



ENTREPRENEURS
du Monde

CHAMROEUN MICROFINANCE LIMITED
PAT 2012 – Data Analysis

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INTRODUCTION

The Poverty Assessment Tool was implemented in Chamroeun Microfinance Limited in October 2007, in order to:

- Appraise the partners households' poverty level from a general point of view in order to ensure Chamroeun is indeed reaching out to its chosen target population;
- To provide poverty information for each household on six different levels: housing, assets, education, nutrition, health and finance;
- And to evaluate the partners' households' poverty situation evolution in time (by re-administrating the PAT approximately every year).

Note: After 6 years using the same PAT tool, the questionnaire is currently undergoing a complete revision in order to make it better fitted to the current realities of Chamroeun's clients, to counter some of the biases that have been noted, and to enable better comparison to national statistics.

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I. POVERTY LEVEL OF THE HOUSEHOLDS

This first section focuses on presenting the overall picture of the socio-economic situations of the families entering Chamroeun in 2012. The evolutions over time and the differentiation between Phnom Penh and Province are dealt with in other chapters.

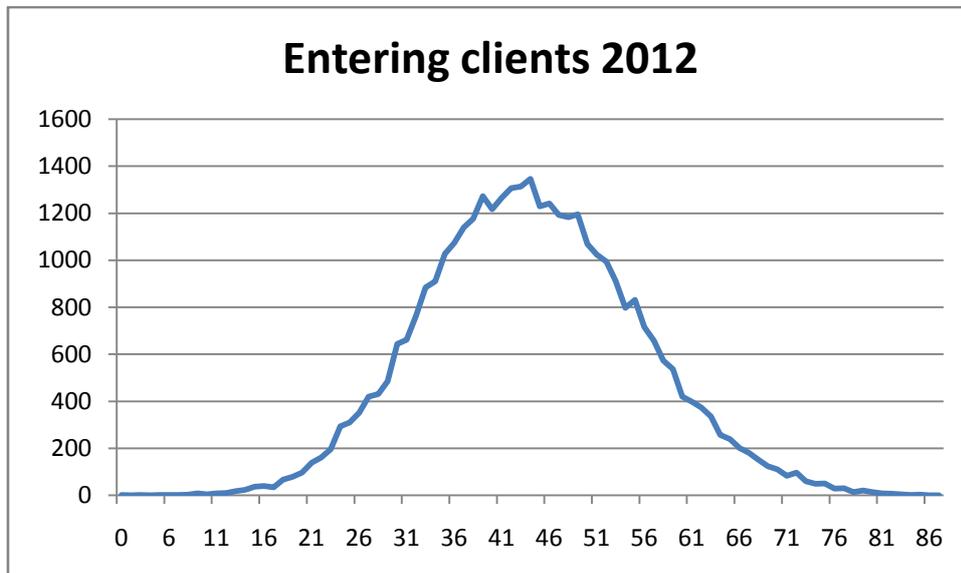
The analysis below is based on PAT questionnaires administered in 2012, i.e. 36,680 questionnaires, of which 27,209 are in cycle 1.

A. AVERAGE TOTAL SCORE

The average score for Chamroeun's entering partners interviewed in 2012 is 42.90, with a difference of 4.39 points between Phnom Penh and the province. These discrepancies are detailed further in the report, in chapter II.

PP/Province Average score	
PP	45.49
Prov.	41,10
Grand Total	42,90

.The overall scores of entering clients (i.e. 27,209 partners) are spread as follows:

