

Village Savings and Loans Associations (VSLA) Model in Egypt

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Abstract

The Village Savings and Loans Associations (VSLA) model is a self-managed and self-capitalized microfinance methodology. The model supports its members to mobilize and allocate local resources of finance; it offers savings, social solidarity funding and credit services in markets outside the reach of formal institutions. The model was developed by CARE International in Niger in 1991 and has spread to 54 countries in Africa, Asia and Latin America, with over 4.6 million active participants worldwide.

In Egypt, both Care and Plan organizations facilitate the model to support the expansion more for accessibility to microfinance services which can empower women by providing them with sources of credit, which can then be used for income-generating activities. This can increase their decision – making in the household and their participation in the economy. With the increased income, significant contributions can be made to the health, nutrition and education of their children.

The study aims to investigate the application of VSLA model in some rural and urban areas through identifying the additional saving mechanisms used by VSLA members, the loans contracted according to the VSLA model, the main use of the loans, and to identify VSLA women member's empowerment.

The study sample consists of 50 VSLA groups with a total of 650 members were randomly selected from 8 areas located in 7 governorates which have applied VSLA methodology in Egypt. The Data was gathered during the period from November 2011 till January 2012 using a questionnaire designed for the study purpose.

The study shows that both men and women use different saving mechanisms besides being members in VSLA groups. Both men and women who are members in VSLA groups are encouraged to use different saving mechanisms besides being members in VSLA groups such as Gameiya, post office. The majority of additional saving mechanism chosen by females (9.0%) is to invest the savings in small projects with local traders. On the contrary majority of males chose additional saving mechanism which is the post office (5.0%). The study also reveals that 220 members are the total number who had loans from both rural and urban areas representing 33.8 % of the total VSLA members.

The study shows the woman's perception of her social position in the community classified by their area. The study results indicated

that the total percentage of those respond positively that they are respected strongly by the community (38%), agree (38.6%), disagree (14.5%), strongly disagree (5.6%). The above results concludes that both percentages of VSLA members from women, their perceptions of themselves whether by the husbands or community members are generally positive.

Key words: Village Savings and Loans Associations, Microfinance, Income Generating Activities.

Introduction

Worldwide, the Village Savings and Loan Associations (VSLA) methodology had been implemented by CARE, Catholic Relief Services, Oxfam, Plan International, and is reaching more than 4.6 million people.

Programs created Village Savings and Loan Associations (VSLAs) – small-scale community-based savings and credit associations; with between 10-25 members. These members regularly save and pool their money into a fund from which members can borrow. VSLA groups are characterized by very high rates of sustainability, and by being able to operate successfully in places where banks and Microfinance Institutions (MFIs) have traditionally been unable to extend their services.(Sharma,2000)

The Village Savings and Loans Associations (VSLA) model is a self-managed and self-capitalized microfinance methodology. By having its members mobilize and intermediate local pools of investment finance, it offers savings, social solidarity funding and credit services in markets outside the reach of formal institutions. The model was developed by CARE International in Niger in 1991 and has spread to 54 countries in Africa, Asia and Latin America, with over 4.6 million active participants worldwide. (VSLA website.Homepage: The VS&L Methodology. <http://www.VSLA.net/>.)

Despite their success worldwide, VSLAs were limited known in Egypt (Singer, 2010). Care and Plan international organizations in Egypt were pioneer to introduce the model as well as local partner organizations in various governorates since mid-2009 to establish a large scale program in the country using VSLA methodology.

The expected outcomes of the program in Egypt are to expand access to microfinance services which can empower

women by providing them with sources of credit, which can then be used for income-generating activities. This can increase their decision – making in the household and their participation in the economy. With the increased income, significant contributions can be made to the health, nutrition and education of their children. (UNDP, 2009).

Objective of the study:

The main objective of the study is to investigate the application of VSLA model in some rural and urban areas. To address this objective, the following specific objectives are introduced:

- [1] To identify the additional saving mechanisms used by VSLA members.
- [2] To identify loans contracted according to the VSLA model, and main use of the loans.
- [3] To Identify VSLA women member's empowerment.

Literature review:

A Village Savings and Loan Association (VSLA) is a group of people who save together and take small loans from those savings. The activities of the group run in cycles of one year, after which the accumulated savings and the loan profits are distributed back to members. The purpose of a VSLA is to provide simple savings and loan facilities in a community that does not have easy access to formal financial services. (FAO, 2006)

A VSLA is a more transparent, structured and democratic version of the informal savings groups found in villages and slums in many parts of the developing world. The main difference is that the VSLA methodology is a better organized and more accountable system that even the least literate, least influential member of the group can understand and trust.

