Union</b>	<b>Average Total Employees</b>	<b>Average Total Employees (Non-Household)</b>	<b>Median Annual Net Income</b>
<b><i>Colombia</i></b>			
Comultrasan	2.3	0.8	4,680,000 Pesos
Confiar	3.2	1.7	11,250,000 Pesos
Confinal	2.5	0.9	6,000,000 Pesos
Congente	2.3	0.9	10,000,000 Pesos
Coomuldesa	2.2	0.7	3,850,000 Pesos
Coonfie	3.0	1.6	9,500,000 Pesos
Cooptenjo	2.2	0.4	13,000,000 Pesos
Coprocenva	2.7	0.9	7,000,000 Pesos
Crediservir	1.6	0.4	3,000,000 Pesos
Prosperando	1.7	0.0	1,400,000 Pesos
<b>Colombia Average</b>	<b>2.7</b>	<b>1.2</b>	<b>8,000,000 Pesos</b>
<b><i>Kenya</i></b>			
Bandari	2.8	1.2	110,000 Shillings
Jamii	2.1	0.7	236,000 Shillings
Kenya Bankers	10.3	9.3	426,000 Shillings
Muramati	2.2	1.1	174,000 Shillings
Nyeri Tea	4.4	3.2	160,000 Shillings
Ukulima	3.0	1.9	150,000 Shillings
<b>Kenya Average</b>	<b>3.3</b>	<b>2.2</b>	<b>168,750 Shillings</b>
<b><i>Rwanda</i></b>			
BPPF	6.0	5.5	600,000 Francs
Kamembe	6.4	4.8	590,000 Francs
Kibali	1.6	0.4	215,000 Francs
Kibungo	2.3	0.8	150,000 Francs
Kigombe	15.0	16.6	283,200 Francs
Ngoma	2.9	2.0	600,000 Francs
Nyagatare	3.5	2.3	300,000 Francs
Nyamabuye	5.3	4.0	400,000 Francs
Nyamagabe	3.2	2.0	200,000 Francs
Nyamata	2.1	0.6	275,000 Francs
Nyamirambo	2.1	1.0	360,000 Francs
Nyanza	14.9	15.3	436,600 Francs
Rubavu	6.2	3.5	119,200 Francs
Rubengera	3.0	1.9	360,000 Francs
Tambwe	2.2	1.1	90,000 Francs
<b>Rwanda Average</b>	<b>4.9</b>	<b>3.7</b>	<b>300,000 Francs</b>
<b><i>Program Averages</i></b>	<b>3.09</b>	<b>1.67</b>	

*Livestock and Farming*

Percentage of respondents who own farm land or livestock. Percentage of respondents who farm who are also members of an agricultural cooperative. Percentage of primary crop sold (versus household consumption or barter) by respondents who farm.

<b>Credit Union</b>	<b>Own Farm Land</b>	<b>Own Livestock</b>	<b>Agricultural Coop Member</b>	<b>% of Primary Crop Sold</b>
<b><i>Colombia</i></b>				
Comultrasan	18.0%	12.0%	17.6%	81.0%
Confiar	5.3%	6.8%	9.1%	85.5%
Confinal	8.9%	2.8%	3.8%	60.2%
Congente	6.4%	7.4%	0.0%	100.0%
Coomuldesa	27.8%	30.4%	16.5%	85.2%
Coonfie	4.6%	9.1%	0.0%	0.0%
Cooptenjo	0.7%	8.3%	0.0%	0.0%
Coprocenva	18.6%	13.1%	20.0%	85.2%
Crediservir	13.0%	23.1%	6.8%	86.9%
Prosperando	8.1%	6.4%	0.0%	50.0%
<b>Colombia Average</b>	<b>8.8%</b>	<b>10.2%</b>	<b>11.5%</b>	<b>81.8%</b>
<b><i>Kenya</i></b>				
Bandari	39.9%	59.2%	10.1%	28.3%
Jamii	51.6%	59.1%	22.4%	53.1%
Kenya Bankers	50.5%	39.8%	0.0%	0.0%
Muramati	83.7%	84.4%	29.8%	93.5%
Nyeri Tea	87.2%	90.7%	25.0%	95.8%
Ukulima	61.2%	62.9%	11.5%	48.5%
<b>Kenya Average</b>	<b>68.6%</b>	<b>70.8%</b>	<b>22.3%</b>	<b>84.4%</b>
<b><i>Rwanda</i></b>				
BPPF	11.7%	13.8%	0.0%	16.0%
Kamembe	26.5%	59.8%	37.9%	31.9%
Kibali	68.8%	56.3%	31.9%	29.1%
Kibungo	72.7%	56.9%	29.3%	40.5%
Kigombe	40.0%	46.2%	74.4%	44.6%
Ngoma	34.9%	40.8%	16.2%	15.5%
Nyagatare	63.6%	77.6%	39.2%	24.7%
Nyamabuye	43.1%	59.2%	51.9%	38.4%
Nyamagabe	37.9%	62.1%	30.0%	33.5%
Nyamata	67.8%	66.7%	25.6%	46.4%
Nyamirambo	26.8%	27.4%	12.0%	18.7%
Nyanza	45.0%	63.5%	25.0%	33.7%
Rubavu	34.2%	41.8%	35.1%	30.5%
Rubengera	76.3%	79.1%	41.0%	47.1%
Tambwe	64.8%	60.8%	32.3%	39.9%
<b>Rwanda Average</b>	<b>42.7%</b>	<b>48.9%</b>	<b>33.0%</b>	<b>13%</b>
<b><i>Program Averages</i></b>	<b>24.7%</b>	<b>27.1%</b>	<b>23.5%</b>	<b>42.2%</b>

*Food Insecurity*

Percentage of respondents whose households skipped one or more meals in the two days prior to being surveyed. Percentage of respondents who were unable to find enough food to feed their households for one or more days in the last 12 months.

Credit Union	Less than 6 Meals in the Past 2 Days	Period of Insufficient Food in the Last 12 Months
<i>Colombia</i>		
Comultrasan	0.0%	1.0%
Confiar	2.3%	1.8%
Confinal	2.0%	1.0%
Congente	1.7%	1.3%
Coomuldesa	4.3%	0.3%
Coonfie	2.7%	0.0%
Cooptenjo	0.3%	0.3%
Coprocenva	0.5%	1.0%
Crediservir	0.0%	0.0%
Prosperando	0.0%	0.0%
<b>Colombia Average</b>	<b>1.9%</b>	<b>1.1%</b>
<i>Kenya</i>		
Bandari	6.4%	22.7%
Jamii	7.5%	3.8%
Kenya Bankers	4.3%	3.2%
Muramati	7.5%	10.9%
Nyeri Tea	3.8%	9.7%
Ukulima	5.2%	5.6%
<b>Kenya Average</b>	<b>5.3%</b>	<b>8.2%</b>
<i>Rwanda</i>		
BPPF	26.0%	5.5%
Kamembe	57.9%	10.5%
Kibali	32.8%	31.3%
Kibungo	34.0%	35.5%
Kigombe	69.0%	27.6%
Ngoma	50.0%	9.1%
Nyagatare	25.8%	25.8%
Nyamabuye	56.9%	25.0%
Nyamagabe	61.4%	15.2%
Nyamata	34.2%	36.2%
Nyamirambo	38.8%	15.0%
Nyanza	66.4%	14.3%
Rubavu	68.4%	46.8%
Rubengera	61.2%	29.6%
Tambwe	77.6%	20.8%
<b>Rwanda Average</b>	<b>50.8%</b>	<b>22.6%</b>
<b>Program Averages</b>	<b>11.1%</b>	<b>6.1%</b>

### *Household Demographics*

Median number of people living in the same house as the respondent. Median number of household members per room in the house. Larger numbers indicate more cramped housing. Percentage of respondents who own their home (versus renting or squatting).

Credit Union	Median Household Size	Median Household Members per Room	Home Ownership
<b><i>Colombia</i></b>			
Comultrasan	4	1.00	63.5%
Confiar	5	1.33	63.7%
Confinal	4	1.25	67.0%
Congente	4	1.33	65.8%
Coomuldesa	4	1.25	61.9%
Coonfie	4	1.33	74.1%
Cooptenjo	4	1.50	55.4%
Coprocenva	4	1.00	60.8%
Crediservir	4	1.25	65.9%
Prosperando	3	1.00	72.3%
<b>Colombia Average</b>	<b>4</b>	<b>1.33</b>	<b>64.3%</b>
<b><i>Kenya</i></b>			
Bandari	6	1.50	16.3%
Jamii	6	1.20	45.7%
Kenya Bankers	5	1.00	48.4%
Muramati	5	1.50	85.0%
Nyeri Tea	5	1.33	93.1%
Ukulima	5	1.25	51.4%
<b>Kenya Average</b>	<b>5</b>	<b>1.25</b>	<b>65.4%</b>
<b><i>Rwanda</i></b>			
BPPF	6	1.00	45.9%
Kamembe	6	1.33	66.7%
Kibali	6	1.50	71.9%
Kibungo	6	1.71	80.1%
Kigombe	5	1.20	73.8%
Ngoma	6	1.17	56.3%
Nyagatare	6	2.00	74.8%
Nyamabuye	6	1.40	75.0%
Nyamagabe	6	1.33	65.2%
Nyamata	6	1.55	73.7%
Nyamirambo	6	1.33	64.5%
Nyanza	6	1.25	62.1%
Rubavu	7	1.50	75.9%
Rubengera	6	1.25	79.6%
Tambwe	6	1.33	69.6%
<b>Rwanda Average</b>	<b>6</b>	<b>1.33</b>	<b>68.4%</b>
<b><i>Program Averages</i></b>	<b>5</b>	<b>1.33</b>	<b>65.2%</b>

### *Usage of Financial Services*

Median age of the respondent and median number of years since joining the credit union. Percentage of respondents who had not used any formal financial services prior to becoming a member of their credit union. Median length of time to travel to their credit union. Median length of time to complete their last transaction at the credit union, in minutes.

