

Endline Report

Lotus Garments Group, Egypt HERfinance

INTRODUCTION

Center for Development Services (CDS) in partnership with BSR (Business for Social Responsibility) implemented the HERfinance- Digital Wages program at Lotus Garments Group, Port Said, Egypt. This program aimed at building financial capacities of low-income employees through financial education and connecting them to various financial services.

On the 9th of February 2020, CDS representatives started conducting the end-line survey that continued for 5 days (from 9th till 13th of February) at the Lotus factory. CDS staff tried to cover the targeted group; 50 workers (27 Men & 23 Women), 2 managers, and 1 HR manager who filled out the baseline survey to have comparable results to give an idea about the impact of the project's interventions. However, we couldn't reach all of them because, during the baseline survey, they gave us their ID numbers without the code of sub-factory. CDS staff tried to overcome this hurdle by using the workers' phone numbers to reach them. This allowed us to reach 28 workers (18 Men & 10 Women) out of the original targeted 50 workers. The remaining 22 workers were not available because 13 of them left the factory, 4 workers changed their phone numbers, 2 workers refused to participate, and 1 worker was absent at the time of the interview. Regarding the managers' survey, as planned, CDS representatives met the 2 managers.

After the discussion with BSR staff, they recommended to extend the end-line survey implementation to other workers to reach the targeted number of 50 workers -as the baseline survey- through selecting other workers through random sampling. Accordingly, CDS representatives conducted more surveys on February 23th, to reach the total final number 47 surveys (25 Men & 22 Women).

Overall, the survey respondents represented different departments; however, the respondents from the human resources department were more compared to the baseline survey. This difference in participation rate is echoed in an increased representation of some social norms that weren't widely common with workers' mindsets.

WORKPLACE DEMOGRAPHICS PROFILE

How many hours does
a worker work on a
daily basis?

Baseline
7

Salary currency **Baseline**
Egyptian pound

How much is a worker's average daily salary (base salary)? **Baseline**
60

Number of men workers (incl. supervisors) **Baseline**
6770

Number of women workers (incl. supervisors) **Baseline**
3675

Number of workers (incl. supervisors) **Baseline**
10445

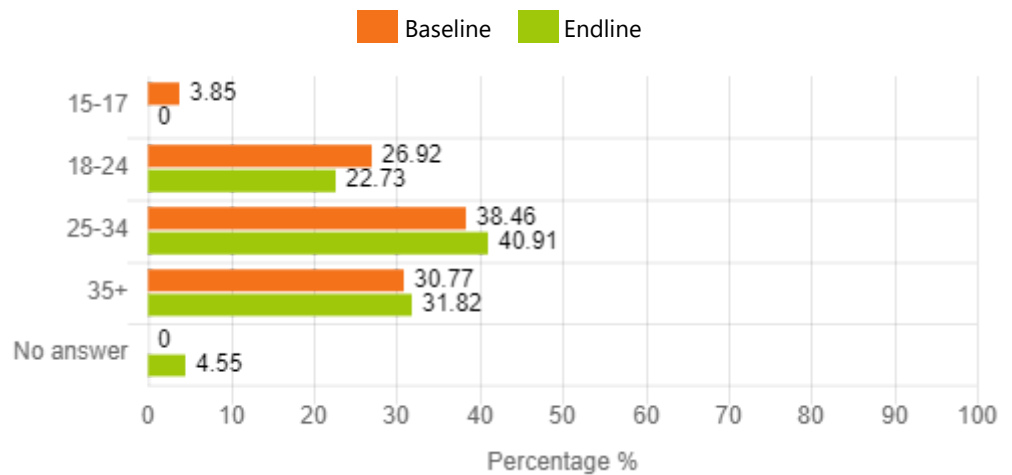
Number of women staff members (incl. top and middle management and HR) **Baseline**
91

Number of staff members (incl. top and middle management and HR) **Baseline**
415

Name of factory **Lotus Garments Group**

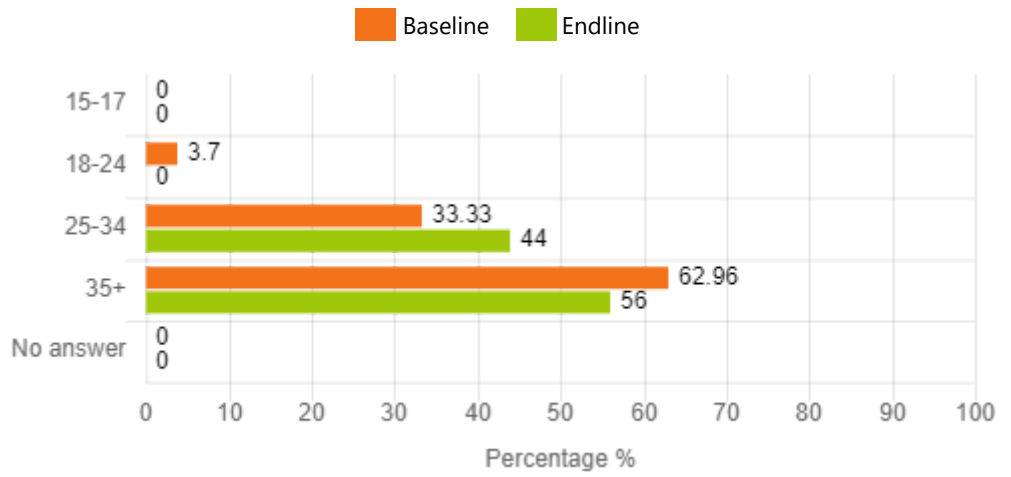
WORKER DEMOGRAPHIC

Age Women



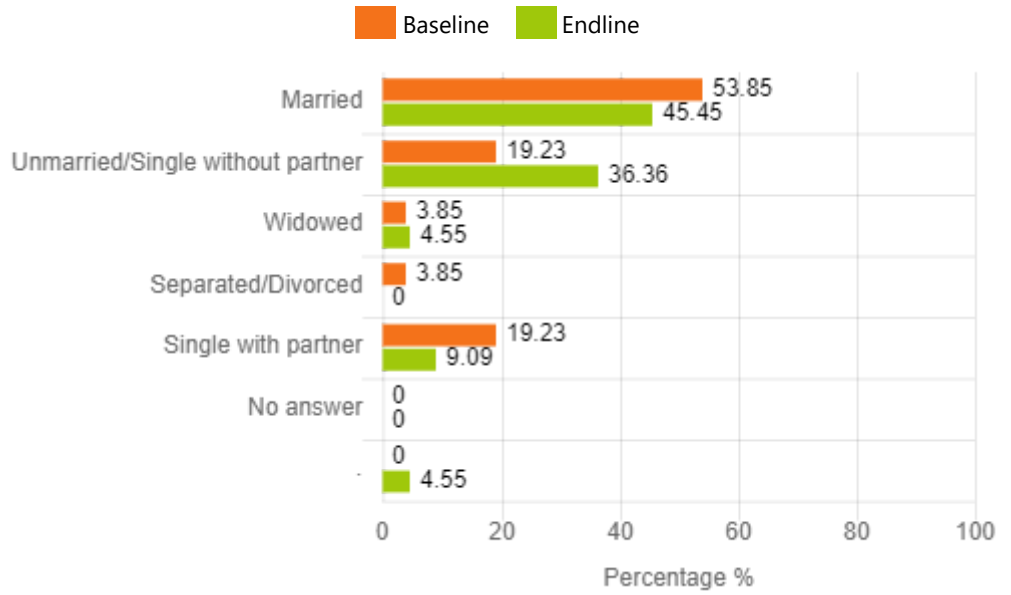
Age

Men



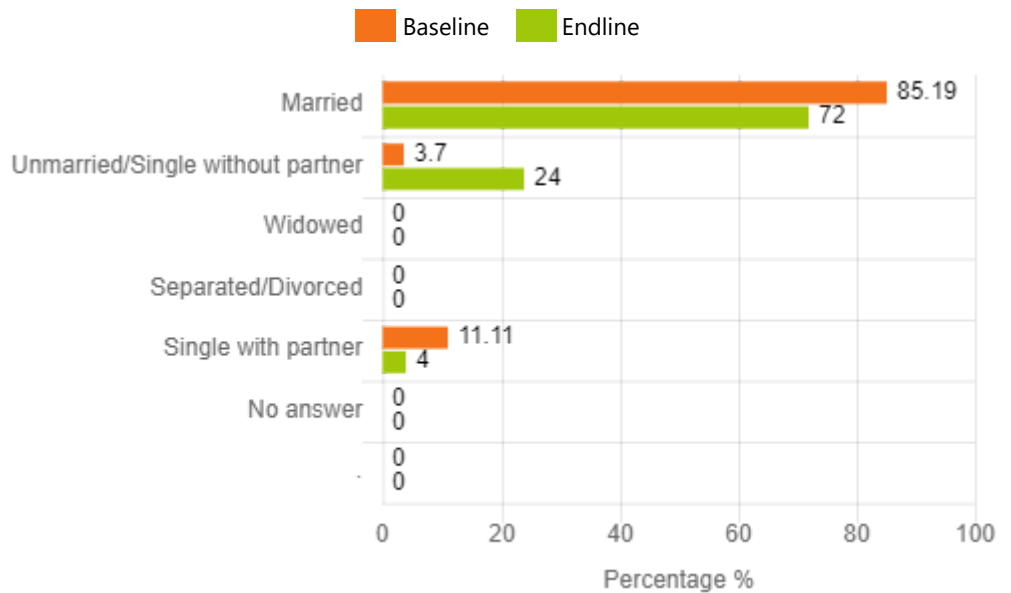
Marital status

Women



Marital status

Men



Worker position

Women

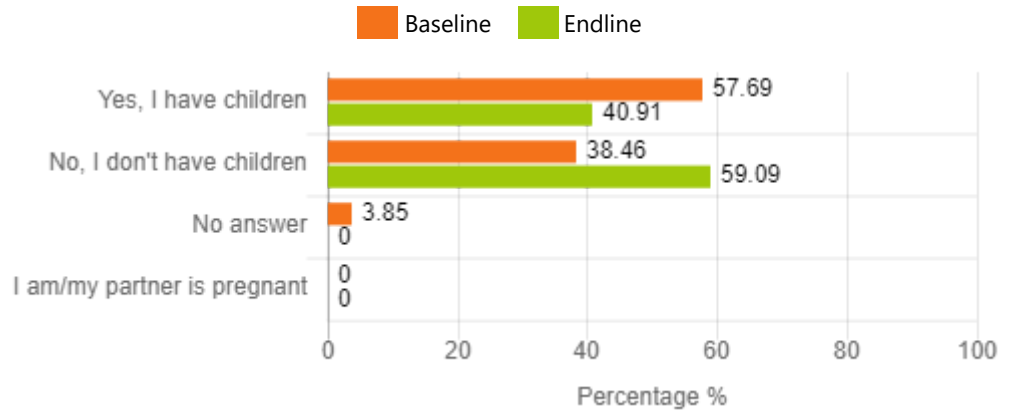
	Baseline	Endline
Operator	26.92%	13.64%
Helper	3.85%	0%
Cutter	3.85%	0%
Finishing	0%	0%
Packing	3.85%	0%
Greenhouse worker	0%	0%
Packhouse worker	0%	0%
Supervisor	3.85%	22.73%
Machine maintenance	3.85%	0%
Quality Inspector	11.54%	0%
HR	0%	27.27%
Managerial level	0%	27.27%
Other	42.31%	4.55%
No answer	0%	4.55%

Worker position

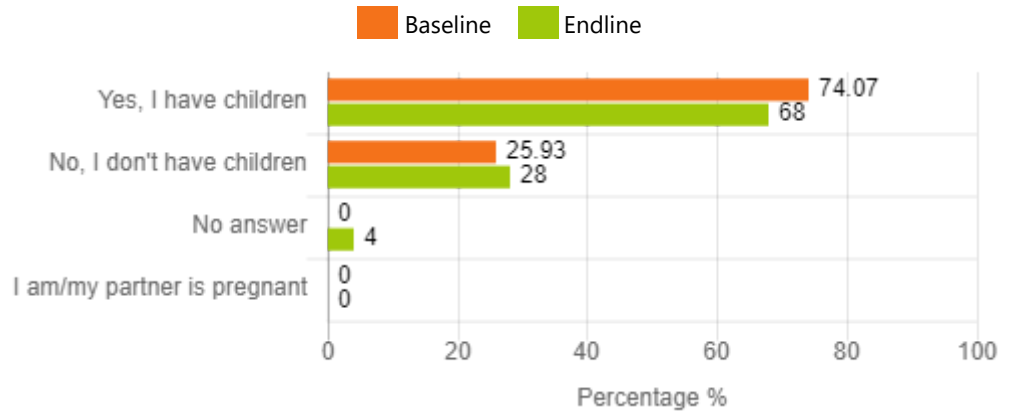
Men

	Baseline	Endline
Operator	18.52%	24%
Helper	3.7%	0%
Cutter	7.41%	0%
Finishing	0%	0%
Packing	0%	4%
Greenhouse worker	0%	0%
Packhouse worker	3.7%	0%
Supervisor	7.41%	16%
Machine maintenance	0%	4%
Quality Inspector	0%	0%
HR	0%	28%
Managerial level	11.11%	8%
Other	48.15%	16%
No answer	0%	0%