Groups usually hold annual elections. The roles and responsibilities of the five-person management committee (which include the following roles the chairperson, registrar, treasurer, money counter number 1, money counter number 2) are clearly defined and highly decentralized. This is to encourage the participation of all members in the operations of the group; and, moreover, to protect the group from being dominated by a single individual.

Each group is composed of 10 to 25 self-selected individuals. Groups meet weekly and members save through the purchase of shares. The price of a share is decided by the group. At each meeting, every member must purchase between 1 to 5 shares. The share-price is set by the group at the beginning of the cycle and is fixed for the entire cycle. (VSLA website. Homepage: The VS&L Methodology. <http://www.VSLA.net/>)

The system is very simple; but the result is powerful. In a VSLA, savings is flexible across members and over time. Members do not have to save the same amount as each other; and they do not have to save the same amount at each meeting. Also, by saving more frequently in very small amounts, the poor can build their savings more easily; and this contributes to improving the security of the household. (www.plan.org)

Savings are maintained in a loan fund from which members can borrow in small amounts, up to three times their individual savings. Loans are for a maximum period of three months in the first year and loans may be repaid in flexible installments at a monthly service charge determined by the group.

Each group may also have a social/charity funding, which provides members a basic form of social solidarity funding. The social fund serves as a community safety net and may serve a number of purposes – such as emergency assistance, festivals and funeral expenses – for the entire community, including group members and non-members.

Each group agrees upon a contribution made by all members at every meeting. The social fund is not intended to grow, but to be set at a level that covers basic social solidarity funding needs. It is not distributed back to the members at the end of the annual cycle, but remains a group asset.

There is no group ledger or complex system of accounts at the level of the group. The closing balance of the loan fund is simply counted, announced, remembered by all members, and noted in a notebook at the end of each meeting. In order to track the individual savings and loan liabilities of its members, VSLAs use a simple passbook that is appropriate for groups with limited literacy and numeric skills. (www.care.org)

The materials, passbooks, loan fund and social fund of the VSLA are maintained in a lock-box, which is safeguarded by the group box-keeper between meetings. The lock-box has three padlocks and the keys are held by three members of the group who are not members of the Management Committee. The system is robust and ensures that there can be no manipulation of the group's passbooks or funds outside of group meetings.

Groups operate in annual cycles. At the end of every cycle, the accumulated savings plus service charge earnings are shared out amongst the membership according to the amount each member has saved. The annual share-out resolves any outstanding issues and builds member confidence. It is an action audit that provides an immediate verification to all members that their money is safe and the process is profitable.

After the share-out, members who do not wish to continue may leave the group and new members may be invited to join. Members who plan to continue to the next cycle may all agree to use some of their savings to make a contribution to the loan fund for the next cycle. This initiates lending activities with a useful amount of money on hand. (FAO. 2009).

When a new cycle begins, members conduct new elections, review their constitution and may make changes to the terms and conditions that apply to savings, lending and the social fund. They may, for example, agree to change the social fund contribution, share price and the monthly loan service charge. However, the share value and loan service charge can never be changed during the cycle. After this process the group then continues to operate independently in its second cycle.

The Study Methodology:

A sample of 50 VSLA groups with a total of 650 members was randomly selected, in which the study sample represents 10% of total number of 500 VSLA groups which have applied VSLA model. The distribution of VSLA groups by governorate in the sample reflect the relative weight of VSLA groups in the population. The sample was drawn from 8 areas located in 7 governorates. Out of the 50 groups sampled, 17 belonged to urban governorates (representing 34% of sample size): from Alexandria governorate (East district)) and Cairo South area (Dar el Salam district) and Cairo east (Marg district). While 33 groups belonged to the rural areas (representing 66%

of the sample size) of Kalioubia governorate (Shebin el kanater district, Nawa village), Behira governorate (Damanhour district, Om Dinar village), Giza governorate (Abo el Nomrous district, Abo mosalam village), Menia governorate (El Menia district, Nazlet thabet village) and Souhag governorate (Akhmim district, Nida village) as shown in Table (1) as the data shows that the total number of studied VSLA members in urban areas are 181 while 469 members studied are from the rural areas .