<b>Credit Union</b>	<b>Median Age (Years)</b>	<b>Median Years of Membership</b>	<b>First-Time User of Financial Services</b>	<b>Median Transit Time to Credit Union (Min.)</b>	<b>Median Wait Time for Last Credit Union Visit (Min.)</b>
<b><i>Colombia</i></b>					
Comultrasan	45	6	62.5%	10	5
Confiar	43	5	40.4%	20	20
Confinal	46	4	47.7%	15	10
Congente	42	3	40.3%	10	9
Coomuldesa	44	3	36.8%	15	10
Coonfie	43	8	46.4%	15	10
Cooptenjo	39	5	72.0%	8	5
Coprocenva	47	6	42.2%	15	5
Crediservir	37	4	49.5%	10	15
Prosperando	57	11	59.0%	20	10
<b>Colombia Average</b>	<b>43</b>	<b>5</b>	<b>45.4%</b>	<b>15</b>	<b>10</b>
<b><i>Kenya</i></b>					
Bandari	40	10	27.6%	30	90
Jamii	46	15	56.2%	60	60
Kenya Bankers	38	9	45.2%	20	10
Muramati	43	5	32.5%	30	20
Nyeri Tea	45	7	35.3%	40	20
Ukulima	45	17	53.7%	60	30
<b>Kenya Average</b>	<b>44</b>	<b>10</b>	<b>42.8%</b>	<b>40</b>	<b>30</b>
<b><i>Rwanda</i></b>					
BPPF	32	2	42.5%	20	10
Kamembe	36	5	55.3%	20	25
Kibali	37	6	72.7%	25	20
Kibungo	33	4	58.9%	20	30
Kigombe	35	5	60.0%	25	30
Ngoma	32	5	54.6%	20	30
Nyagatare	33	3	42.4%	15	15
Nyamabuye	36	5	62.7%	20	20
Nyamagabe	35	5	57.6%	15	30
Nyamata	32	5	66.4%	20	17
Nyamirambo	34	6	58.4%	20	20
Nyanza	32	3	57.1%	20	40
Rubavu	40	7	52.2%	20	20
Rubengera	36	5	61.3%	30	48
Tambwe	35	5	63.4%	20	30
<b>Rwanda Average</b>	<b>35</b>	<b>5</b>	<b>57.9%</b>	<b>20</b>	<b>20</b>
<b><i>Program Averages</i></b>	<b>42</b>	<b>5</b>	<b>47.2%</b>	<b>20</b>	<b>15</b>

### Member Opinion

For member satisfaction questions, members were asked about various aspects of their credit unions and could respond on a scale from 1 to 5, with 1 being “very bad / very unsatisfied” and 5 being “very good / very satisfied.” All of the following questions on member satisfaction indicate the percentage of respondents who answered “very good / very satisfied.” Percentage of respondents who say their own credit union is very good. Percentage of respondents who say that other financial institutions are very good. Percentage of respondents who have recommended their credit union to friends and family. Percentage of respondents who are very likely to remain a member in the next 12 months.

Credit Union	Overall Opinion – Very Good			
	Member's Own Credit Union	Other Financial Institutions	Recommended Credit Union to Friends/Family	Very Likely to Remain Member
<b>Colombia</b>				
Comultrasan	52.0%	5.5%	92.0%	92.5%
Confiar	47.4%	4.5%	92.7%	67.9%
Confinal	58.4%	16.8%	84.5%	87.3%
Congente	22.8%	0.7%	88.3%	61.4%
Coomuldesa	44.8%	5.7%	93.6%	90.3%
Coonfie	60.8%	3.0%	93.2%	77.6%
Cooptenjo	80.6%	4.2%	98.3%	83.7%
Coprocenva	57.8%	19.1%	92.5%	86.9%
Crediservir	44.5%	1.7%	85.6%	90.6%
Prosperando	82.7%	7.5%	99.4%	78.6%
<b>Colombia Average</b>	<b>51.4%</b>	<b>6.3%</b>	<b>91.4%</b>	<b>77.1%</b>
<b>Kenya</b>				
Bandari	1.5%	12.4%	68.8%	48.0%
Jamii	30.3%	7.6%	82.7%	87.5%
Kenya Bankers	36.7%	25.6%	79.6%	95.7%
Muramati	37.3%	13.1%	82.3%	88.0%
Nyeri Tea	19.7%	4.2%	78.2%	75.1%
Ukulima	27.7%	13.7%	77.7%	80.5%
<b>Kenya Average</b>	<b>26.6%</b>	<b>11.7%</b>	<b>78.7%</b>	<b>80.5%</b>
<b>Rwanda</b>				
BPFF	34.9%	4.8%	84.9%	87.7%
Kamembe	17.5%	19.3%	89.5%	92.1%
Kibali	13.3%	11.0%	85.9%	94.5%
Kibungo	27.0%	12.1%	85.7%	97.1%
Kigombe	11.0%	1.4%	86.9%	82.8%
Ngoma	23.9%	3.4%	86.9%	84.0%
Nyagatare	56.3%	49.0%	97.4%	94.7%
Nyamabuye	12.3%	7.8%	85.3%	86.8%
Nyamagabe	24.2%	12.1%	97.0%	91.7%
Nyamata	11.2%	6.6%	78.9%	92.1%
Nyamirambo	29.9%	13.1%	82.2%	89.3%
Nyanza	23.6%	6.4%	90.0%	81.4%
Rubavu	19.0%	1.9%	87.2%	91.8%
Rubengera	10.5%	3.3%	82.2%	78.3%
Tambwe	23.2%	7.2%	88.0%	88.8%
<b>Rwanda Average</b>	<b>21.8%</b>	<b>9.4%</b>	<b>86.3%</b>	<b>88.6%</b>
<b>Program Averages</b>	<b>42.1%</b>	<b>7.7%</b>	<b>88.4%</b>	<b>79.6%</b>

*Member Opinion: Savings*

Percentage of respondents who say the quality and interest rates of the savings accounts at the credit union are very good.

Credit Union	Opinion – Very Good	
	Quality of Savings Accounts	Interest Rates on Savings Accounts
<b><i>Colombia</i></b>		
Comultrasan	29.5%	25.0%
Confiar	15.8%	7.5%
Confinal	42.9%	25.6%
Congente	8.4%	5.0%
Coomuldesa	17.7%	10.7%
Coonfie	41.8%	39.2%
Cooptenjo	59.2%	59.9%
Coprocenva	35.7%	21.6%
Crediservir	24.4%	19.1%
Prosperando	68.8%	69.4%
<b>Colombia Average</b>	<b>26.6%</b>	<b>6.2%</b>
<b><i>Kenya</i></b>		
Bandari	2.5%	1.0%
Jamii	15.2%	12.4%
Kenya Bankers	5.3%	8.8%
Muramati	24.0%	16.1%
Nyeri Tea	10.6%	5.8%
Ukulima	17.0%	8.1%
<b>Kenya Average</b>	<b>14.3%</b>	<b>8.8%</b>
<b><i>Rwanda</i></b>		
BPPF	13.0%	8.2%
Kamembe	12.3%	15.8%
Kibali	10.9%	11.7%
Kibungo	24.1%	11.4%
Kigombe	13.8%	3.4%
Ngoma	25.6%	9.1%
Nyagatare	55.6%	21.9%
Nyamabuye	9.8%	3.4%
Nyamagabe	19.8%	12.1%
Nyamata	10.5%	2.0%
Nyamirambo	19.2%	15.4%
Nyanza	27.3%	12.9%
Rubavu	15.8%	2.5%
Rubengeru	9.9%	1.3%
Tambwe	21.0%	12.0%
<b>Rwanda Average</b>	<b>18.1%</b>	<b>9.4%</b>
<b><i>Program Averages</i></b>	<b>23.3%</b>	<b>15.6%</b>



*Member Opinion: Loans*

Percentage of respondents who say the quality and interest rates of loan products at the credit union is very good. Percentage of respondents who say they are very satisfied with the loan application process and the amount of time required for the credit union to make a decision on a loan application.

Credit Union	Opinion – Very Good			
	Quality of Loan Products	Interest Rates on Loan Products	Loan Application Process	Wait Time for Loan Decision
<i>Colombia</i>				
Comultrasan	29.5%	27.0%	34.5%	33.5%
Confiar	15.5%	8.3%	23.1%	23.1%
Confinal	28.4%	28.7%	37.8%	44.9%
Congente	9.4%	5.4%	5.7%	8.1%
Coomuldesa	17.1%	10.4%	23.7%	28.4%
Coonfie	43.7%	39.9%	43.7%	44.1%
Coopenjo	59.2%	56.7%	56.1%	59.2%
Coprocenva	31.2%	22.6%	33.7%	37.2%
Crediservir	18.1%	17.4%	18.7%	18.4%
Prosperando	69.9%	66.5%	66.5%	66.5%
<b>Colombia Average</b>	<b>23.9%</b>	<b>19.2%</b>	<b>28.9%</b>	<b>30.7%</b>
<i>Kenya</i>				
Bandari	1.6%	0.5%	4.6%	5.1%
Jamii	22.5%	20.7%	17.3%	16.9%
Kenya Bankers	28.6%	23.9%	18.3%	19.6%
Muramati	21.5%	12.2%	17.6%	19.6%
Nyeri Tea	9.4%	5.1%	12.1%	20.5%
Ukulima	19.6%	19.9%	18.2%	14.2%
<b>Kenya Average</b>	<b>17.5%</b>	<b>14.1%</b>	<b>15.6%</b>	<b>17.0%</b>
<i>Rwanda</i>				
BPPF	11.0%	9.6%	8.9%	8.2%
Kamembe	14.0%	15.0%	10.5%	13.2%
Kibali	8.6%	7.1%	7.0%	7.0%
Kibungo	9.9%	9.2%	11.3%	12.1%
Kigombe	6.2%	4.1%	1.4%	3.4%
Ngoma	6.3%	4.0%	6.3%	6.3%
Nyagatare	21.2%	13.2%	19.9%	20.5%
Nyamabuye	5.4%	2.5%	4.4%	4.4%
Nyamagabe	11.4%	11.4%	11.4%	11.4%
Nyamata	7.2%	5.9%	7.9%	6.6%
Nyamirambo	11.7%	9.8%	11.2%	11.7%
Nyanza	14.4%	6.4%	7.9%	8.6%
Rubavu	7.6%	4.5%	4.5%	11.4%
Rubengera	6.6%	2.6%	1.3%	2.0%
Tambwe	11.3%	4.8%	12.9%	12.0%
<b>Rwanda Average</b>	<b>9.6%</b>	<b>7.1%</b>	<b>8.0%</b>	<b>8.9%</b>
<b>Program Averages</b>	<b>20.1%</b>	<b>16.2%</b>	<b>23.0%</b>	<b>24.7%</b>

**Member Opinion: Administration**

Percentage of respondents who say they are very satisfied with the membership application process and the minimum share required to become a member. Percentage of respondents who say they are very satisfied with the amount of time they usually wait in line at the credit union. Percentage of members who say they are very satisfied with the courtesy and professionalism of the credit union staff. Percentage of members who say they are very satisfied with the appearance of the credit union building and lobby.