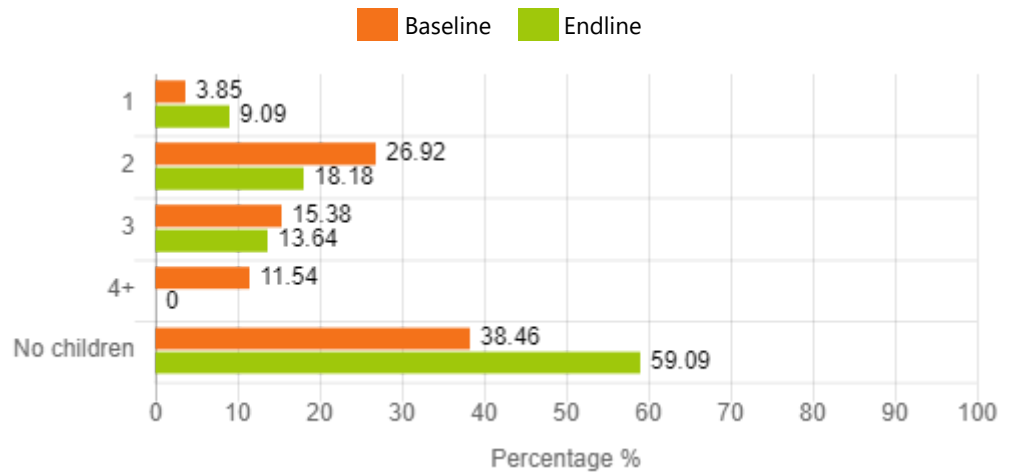
Workers who have children Women



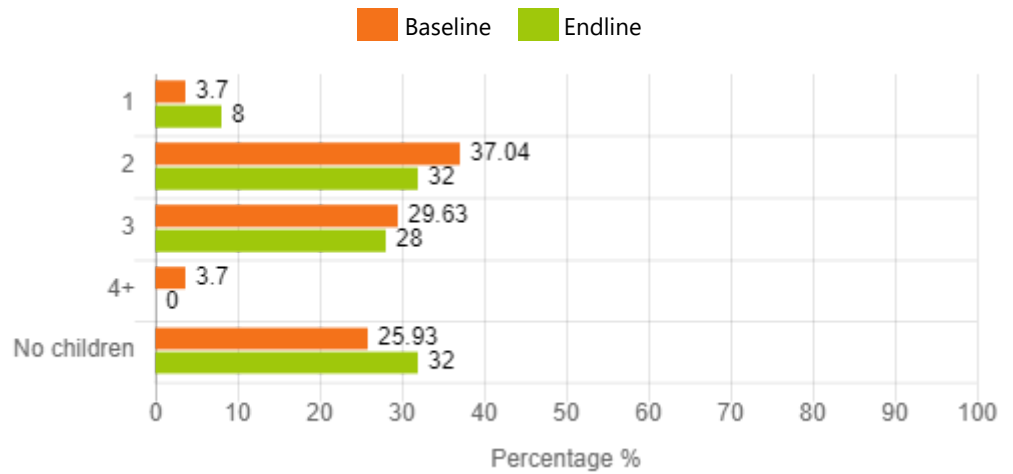
Workers who have children Men



Number of children per worker Women

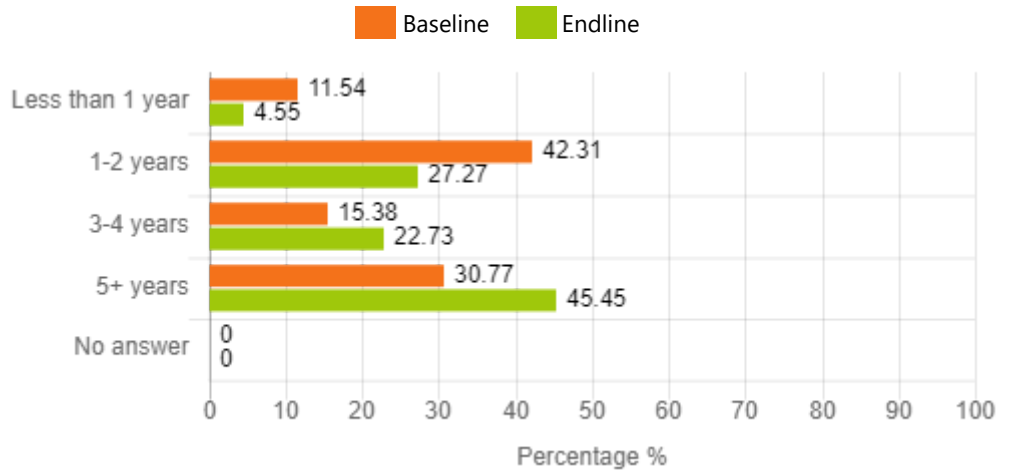


Number of children per worker Men



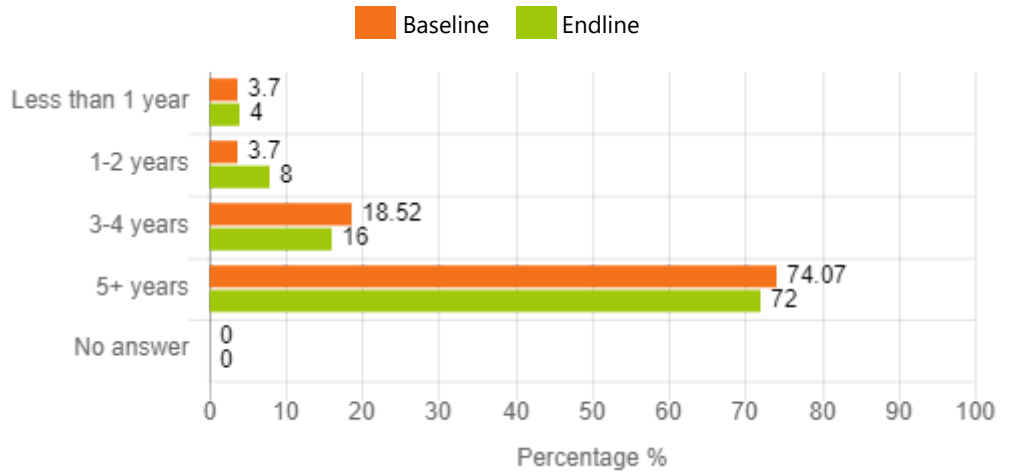
Time worked in the workplace

Women



Time worked in the workplace

Men



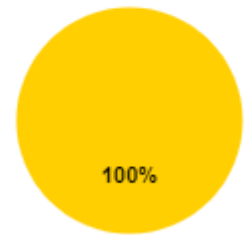
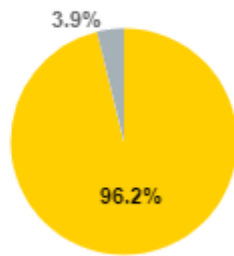
Awareness of clinic in the workplace

Women

Baseline

Endline

■ Yes, there is a clinic
 ■ No, there is no clinic
 ■ No answer



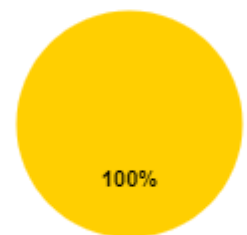
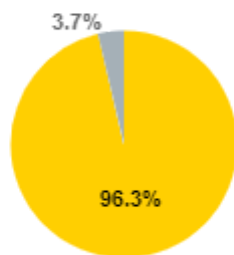
Awareness of clinic in the workplace

Men

Baseline

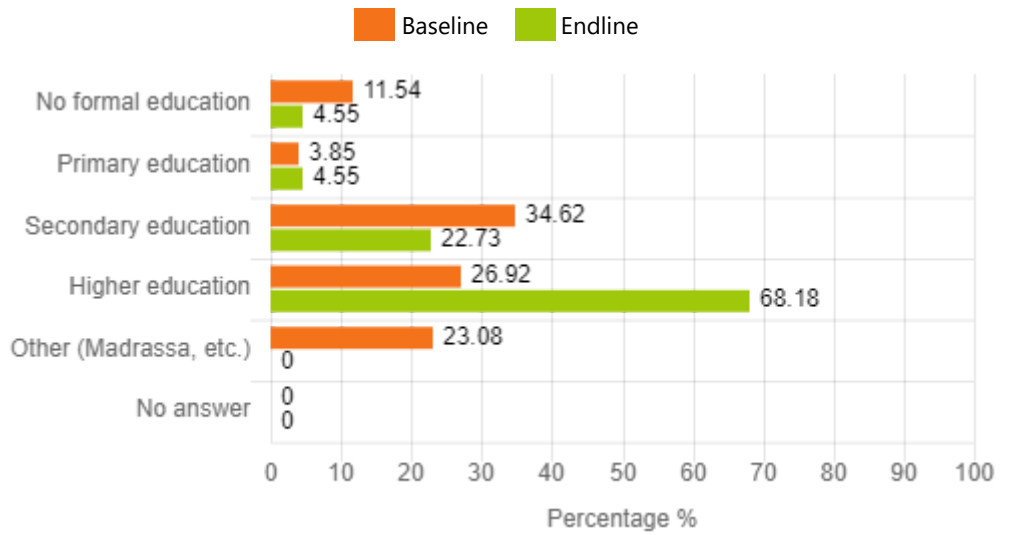
Endline

■ Yes, there is a clinic
 ■ No, there is no clinic
 ■ No answer



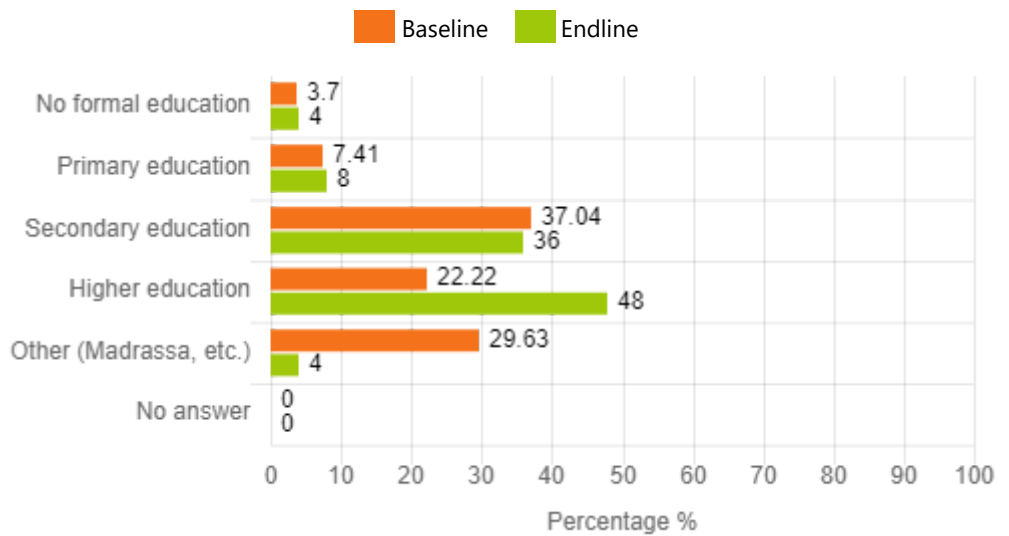
Worker education level

Women



Worker education level

Men



Preferred salary payment method

Women

	Baseline	Endline
I would prefer to be paid in cash	65.38%	31.82%
I would prefer to be paid through an ATM card	26.92%	68.18%
I would prefer to be paid into a mobile money account	0%	0%
No preference	7.69%	0%

Preferred salary payment method

Men

	Baseline	Endline
I would prefer to be paid in cash	66.67%	64%
I would prefer to be paid through an ATM card	25.93%	36%
I would prefer to be paid into a mobile money account	0%	0%
No preference	7.41%	0%

**Current salary
payment method****Baseline****Endline**

Women

	Baseline	Endline
I receive cash in the factory during production hours	42.31%	22.73%
I receive cash in the factory off production hours	7.69%	0%
Direct Deposit into bank account	30.77%	77.27%
Direct Deposit into mobile money account	3.85%	0%
Other	15.38%	0%

**Current salary
payment method****Baseline****Endline**

Men

	Baseline	Endline
I receive cash in the factory during production hours	48.15%	36%
I receive cash in the factory off production hours	11.11%	0%
Direct Deposit into bank account	22.22%	60%
Direct Deposit into mobile money account	0%	4%
Other	18.52%	0%

Women

Men

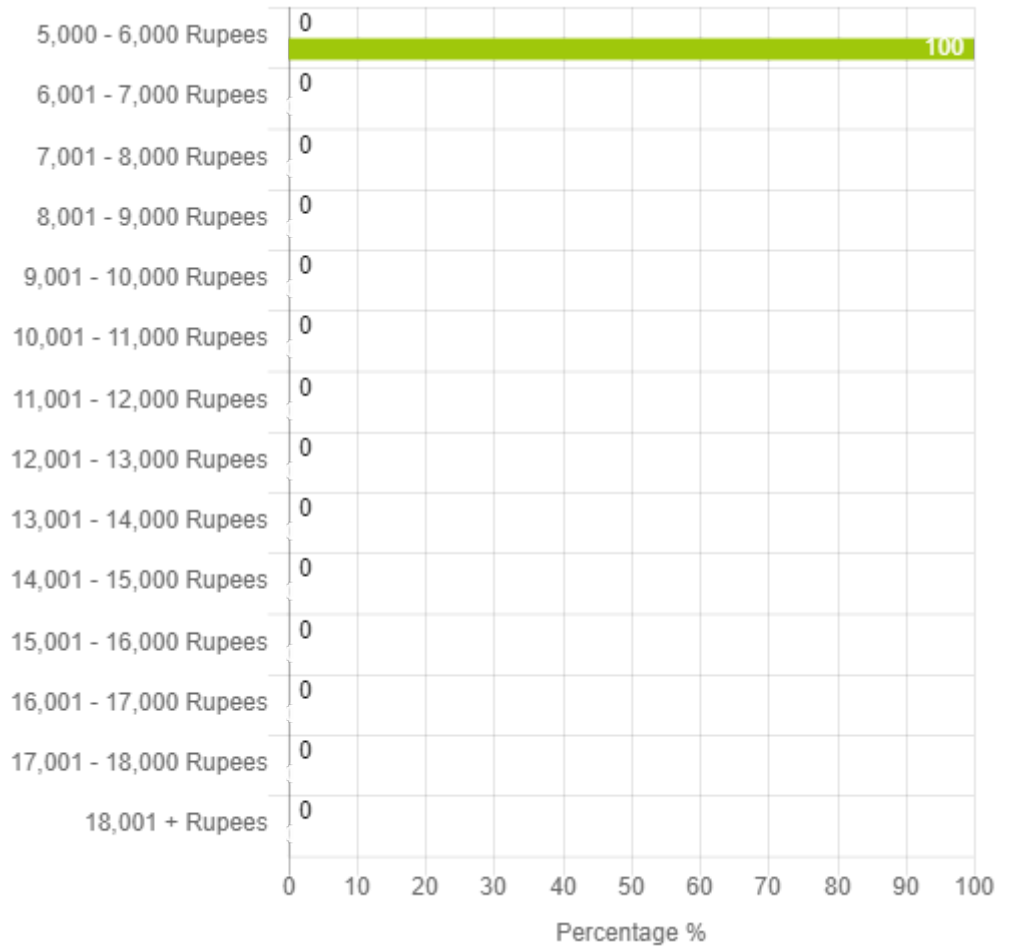
Women

Men

Monthly worker salary

Baseline Endline

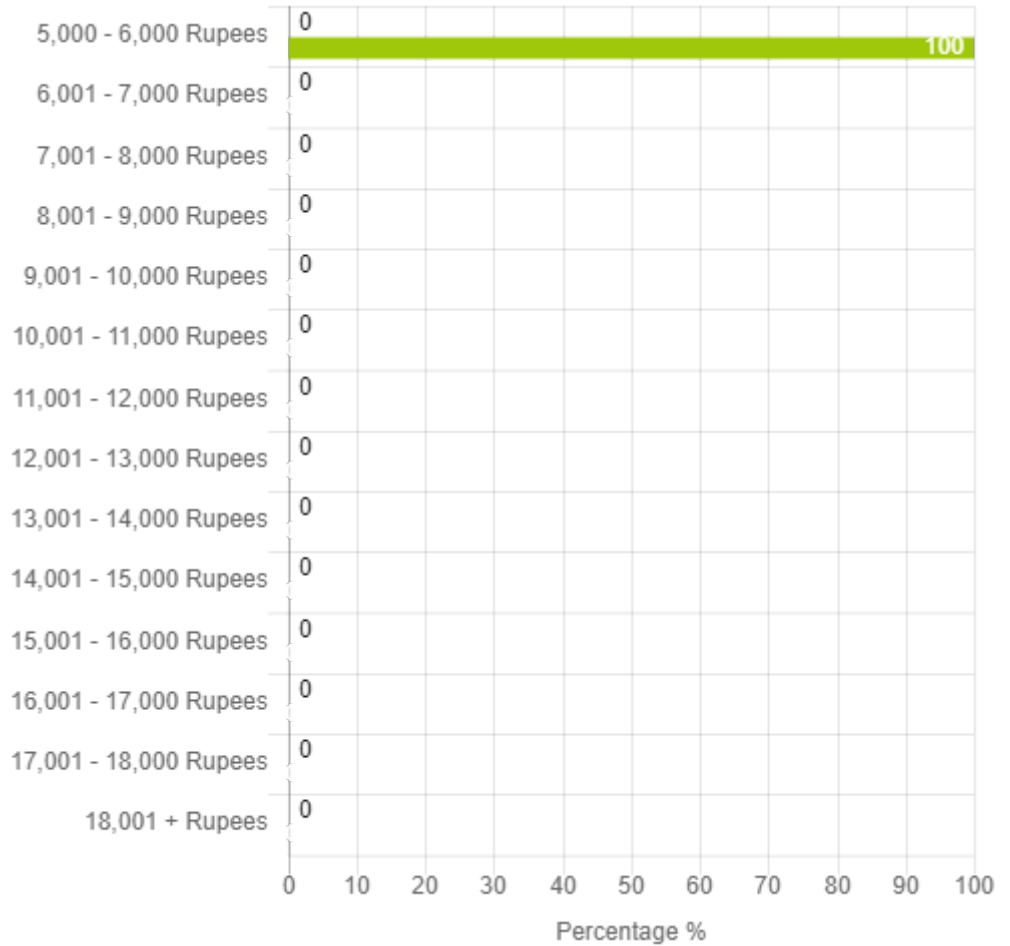
Women



Monthly worker salary

Baseline Endline

Men



Section Summary

Lotus Garments Group is located in Port Said, Egypt. The total workforce in the factory is now around 11,700 compared to 10,445 at the beginning of the project. Women comprise 39% of the total workforce of the factory (4600 women workers) by the end of the project, while they were 35.2% at the beginning. The survey respondents represented different departments, floors, marital statuses and age groups.

The survey respondents represented different departments, age groups, marital statuses, contractual status, and education level.

Regarding the current salary payment method, there was a significant progress in terms of getting salaries through direct bank transfers. At the time of the end-line, 60% of the surveyed men workers were paid via bank transfers as compared to 22.22% in the baseline, while 77.27% of women workers get salary through bank transfers compared to 30.77% in the baseline. However, these percentages may not be representative of the dominant payment method in the whole factory as after our one-year project 35% of the workers are paid via bank transfers compared to only 19% before the project started.