Data was gathered during the period from November 2011 till mid-January 2012 using a questionnaire designed for the study purpose.

Table(1): The Sample Distribution by Governorate

Governorate	No. of Groups Studied	No. of total groups population	No. of members studied	No. of total members in groups population
Urban governorates				
**Alexandria	11	110	106	1430
**Cairo (South/East)	6	60	75	780
Total Urban Areas	17	170	181	2210
Rural governorates				
**Kalioubia	9	90	96	1170
**Beheira	6	60	84	780
**Giza	6	60	84	780
*Menia	6	60	89	780
*Souhag	6	60	116	780
Total Rural Areas	33	330	469	4290
Total	50	500	650	6500

Source: * Care International NGO, 2011, unpublished data for total groups population and total

members of groups population, Menia and Sohag governorates.

** Plan International NGO, 2011, unpublished data for total groups population and total members of

groups' population, Alexandria, Cairo, Kalioubia, Behira, Giza governorates.

The Study findings:**(1) Description of the study sample:****A- Gender:**

The result of the study indicated that the majority (79.08 %) of the VSLA members studied is women as shown in Table (2). In fact; this was expected as the main objective of the VSLA methodology is to strengthen the economic, social and political empowerment of Women. The distribution of women was (75.96 %) in rural areas and (24.03%) in urban areas, which indicates the VSLA model is more attractive for poor women in rural areas rather than urban areas.

Table (2): The Percent distribution of VSLA members by sex and area (Urban / Rural)

Sex	Urban area		Rural area		Total	
	No.	%	No.	%	No.	%
Male	24	13.04	112	24.03	136	20.92
Female	160	86.96	354	75.96	514	79.08
Total number of members	184	100.00	466	100.00	650	100.00

Also VSLA model is more suitable for the nature of the simple informal work suits the saving and lending mechanism of the groups in vulnerable areas.

B- Marital status:

As shown in Table (3) the results indicated that the majority (53.2%) of respondents were married followed by (39.5%) of respondents were single while the lowest (0.8 %) was the divorced/separated. VSLA tends to attract a sizeable proportion of women in general versus men which relates directly to the strong bonds between women in the rural culture. The priority comes in favor to married women (58.6%) as they are always engaged in supporting specifically their children and families, this, in addition to young unmarried women (32.7%)

who are engaged in preparation for their marriage and lightening such burden to their families.

Table (3): The Percent distribution of the VSLA members by sex and marital status

Marital Status	Sex		Total (n =650)
	Male % (n = 136)	Female % (n = 514)	
Single	64.7	32.7	39.5
Widow	01.5	07.8	06.5
Divorced/Separated	00.7	00.8	00.8
Married	33.1	58.6	53.2
Total	100.0	100.0	100.0

Table (4) indicates that in rural areas the difference between the percentage of married VSLA members and single members is less than (10%) however this difference reaches to (26.2%)

Table(4): The Percent Distribution of the VSLA Members by Area and Marital status

Marital Status	Area		Total (n= 650)
	Urban % (n= 184)	Rural % (n= 466)	
Single	33.9	41.7	39.5
Widow	6.0	6.7	6.5
Divorced/Separated	0.0	1.1	0.8
Married	60.1	50.5	53.3
Total	100.0	100.0	100.0

more than one quarter of interviewed members in urban areas .This indicates that habits/ customs especially in the rural/ upper Egypt communities reflect same culture for both married and single women because most of single women live in the same community even after getting married.

C- Educational status:

As shown in Table (5) and (6) about (27.9 %) of the VSLA members studied can not read and write. Regarding the situation analysis per area, the above tables indicated that the percentage of those who can read and write was (80.3%) in urban areas while it was (68.9%) in rural areas. Out of this percentage, the literacy rate was (91.2%) among males and (67.15%) among females. Actually, this was consistent with the status on the national level as the literacy rate was (60%) among females and (83%) among males.(World Economic Forum, 2009.) .

Regardless, illiterate and literate women and men participate equally in the VSLA groups without any gender influence or domination.

Table (5): The percent distribution of the VSLA members by Sex and Educational status

Educational status	Sex		Total (n= 650)
	Male % (n= 136)	Female % (n= 514)	
Illiterate	8.8	32.9	27.9
Literate	91.2	67.1	72.1
Total	100.0	100.0	100.0

VSLA model is considered as one of the ways not only to empower illiterate women economically but also socially as it is an opportunity to learn informally about different life skills from one another.