**Opinion – Very Good**

Credit Union	Membership Process	Minimum Share Required	Line Wait Time	Staff Professionalism and Courtesy	Building and Lobby Appearance
<b>Colombia</b>					
Comultrasan	40.0%	33.0%	37.0%	52.0%	*
Confiar	13.5%	9.8%	9.0%	61.9%	*
Confinal	41.6%	39.6%	58.6%	88.3%	*
Congente	6.0%	3.7%	10.1%	32.6%	*
Coomuldesa	18.7%	12.7%	17.1%	58.9%	*
Coonfie	51.7%	33.5%	36.1%	57.8%	*
Coopenjo	55.0%	51.9%	61.6%	78.9%	*
Coprocenva	41.2%	23.6%	40.2%	68.8%	*
Crediservir	19.4%	16.4%	16.7%	33.4%	*
Prosperando	69.4%	70.5%	76.9%	79.8%	*
<b>Colombia Average</b>	<b>25.6%</b>	<b>21.0%</b>	<b>25.6%</b>	<b>62.8%</b>	
<b>Kenya</b>					
Bandari	20.0%	9.8%	0.5%	1.1%	9.6%
Jamii	37.6%	20.0%	14.2%	28.3%	28.3%
Kenya Bankers	38.7%	31.5%	31.7%	34.8%	42.4%
Muramati	44.8%	19.8%	19.0%	44.6%	28.3%
Nyeri Tea	31.9%	14.8%	5.2%	12.1%	17.5%
Ukulima	36.2%	24.2%	17.3%	28.6%	26.6%
<b>Kenya Average</b>	<b>35.8%</b>	<b>20.7%</b>	<b>15.2%</b>	<b>25.1%</b>	<b>26.5%</b>
<b>Rwanda</b>					
BPPF	28.8%	24.0%	13.7%	23.3%	4.8%
Kamembe	21.1%	18.4%	18.4%	21.9%	16.7%
Kibali	11.7%	10.9%	13.3%	45.3%	18.0%
Kibungo	43.2%	22.7%	27.0%	60.3%	37.6%
Kigombe	27.6%	11.7%	4.8%	26.9%	9.7%
Ngoma	29.1%	19.9%	3.4%	15.3%	37.5%
Nyagatare	61.6%	42.4%	39.1%	69.5%	65.6%
Nyamabuye	20.1%	6.9%	9.8%	34.3%	13.2%
Nyamagabe	22.7%	12.1%	12.1%	38.6%	47.7%
Nyamata	20.4%	15.1%	6.6%	47.4%	29.6%
Nyamirambo	35.0%	29.9%	15.9%	43.9%	32.2%
Nyanza	31.4%	15.7%	3.6%	34.3%	2.9%
Rubavu	28.5%	17.1%	10.8%	20.9%	32.3%
Rubengera	28.9%	7.9%	3.9%	24.3%	5.9%
Tambwe	19.2%	12.9%	3.2%	31.5%	76.0%
<b>Rwanda Average</b>	<b>28.4%</b>	<b>18.4%</b>	<b>11.8%</b>	<b>34.5%</b>	<b>27.1%</b>
<b>Program Averages</b>	<b>27.7%</b>	<b>20.5%</b>	<b>21.7%</b>	<b>52.7%</b>	<b>26.9%</b>

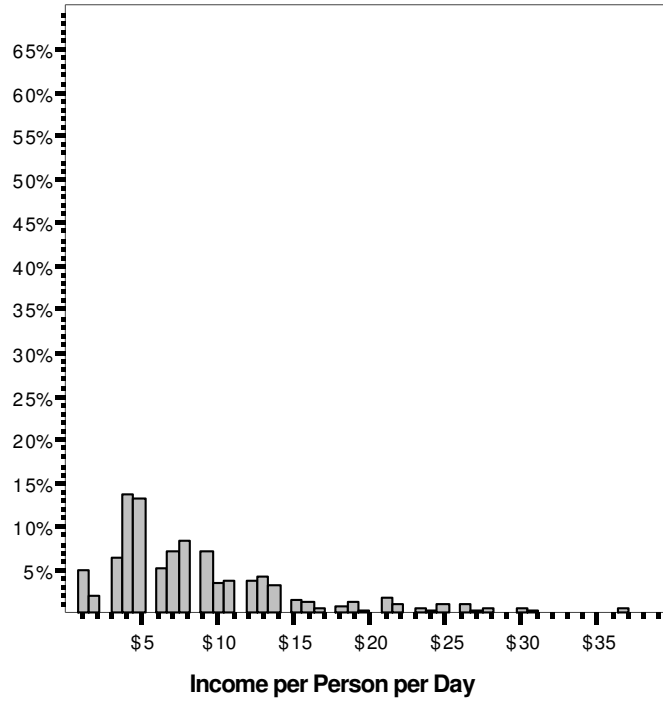
\* Questions on building and lobby appearance were not asked in the Colombia survey.

# **Annex 2**

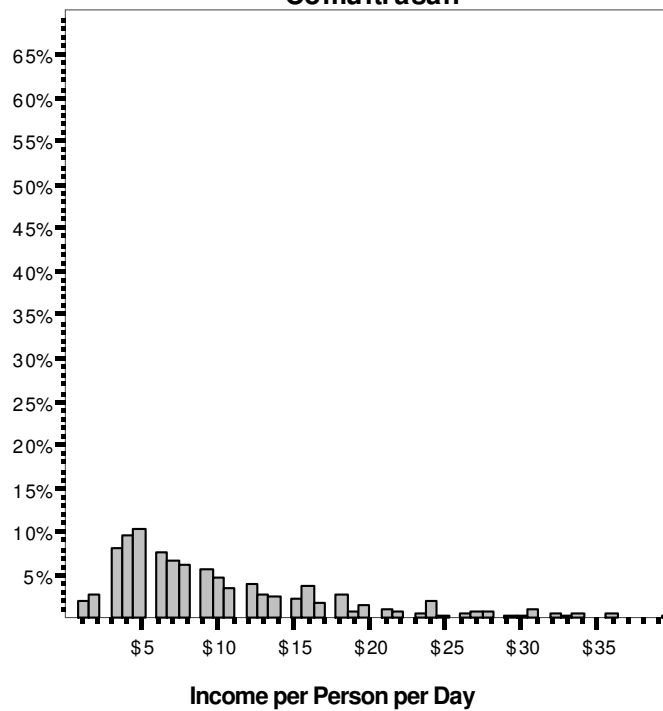
## **Credit Union Member Income Distributions**