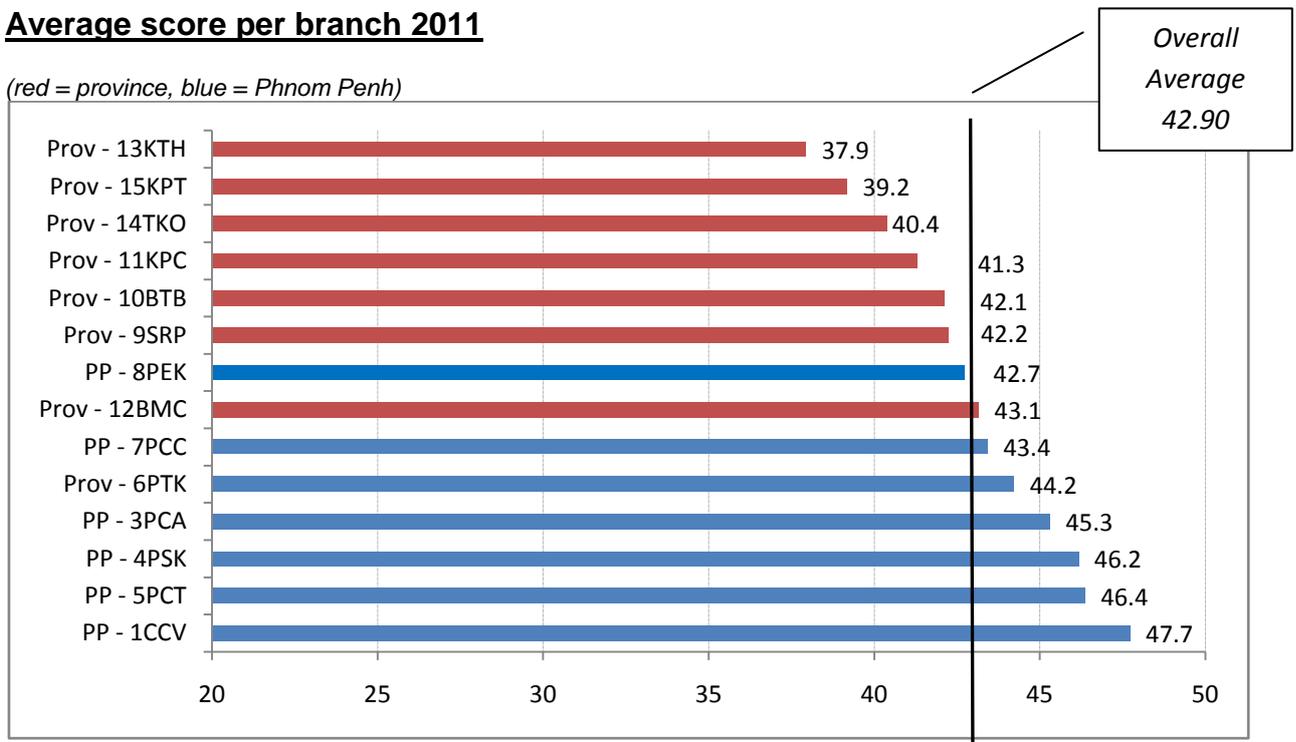


B. BREAKDOWN BY BRANCH

The graphs below give an indication on the breakdown of the PAT questionnaires branch by branch.

Average score per branch 2011

(red = province, blue = Phnom Penh)



The branches with the highest scores on PAT 2012 are clearly the Phnom Penh branches; and one provincial branch is considerably lower than the others: 13KTH in Kampong Thom. Hence a section is dedicated later in this report to the comparison of scores between Phnom Penh and the Province.

C. INDICATORS OF POVERTY

The analyses below are done on the partners entering the programme, in order to understand the situation of the partners that are targeted by Chamroeun before they actually receive any service from the institution.

COMPOSITION OF HOUSEHOLDS

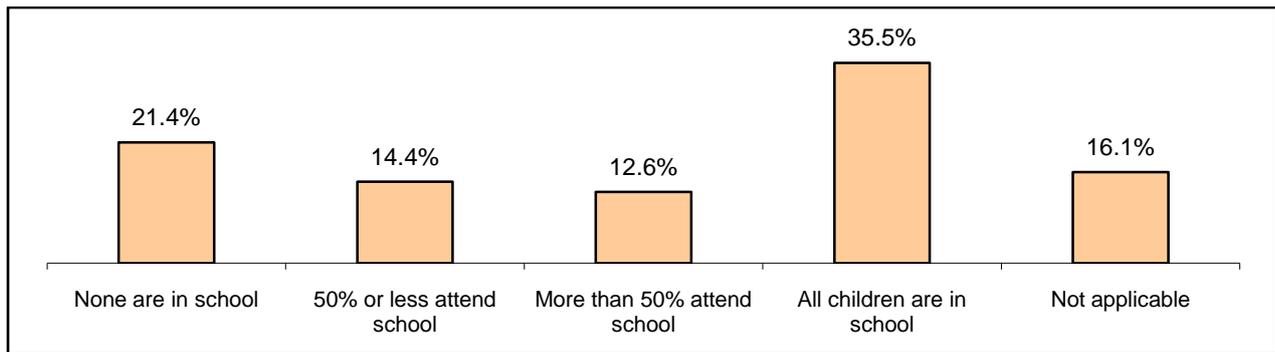
First of all, some figures on the composition of the households interviewed in 2012:

- A household is composed of **4.48 members** on average, close to the previous years.
- The average number of **income sources** per household is **2.72**.

EDUCATION

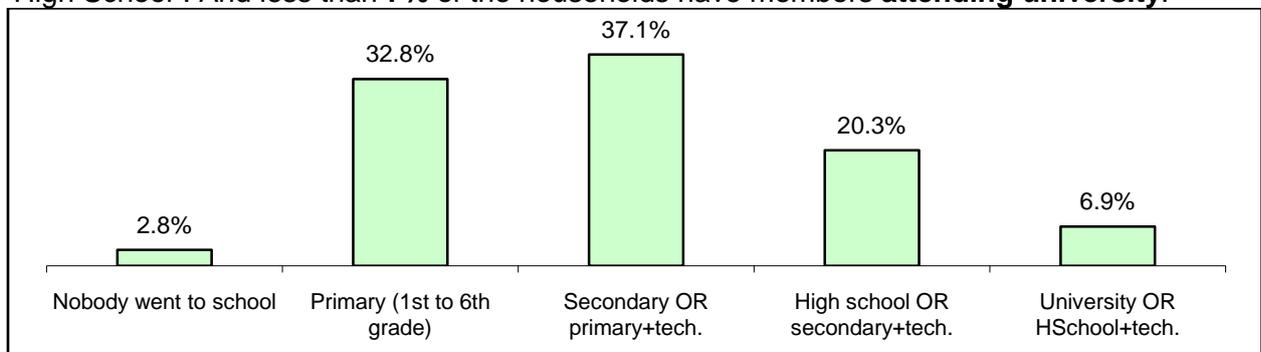
SCHOOL ATTENDANCE OF THE CHILDREN

Official **national statistics on 2008** data state that over **80%** of the children between 6 and 16 attend school. In 2011, in the households interviewed by Chamroeun, approximately **75%** send some or all their children to school; and based on the answers below we can estimate that more than 35% children in age of schooling do not attend school.



HIGHEST LEVEL OF SCHOOLING

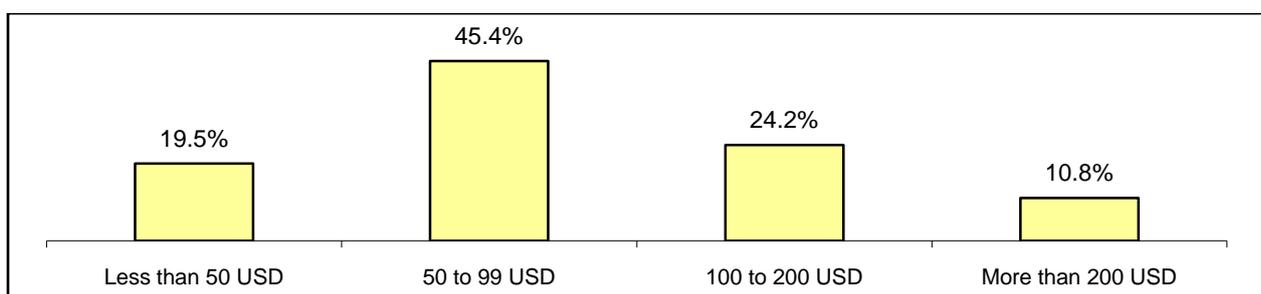
If the number of families no member attended school is relatively low (around 2.8%), **one third of the households never got passed primary school. Secondary school** is attended by at least one member of the household in **37%** of the cases. Around one fifth of the answers go to “High School”. And less than **7%** of the households have members **attending university**.