Table(6): The percent distribution of the VSLA members by Area and Educational status

Educational status	Area		Total (n= 650)
	Urban (n= 184)	Rural (n= 466)	
Illiterate	19.7	31.1	27.9
Literate	80.3	68.9	72.1
Total	100.0	100.0	100.0

(2) Saving mechanisms:

Most studies have found that microfinance and saving programs allow the poor to protect, diversify and increase sources of income, which helps to smooth out income fluctuations and to maintain their daily consumption levels even during times of crisis.

The poor do not have permanent jobs. They work mostly as casual laborers because they do not own any agricultural land. The poor are perceived to have a varied cash flow, with small amounts of cash flowing-in from multiple resources through out the year. There is some variances in the amount of savings for the limited economic category of people especially those who work seasonally.

Some people hold very small excess of their needs, but also can face unexpected household expenses and emergencies. This is more often because there are no better options available for saving. For example, the amounts earned by a daily wage earner are not always equal and regular—there are times when he or she may have a small excess of cash over committed expenses. (Moulick, 2008)

As shown in Table (7) both men and women who are members in VSLA groups are encouraged to use different saving mechanisms besides being members in VSLA groups such as banks, Gameiya, at home, at relatives, with local traders, post office. The majority of additional saving mechanism chosen by females (9.0%) is to invest the savings in small projects with local traders. On the contrary majority of males chose additional saving mechanism which is the post office (5.0%).

Table (7): The Percentage of VSLA members using additional saving mechanisms by sex.

Additional saving mechanisms Used by VSLA Members	Sex of VSLA Member	
	Male %	Female %
Bank	1	0.6

Traditional rotated saving group (Gameiya)	2.1	7.9
At home	0.9	8.8
With relatives	1.1	8.9
With local traders	1.0	9.0
Post office	5.0	3.0

From the previous results, VSLA is a model that can promote additional saving mechanisms for poor people in the community especially women as it doesn't require official procedures but is also organized in addition to being a social platform for community dialogues.

(3) Loans contracted by VSLA members, and main use of the loans:

The highest mean amount of money borrowed by VSLA members who contracted loans during 12 months before the study was found in rural areas with a total amount of L.E 3220.

The study results indicated that only 33.8 % of total sample size contracted loans by VSLA while 66.2% did not contract loans by VSLA as shown in Table (8).

Table (8): Distribution of VSLA members who have contracted a loan from the VSLA funds within the last 12 months before the study by Area

Have contracted a loan from VSLA funds during the last 12 months	Area				Total	
	Urban		Rural			
	No	%	No	%	No	%
Yes	53	28.8	167	35.8	220	33.8
No	131	71.1	299	64.1	430	66.2
Total	184	100.0	466	100.0	650	100.0

The main uses of the loans differ from one VSLA member to another. The loan can be spent in income generating activities or consuming activities. Two hundred and

twenty members are the total number who had loans from both rural and urban areas (distributed as follows 167 and 53 members respectively).

The total number who used loans in consuming activities was 172 members, the results shows that the main use of loans in consuming activities in rural areas is buying food (21.6%) followed by (16.2%) in housing rental versus in urban areas (56.6%) used the loans in housing rental as shown in Table (9).

The total number who used the loans in income generating activities was 48 members; the results shows that the main use of loans in income generating activities in rural areas is buying live stocks (15.5%) followed by (6.6%) in Agric. input/seeds versus in urban areas (5.7%) used the loans in business capital.

Overall the results reveal that members of VSLA in rural areas are more biased to use the loans in income generating activities more than urban areas.

(4) Income Generating Activities (IGA):

The Income Generating Activities (IGA) is considered as one of the successful and suitable mechanisms to manage the loans the VSLA members have contracted. The study results indicated that there are 48 members representing about 21.8% from VSLA members contracted a loan from the VSLA funds, used loans in different Income Generating Activities while 78.2% are not engaged in such activities.

As shown in Table (10), there are various types of IGAs the VSLA members were involved in. However, the highest proportion of the Income Generating Activities was found in selling vegetables (23.7 %), grocery (17.0%), agriculture (17.2 %) , breeding cattle (7.9 %) and selling milk/dairy products (6.6 %) respectively as these are typical activities for rural areas.