**Colombia**

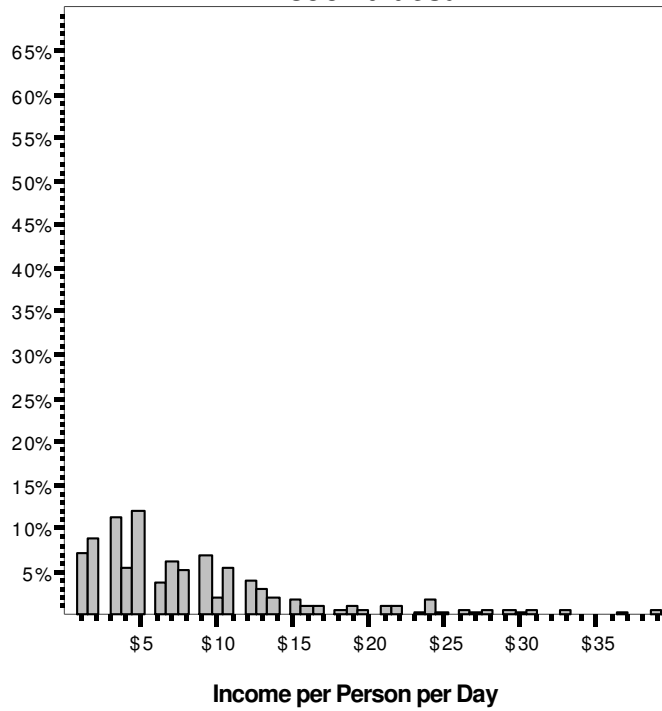
**Confiar**



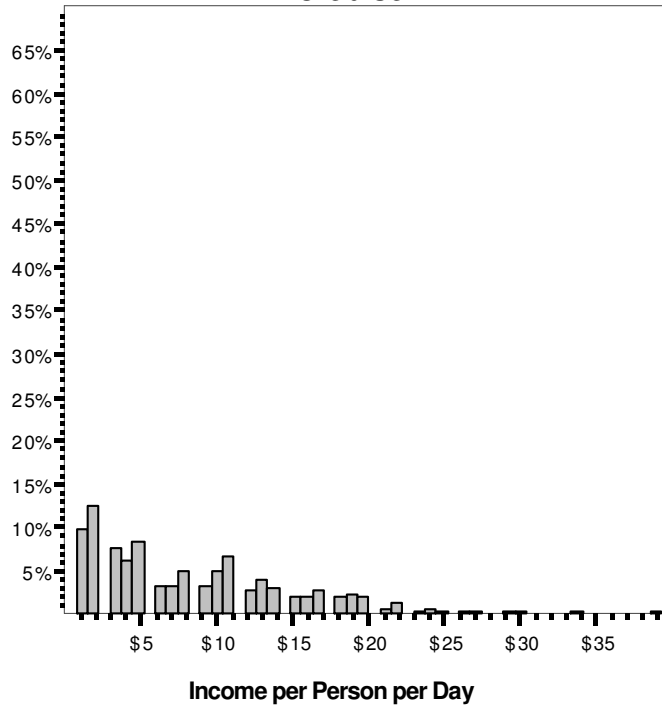
**Comultrasan**



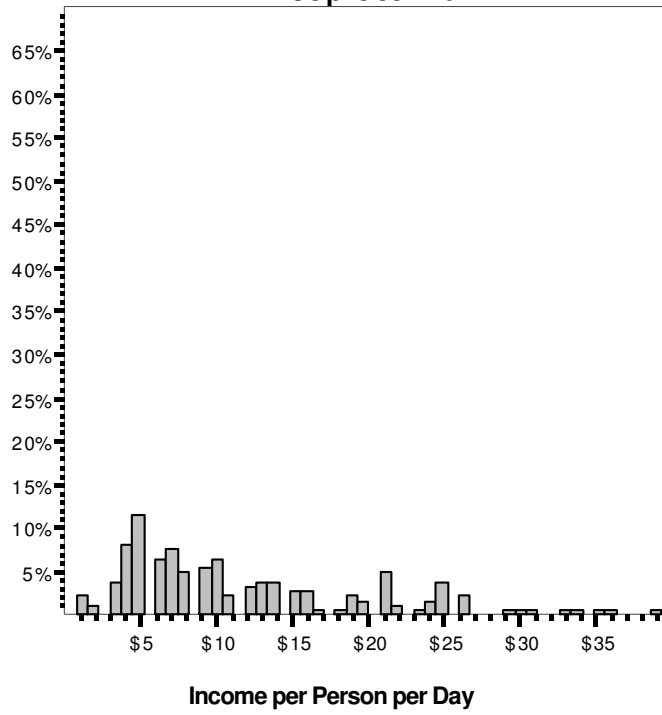
### Coomuldesa



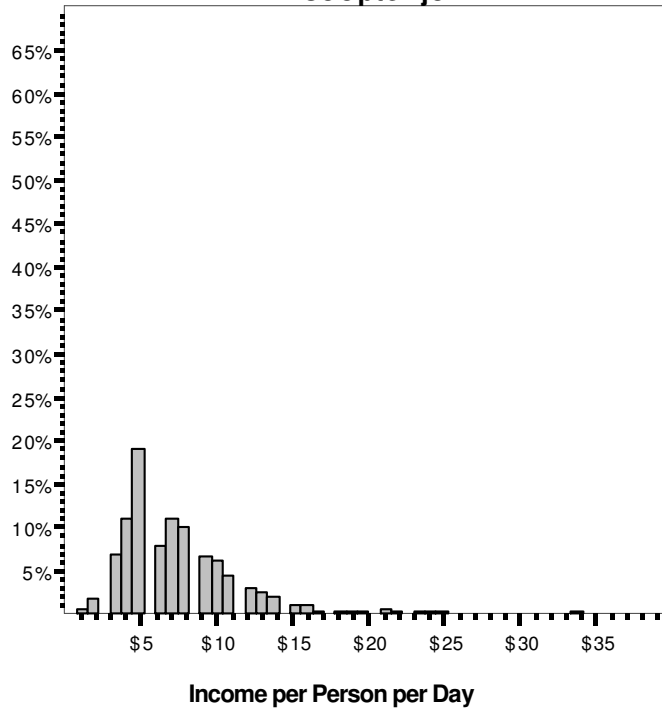
### Crediservir



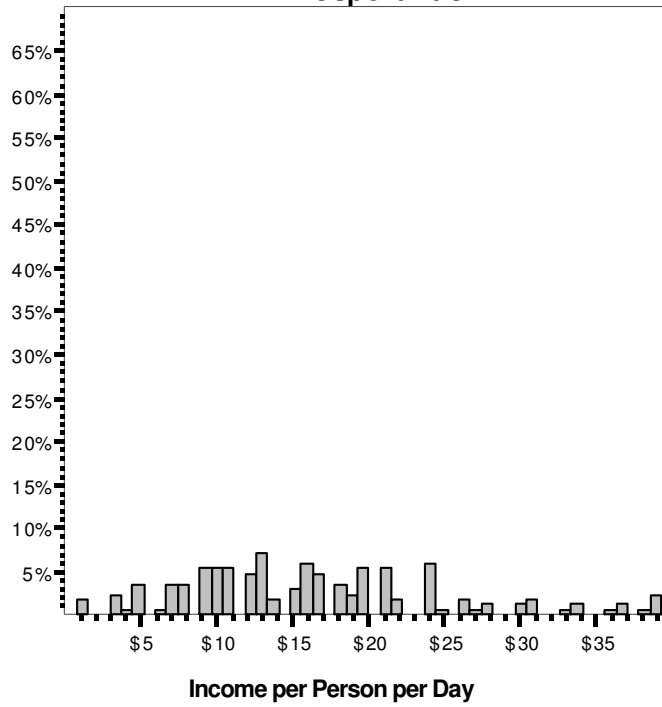
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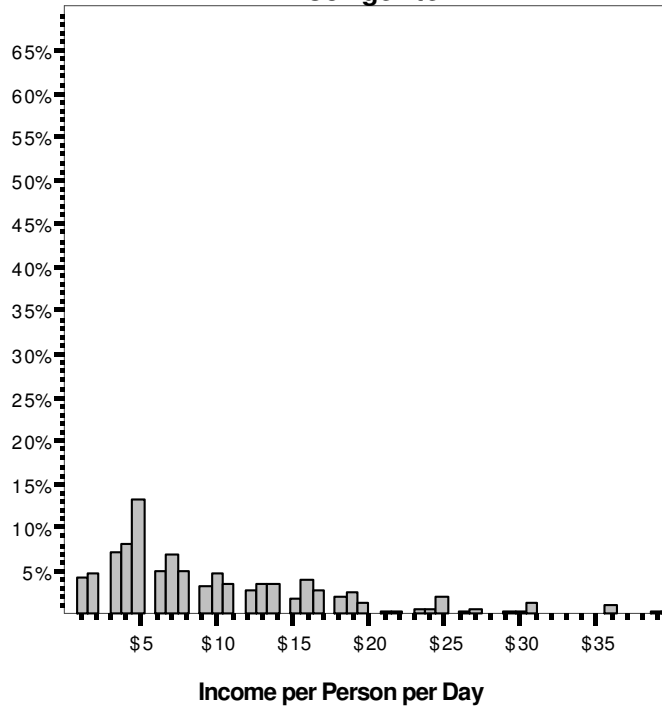
### Cooptenjo

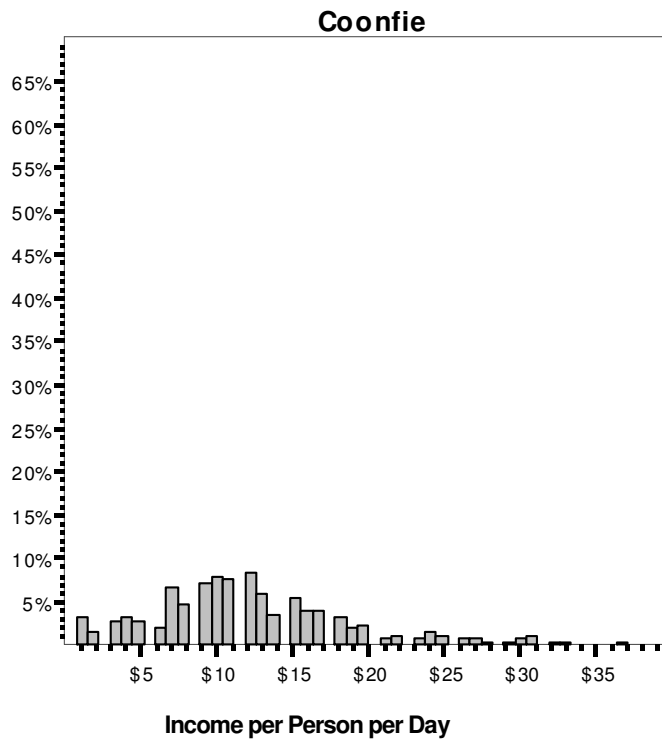
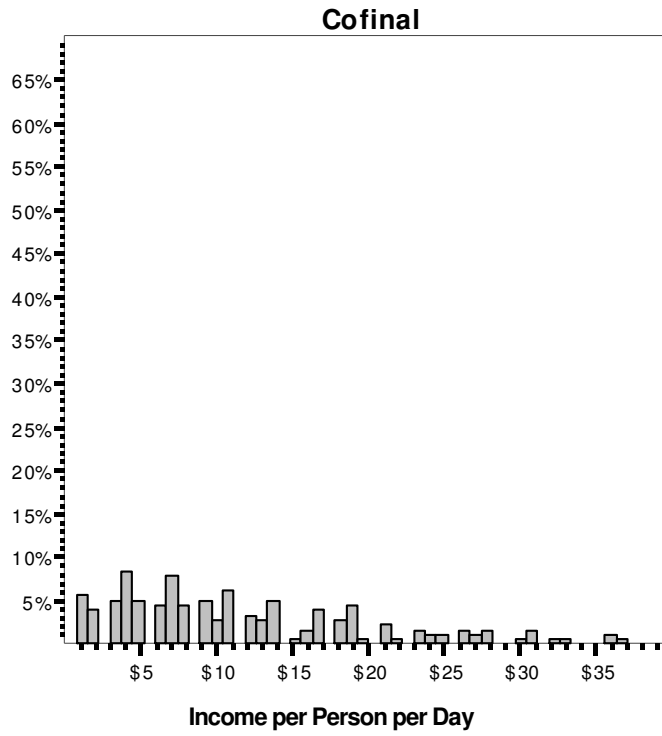