ASSETS

BUSINESS CAPITAL

The business capital of **65% of Chamroeun’s partners** is **less than 100 USD**, which confirms the small size of the businesses Chamroeun is helping.



MOTORBIKES

In 2012, **53% of the families own at least one motorbike**. There are many more families owning a motorcycle than was the case in previous years, since Chamroeun has been using the PAT. On the contrary, the number of **Motorcycles worth > 500\$** is **lower** than the previous years, with **only 32%** of the households owning one.

Two factors are most likely to explain this phenomenon: the necessity to have a motorbike nowadays, regardless of the quality, coupled to the development of the second hand market.

MOBILE PHONES

The average number of mobile phones by family in 2012 is **1.20 per family** (it was 1.0 in 2011); only **15%** of the households **do not own a mobile phone** (vs. 20% in 2011). Looking at the evolution of the number of mobile phones per family *exclusively for new loaners*, we can see a regular increase which reveals the quick development of the mobile phone market in Cambodia in the last years.

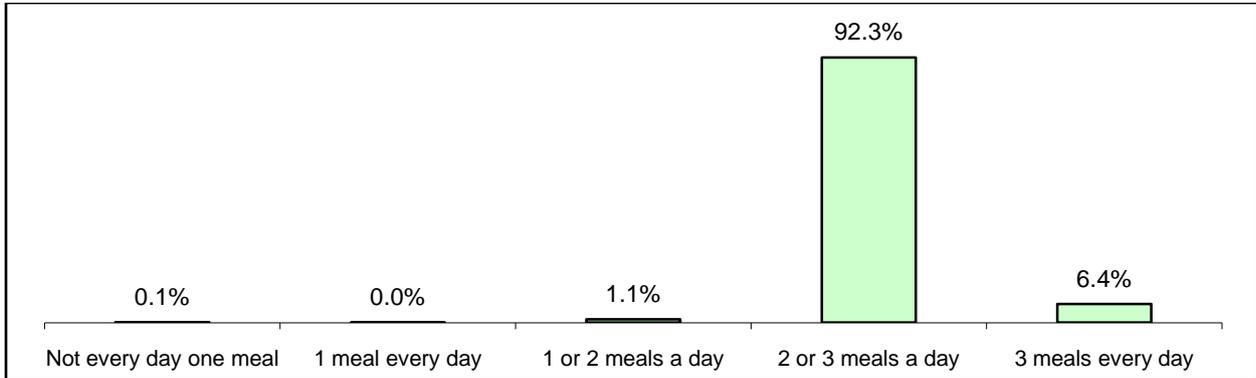
HOUSING CONDITIONS

96.5% of Chamroeun’s partners have a **solid roof in 2012**. This is significantly higher than the **national average basis of 80%** households with a solid roof, owing to the relatively strong proportion of urban households in Chamroeun’s partners. Looking at statistics on the urban population, the results are in line with the national statistics: **99.7% (Chamroeun)** of the partners living under a solid roof (**99% on National Statistics**).

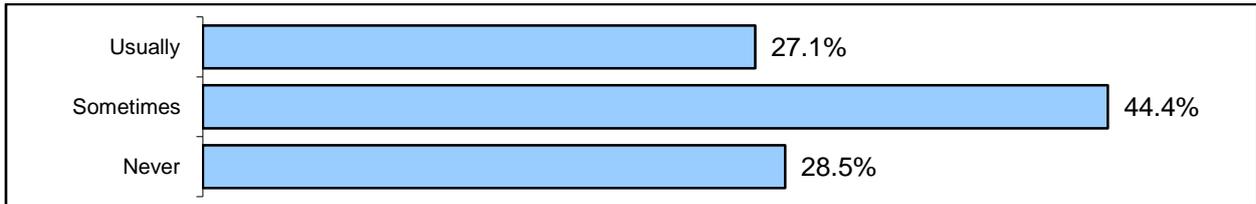
Overall 90% of the households interviewed **own their home**, and are settled in legal areas. Another 5% live for free in a home, 2.2% rent their accommodation.