Regarding preferred salary payment method for the surveyed women, 65% at the baseline said that they prefer to be paid in cash compared to only 31% at end-line. 27% at the baseline preferred to be paid through an ATM card compared to 68% at end-line. This indicates to cash preference decrease versus increase in use of ATM card for women. While the preference for the surveyed men, 66.7% at the baseline preferred to be paid in cash which was almost not decrease in the percentage compared to 64% at the end-line. Also, 26% at the baseline preferred to be paid through an ATM card compared to 36% at end-line. This might happen because men in most cases are responsible for many family expenses that must be paid in cash such as house rent which consume most of their salaries so they preferred to be paid in cash to save time and effort of finding ATM to cash out the money once they get salaries.

In order to achieve this progress in terms of increase in the number of workers who were paid via payroll bank accounts, the factory supported workers (women and men) with HR letters and documentation required for payroll account opening, in addition to raising financial awareness regarding using these services through the training sessions implemented by CDS trainers, and trained peer educators. As for the other payment methods, only 36% of men workers and 22.73% of women workers receive cash during production hours.

There are no significant variations in the average salary for men and women. The average salary for the majority of workers is between 1800-2500 Egyptian Pounds.

TALKING ABOUT FINANCES

% workers who understand the benefits of making joint decisions about finances in the household (several responses are possible) Women

	Baseline	Endline
Opens the dialogue	61.54%	72.73%
Shared decision-making	84.62%	90.91%
Transparency	19.23%	9.09%
Allows to look at areas where there could be savings	19.23%	18.18%
Allows for long term planning	46.15%	22.73%
More likely to achieve financial goals	3.85%	27.27%
None	7.69%	0%
Don't know/No answer	0%	4.55%

% workers who understand the benefits of making joint decisions about finances in the household (several responses are possible) Men

	Baseline	Endline
Opens the dialogue	74.07%	60%
Shared decision-making	88.89%	96%
Transparency	7.41%	8%
Allows to look at areas where there could be savings	3.7%	28%
Allows for long term planning	33.33%	12%
More likely to achieve financial goals	3.7%	20%
None	7.41%	0%
Don't know/No answer	0%	0%

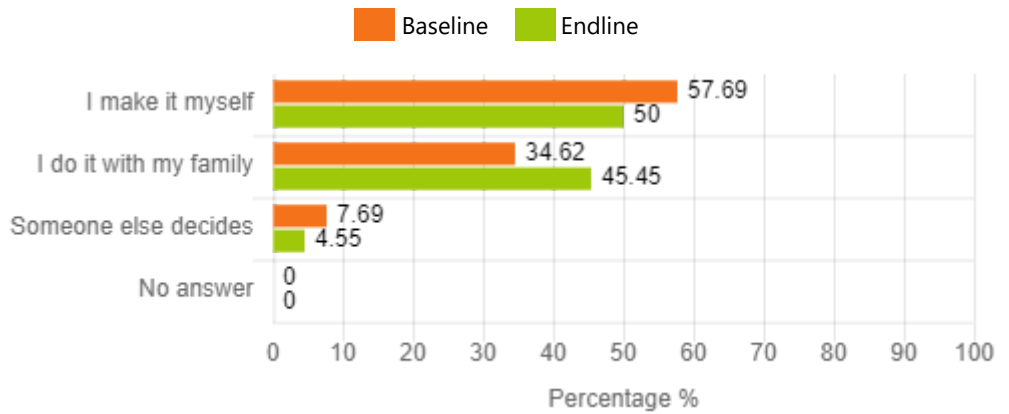
% workers who report who manages their salary (several responses are possible) Women

	Baseline	Endline
My spouse	0%	0%
My family	3.85%	13.64%
My partner's family	0%	9.09%
I decide what to do with all of it	100%	81.82%
I discuss with others and we make a decision together as to how I should use my salary	0%	0%
I take what I need and give the rest to the family	0%	0%
I hand it over to someone else and they decide what to do with it	0%	0%
No answer	0%	0%
None	0%	0%

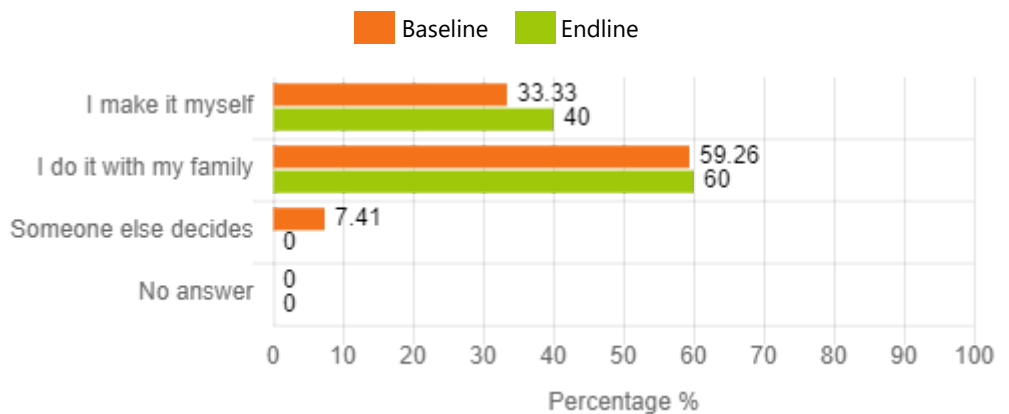
% workers who report who manages their salary (several responses are possible) Men

	Baseline	Endline
My spouse	7.41%	4%
My family	14.81%	12%
My partner's family	22.22%	24%
I decide what to do with all of it	51.85%	52%
I discuss with others and we make a decision together as to how I should use my salary	7.41%	8%
I take what I need and give the rest to the family	7.41%	4%
I hand it over to someone else and they decide what to do with it	0%	0%
No answer	0%	0%
None	0%	0%

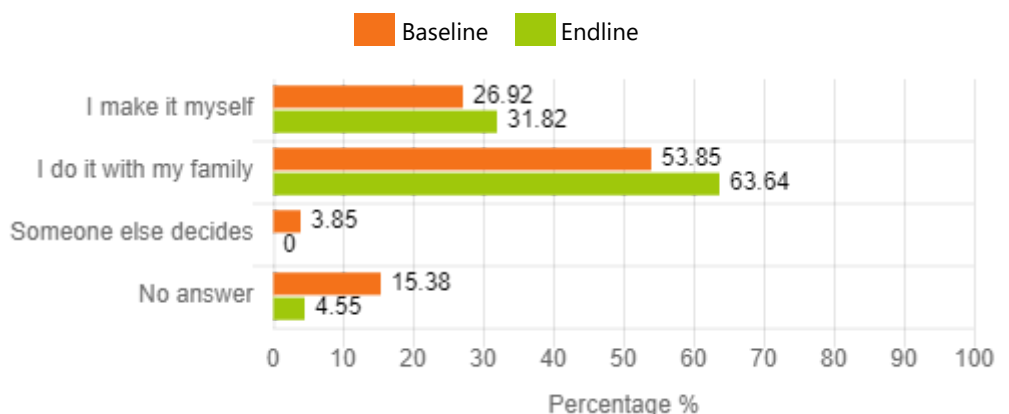
% workers who report how decisions on spending are made Women



% workers who report how decisions on spending are made Men

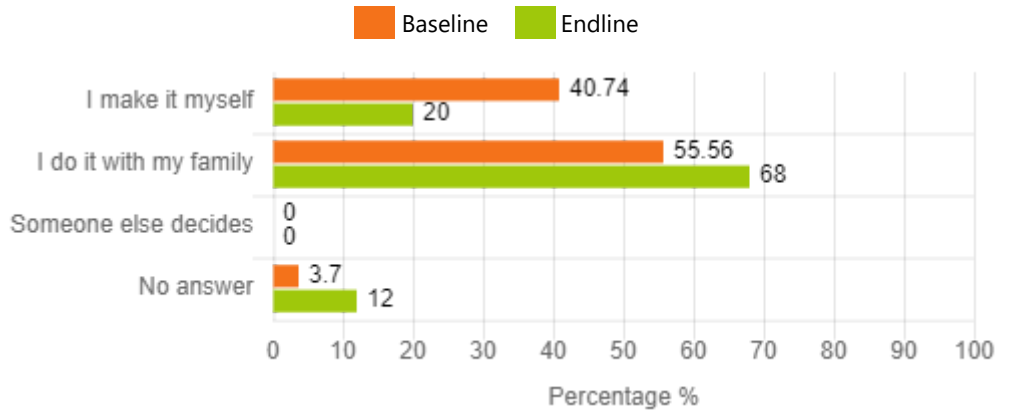


% workers who report how decisions on investments are made Women



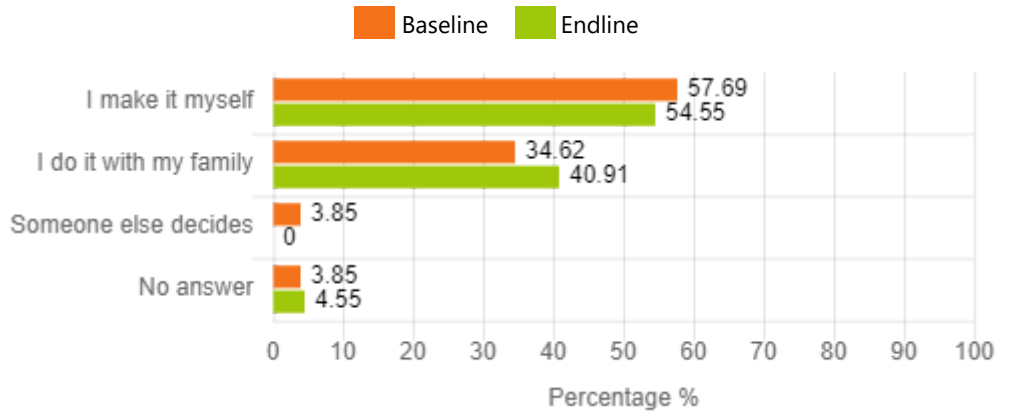
% workers who report how decisions on investments are made

Men



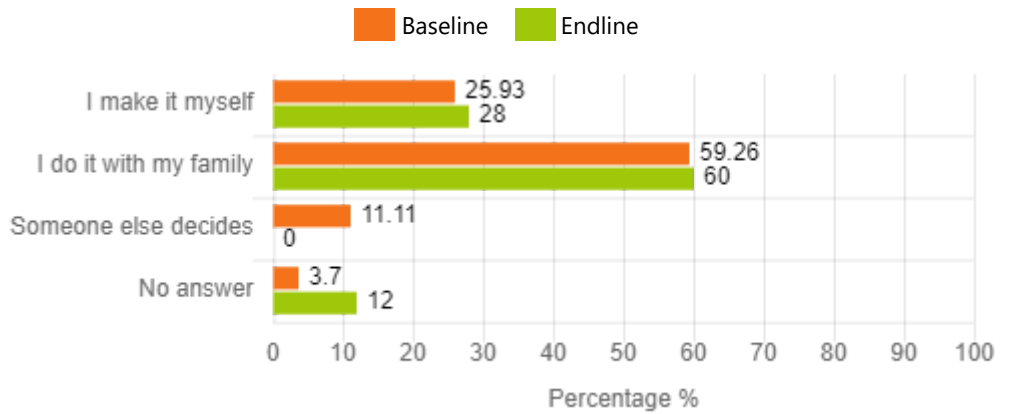
% workers who report how decisions on savings are made

Women



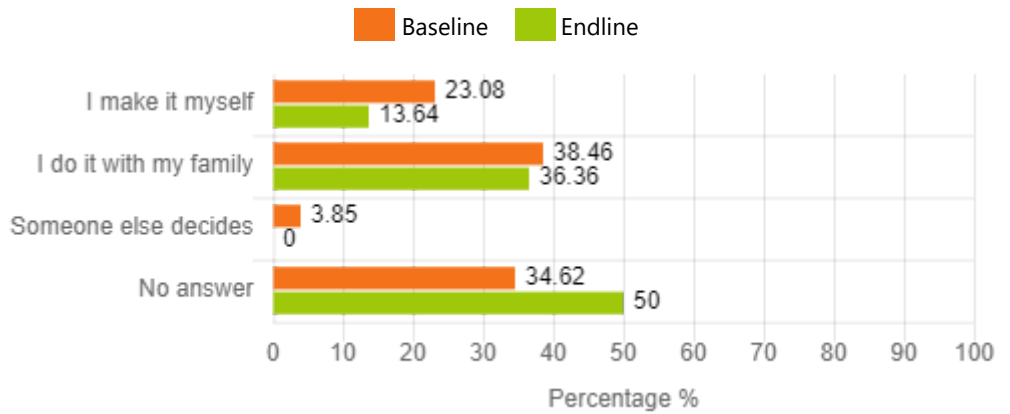
% workers who report how decisions on savings are made

Men

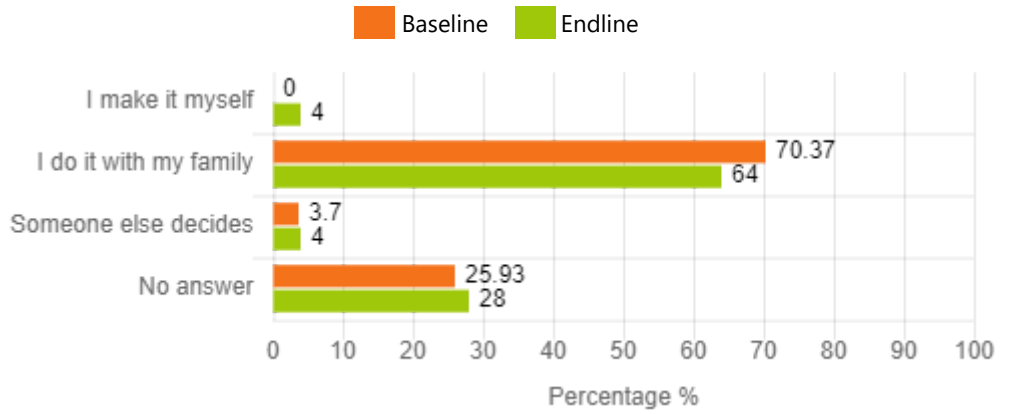


% workers who report how decisions on children's education are made

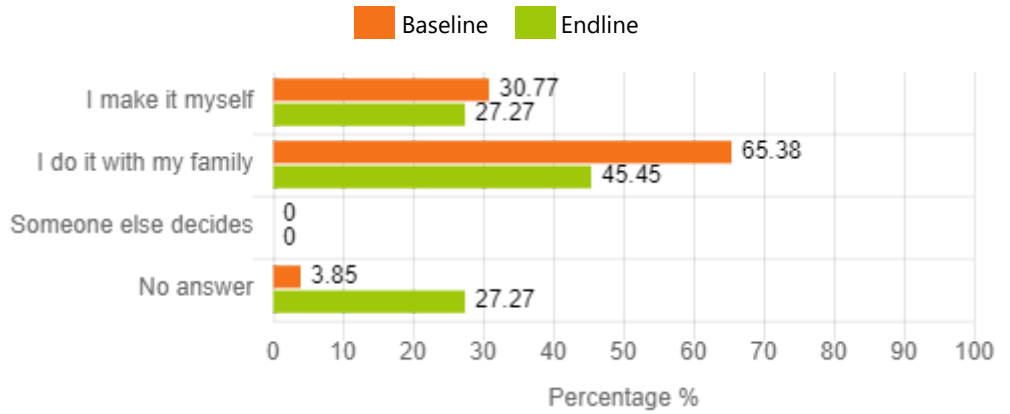
Women



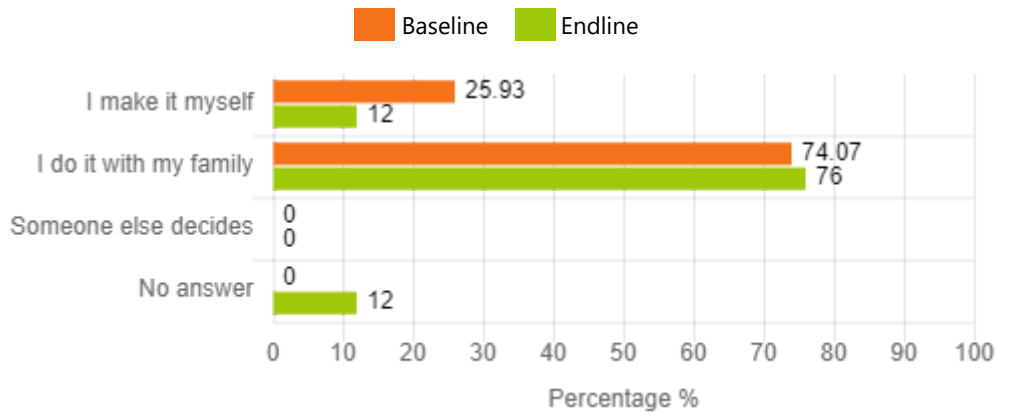
% workers who report how decisions on children's education are made
Men