### Prosperando



### Congente

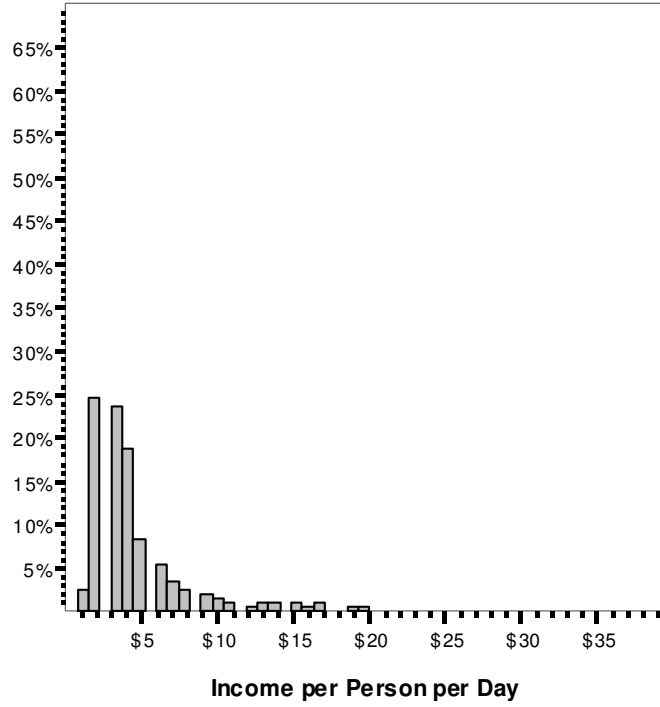




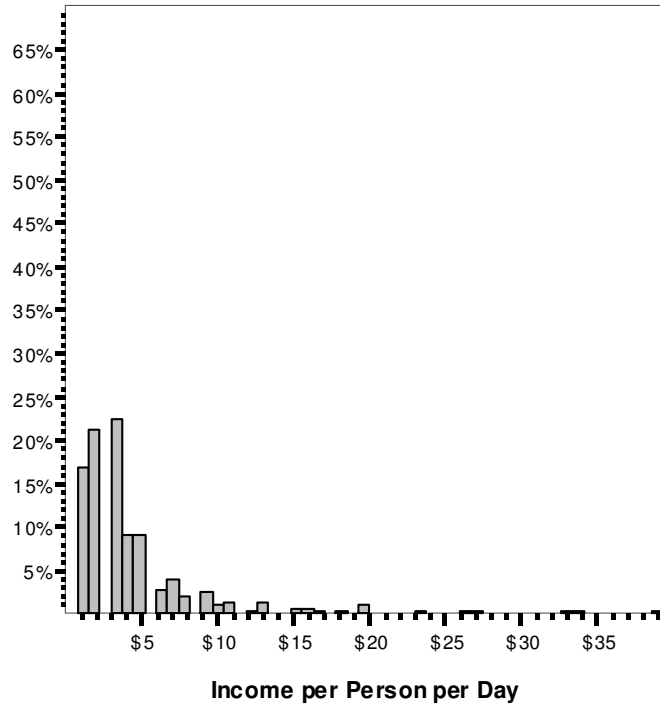


# Kenya

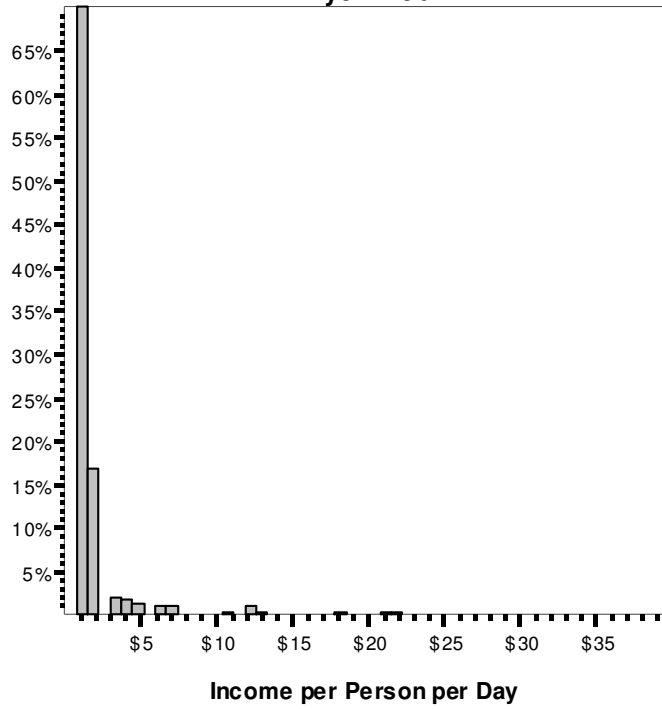
**Bandari**



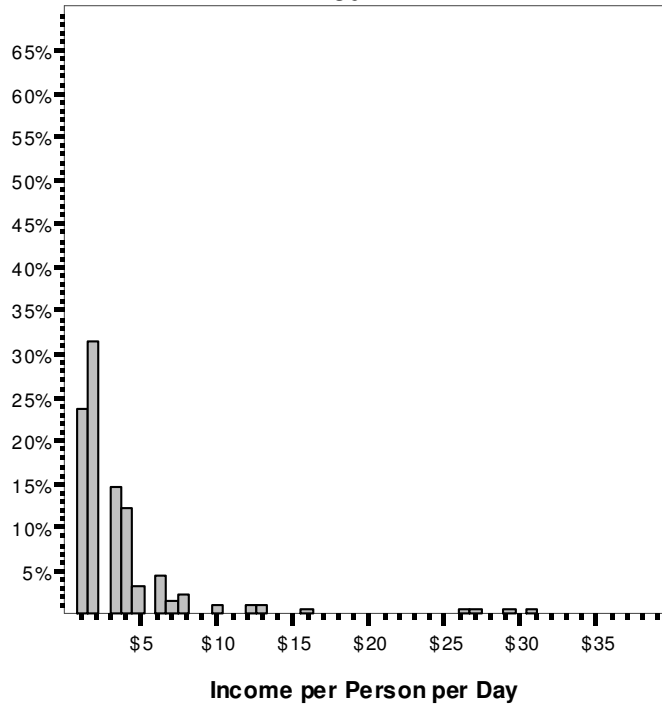
**Ukulima**



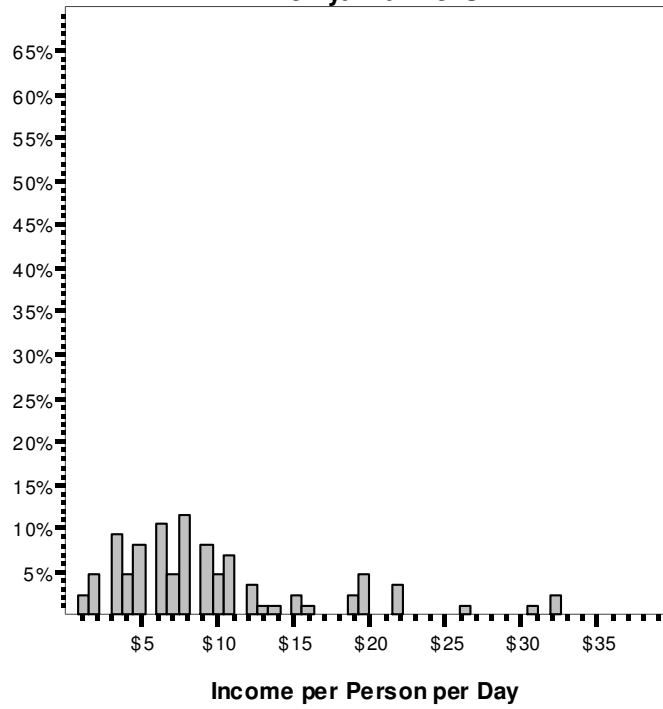
### Nyeri Tea



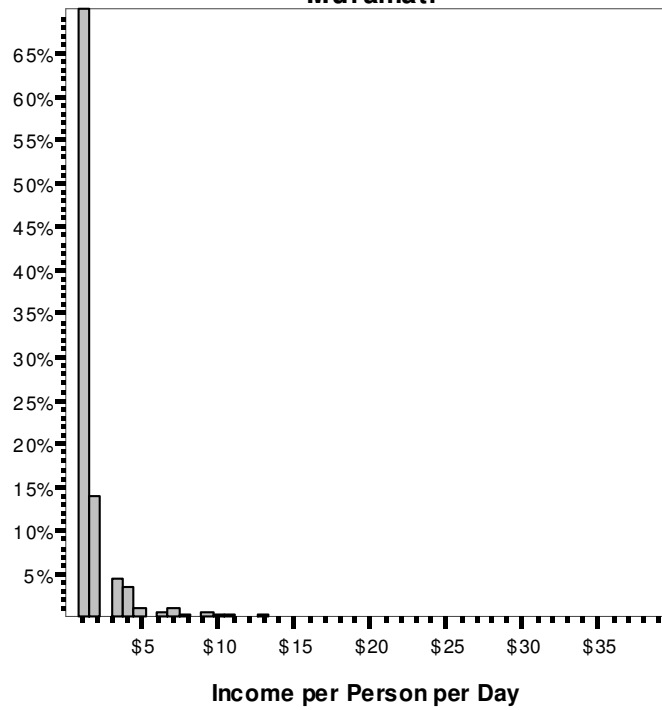
### Jamii



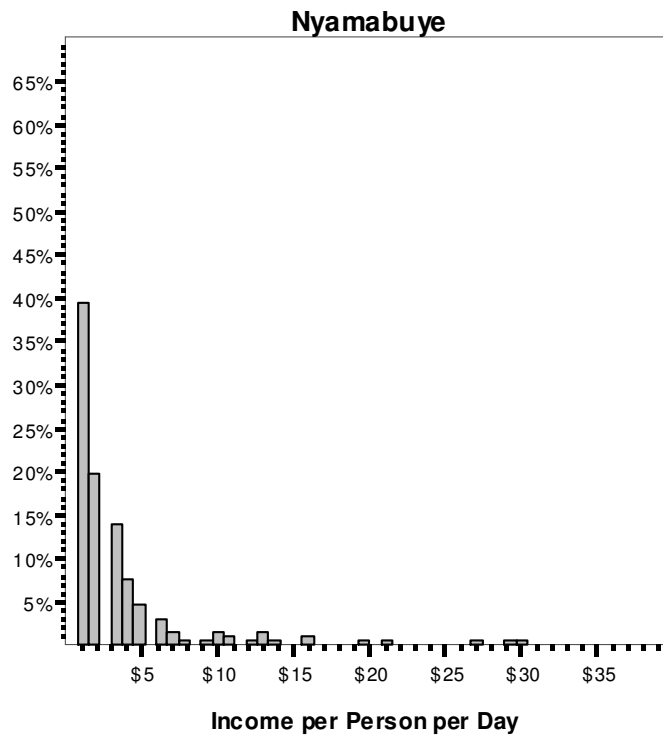
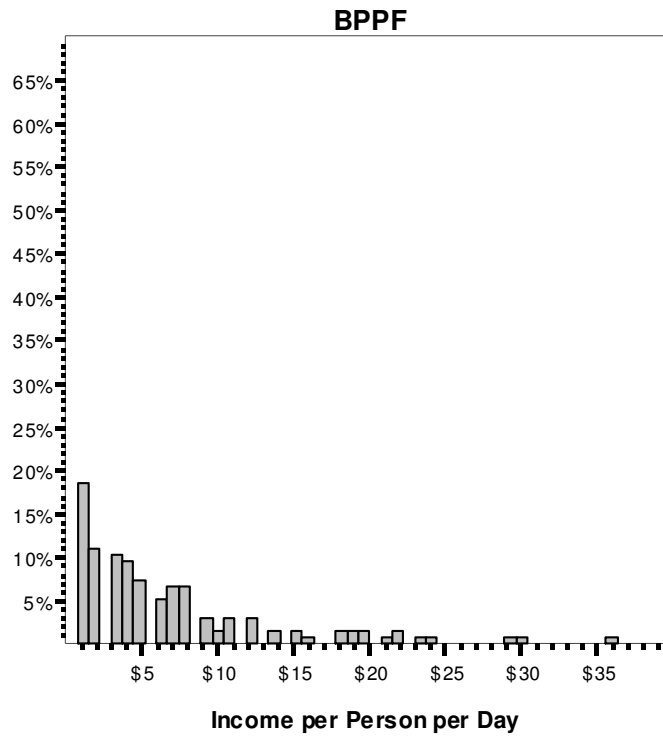
### Kenya Bankers