FOOD

Considering the regularity of meals, most households (92%) take 2 or 3 meals a day for the family, whereas 2% have 2 meals or less. After careful analysis, it is clear that this question does not solely reflect what families can afford to have, rather it reveals the fact that most people interviewed are too busy to cook three meals a day, and they usually snack or have a quick meal outside in addition to two cooked meals at home.

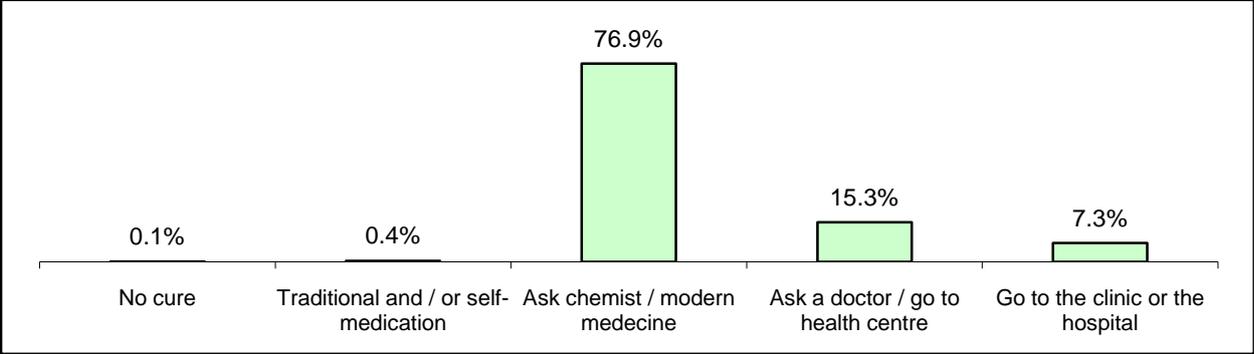


Only 27% of the partners usually purchase big bags of rice (>50kg). This hides the fact that in many instances, families grow their own rice, or they have relatives that do – which explains why they do not purchase large bags often.



HEALTH

If traditional medicine is clearly losing ground, the recourse to doctors, health centers and hospital is still quit low (only 22% of the serious illnesses). The most common use method to cure is to ask a chemist for modern medicine (77% of the cases).



Finally, only 3.7% of the partners have health insurance. This does not account for families that have access to free health care, either through NGO hospitals or thanks to an IDPoor card.

II. COMPARISON PHNOM PENH / PROVINCE

In this section, we aim at showing disparities between the branches in provincial cities and branches in Phnom Penh, to give additional insight in the overall figures. This analysis is done on entering clients only (i.e. the 27,209 cycle 1 partners).