It is worth mentioning that because most of the VSLA members who use the loans in income generating activities are from the rural areas. The type of activities (23.7%) vegetables seller, followed by (17.2%) agriculture.

Table (9): The Percent distribution of VSLA members who had contracted loans during 12 months before the study according to main use of the loan and by urban / rural areas.

Main use of the loan	Area				Total	
	Urban		Rural			
	No	%	No	%	No	%
Use of loans in consuming activities:						
Buy food	7	13.2	36	21.6	43	19.5
Housing rental	30	56.6	27	16.2	57	25.9
Funeral	0	0	1	0.6	1	0.5
Utilities/furniture	2	3.8	1	0.6	3	1.4
School fee	4	7.5	20	11.9	24	10.9
Medical expenses	1	1.9	14	8.4	15	6.8
Clothing	5	9.4	24	14.4	29	13.2
Total number of members using loans in consuming activities	49	92.5	123	73.6	172	78.2
Use of loans in income generating activities:						
Business capital	0	0	6	3.6	6	2.7
Buy land/crops	0	0	1	0.6	1	0.5
Agric. input/seed	1	1.9	11	6.6	12	5.5
Live stocks	3	5.6	26	15.5	29	13.2
Total number of members using loans in income generating activities	4	7.5	44	26.4	48	21.8
Total of VSLA members	53	100.0	167	100.0	220	100.0

Table (10) : The Percent distribution of VSLA members by type of IGA conducted by the VSLA members:

Type of activities	Number	%
Business capital		
Vegetable Seller	2	4.16
Booth/kiosk	2	4.16
Grocery	1	2.08
Sewing	1	2.08
Live stocks		
Milk Seller	9	18.75
Breeding cattle	20	41.6
Buy land/crops		

Agriculture planting /crops	1	2.08
Agric. inputs/seeds		
Agri seeds	7	14.5
Fertilizers/pesticides	5	10.4
Total	48	100

(5) VSLA Women member's Empowerment:

There is a debate of whether there is a positive correlation between the economic empowerment and each of the social and political empowerment of the targeted women as a result of applying the VSLA methodology.

The current study replies to this question through the following two variables/indicators:

- (a)** Perception of the community members of the social position of the VSLA women.
- (b)** Self-Image of the VSLA women member's involvement to deal with community issues.

(a) Perception of the community members of the social position of the VSLA women:

The status of the targeted women regarding the respect they received from the community and also their responses about the appreciation of their communities regarding their opinions about the community related issues could reflect VSLA women members' empowerment as shown in Table (11).

Table (11) shows the women's perception of her social position in the community classified by their area, the study results indicated that the total percentage of those respond positively that they are respected strongly by the community (38%), agree (38.6%), disagree (14.5%), strongly disagree (5.6%). this results is completely aligned with the results indicated that the total percentage of those respond positively

that they are respected strongly by the husband (53.3%), agree (32%), disagree (11.6%), strongly disagree (6.8%).

Table(11): Percentage of women VSLA members according to their perception of their social position in the community in urban / rural.

Statements	Area	Level of agreement					Total %
		Strongly disagree %	Somehow disagree %	Somehow agree %	Strongly agree %	Non Declared %	
My husband shows me respect	Urban	4.6	3.3	21.1	68.2	2.8	100
	Rural	9.0	8.3	42.8	38.4	1.5	100
	Total	6.8	5.8	31.9	53.3	2.1	100
My husband values my role in the household	Urban	5.5	8.2	23.6	59.9	2.8	100
	Rural	1.7	14.3	42.4	40.0	1.5	100
	Total	3.6	11.3	33.0	50.0	2.2	100
Other members of the extended family show me respect	Urban	4.3	6.9	35.0	51.1	2.7	100
	Rural	3.6	11.9	45.8	37.1	1.4	100
	Total	4.0	9.4	40.4	44.1	2.1	100
People in the community ask and value my opinion	Urban	5.4	15.4	39.0	36.0	3.9	100
	Rural	9.7	22.2	44.3	22.0	2.0	100
	Total	7.6	18.8	41.7	29.0	2.95	100
People in the community respect me	Urban	5.8	8.1	37.3	44.0	4.9	100
	Rural	5.4	20.8	39.9	32.0	1.8	100
	Total	5.6	14.5	38.6	38.0	3.4	100

The above results concludes that both percentages of VSLA members from women, their perception of themselves whether by the husbands or community members are generally positive. Accordingly, women joining VSLA groups are perceived in rural areas respectively as well as in urban areas putting into consideration that urban culture supports social positioning of women. Finally, the results prove that it supports

empowering women socially, as well as economically raising their social position and developing their personality.