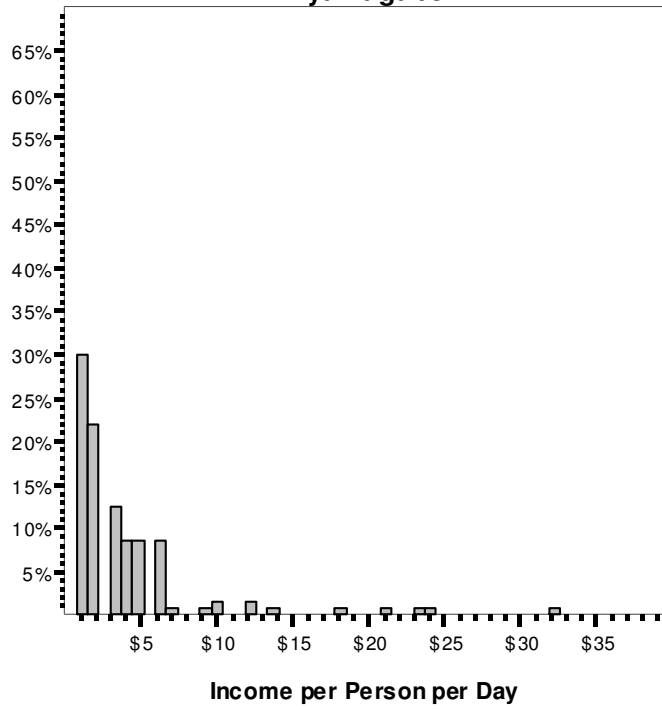
### Muramati



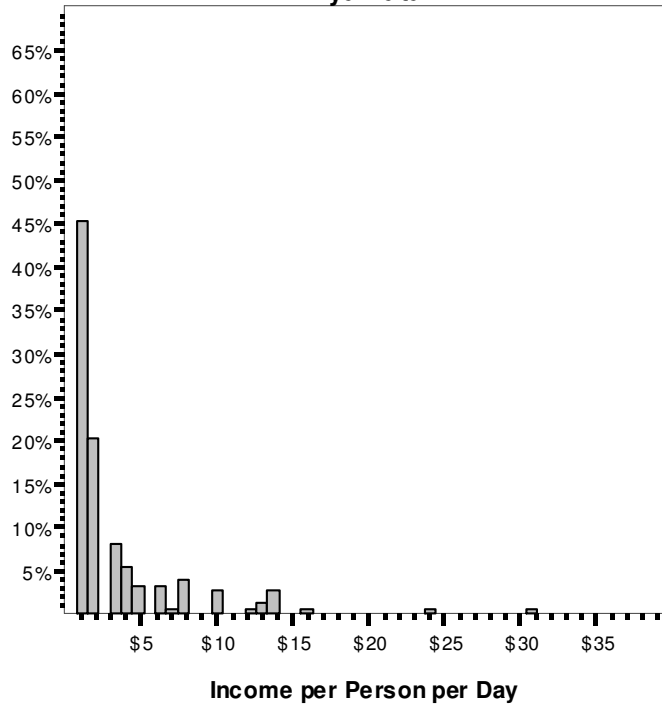
**Rwanda**

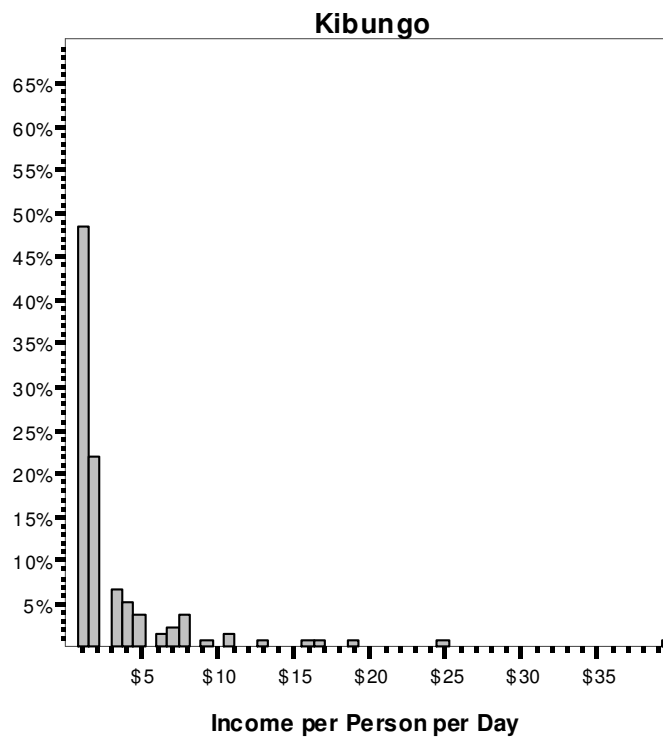
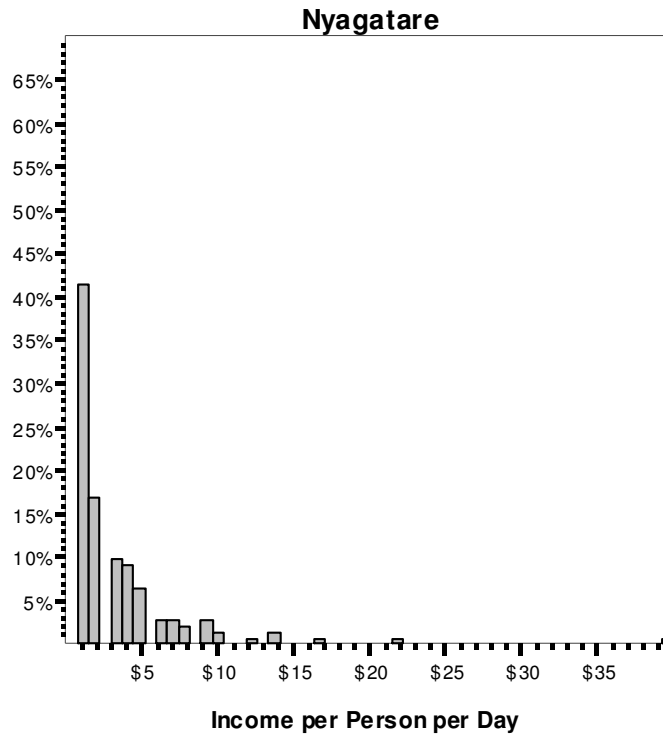