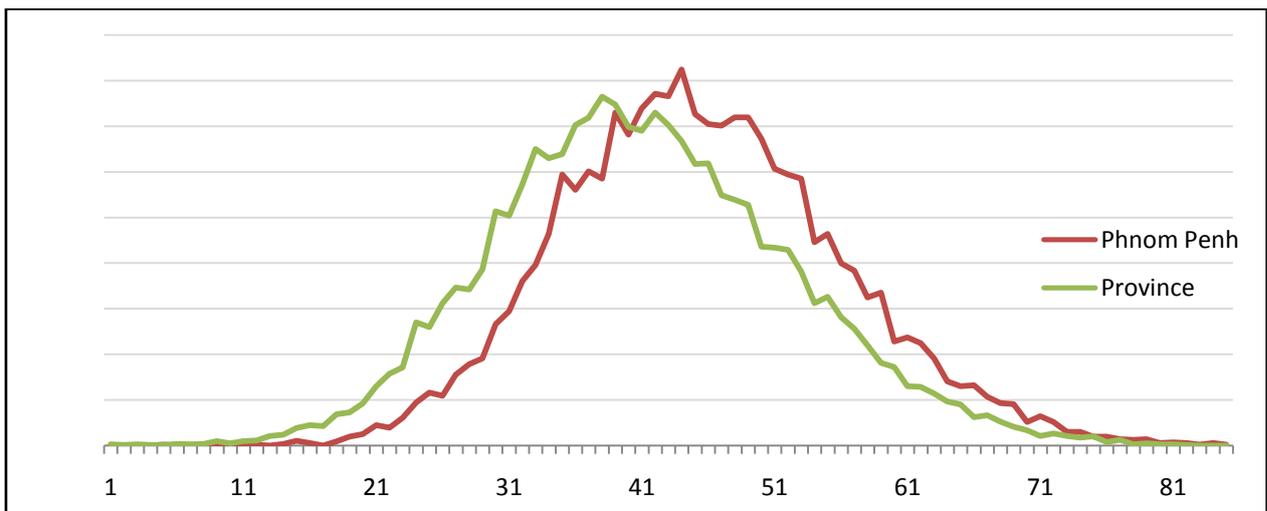
A. GENERAL RESULTS

As Chamroeun extends its operations outside of Phnom Penh, for the first time we can see that questionnaires from the province outnumber those from Phnom Penh:

	Average score	PP/Province	Count of Questionnaires
PP	45.5	PP	11,205
Prov.	41.1	Prov.	16,004
Grand Total	42.9	Grand Total	27,209

The **score difference** between Phnom Penh and the Province is around **4.4 points**, which is quite significant.

The following Chart shows the spread of the scores, between Phnom Penh and the province.



In order to shed light on these contrasted results, we have tried to identify which are the factors that play the most significant part in these differences on the overall score.

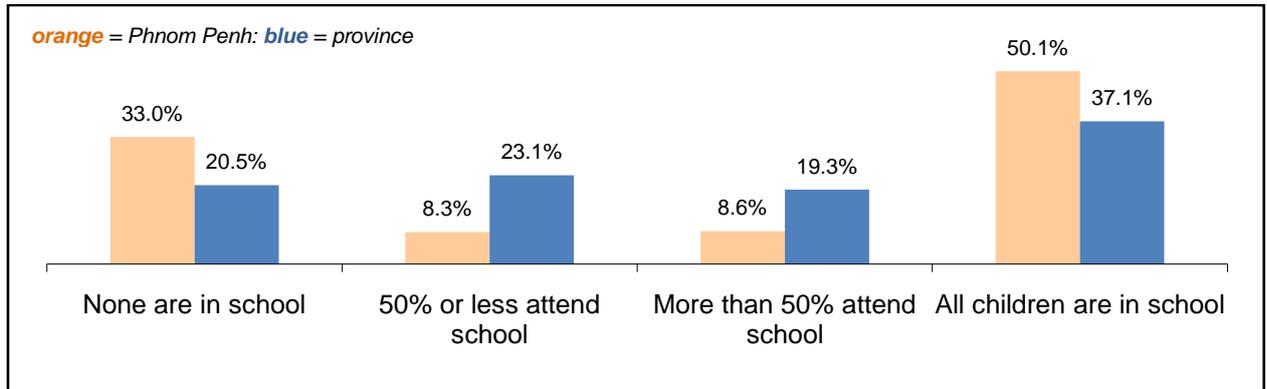
B. FACTORS EXPLAINING SCORE DIFFERENCES PP vs. PROVINCE

Below are the questions on which the answers from partners in Phnom Penh were significantly different to those from partners living in the provincial cities.

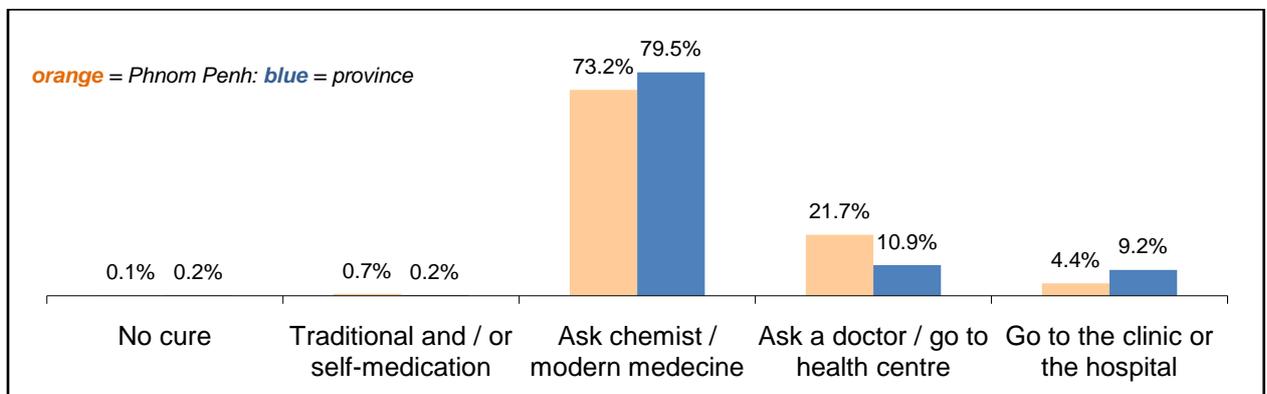
In most cases, Phnom Penh households had higher scores than those in the province, and this includes the following (orange = Phnom Penh: blue = province):