(b) Self Image of the VSLA women member's involvement to deal with community issues:

The study results Table (12) indicated that the total percentages of those responding positively that they are confident to speak in community meetings when asked about it in different community related issues with strongly agree (23.7%), agree (25.5%), disagree (25.4%), strongly disagree (12.9%).

Table (12): Percentage of women VSLA members according to their perception of their self-esteem by urban / rural.

statements	Area	Level of agreement					Total percentage of women VSLA members
		Strongly disagree %	Somehow disagree %	Somehow agree %	Strongly agree %	Non Declared %	
I can resolve problems on my own	Urban	6.4	12.2	33.6	45.0	2.8	100
	Rural	17.8	21.7	32.5	27.0	1.0	100
	Total	12.1	17.0	33.1	36.0	1.9	100
If somebody opposes me, usually I can find a way to get what I want	Urban	3.0	27.5	35.0	31.3	3.2	100
	Rural	18.0	27.4	31.0	21.1	1.8	100
	Total	10.5	27.5	33.0	26.2	2.5	100
I always find some way to deal with problems that confront me	Urban	2.3	18.1	47.0	29.4	3.3	100
	Rural	11.0	25.2	37.2	24.9	1.7	100
	Total	6.7	21.7	42.1	27.2	2.5	100
I can influence my husband's decision	Urban	18.5	27.9	24.3	24.3	5.0	100
	Rural	21.4	26.5	29.4	20.3	2.4	100
	Total	20.0	27.2	26.9	22.3	3.5	100
I can take action to improve my life	Urban	9.3	18.7	31.3	37.6	3.1	100
	Rural	21.7	19.7	31.1	25.7	1.8	100
	Total	15.5	19.2	31.2	31.7	2.5	100
I can influence important decisions in	Urban	16.2	30.6	33.2	16.2	3.9	100
	Rural	30.6	29.5	24.1	14.1	1.5	100
	Total	23.4	30.05	28.6	15.1	2.8	100

my community							
I am confident to speak in community meetings	Urban	10.7	26.2	33.2	30.6	3.2	100
	Rural	19.2	24.6	37.7	16.7	10	100
	Total	17.9	25.4	25.5	23.7	6.6	100

The study results indicated also that the total percentages of women's ability to resolve the community disputes using their own way were strongly agree (36 %) and agree (33.1%), disagree (17 %) and strongly disagree (12.1%) of the total number of the responding women in the current study. While concerning also women personal life within her own family and husband, the results showed that (22.3%) strongly agree, agree (26.9%), disagree (27.2%), strongly disagree (20%) that women can influence the husband's decision by participating in the process of decision making especially towards family issues.

Overall the results indicated that joining VSLA group especially in rural areas appears to help women build their self-esteem and character within their conservative local community which influences positively other community members.

Summary and Conclusions:

The distribution of women was 68.9% in rural areas and 31.1% in urban areas, which indicates the VSLA model is more attractive for poor women in rural areas rather than urban areas. Also VSLA model is more suitable for the nature of the simple informal work and suits the saving and lending mechanism of the groups.

VSLA tends to attract a sizeable proportion of women in general versus men which relates directly to the strong bonds between women in the rural culture. The priority comes in favor of married women (58.6%) as they are always engaged in supporting specifically their children and families, in addition to young unmarried women (32.7%) who are engaged in preparation for their marriage and lightening such burden to their families.

The main uses of the loans differ from one VSLA member to another. The loan can be spent in income generating

activities or consuming activities. 220 members are the total number who had loans from both rural and urban areas (distributed as follows: 167 and 53 members, respectively).

The total number who used loans in consuming activities was 172 members. The results show that the main use of loans in consuming activities in rural areas is buying food (21.6%) followed by (16.2%) in housing rental versus in urban areas (56.6%) used the loans in housing rental.

The total number who used the loans in income generating activities was 48 members. The results show that the main use of loans in income generating activities in rural areas is buying live stocks (15.5%) followed by (6.6%) in Agri input/seeds versus in urban areas (5.7%) used the loans in business capital.

Overall the results reveal that members of VSLA in rural areas are more biased to use the loans in income generating activities more than urban areas.