### Nyamagabe

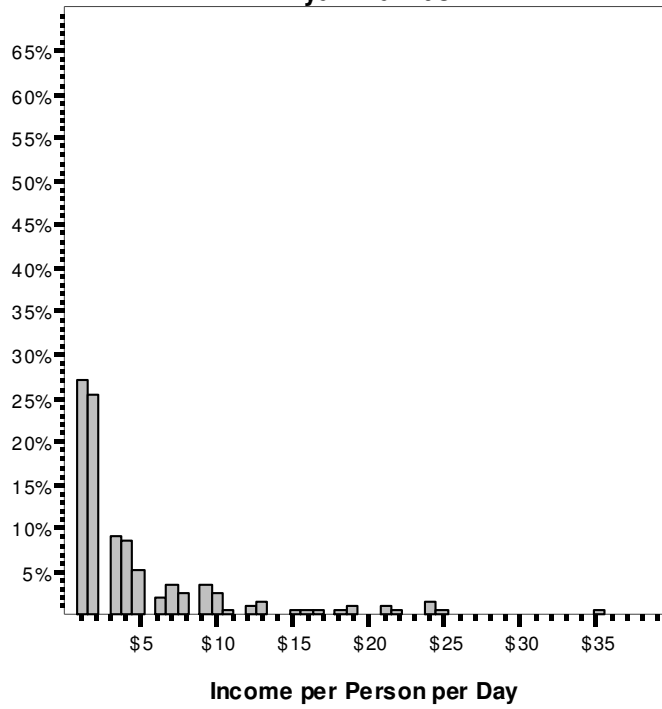


### Nyamata

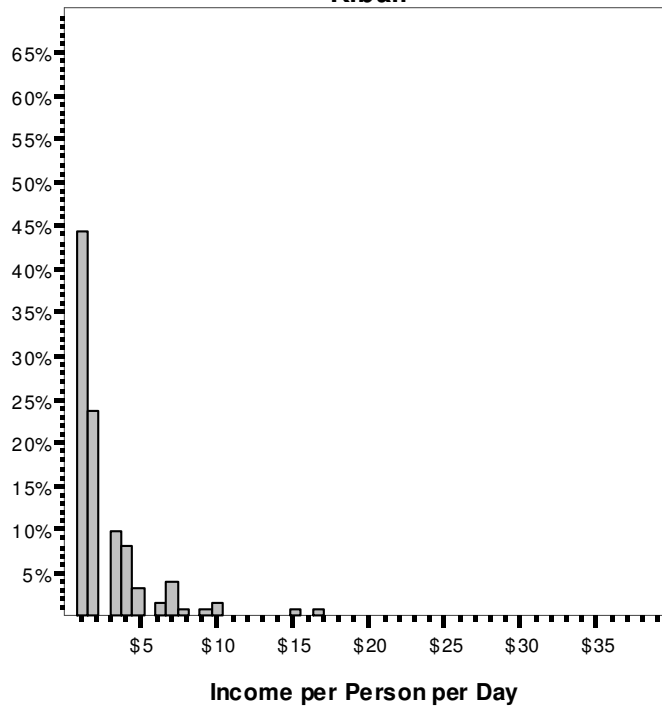


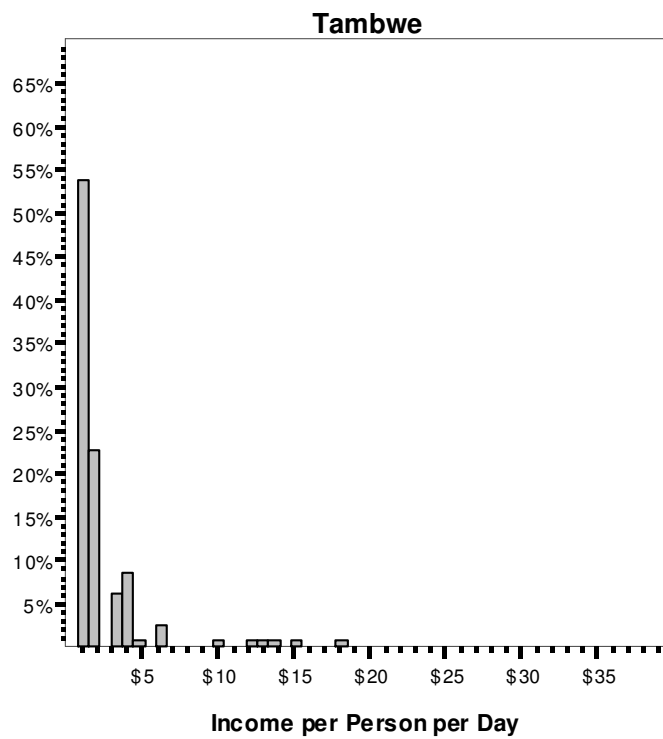
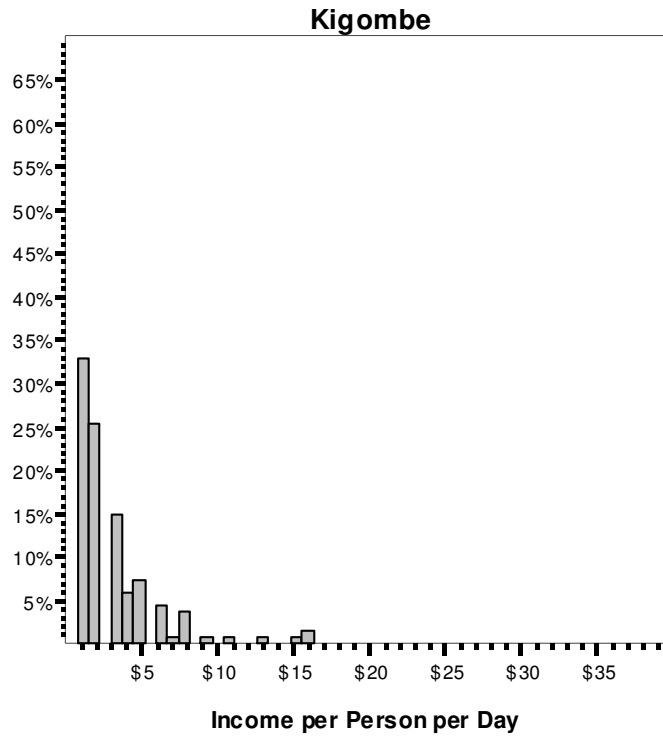


### Nyamirambo



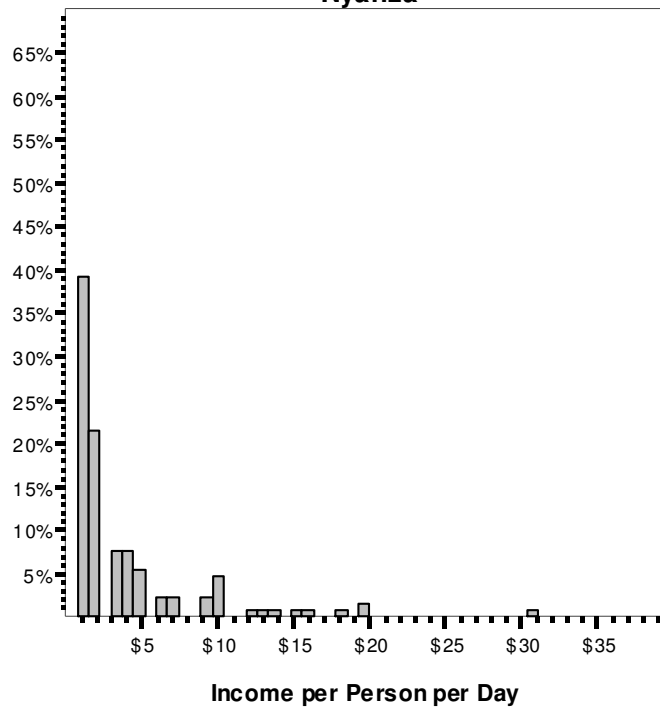
### Kibali



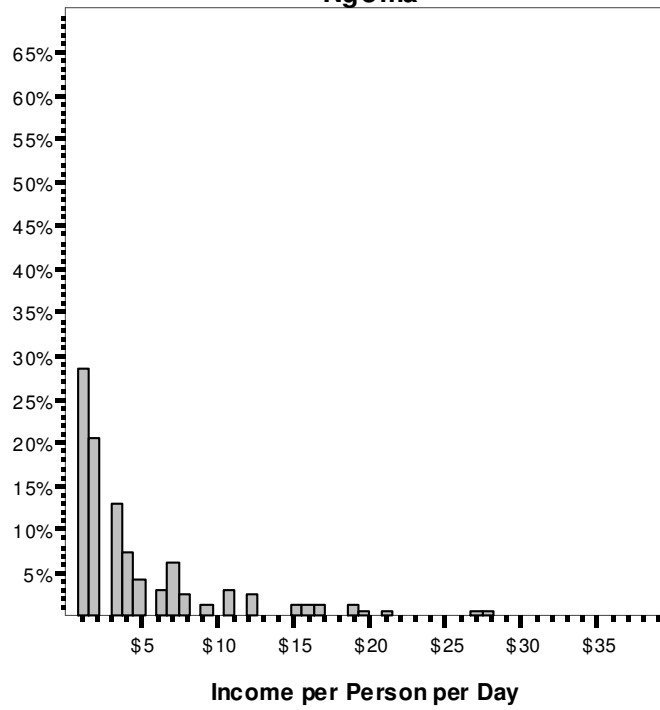


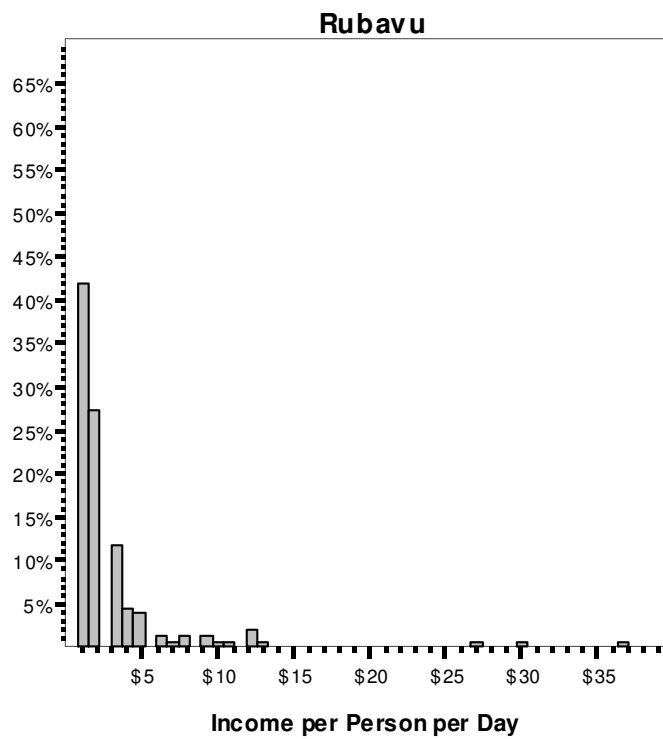
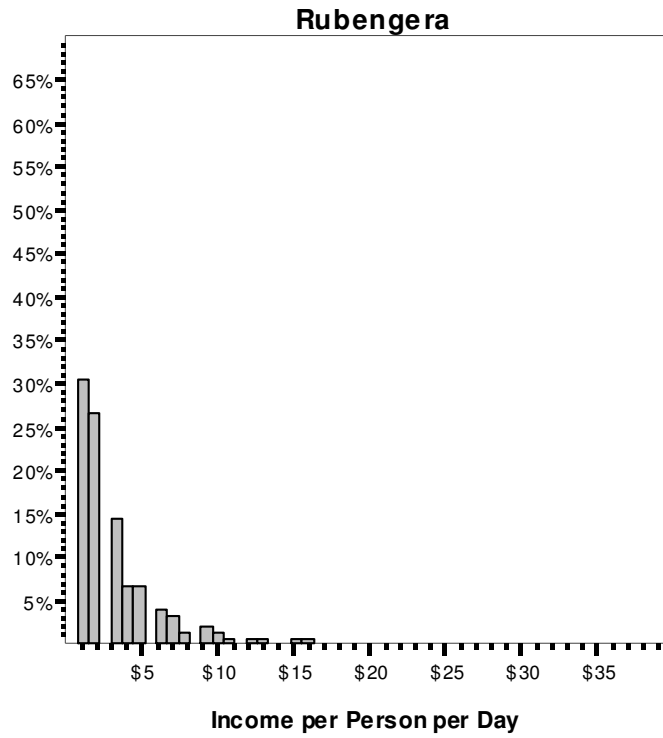


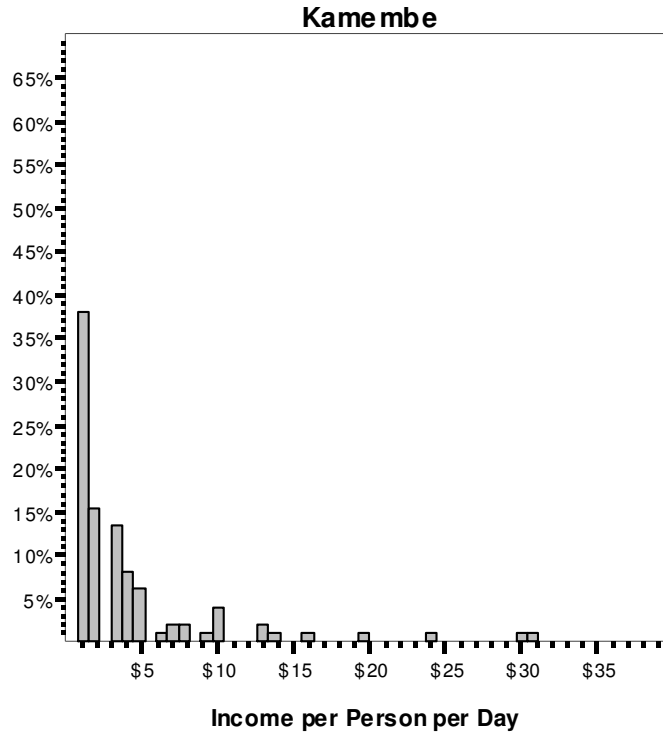
### Nyanza



### Ngoma







# **Annex 3**

## **Survey Instrument**



# Credit Union Growth Program

## Member Survey

*Interviewer: Show identification badge to respondent and read them the following paragraph.*

Good morning (afternoon). I am [Name]. I am part of a survey team hired by the World Council of Credit Unions. We are trying to learn more about credit union members in your community. The survey will only take about 20 - 25 minutes – afterwards we will escort you to the front of the line.