Access to basic infrastructure such as schooling or health is very contrasted:

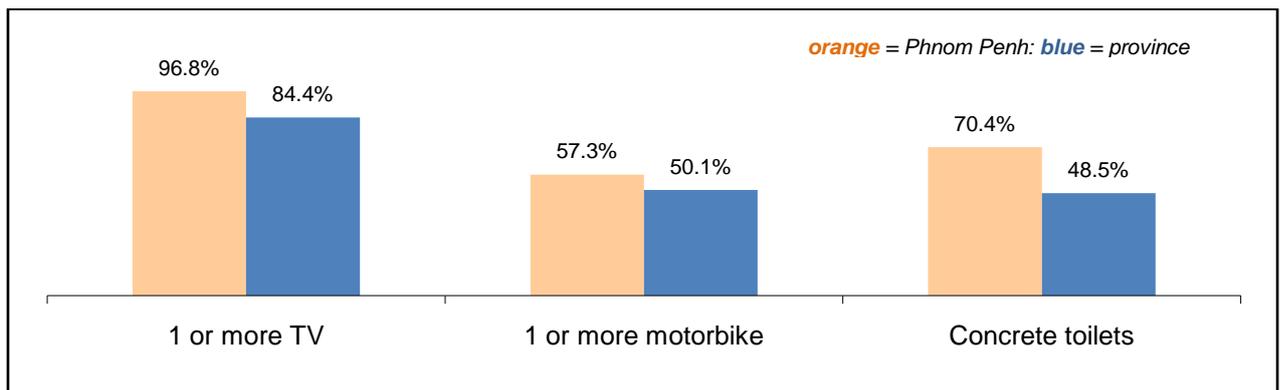
School attendance of children from 6 to 16 yrs



Access to health



Not surprisingly, other questions on which the scores vary significantly is the level of equipment of the households (between 8% and 10% discrepancy):



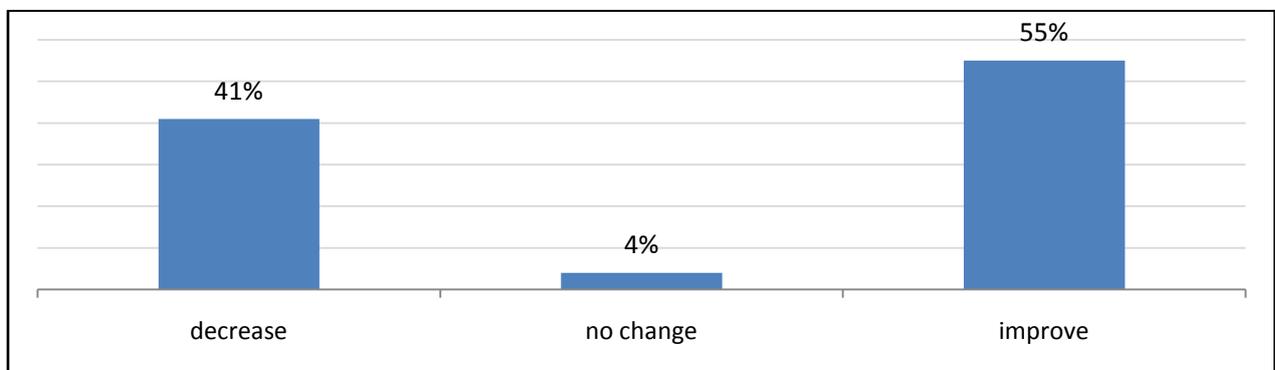
III. EVOLUTION OF A SAMPLE OF PARTNERS BETWEEN LOAN CYCLES

This section aims to identify the indicators that evolve the most according to the number of loans partners receive with Chamroeun.