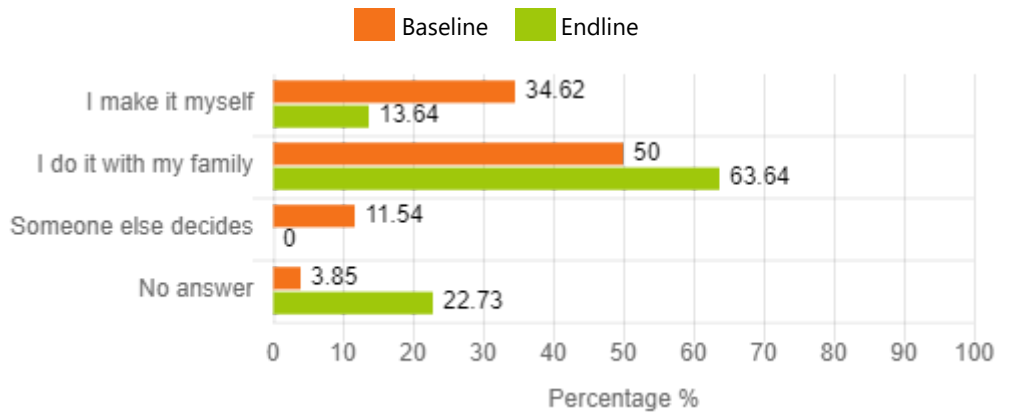
% workers who report how decisions on health are made
Women



% workers who report how decisions on health are made
Men

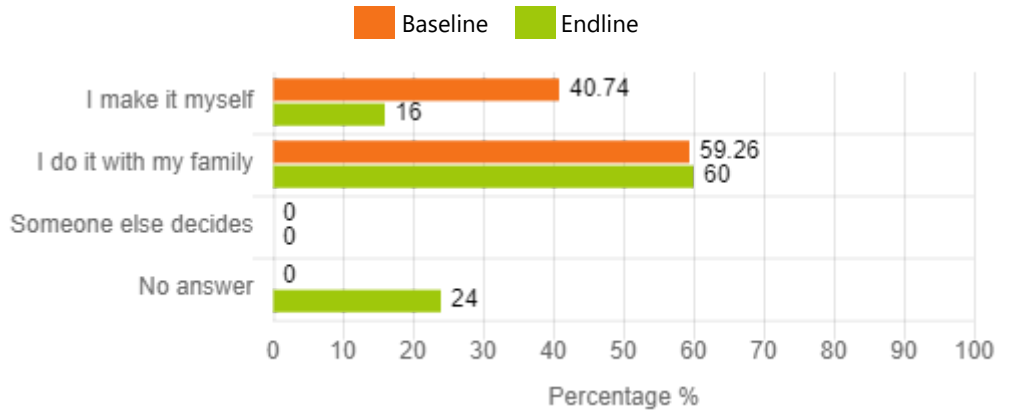


% workers who report how decisions on mobility are made
Women



% workers who report how decisions on mobility are made

Men



of people reached per month by Peer Educators

Women

	Baseline	Endline
Yes - but I never disseminated information	0%	0%
Yes - per month I disseminated information to 1-5 people	0%	9.09%
Yes - per month I disseminated information to 6-10 people	0%	4.55%
Yes - per month I disseminated information to 11-15 people	0%	4.55%
Yes - per month I disseminated information to 16-20 people	0%	4.55%
Yes - per month I disseminated information to 21-25 people	0%	9.09%
Yes - per month I disseminated information to 26-30 people	0%	9.09%
Yes - more than 30 people per month	0%	36.36%
No - I was not a peer educator	0%	22.73%
No answer	0%	0%

of people reached per month by Peer Educators

Men

	Baseline	Endline
Yes - but I never disseminated information	0%	0%
Yes - per month I disseminated information to 1-5 people	0%	8%
Yes - per month I disseminated information to 6-10 people	0%	0%
Yes - per month I disseminated information to 11-15 people	0%	0%
Yes - per month I disseminated information to 16-20 people	0%	4%
Yes - per month I disseminated information to 21-25 people	0%	0%
Yes - per month I disseminated information to 26-30 people	0%	4%
Yes - more than 30 people per month	0%	20%
No - I was not a peer educator	0%	64%
No answer	0%	0%

of people reached per month by Peer Educators

Manager

	Baseline	Endline
Yes - but I never disseminated information	0%	0%
Yes - per month I disseminated information to 1-5 people	0%	0%
Yes - per month I disseminated information to 6-10 people	0%	0%
Yes - per month I disseminated information to 11-15 people	0%	0%
Yes - per month I disseminated information to 16-20 people	0%	0%
Yes - per month I disseminated information to 21-25 people	0%	50%
Yes - per month I disseminated information to 26-30 people	0%	0%
Yes - more than 30 people per month	0%	0%
No - I was not a peer educator	0%	50%
No answer	0%	0%

of people reached per month by Non-Peer Educators

Women

	Baseline	Endline
Yes - and I never shared the information I received with others	0%	0%
Yes - and I shared this information (per month) to 1-5 people	0%	4.55%
Yes - and I shared this information (per month) to 6-10 people	0%	0%
Yes - and I shared this information (per month) to 11-15 people	0%	0%
Yes - and I shared information with more than 15 people	0%	0%
No - I never learned anything from the HERfinance program	0%	22.73%
Not applicable because I was a peer educator	0%	72.73%
No answer	0%	0%

of people reached per month by Non-Peer Educators

Men

	Baseline	Endline
Yes - and I never shared the information I received with others	0%	4%
Yes - and I shared this information (per month) to 1-5 people	0%	0%
Yes - and I shared this information (per month) to 6-10 people	0%	0%
Yes - and I shared this information (per month) to 11-15 people	0%	0%
Yes - and I shared information with more than 15 people	0%	0%
No - I never learned anything from the HERfinance program	0%	60%
Not applicable because I was a peer educator	0%	36%
No answer	0%	0%

of people reached per month by Non-Peer Educators

Manager

	Baseline	Endline
Yes - and I never shared the information I received with others	0%	0%
Yes - and I shared this information (per month) to 1-5 people	0%	0%
Yes - and I shared this information (per month) to 6-10 people	0%	0%
Yes - and I shared this information (per month) to 11-15 people	0%	0%
Yes - and I shared information with more than 15 people	0%	0%
No - I never learned anything from the HERfinance program	0%	50%
Not applicable because I was a peer educator	0%	50%
No answer	0%	0%

% People with whom workers share their bank card

Women

	Baseline	Endline
No one	0%	40.91%
Spouse	0%	22.73%
Uncle	0%	0%
Aunt	0%	0%
Son	0%	0%
Daughter	0%	4.55%
Father/Mother	0%	13.64%
In-Laws	0%	0%
Grandparents	0%	0%
ATM security guard	0%	0%
Co-worker	0%	13.64%
workplace superior/manager	0%	0%
Other	0%	22.73%

% People with whom workers share their bank card

Men

	Baseline	Endline
No one	0%	56%
Spouse	0%	12%
Uncle	0%	0%
Aunt	0%	4%
Son	0%	0%
Daughter	0%	0%
Father/Mother	0%	8%
In-Laws	0%	0%
Grandparents	0%	0%
ATM security guard	0%	0%
Co-worker	0%	8%
workplace superior/manager	0%	0%
Other	0%	16%

Section Summary

The survey shows that both men and women understand the importance of making joint decisions about finances in the household. 90.91% of surveyed women and 96% of surveyed men at the end-line said that the main benefit of making joint decision about finances is being able to share the decision-making process between the wife and the husband regarding the household decisions compared to 84.5% of women and 89% of men at the baseline.

72.73% of surveyed women and 60% of surveyed men at the end-line believe that the joint decisions can open a dialogue in the family compared to 61.5% of women and 74% of men at baseline.

Note: It is important to highlight that surveyed women and men use "my family and partner's family" to indicate "the interviewee + his/her partner". They don't mean by family here the extended family or partner's family.

There is an indication for women's empowerment and full responsibility to make financial decisions where 81.82% of the surveyed women workers at the end-line decide what they want to do with their salary compared to 100% at the baseline. This decrease might be attributed to more contribution of women to meet some family needs which requires more discussion and sharing decision making with his husband that not meaning women became less empowered.

Only 52% of surveyed men decide what they want to do with their salary and 24% of surveyed men mentioned that his partner decide what to do with salary. The family's needs (esp. the children's needs) were the main influencing factor on how workers make important financial decisions in the household. This was underlined in many interviews with both genders.

When surveyors asked respondents about how they make decisions on investments, about 68% of surveyed men and 63.6% of surveyed women at the end-line replied that they make decisions with their families (the wife with the husband) compared to only 54% of women and 55.5% of men at baseline. This can be considered as practical evidence on the previous finding of making decisions about finances in the household jointly.

When respondents were asked about how they make decisions on saving, almost all workers agreed that their low income makes it very difficult to commit to a saving plan. Although it was deduced that women have more developed saving skills than men as 55% of surveyed women save independently, 41% of surveyed women save with family while only 28% of men save independently and 60% of men save or make saving plans with their wives. It was clear that saving practices improved in general comparing between baseline and end-line inputs, which might be because of the training modules on savings, budgeting, and financial planning.

When it comes to making decisions affecting the education status of their children in the household, women have the biggest role. 13.6% of surveyed women said that they make the decisions by themselves as compared to 4% of men making the decision alone. 64% of men make decisions with their partners while 36% of women make such decisions with their partners.

Health decisions are also made jointly with the family (spouse). 45.5% of surveyed women and 76% of surveyed men said that they made health decisions with their families while only 27% of surveyed women and 12% of surveyed men said that they made such decisions themselves.

Decisions on mobility (changing their place of residency) share similarities with health decisions. 63.6% of surveyed women and 60% of surveyed men decide on it with their families. This decision is highly influenced by women's marital status. Women's mobility is limited if unmarried. This limitation doesn't face men in Egyptian gender norms.

SAVINGS

% workers who can correctly define the concept of interest as both money earned on savings and paid on a loan Women

Baseline
1.04

Endline
1.05

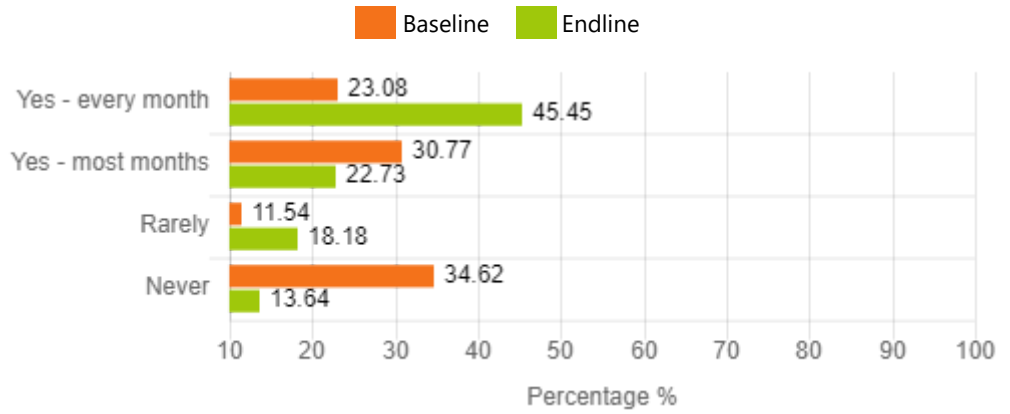
% workers who can correctly define the concept of interest as both money earned on savings and paid on a loan Men

Baseline
1.15

Endline
1.00

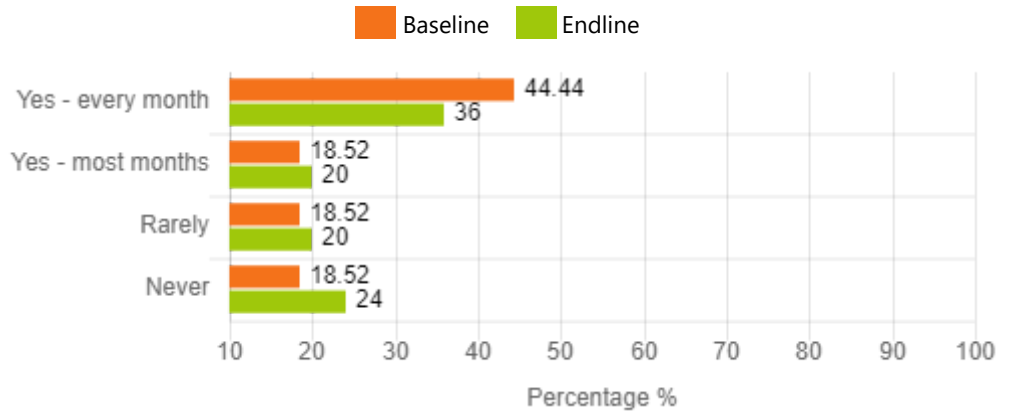
% workers who report that they save monthly

Women



% workers who report that they save monthly

Men



Main reasons provided for why workers do not save (several responses are possible)

Women

	Baseline	Endline
Too many personal expenses	34.62%	36.36%
Too many family expenses	53.85%	36.36%
Husband/father/partner/other family member controls wages, so cannot save	0%	0%
Don't think it is important to save now	0%	0%
Other	7.69%	9.09%
Not applicable	11.54%	27.27%

Main reasons provided for why workers do not save (several responses are possible)

Men

	Baseline	Endline
Too many personal expenses	14.81%	8%
Too many family expenses	48.15%	44%
Husband/father/partner/other family member controls wages, so cannot save	0%	4%
Don't think it is important to save now	0%	0%
Other	18.52%	12%
Not applicable	22.22%	36%

Reasons why workers**save** Women

	Baseline	Endline
I put money aside in case of unexpected emergencies	57.69%	45.45%
I build my capital to invest in somebody else's business	3.85%	0%
I have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)	19.23%	9.09%
To pay for my children's education	15.38%	4.55%
Start a business	7.69%	4.55%
Dowry	3.85%	13.64%
Retirement	0%	0%
To buy a house, property or land	7.69%	4.55%
Other	11.54%	36.36%
Not applicable	7.69%	9.09%

Reasons why workers**save** Men

	Baseline	Endline
I put money aside in case of unexpected emergencies	66.67%	52%
I build my capital to invest in somebody else's business	0%	4%
I have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)	29.63%	12%
To pay for my children's education	33.33%	20%
Start a business	18.52%	4%
Dowry	7.41%	28%
Retirement	3.7%	0%
To buy a house, property or land	29.63%	4%
Other	3.7%	8%
Not applicable	7.41%	4%

The most important reason workers save

Women

	Baseline	Endline
I put money aside in case of unexpected emergencies	38.46%	22.73%
I build my capital to invest in somebody else's business	3.85%	4.55%
I have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)	11.54%	9.09%
To pay for my children's education	3.85%	13.64%
Start a business	15.38%	9.09%
Dowry	7.69%	4.55%
Retirement	3.85%	0%
To buy a house, property or land	3.85%	9.09%
Other	7.69%	18.18%
Not applicable	3.85%	9.09%