These questions will help The World Council and [Credit Union] understand what members need, and will help us develop new products and improve service. We will ask a series of questions about how you use savings and loans, your family members and household goods and expenses. We would also like to ask you questions about your job, income and wealth.

All your responses will be anonymous and confidential. Your personal information will not be shared with any other organizations or government agencies. [Credit Union] will only see a summary of the information, and will not be able to see your individual answers.

### Section A - Administration

A1. Date (mm/dd/yyyy)		A4. Credit union code	
A2. Country code		A5. Branch code	
A3. Interviewer code		A6. Household code	

A7. Date checked by supervisor (mm/dd/yyyy)	
A8. Supervisor code and signature	

### Section B – Membership Status

B1. Are you currently a member of this credit union?	1 – YES [ ]	0 - NO [ ]
--	-------------	------------

*Interviewer: If Yes, go to C1  
If No, go to B2*

B2. Do you currently use any services (such as savings, credit, remittances, etc...) at this credit union?	1 – YES [ ]	0 - NO [ ]
--	-------------	------------

*Interviewer: If Yes, go to C1  
If No, thank respondent for their time and end survey*

### Section C – Credit Union Usage

First, I'd like to ask you a few questions about your relationship with [Credit Union]

C1. How many years have you been a member of this credit union and/or used the services of this credit union?	
---	--



Now, I'd like to ask you a few questions about you and the family members and people outside your family who live in the same house as you.

## Section D – Household Demographics

D1. Interviewer: Enter the respondent's gender	1 – MALE [ ]    0 - FEMALE [ ]
D2. Are you the head of your household?	1 – YES [ ]    0 - NO [ ]
D3. How old are you in years?	
D4. What is your marital status? 1 – Single    3 - Common law partners    5 - Widow 2 - Married    4 – Divorced / separated	
D5. What is your highest level of education 1 – None                            4 - Secondary – incomplete    7 - University - incomplete 2 - Primary – incomplete    5 - Secondary - complete    8 - University - complete 3 - Primary - complete    6 - Technical school    9 - Other (specify)	
D6. What is your primary employment? 1 – Agriculture                    5 - Family laborer (without pay)    9 - Retired 2 – Business                      6 - Homemaker                      10 - Sick 3 - Salaried Public sector    7 – Unemployed                      11 - Minor (no schooling) 4 - Salaried Private sector    8 – Student                            12 - Other (specify)	
D7. What is your primary language?  <i>1 –[Locally defined language 1]    3 –[Locally defined language 3] 2 –[Locally defined language 2]    4 –[Locally defined language 4]</i>	
D8. Can you read and write?	1 – YES [ ]    0 - NO [ ]
D9. In addition to you, how many people over the age of 15 are there in your household?	
D10. In addition to you, how many people age 15 or under are there in your household?	
D11. In addition to you, is anyone in your household a member of [Credit Union]?	1 – YES [ ]    0 - NO [ ]
D12. <b>Locally defined question</b>	<b>XXXXXXXXXXXXXX</b>
D13. <b>Locally defined question</b>	<b>XXXXXXXXXXXXXX</b>

## Section E – Savings, Checking Accounts and Loans

Now I'd like to talk about your accounts and any loans you have with [Credit Union] or anywhere else.

E1. About how much do you and other members of your household have in savings, shares and checking accounts? Please include accounts with [Credit Union] and other financial institutions.	
E2. About how much do you and other members of your household have saved outside of [Credit Union] and other financial institutions? Please include cash, gold <b>and savings clubs/ROSCAs</b>	
E3. About how much do you and other members of your household currently owe on any loans? Please include loans from [Credit Union] as well as other financial institutions or from individuals.	

## Section F - Salaries

I would like to ask you a few questions about any members of your household who receive a salary.

F1. Did you or any members of your household receive a salary for work within the last 12 months?

1 – YES [ ] 0 - NO [ ]

Interviewer: If Yes, go to F2  
If No, go to Section G

Household Member	Person 1	Person 2	Person 3
F2. What was the principal source of the salary?			
F3. About how much salary have you received in the past 12 months?			

F2

1 – Private company – more than 50 employees  
2 – Private company – between 10 and 50 employees  
3 – Private company – less than 10 employees  
4 – Public sector

F4. **Locally defined question**

XXXXXXXXXXXXXXXX

F5. **Locally defined question**

XXXXXXXXXXXXXXXX

## Section G - Business

G1. Do you or any member of your household own a business (commercial, industrial or service)?

1 – YES [ ] 0 - NO [ ]

Interviewer: If Yes, go to G2  
If No, go to Section H

	Business 1	Business 2
G2. What type of business is it? Interviewer: Enter NAICS 2002 Code		
G3 If you have associates, what percent of the business belongs to them (not including family)?	%	%
G4. Where is the business located?		
G5. Including you, how many people work as permanent labor in this business?		
G6. How many of these are household members (include you and your spouse?)		

G4

1 – Inside the house  
2 – A separate business location  
3 – A fixed rent establishment on a street/market  
4 – Movable cart/stand without fixed rent  
5 – Other (specify)

G7. About how much are the following worth? Do not include leased/rented goods

Business 1

Business 2

1. The building or land where the business is (not including the house where you live)		
2. Machinery, tools or equipment		
3. Vehicles (do not count personal modes of transport)		
4. Current inventory		



G8. What were the total (gross) earnings from the business in the last 12 months?		
G9. What were the operating costs, including any taxes, in the last 12 months?		
G10. <b>Locally defined question</b>	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX
G11. <b>Locally defined question</b>	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX

## Section H – Agriculture

Now I would like to ask you a few questions about farming and any animals that you may have in your household.

H1. Do you or any members of your household own agricultural land? (include land rented out or sharecropped)	1 – YES [ ]    0 - NO [ ]
---	---------------------------

*Interviewer: If Yes, go to H2  
If No, go to H6*

Parcel No.	Parcel 1	Parcel 2
H2. What is the total area of the parcel?		
H3. What type of title do you have?		
H4. If you sold the parcel today, how much money would you get?		
H5. If you lent or leased the land, about how much did you receive in the past 12 months? (Including income from sharecropping)		

H2		H3	
1 – Square meters	<b>4 – [Locally defined 2]</b>	1 – Titled land	3 – not titled
2 – Hectares	<b>5 – [Locally defined 3]</b>	2 – Provisional title	4 – Other (specify)
<b>3 – [Locally defined 1]</b>	6 – Other (specify)		

H6. Did you or any member of your household do any type of farming in the last 12 months?	1 – YES [ ]    0 - NO [ ]
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*Interviewer: If Yes, go to H7  
If No, go to Section J*

H7. Are you or a household member a member of a farming association or agricultural cooperative?	1 – YES [ ]    0 - NO [ ]
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What crops did your household grow in the last 12 months? Please include annual crops, permanent crops and feed crops for animals (If you sharecrop only include your cultivation, not other peoples')

H8– Crop	H9 – Yield	H10 – Percent of crop sold?	H11 – Total (gross) earnings
(1)		%	
(2)		%	
(3)		%	
(4)		%	

H9		
1 – Bushels	<b>3 – [Locally defined 1]</b>	<b>5 – [Locally defined 3]</b>
2 – Kilograms	<b>4 – [Locally defined 2]</b>	6 – Other (specify)

H12. How many of each of these items does your household have? About how much would you get if you sold one of them today? Do not include leased/rented goods	(1) Quantity	(2) Estimated Value
<b>1 – Tractors / Heavy equipment (irrigation, harvesters) / Trucks or cars used only for farming</b>		
<b>2 – Small equipment (fumigators, water tanks, tillers)</b>		
<b>3 – Farming tools (hoes, shovels, axes)</b>		
<b>4 – [Locally defined farming asset 1]</b>		

H13. <b>Locally defined question</b>	XXXXXXXXXXXXXX
H14. <b>Locally defined question</b>	XXXXXXXXXXXXXX

## Section J – Animals

J1. Do you or someone in your household own any animals for sale or consumption?	1 – YES [ ]    0 - NO [ ]
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*Interviewer: If Yes, go to J2  
If No, go to Section K*

J2. How many of each of these animals does your household have? About how much would you get if you sold one of them today?	(1) Quantity	(2) Estimated Value
1. <b>Oxen</b>		
2. <b>Cows</b>		
3. <b>Horses</b>		
4. <b>Mules</b>		
5. <b>Goats</b>		
6. <b>Sheep / lambs</b>		
7. <b>Pigs</b>		
8. <b>Birds (chickens / hens / roosters / ducks)</b>		
9. <b>[Locally defined animal 1]</b>		
10. <b>[Locally defined animal 2]</b>		
11. <b>[Locally defined animal 3]</b>		
12. <b>[Locally defined animal 4]</b>		

## Section K – Other Sources of Income

I would like to ask a couple of questions about other sources of income. In the last 12 months, what is the total amount of the following that you or other household members received? How often?

	(1) Total Value	(2) Frequency
K1. Remittances from family or friends from other areas or countries?		
K2. Pension?		
K3. Retirement?		
K4. Inheritance?		
K5. Government or church aid?		
K6. Gifts or money from friends or family? (do not include remittances)		

Frequency	
1 – Annual	3 – One time
2 – Monthly	4 – Irregular

K7. <b>Locally defined question</b>	XXXXXXXXXXXXXX
K8. <b>Locally defined question</b>	XXXXXXXXXXXXXX



M7. Apart from the house you live in, do you or any member of your household own any residential property or land?	1 – YES [ ]    0 - NO [ ]
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*Interviewer: If Yes, go to M8  
If No, go to Section N*

M8. Without including agricultural land or the house where you live (see M2), about how much is this property worth if you sold it today?	
M9. Did you or anyone in your household lease or rent that property in the past 12 months? If yes, for how much?	

## Section N – Food and Meals

Now I'd like to ask you a few questions about how meals are prepared and served in your household.

N1. How many meals were served to the household members during the last 2 days?	
N2. During the last 30 days, for how many days did your household not have enough to eat every day?	
N3. During the last 12 months, for how many months did your household have at least one day without enough to eat?	

## Section P – Contact Information

Thank you very much for your time – we are finished with the survey.

P1. Would you be willing to share your contact information for a follow up survey in the future?	1 – YES [ ]    0 - NO [ ]
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*Interviewer: If Yes, go to P2  
If No, read final text box*

P2. What is your name?	
P3. Address	
P4. Telephone Number	

Your answers will very important for the World Council of Credit Unions and [Credit Union] to improve the quality of services and products you receive from [Credit Union]. Thank you again for your time. Someone will take you to the front of the line.

*Interviewer: Write any comments or observations below*

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