This analysis is based on PAT questionnaires administered during 2011 and 2012: we have identified 4,768 partners for which we have more than one questionnaire during the period. The objective of this analysis is to compare the scores on the two questionnaires of the period, for these partners, to see if there was any evolution noted. This is an improvement in comparison to the previous years, as the analysis is based on the same partners at two different points in time.

A. GENERAL RESULTS

The overall score of the First questionnaires for this sample of clients is 45.5 points and it moves to 47.09 in the latest questionnaire, i.e. a **progression of 1.59 points**.



In the sample, 41% of the interviewees saw their score decrease, 4% had the same code, and **55% saw a progression in their overall score**.

A more detailed analysis is needed to see the evolution of the scores by question.

B. IMPROVEMENT – DEGRADATION - STAGNATION

In this section, each partner's answers on all questions, are compared over time. The results are then divided in three categories:

- Stagnation if the score is the same from one PAT form to the next
- Degradation if the score is lower from one PAT form to the next
- Improvement if the score is higher from one PAT form to the next

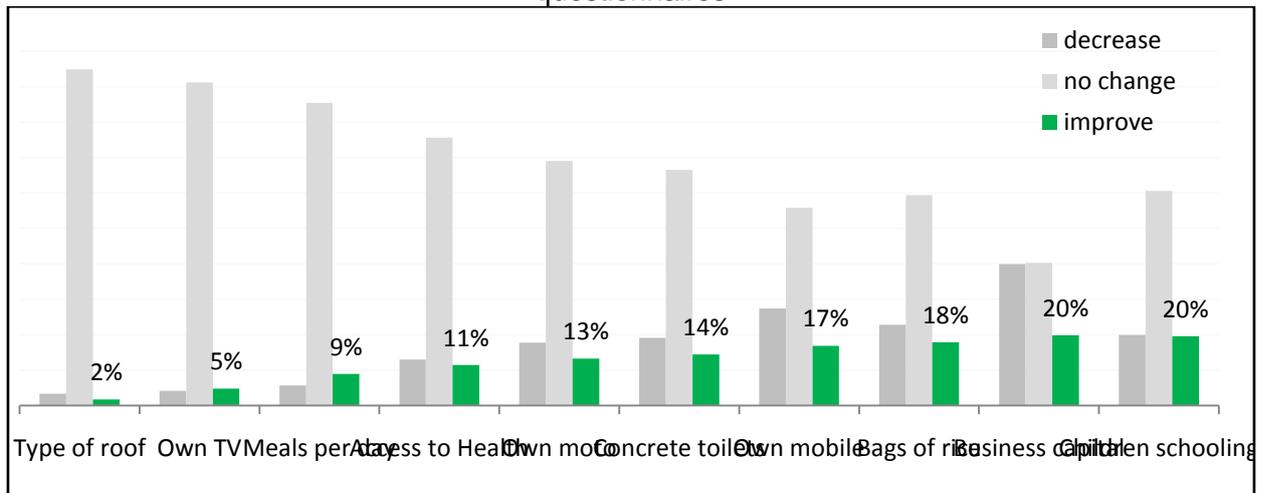
ANALYSIS ON ALL QUESTIONS

The first trend that appears is that the most common occurrence is **that the answers do not vary from one PAT to the other** (the central column in each question, in the following graph). This seems to indicate two things:

- that most of the questions are not very variable and
- that changing from one answer to another constitutes a considerable change.

Score evolution between 2 PAT questionnaires on a 2 year interval

The percentages indicate the number of partners whose situation evolved between the 2 questionnaires



The graph above shows the criteria on which the partners have seen their condition improving. The main areas that see an evolution are:

- it is clearly the size of the **business capital** and the number of **children that are schooled** that see the highest number of cases of **increase** from one answer to another.
- **Ownership of assets** is also improved (mobile phones, motos)
- Improved sanitation through **concrete toilets** also increases.