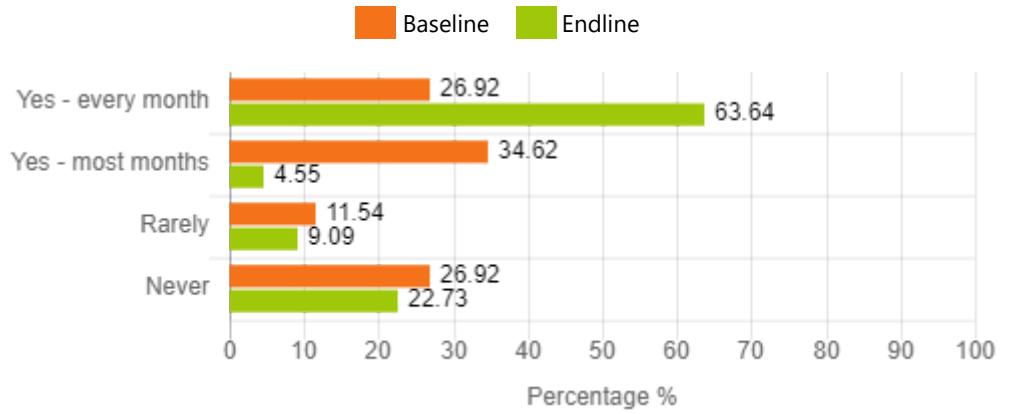
The most important reason workers save

Men

	Baseline	Endline
I put money aside in case of unexpected emergencies	37.04%	32%
I build my capital to invest in somebody else's business	0%	0%
I have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)	11.11%	8%
To pay for my children's education	14.81%	8%
Start a business	14.81%	12%
Dowry	7.41%	24%
Retirement	0%	0%
To buy a house, property or land	7.41%	8%
Other	3.7%	8%
Not applicable	3.7%	0%

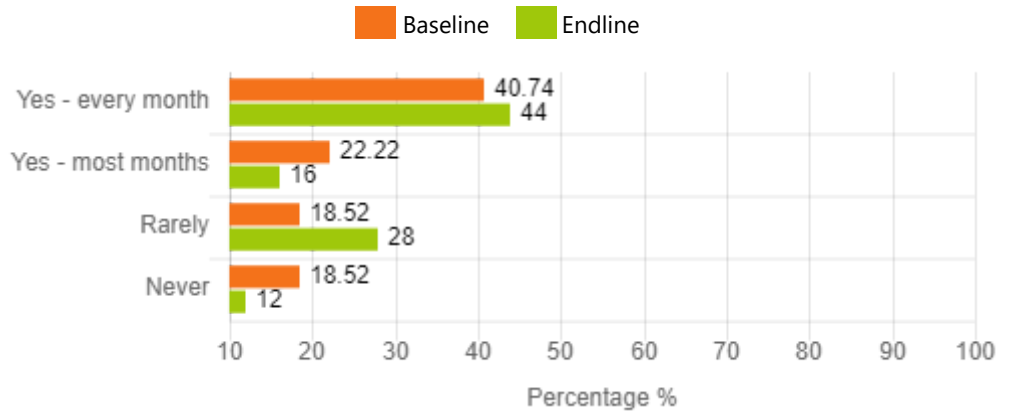
% workers who have a savings plan

Women



% workers who have a savings plan

Men



% workers who state their preferred saving method (finance experts recommend bank account or formal financial institution, pension/provident fund or mobile money)

Women

	Baseline	Endline
Bank account / formal financial institution	15.38%	36.36%
Send money home (to the village) for safe keeping	7.69%	0%
Save at home in cash	38.46%	18.18%
Chit fund / Savings group	34.62%	45.45%
Pension/Provident fund	0%	0%
Mobile money	0%	0%
Gold	0%	0%
Other	0%	0%
Not applicable	3.85%	0%

% workers who state their preferred saving method (finance experts recommend bank account or formal financial institution, pension/provident fund or mobile money) Men

	Baseline	Endline
Bank account / formal financial institution	25.93%	24%
Send money home (to the village) for safe keeping	7.41%	4%
Save at home in cash	18.52%	24%
Chit fund / Savings group	33.33%	40%
Pension/Provident fund	0%	0%
Mobile money	0%	0%
Gold	0%	0%
Other	7.41%	0%
Not applicable	7.41%	8%

% workers who state their second preferred saving method (finance experts recommend bank account or formal financial institution, pension/provident fund or mobile money) Women

	Baseline	Endline
Bank account / formal financial institution	34.62%	63.64%
Send money home (to the village) for safe keeping	0%	0%
Save at home in cash	15.38%	13.64%
Chit fund / Savings group	30.77%	22.73%
Pension/Provident fund	0%	0%
Mobile money	0%	0%
Gold	11.54%	0%
Other	3.85%	0%
Not applicable	3.85%	0%

% workers who state their second preferred saving method (finance experts recommend bank account or formal financial institution, pension/provident fund or mobile money) Men

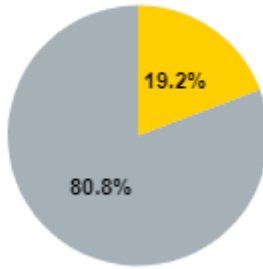
	Baseline	Endline
Bank account / formal financial institution	40.74%	48%
Send money home (to the village) for safe keeping	7.41%	4%
Save at home in cash	18.52%	28%
Chit fund / Savings group	14.81%	8%
Pension/Provident fund	0%	0%
Mobile money	0%	0%
Gold	0%	0%
Other	7.41%	0%
Not applicable	11.11%	12%

% workers with a savings account

Women

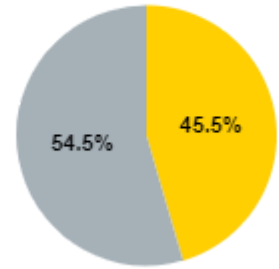
Baseline

Yes - in my name Yes - I share it No



Endline

Yes - in my name Yes - I share it No

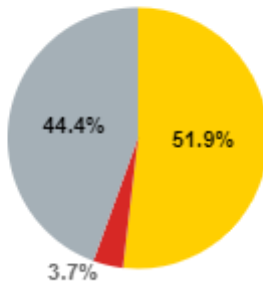


% workers with a savings account

Men

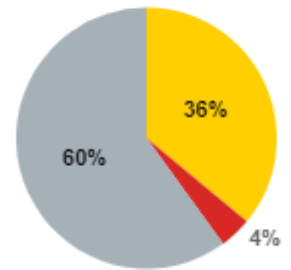
Baseline

Yes - in my name Yes - I share it No



Endline

Yes - in my name Yes - I share it No

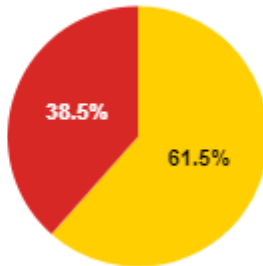


% workers who report that it is convenient for them to access their savings

Women

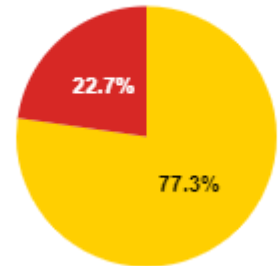
Baseline

Yes No



Endline

Yes No

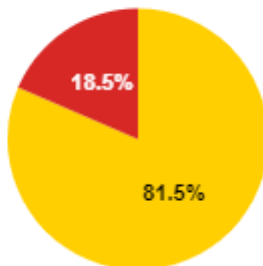


% workers who report that it is convenient for them to access their savings

Men

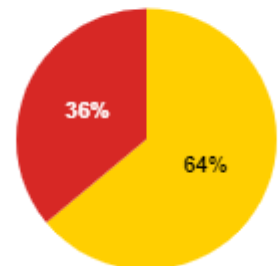
Baseline

Yes No



Endline

Yes No



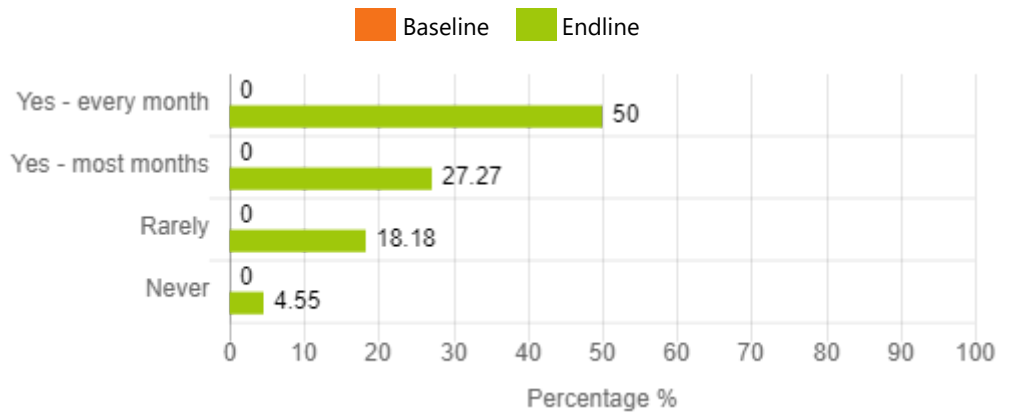
Of workers that do not have a savings account, % workers who provide reasons why (several answers are possible) Women

	Baseline	Endline
I don't have the documents	0%	0%
It's too far away/I don't have time	7.69%	4.55%
I don't know how to open an account	3.85%	0%
I am not allowed to open an account	3.85%	18.18%
I don't need one (we already have one within the family)	7.69%	18.18%
I don't feel comfortable visiting a bank branch	0%	0%
Other	61.54%	27.27%
Not applicable	19.23%	45.45%

Of workers that do not have a savings account, % workers who provide reasons why (several answers are possible) Men

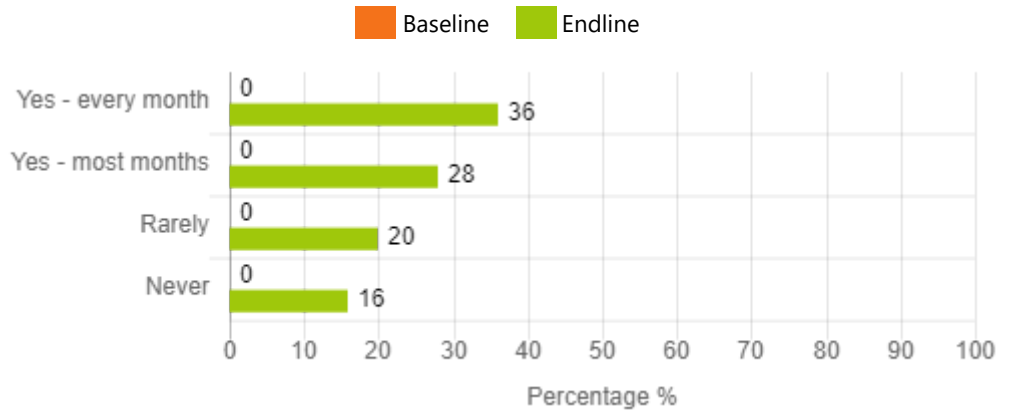
	Baseline	Endline
I don't have the documents	0%	0%
It's too far away/I don't have time	0%	0%
I don't know how to open an account	3.7%	4%
I am not allowed to open an account	0%	12%
I don't need one (we already have one within the family)	7.41%	12%
I don't feel comfortable visiting a bank branch	0%	4%
Other	29.63%	40%
Not applicable	59.26%	32%

% workers who report that they save monthly Women



% workers who report that they save monthly

Men



Reasons for not saving

Women

	Baseline	Endline
Too many personal expenses	0%	36.36%
Too many family expenses	0%	27.27%
Husband/father/partner/other family member controls wages, so cannot save	0%	0%
Don't think it is important to save now	0%	0%
Other	0%	18.18%
Not applicable	0%	22.73%

Reasons for not saving

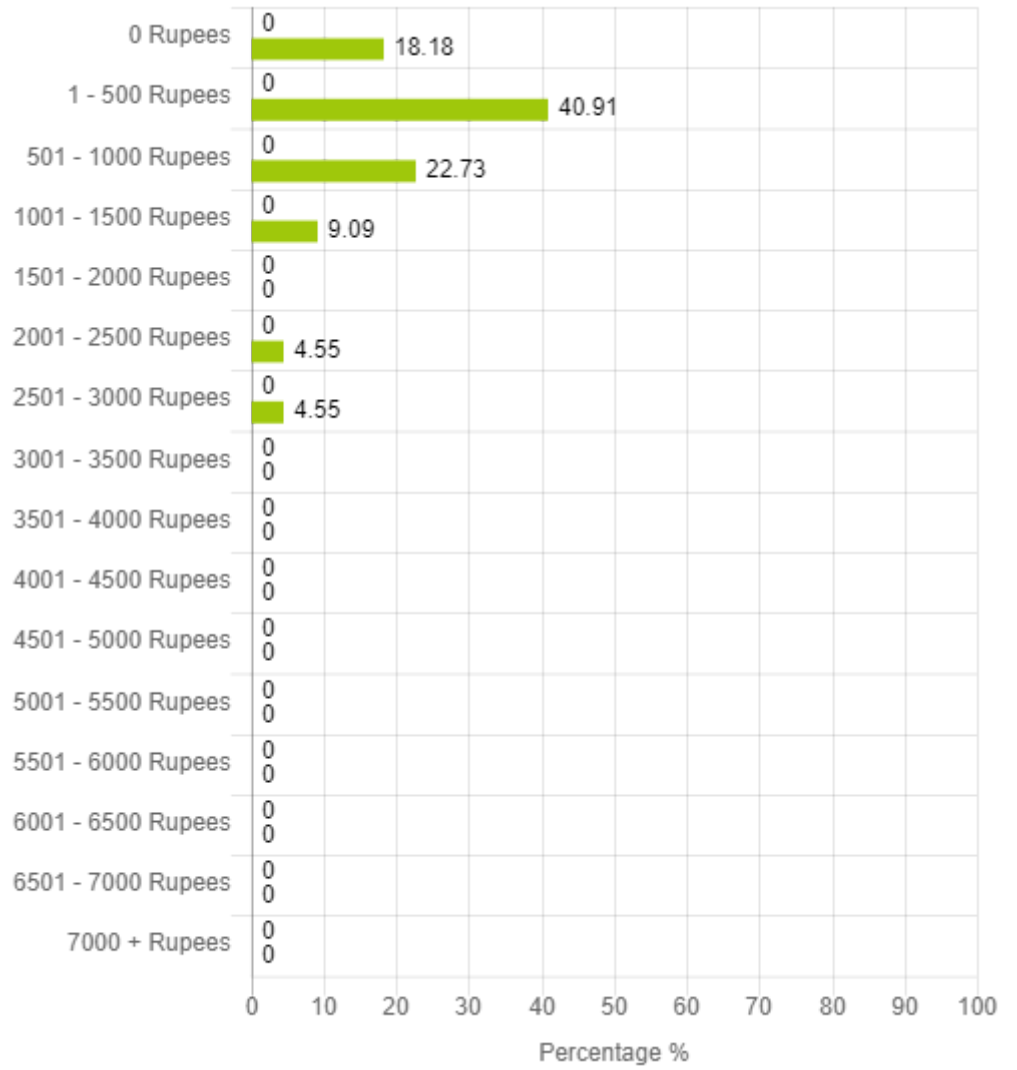
Men

	Baseline	Endline
Too many personal expenses	0%	16%
Too many family expenses	0%	48%
Husband/father/partner/other family member controls wages, so cannot save	0%	0%
Don't think it is important to save now	0%	0%
Other	0%	12%
Not applicable	0%	32%