Both men and women who are members in VSLA groups are encouraged to use different saving mechanisms besides being members in VSLA groups such as banks, Gameiya, at home, at relatives, with local traders, post office. The majority of additional saving mechanism chosen by females (9.0%) is to invest the savings in small projects with local traders. On the contrary, the majority of males chose additional saving mechanism which is the post office (5.0%).

From the previous results, VSLA is a model that can promote additional saving mechanisms for poor people in the community especially women as it doesn't require official procedures but is also organized in addition to being a social platform for community dialogues.

The results conclude that the both percentages of VSLA members from women, their perception of themselves whether by the husbands or community members are generally positive. Accordingly, women joining VSLA groups are perceived in rural areas respectively as well as in urban areas, which proves that it supports empowering women socially, as well as economically raising their social position and developing their personality.

The study recommends the expansion of the VSLA model to include different areas rather than just the areas of implementation to support women economic and social empowerment.

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الملخص العربي

نموذج جمعيات الإذخار والإقراض القروي في مصر

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نموذج جمعيات الإذخار والإقراض القروي في مصر، هو نموذج مستحدث يقدم منهجية جديدة لإدارة المدخرات والإقراض ذاتيا وتدعيم التكافل الاجتماعي بعيدا عن المؤسسات الرسمية. كما يستند هذا النموذج على توفير أساس وتدعيم أعضائه في المناطق الريفية وغيرها من المناطق الفقيرة، وفي المناطق العشوائية والمهمشة - بصفه خاصة المرأة - لاستخدام الموارد المحلية، وتنمية المدخرات المحلية واستثمارها في إقامة المشروعات الصغيرة ومتناهية الصغر.

ولقد أثبتت الخبرات المكتسبة من تطبيق هذا النموذج على المستوى الدولي النجاح في تمكين قطاعات كبيرة من النساء من المشاركة الفعالة في تنمية الأسرة والمجتمع خاصة في اتخاذ القرارات فضلا عن تمكينهن إقتصاديا واجتماعيا.

وقد تم تصميم النموذج بواسطة هينتي كير و بلان الدوليتين في النيجر عام 1991، والذي انتشر بعد ذلك في 54 دولة في إفريقيا واسيا وأمريكا اللاتينية، ويضم حاليا حوالي نحو 6.4 مليون عضو فعال على مستوى العالم. وفي مصر، تقوم هينتي كير وبلان بتيسير تطبيق النموذج والتوسع في نشره في المناطق الريفية وفي المناطق العشوائية.

و تهدف الدراسة الحالية إلى التعرف على الآليات الإذخارية الأخرى التي يستخدمها الأعضاء، بالإضافة إلى آليات الحصول على القروض واستخداماتها المختلفة، وأخيرا الآثار المترتبة علي تطبيق النموذج في مجال التمكين الاقتصادي والاجتماعي للمرأة.

وتتكون عينة الدراسة من 50 مجموعة تضم 650 عضوا تم اختيارهم بطريقة عشوائية من 8 مناطق تقع في 7 محافظات من التي تطبق النموذج في مصر. وتم تصميم استمارة استبيان لتجميع البيانات في الفترة الزمنية من نوفمبر 2011 إلى يناير 2012. وكشفت نتائج الدراسة عن وجود آليات إذخارية تقليدية يعتمد عليها المبحوثين في تنمية مدخراتهم إلى جانب الآلية الجديدة حيث تستثمر 9% من النساء اللاتي لديهن مدخرات صغيرة مدخراتهن لدى تجار القرية، أما بالنسبة للرجال فإن آلية الإذخار التقليدية المستخدمة هي مكاتب البريد حيث تمثل 5%. هذا وقد حصل 220 عضوا يمثلون 33.8% من أعضاء جمعيات الإذخار والإقراض على قروض طبقا للنموذج المستحدث، واستخدم غالبيتها في أنشطة استهلاكية ونسبة ليست بالقليلة في أنشطة إنتاجية مدرة للدخل (21.8%).

كما أوضحت الدراسة مساهمة تلك الجمعيات في الارتقاء بمكانة المرأة سواء داخل الأسرة أو في المجتمع المحلي خاصة في مجال تصور المرأة لمكانتها الاجتماعية أو نظرة الآخرين لها.

الكلمات المفتاحية: نموذج جمعيات الإذخار والإقراض القروي، تمويل متناهي الصغر، الأنشطة المدرة للدخل.