Average amount saved per month

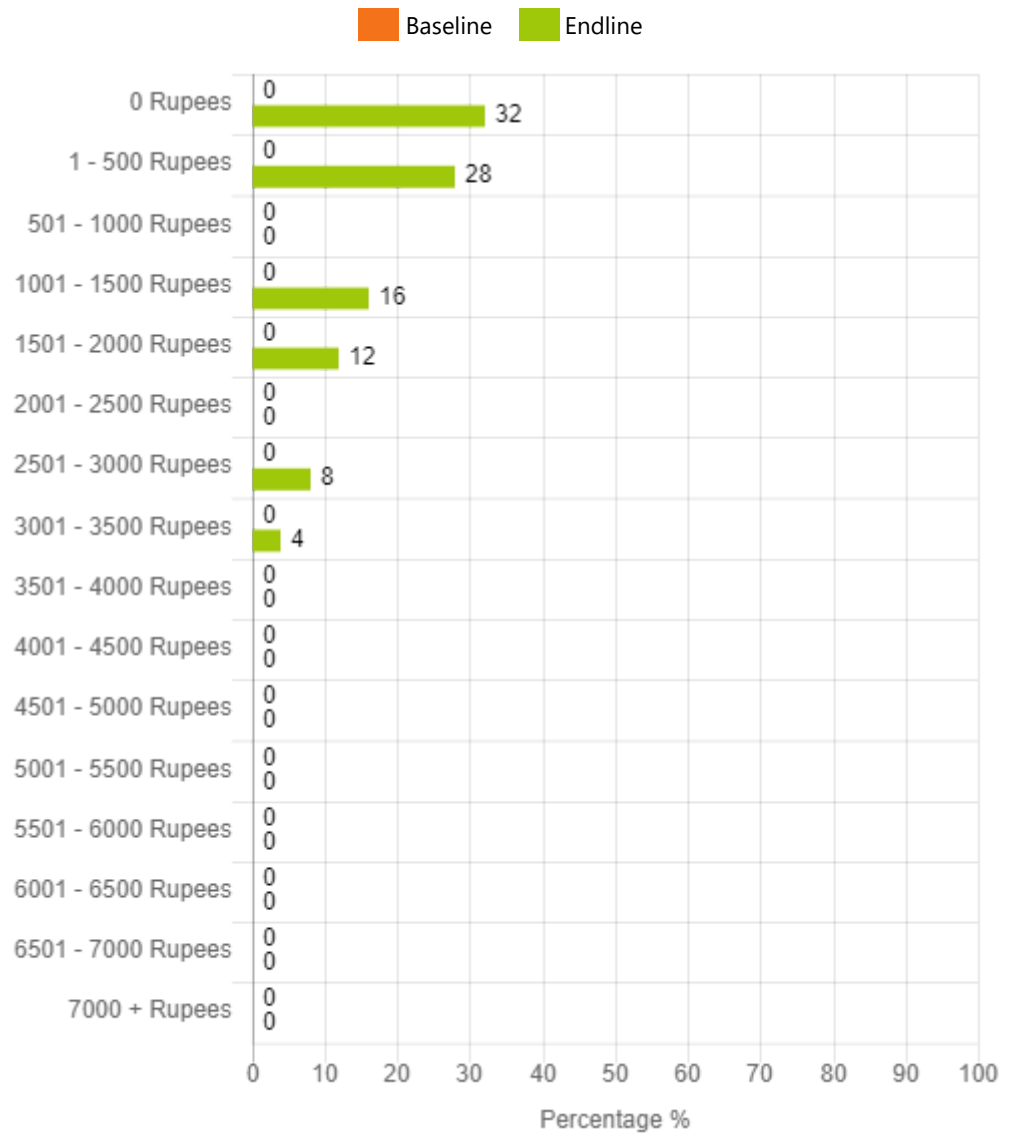
Women

Baseline Endline



Average amount saved per month

Men



Section Summary

As per the responses of survey regarding saving, it was clear that women have more developed saving skills than men as 45.5% of surveyed women as compared to 36% of surveyed men save every month. The percentage of men who save every month decreased from 44.5% at the baseline to 36% at the end-line, this may be due to the high cost of living and increase in prices of goods compared to fixed wages, therefore they can no longer save every month. According to the survey, saving skills of women workers were increased from 23% in the baseline to 45.5% in the end-line survey that aligned with women's peer educators' feedback regarding their high benefit from training modules; saving, budgeting, and financial planning in which they learned how to plan and manage their salaries.

45.5% of women save 0-500 Egyptian Pounds per month while 28% of surveyed men save 0-500 Egyptian Pounds per month. This supports the assumption that most of the women who saves more money are not responsible for entirely supporting their families.

40% of surveyed men and 32% of surveyed women reported that they never save. 36.3% of surveyed women and 44% of surveyed men said that the main reason for not being able to save money is having too many family expenses. 36.3% of surveyed women and 8% of surveyed men said that the reason for not being able to save money is having too many personal expenses.

Reasons of saving varied significantly, but mostly related to their marital status and the presence of dependents (single, married, or have children). Women workers' reasons for saving included: Anticipation for unexpected emergencies (45.5%), other expenses: i.e. buy a car or a new mobile (36%), Save for marital preparations (dowry) (7.4%), Expected expenses: i.e. medical bills, household items, personal expenses (9%).

(52%) of the surveyed man workers set aside savings for emergencies, (28%) of them save for marital preparations (dowry), (20%) of them save for children's education.

There is a remarkable increase regarding the workers (both genders) who have a saving plan, 64% of surveyed women and 44% of surveyed men have a monthly savings plan to meet their financial goals as compared to 27% of women and 41% of men in the baseline survey. Through our training program, we tackled importance of having a saving plan and provided the workers with the knowledge and tools about savings plans and financial goals.

Regarding the preferred saving methods, it was clear that most surveyed women and men preferred to save through saving groups (45.5% of women and 40% of men) because they thought that they could get a large amount of money on specific time they decided. In terms of saving through a bank account, there was a significant increase in the percentage of surveyed women saving in bank account from 15% in the baseline to 36.3% in the end-line. Unlike saving at home in cash which decreased from 38.5% in the baseline to 18% in the end-line.

In terms of having savings accounts, it was noted that there is an increase in women percentage who had a savings account from 19% in the baseline to 45.5% in the end-line survey. This supports the previous finding in which women had a higher percentage than men regarding the ability to save.

While only 36% of surveyed men had savings accounts as compared to 52% of surveyed men in the baseline. This decline in percentages of men using bank accounts as a saving mechanism need to be further researched

FINANCIAL PLANNING

Average # of essential elements to know how to create a financial plan (out of 4 possible answers)

Women

Baseline
1.50

Endline
1.91

Average # of essential elements to know how to create a financial plan (out of 4 possible answers)

Men

Baseline
1.70

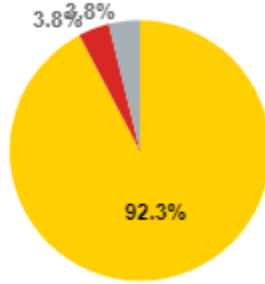
Endline
1.88

% workers who track their revenue

Women

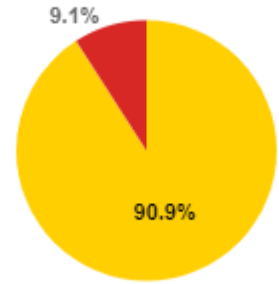
Baseline

Yes No Don't know/No Answer



Endline

Yes No Don't know/No Ansv

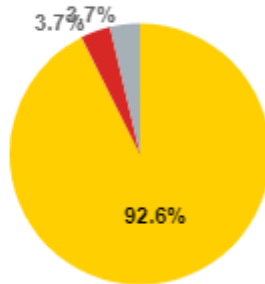


% workers who track their revenue

Men

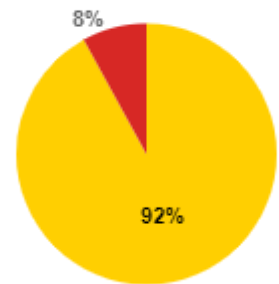
Baseline

Yes No Don't know/No Answer



Endline

Yes No Don't know/No Ansv

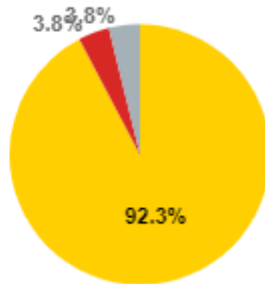


% workers who track their expenses

Women

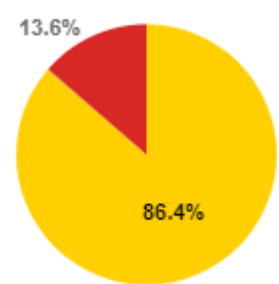
Baseline

Yes No Don't know/No Answer



Endline

Yes No Don't know/No Ansv

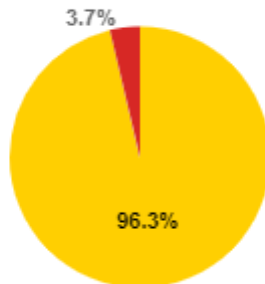


% workers who track their expenses

Men

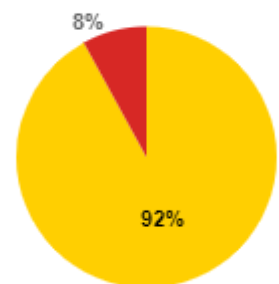
Baseline

Yes No Don't know/No Answer



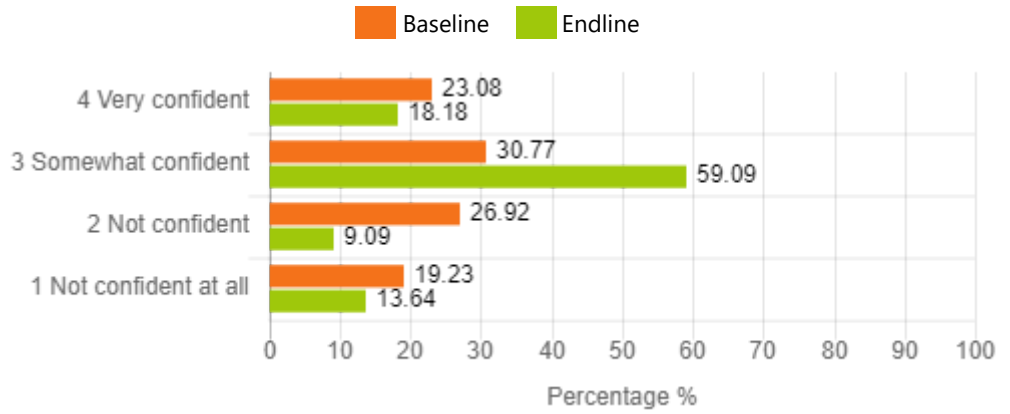
Endline

Yes No Don't know/No Ansv



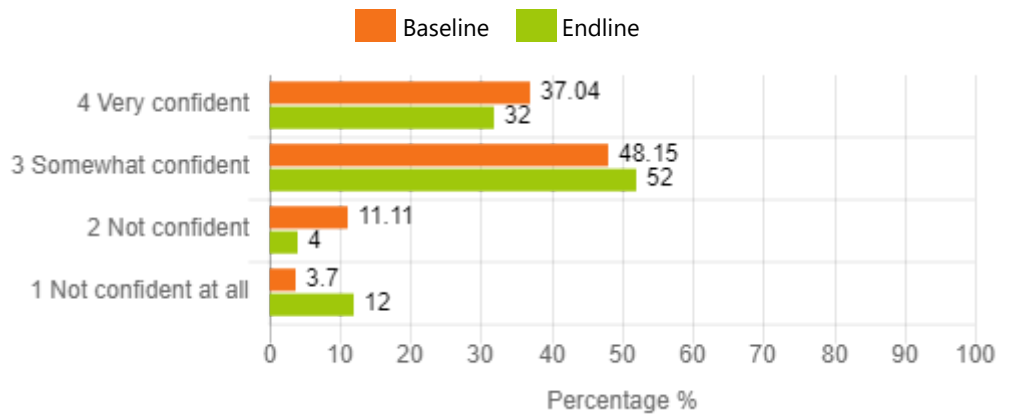
% workers who report confidence in being able to meet their family's expected future expenses

Women



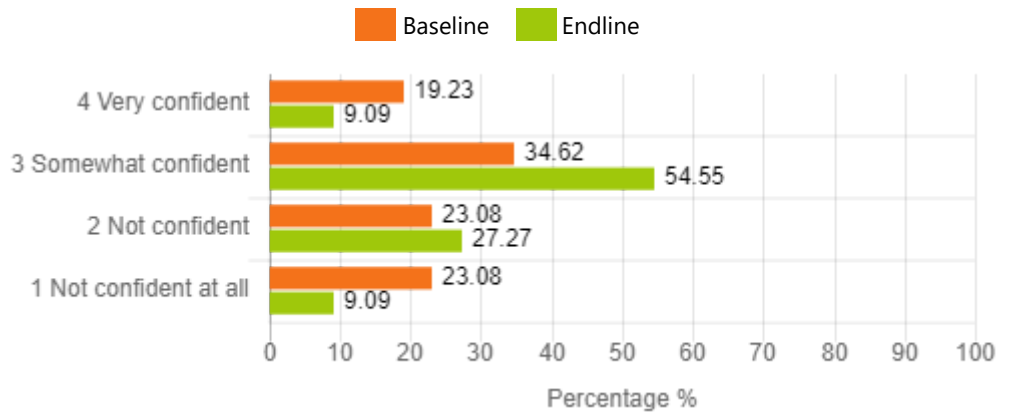
% workers who report confidence in being able to meet their family's expected future expenses

Men



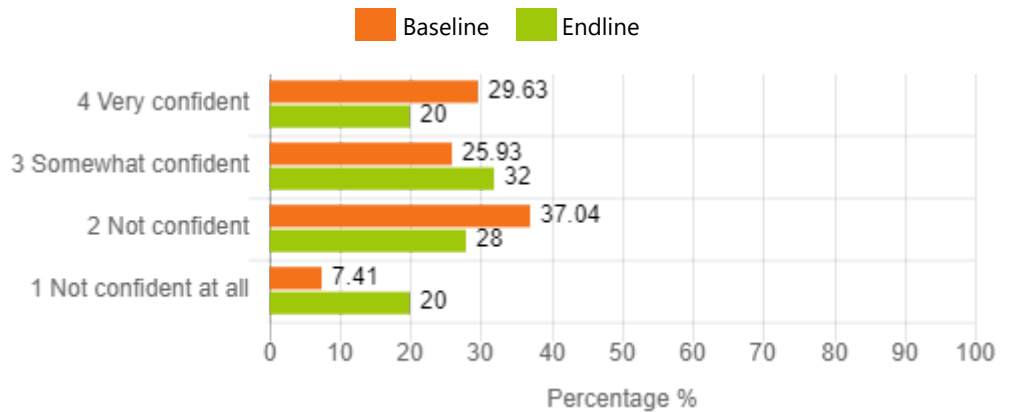
% workers who report confidence in being able to handle an unexpected cost in the future

Women



% workers who report confidence in being able to handle an unexpected cost in the future

Men



Section Summary

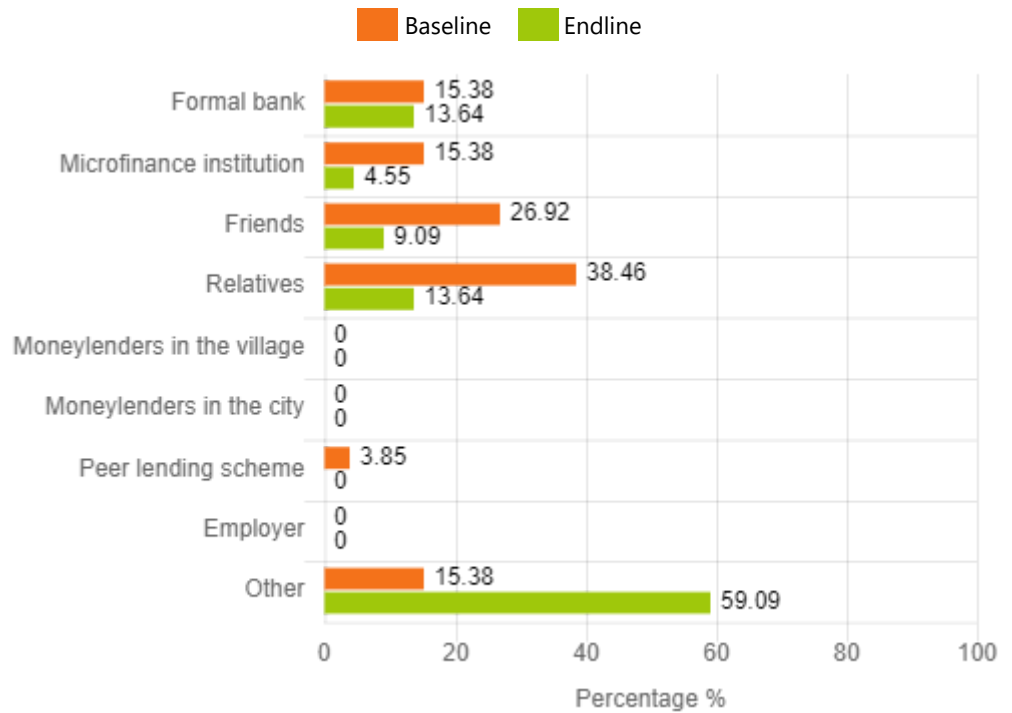
As per the respondents of the end-line survey, 91% of women and 92% of men could track their revenue, and 86.5 of women and 92% of men were also able to track their expenses. It was found that there was an increase about confidence in being able to meet their family's expected future expenses, where 59% of women in the end-line as compared to 31% of women in the baseline were somewhat confident (score 3 out of 4). While 52%

of surveyed men in the end-line as compared to 48% in the baseline were somewhat confident (score 3 out of 4). However, 13.6% of surveyed women in the end-line do not feel confident in their ability to meet family's expected future expenses, this percentage decreased as compared to 19% in the baseline.

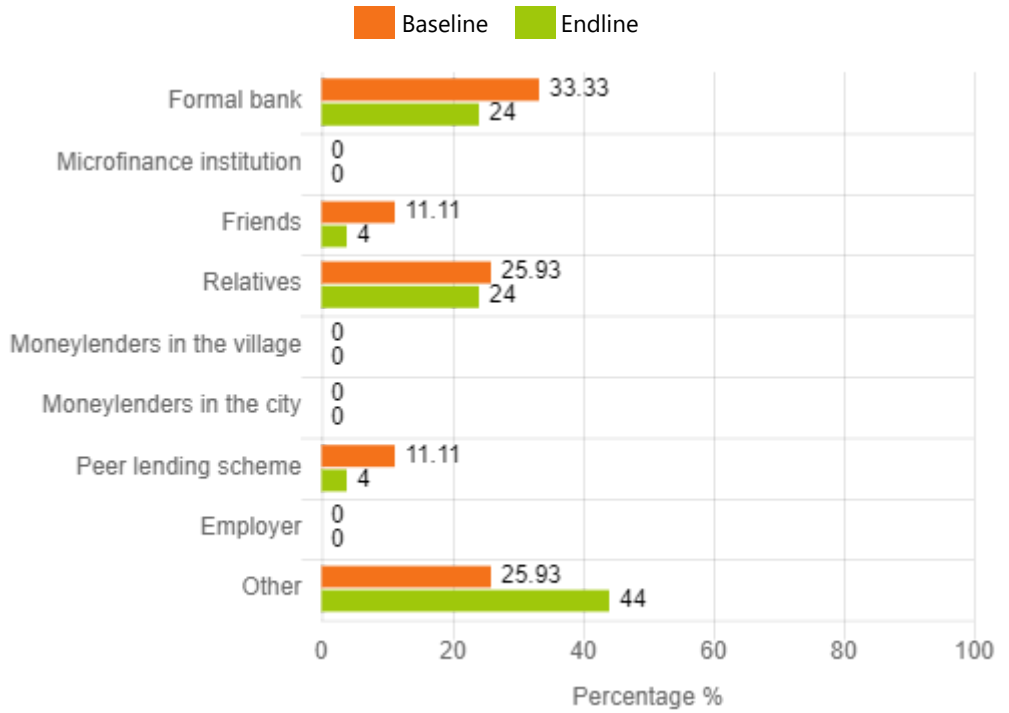
Conversely, the percentage of surveyed men who do not feel confident in their ability to meet family's future expectations increased to be 12% in the end-line as compared to 3.7% in the baseline. This may be due to the assumption that men are responsible for most of family's financial commitments. That's why they sound a bit more concerned than women about the family's future needs or expectations. Also, this lack of confidence around the respondents' ability to meet future expenses might be because of the gap between their low/almost fixed salary compared to the potential increase in family needs and that leads to becoming more likely to face emergency situations.

BORROWING

% workers who report from where they would ideally get a loan (finance experts recommend a formal bank, microfinance institution, peer lending scheme or employer) Women



% workers who report from where they would ideally get a loan (finance experts recommend a formal bank, microfinance institution, peer lending scheme or employer)
Men



% workers who demonstrate knowledge of risks associated with borrowing and credit
Women

	Baseline	Endline
Risk of losing assets committed in the loan agreement	3.85%	13.64%
Risk of losing the face in the community if you default	23.08%	13.64%
Safety risks if borrowing from money lenders and not being able to pay back	65.38%	22.73%
Risk of defaulting and not being able to borrow again	7.69%	31.82%
Non-fixed/variable interest rates	7.69%	27.27%
Don't know	7.69%	9.09%

% workers who demonstrate knowledge of risks associated with borrowing and credit
Men

	Baseline	Endline
Risk of losing assets committed in the loan agreement	11.11%	16%
Risk of losing the face in the community if you default	33.33%	8%
Safety risks if borrowing from money lenders and not being able to pay back	40.74%	40%
Risk of defaulting and not being able to borrow again	11.11%	40%
Non-fixed/variable interest rates	22.22%	8%
Don't know	22.22%	12%

% workers who has or whose main family members have a loan

Women

	Baseline	Endline
Yes – I have a loan	11.54%	4.55%
Yes – My partner and I have together taken out a loan	0%	0%
Yes – My partner has a loan	11.54%	4.55%
Yes – A member of my family has a loan (other than myself and/or my husband)	26.92%	13.64%
No – No one in my household has a loan	50%	77.27%
I don't know	0%	0%

% workers who has or whose main family members have a loan

Men

	Baseline	Endline
Yes – I have a loan	14.81%	12%
Yes – My partner and I have together taken out a loan	0%	0%
Yes – My partner has a loan	0%	4%
Yes – A member of my family has a loan (other than myself and/or my husband)	18.52%	8%
No – No one in my household has a loan	62.96%	72%
I don't know	3.7%	4%

Of workers that report that they or their family has a loan, % workers using different borrowing methods

Women

	Baseline	Endline
Formal bank	23.08%	18.18%
Microfinance institution	15.38%	4.55%
Friends	3.85%	0%
Relatives	3.85%	0%
Moneylenders in the village	0%	0%
Moneylenders in the city	0%	0%
Peer lending scheme	0%	0%
Employer	3.85%	0%
Other	50%	77.27%

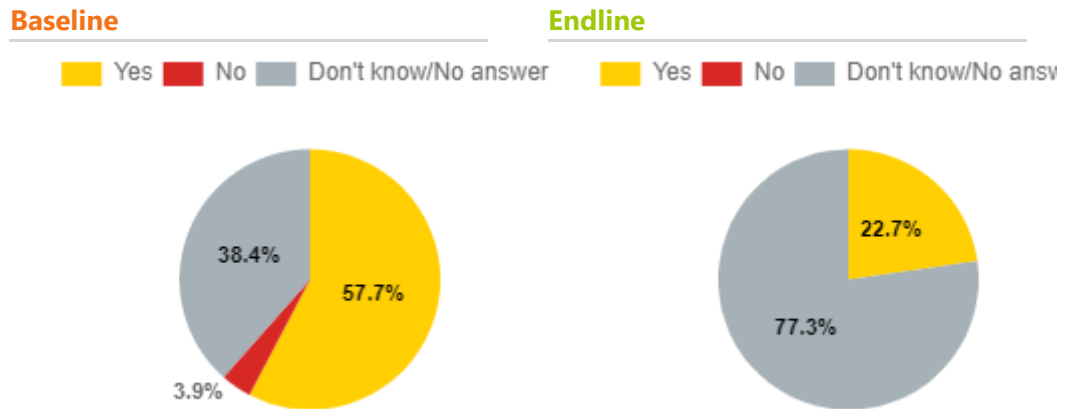
Of workers that report that they or their family has a loan, % workers using different borrowing methods

Men

	Baseline	Endline
Formal bank	25.93%	20%
Microfinance institution	0%	0%
Friends	0%	4%
Relatives	0%	0%
Moneylenders in the village	0%	0%
Moneylenders in the city	0%	0%
Peer lending scheme	3.7%	0%
Employer	0%	0%
Other	70.37%	76%

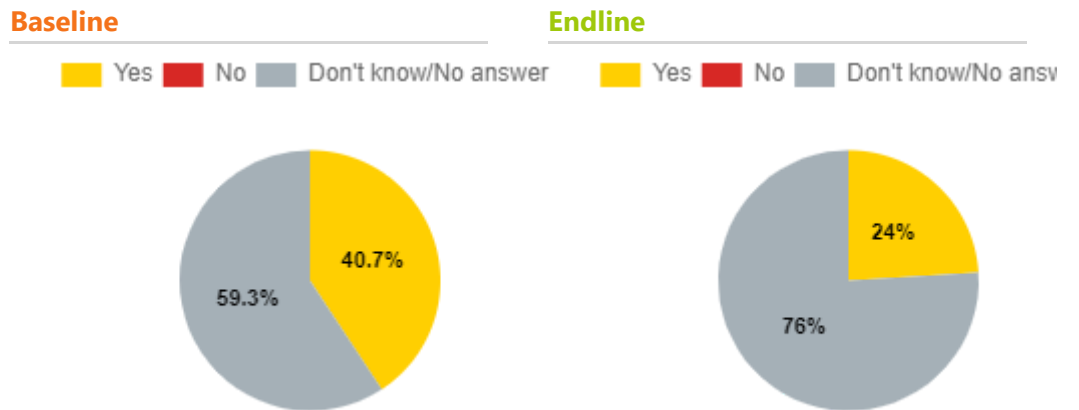
Of workers that report that they or their family has a loan, % workers who report being on schedule for debt repayment

Women



Of workers that report that they or their family has a loan, % workers who report being on schedule for debt repayment

Men



Of workers that report that they or their family has a loan, % workers who report different purposes of the loan

Women

	Baseline	Endline
In case of unexpected emergencies	34.62%	4.55%
To invest in somebody else's business	0%	0%
To have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)	11.54%	0%
To pay for my children's education	0%	0%
To start a business	23.08%	0%
Dowry	3.85%	0%
Retirement	0%	0%
To buy a house, property or land	7.69%	13.64%
Other	30.77%	81.82%

Of workers that report that they or their family has a loan, % workers who report different purposes of the loan

Men

	Baseline	Endline
In case of unexpected emergencies	18.52%	8%
To invest in somebody else's business	0%	0%
To have funds at my disposal when needed for expected expenses (medical bills, household items, personal expenses)	7.41%	12%
To pay for my children's education	0%	0%
To start a business	7.41%	0%
Dowry	0%	0%
Retirement	0%	0%
To buy a house, property or land	18.52%	4%
Other	51.85%	80%

Section Summary

In terms of borrowing, 59% of women and 44% of men used the choice (other) in the survey to indicate (no one – I won't borrow from anyone) because there is no convenient choice for them in the options at hand. While the second preference for them is borrowing from relatives (13.6% of women and 24% of men).

Regarding risks associated with borrowing and credit, 27.3% of surveyed women said that the main issue was Non-fixed/variable interest rates while 40% of men said that the main issue was safety risks if borrowing from money lenders and not being able to pay back.

77.3% of women and 72% of men said no one in their household has loans. 13.6% of surveyed women said a family member other than themselves and/or their spouses has a loan. Only 4.55% of surveyed women at the end-line survey compared to 11.5% at baseline said yes, I have a loan, while 12% of men at the end-line compared to 15% at the baseline said yes, I have a loan. This indicates to more improvement regarding financial planning skills and budgeting.

MOBILE MONEY

Average # of benefits of using mobile money identified by workers (out of 8, several responses are possible) Women

Baseline
1.38

Endline
3.23

Average # of benefits of using mobile money identified by workers (out of 8, several responses are possible) Men

Baseline
1.59

Endline
2.16

% workers who report reasons for preferring cash to mobile money

Women

	Baseline	Endline
I only use cash (all of the payments I make can only be done in cash)	69.23%	36.36%
I can hide my money more easily	34.62%	27.27%
I do not have to line up at an ATM agent to cash out	19.23%	27.27%
I do not know how to use an ATM	0%	13.64%
There are no agent/ATM in my area	7.69%	13.64%
I do not have the time to go to an agent	3.85%	9.09%
Mobile money is expensive (for example, there are transactional fees to pay)	0%	0%
Agent/ATM might run out of liquidity	0%	9.09%
Agent might cheat me	0%	0%
I don't feel comfortable going to a mobile money agent or ATM	0%	0%
I could make some mistakes while using my account and lose money	0%	0%
None - no benefits	0%	9.09%

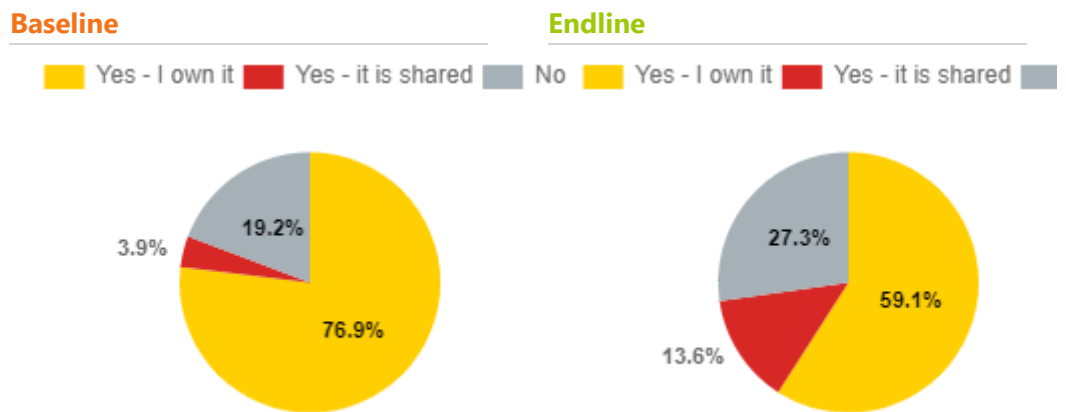
% workers who report reasons for preferring cash to mobile money

Men

	Baseline	Endline
I only use cash (all of the payments I make can only be done in cash)	74.07%	40%
I can hide my money more easily	18.52%	24%
I do not have to line up at an ATM agent to cash out	18.52%	28%
I do not know how to use an ATM	7.41%	12%
There are no agent/ATM in my area	7.41%	16%
I do not have the time to go to an agent	11.11%	16%
Mobile money is expensive (for example, there are transactional fees to pay)	0%	0%
Agent/ATM might run out of liquidity	3.7%	12%
Agent might cheat me	0%	0%
I don't feel comfortable going to a mobile money agent or ATM	7.41%	8%
I could make some mistakes while using my account and lose money	0%	4%
None - no benefits	0%	20%

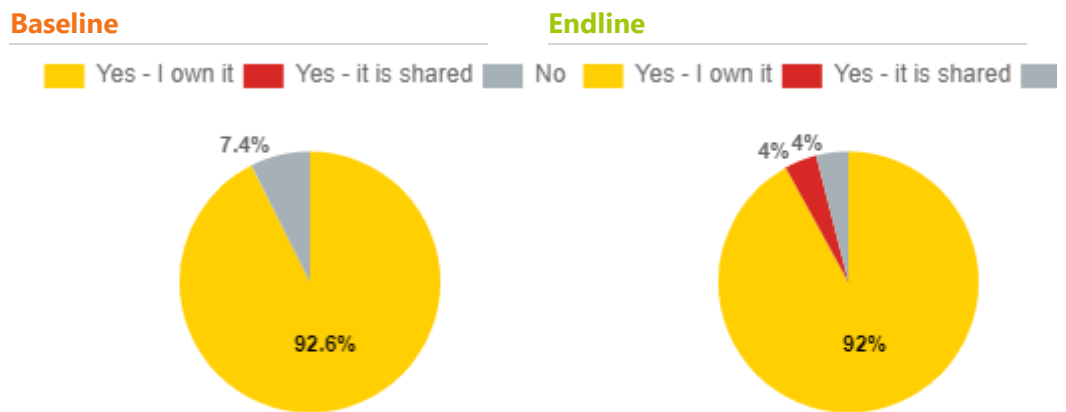
% workers who own or share a mobile phone sim card

Women



% workers who own or share a mobile phone sim card

Men

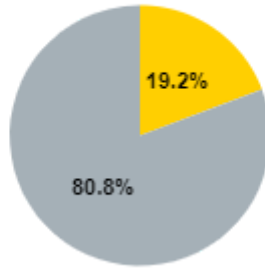


% workers with mobile money account in their name

Women

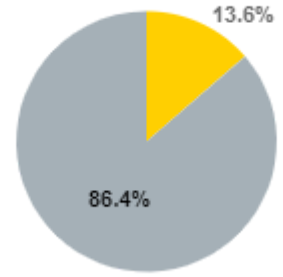
Baseline

Yes Yes - I share one No



Endline

Yes Yes - I share one No

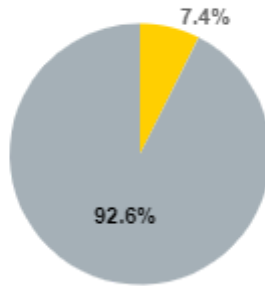


% workers with mobile money account in their name

Men

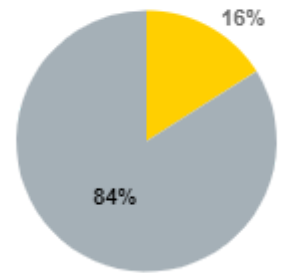
Baseline

Yes Yes - I share one No



Endline

Yes Yes - I share one No



Of workers who report having a mobile money account, % workers who actively use mobile financial services for different transactions

Women

	Baseline	Endline
Airtime transfer	15.38%	0%
Payment of electricity bill	11.54%	18.18%
Payment of rent/lease	0%	0%
Payment to friend/family member	7.69%	0%
Payment of goods	7.69%	0%
Payment of grocery bills (given the previous one, this is redundant)	0%	0%
Financial service payment or disbursement (insurance premium, credit payment, etc.)	0%	0%
Payment of school fees	0%	4.55%
Payment of health care	0%	0%
Other	3.85%	0%
None	76.92%	81.82%

Of workers who report having a mobile money account, % workers who actively use mobile financial services for different transactions

Men

	Baseline	Endline
Airtime transfer	0%	8%
Payment of electricity bill	3.7%	8%
Payment of rent/lease	0%	0%
Payment to friend/family member	0%	0%
Payment of goods	3.7%	4%
Payment of grocery bills (given the previous one, this is redundant)	0%	0%
Financial service payment or disbursement (insurance premium, credit payment, etc.)	3.7%	0%
Payment of school fees	0%	0%
Payment of health care	0%	0%
Other	3.7%	8%
None	92.59%	84%

Women

Men

Of workers who do not have a mobile money account, reasons provided for why

Women

	Baseline	Endline
I don't know what it is	38.46%	4.55%
I don't know how to use it	15.38%	9.09%
I don't have the documentation to open one	7.69%	27.27%
I don't know how to open a mobile money account	3.85%	4.55%
I'm not allowed to have one	0%	4.55%
I don't need one	26.92%	31.82%
I don't have time to open one, it's too far away	0%	13.64%
It's too expensive	0%	0%
Not applicable	26.92%	18.18%

Of workers who do not have a mobile money account, reasons provided for why

Men

	Baseline	Endline
I don't know what it is	33.33%	28%
I don't know how to use it	11.11%	4%
I don't have the documentation to open one	0%	4%
I don't know how to open a mobile money account	3.7%	0%
I'm not allowed to have one	0%	20%
I don't need one	37.04%	32%
I don't have time to open one, it's too far away	14.81%	8%
It's too expensive	0%	0%
Not applicable	18.52%	16%

For workers who are paid on their mobile money account, problems occurred with their account

Women

	Baseline	Endline
Lost SIM card/phone	15.38%	9.09%
Forgot PIN	26.92%	4.55%
Problem with mobile transaction (transferring money, airtime top up, etc.)	15.38%	22.73%
Problem with ATM	3.85%	13.64%
Other	57.69%	68.18%

For workers who are paid on their mobile money account, problems occurred with their account

Men

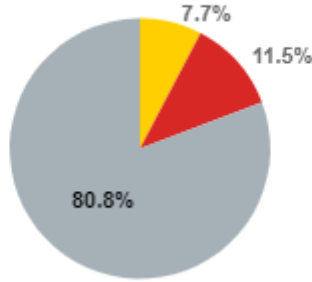
	Baseline	Endline
Lost SIM card/phone	14.81%	0%
Forgot PIN	3.7%	4%
Problem with mobile transaction (transferring money, airtime top up, etc.)	18.52%	4%
Problem with ATM	7.41%	4%
Other	81.48%	96%

% workers who have contacted HR for support with mobile money account

Women

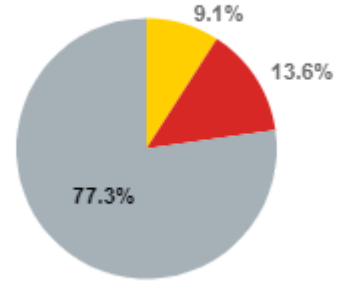
Baseline

Yes No Don't know/No Answer



Endline

Yes No Don't know/No Ansv

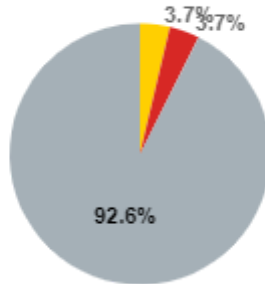


% workers who have contacted HR for support with mobile money account

Men

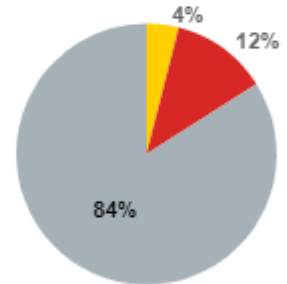
Baseline

Yes No Don't know/No Answer



Endline

Yes No Don't know/No Ansv



Of workers that have contacted MFS provider for support, level of satisfaction with support provided

Women

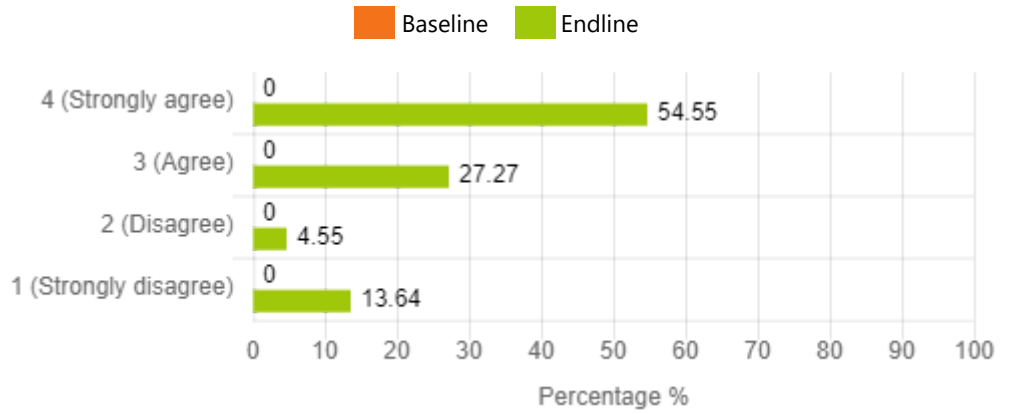
	Baseline	Endline
Very satisfied	0%	0%
Somewhat satisfied	7.69%	9.09%
Somewhat unsatisfied	0%	0%
Very unsatisfied	3.85%	0%
Don't know/Don't have an opinion	50%	31.82%
Not applicable	38.46%	59.09%

Of workers that have contacted MFS provider for support, level of satisfaction with support provided

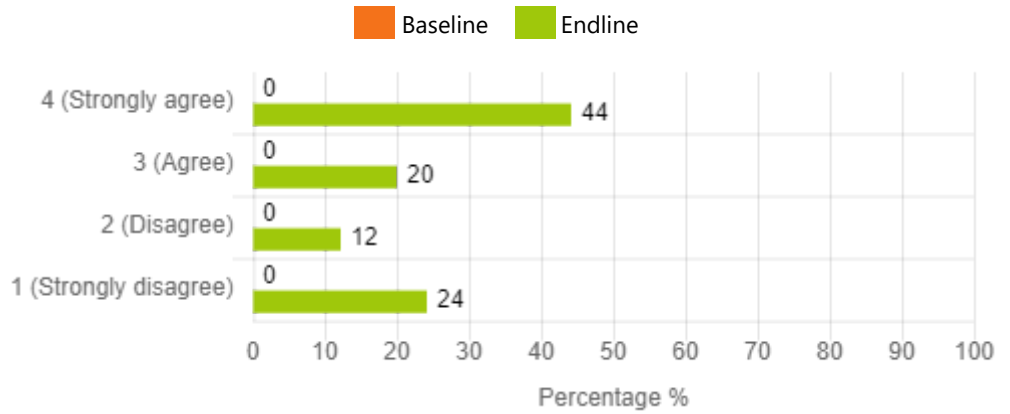
Men

	Baseline	Endline
Very satisfied	3.7%	4%
Somewhat satisfied	0%	0%
Somewhat unsatisfied	0%	0%
Very unsatisfied	0%	0%
Don't know/Don't have an opinion	37.04%	32%
Not applicable	59.26%	64%

% workers who report confidence using the Digital Financial Services without assistance Women



% workers who report confidence using the Digital Financial Services without assistance Men



% workers who understand the benefits of using Digital Financial Services (DFS)

Women

	Baseline	Endline
Security (money is kept safe)	0%	68.18%
Safety (I feel safer not carrying cash)	0%	54.55%
Easier to save	0%	45.45%
More control over wages/money	0%	22.73%
Easier Remittances	0%	13.64%
Earning interest	0%	4.55%
I can save time running my transactions from the phone	0%	59.09%
I don't know	0%	0%
None	0%	0%
Other	0%	9.09%

% workers who understand the benefits of using Digital Financial Services (DFS)

Men

	Baseline	Endline
Security (money is kept safe)	0%	32%
Safety (I feel safer not carrying cash)	0%	40%
Easier to save	0%	36%
More control over wages/money	0%	32%
Easier Remittances	0%	12%
Earning interest	0%	0%
I can save time running my transactions from the phone	0%	44%
I don't know	0%	16%
None	0%	16%
Other	0%	0%

% reasons that workers state a preference for cash

Women

	Baseline	Endline
I only use cash (all of the payments I make can only be done in cash)	0%	27.27%
I can hide my money more easily	0%	31.82%
I do not have to line up at an ATM agent to cash out	0%	27.27%
I do not know how to use an ATM	0%	9.09%
There are no agent/ATM in my area	0%	18.18%
I do not have the time to go to an agent	0%	4.55%
using DFS is expensive (for example, there are transactional fees to pay)	0%	0%
Agent/ATM might run out of liquidity	0%	4.55%
I don't feel comfortable going to a mobile money agent or ATM	0%	0%
I could make some mistakes while using my account and lose money	0%	0%
None - no benefits	0%	13.64%

% reasons that workers state a preference for cash

Men

	Baseline	Endline
I only use cash (all of the payments I make can only be done in cash)	0%	56%
I can hide my money more easily	0%	28%
I do not have to line up at an ATM agent to cash out	0%	20%
I do not know how to use an ATM	0%	4%
There are no agent/ATM in my area	0%	12%
I do not have the time to go to an agent	0%	12%
using DFS is expensive (for example, there are transactional fees to pay)	0%	0%
Agent/ATM might run out of liquidity	0%	8%
I don't feel comfortable going to a mobile money agent or ATM	0%	0%
I could make some mistakes while using my account and lose money	0%	0%
None - no benefits	0%	24%

% workers who have contact the HR team for assistance with their payroll account

Women

	Baseline	Endline
Yes	0%	36.36%
No	0%	50%
Don't know/No answer	0%	13.64%

% workers who have contact the HR team for assistance with their payroll account

Men

	Baseline	Endline
Yes	0%	36%
No	0%	36%
Don't know/No answer	0%	28%

workers satisfaction with assistance and support provided by HR team

Women

	Baseline	Endline
Very satisfied	0%	13.64%
Somewhat satisfied	0%	18.18%
Somewhat unsatisfied	0%	4.55%
Very unsatisfied	0%	0%
Don't know/Don't have an opinion	0%	22.73%
Not applicable	0%	40.91%

**workers satisfaction
with assistance and
support provided by
HR team** Men

	Baseline	Endline
Very satisfied	0%	24%
Somewhat satisfied	0%	12%
Somewhat unsatisfied	0%	0%
Very unsatisfied	0%	0%
Don't know/Don't have an opinion	0%	32%
Not applicable	0%	32%

Section Summary

36 % of surveyed women and 40% of surveyed men in the end-line survey prefer to use cash. The stated reason was that all of the payments they make can only be done in cash. This is a marked improvement compared to 70% of women and 74% of men in the baseline. This significant shift to payments digitally might be attributed to raising workers' awareness regarding their ability to pay by debit card not only by credit card as they previously thought, in addition to encouraging some shop owners surrounding the factory to provide the payment by cards.

There was a remarkable increase regarding the complaining of the shortage of CIB ATMs in the Free zone (only 1 CIB ATM is available while the number of workers who opened accounts is increasing) as 27.3% of women in the end-line as compared to 19% in the baseline and 28% of men in the end-line as compared to 18.5% in the baseline prefer to use cash because they do not have to line up at an ATM agent to cash out. This issue was communicated to our service provider partner (CIB) duly.

Although, 60% of women and 92% of men workers owning a mobile phone sim card, only 13.6% of surveyed women and 16% of men have mobile money (CIB smart wallet) in their names.

Those who report having a smart wallet, 18% of women and 8% of men use it for Payment of electricity bill. While 8% of men use the smart wallet for prepaid mobile (airtime transfer). Note: It is important to highlight that the choice (None) percentage (82% of women and 84% of men) in this question refers to the number of workers who didn't use the wallet at all because they didn't have it, or have it but never used it (there is no "not applicable" choice in this question for those who didn't have it).

In terms of reasons why workers do not have a smart wallet account, 32% of both genders (women and men workers) at the end-line said that they don't need one as compared to 27% of women and 37% of men at the baseline. While 27% of surveyed women said that they don't have the documentation to open it, they meant by (don't have the documentation to open one) that they don't have a sim phone card registered under their names to be eligible for the wallet opening because they own a sim card provided by the factory under its name. This issue was communicated to our service provider partner (CIB) duly.

77% of women and 84% of men use the choice (No answer or Don't know) in the survey to indicate (don't have a wallet to ask for HR support with it) because there is no choice "Not applicable" in the survey.

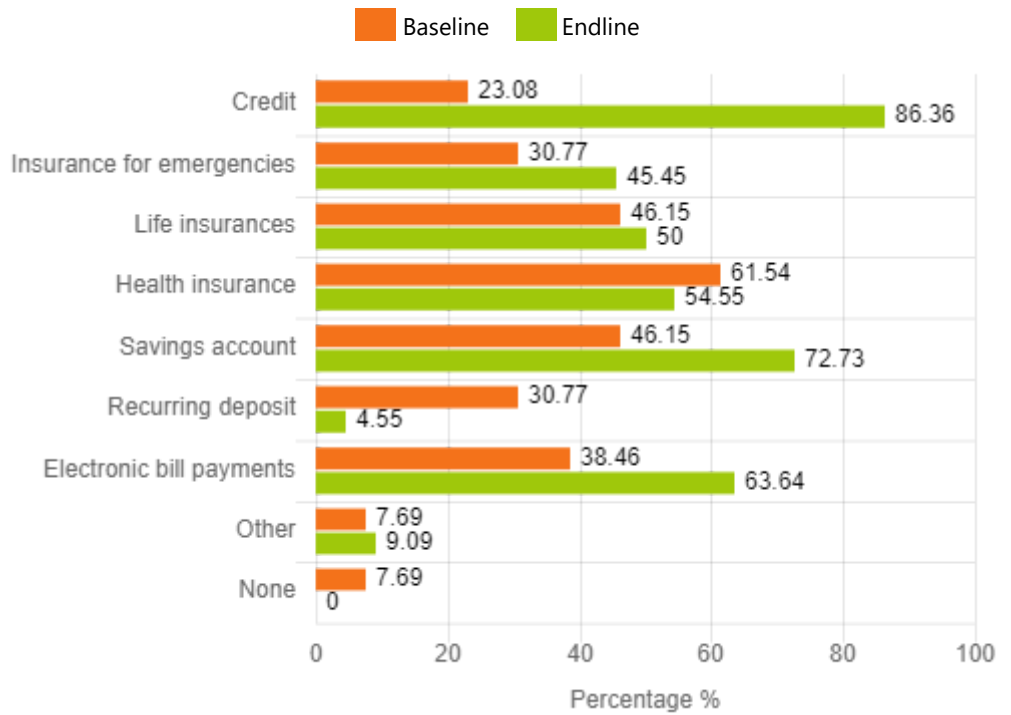
While 13.6% of women didn't contact HR for support with smart wallet account nor did 12% of men workers. This might happen because there is no assigned person at the factory for the wallet support in order to communicate and coordinate with CIB Port Said branch because only CIB Cairo team has the access for wallet registration and activation unlike what happens with the payroll accounts.

Saving on smart wallet accounts is somewhat limited. Only 15% of women workers save 0-500 Egyptian Pounds on it while 0% of men workers did.

PRODUCTS AND SERVICES

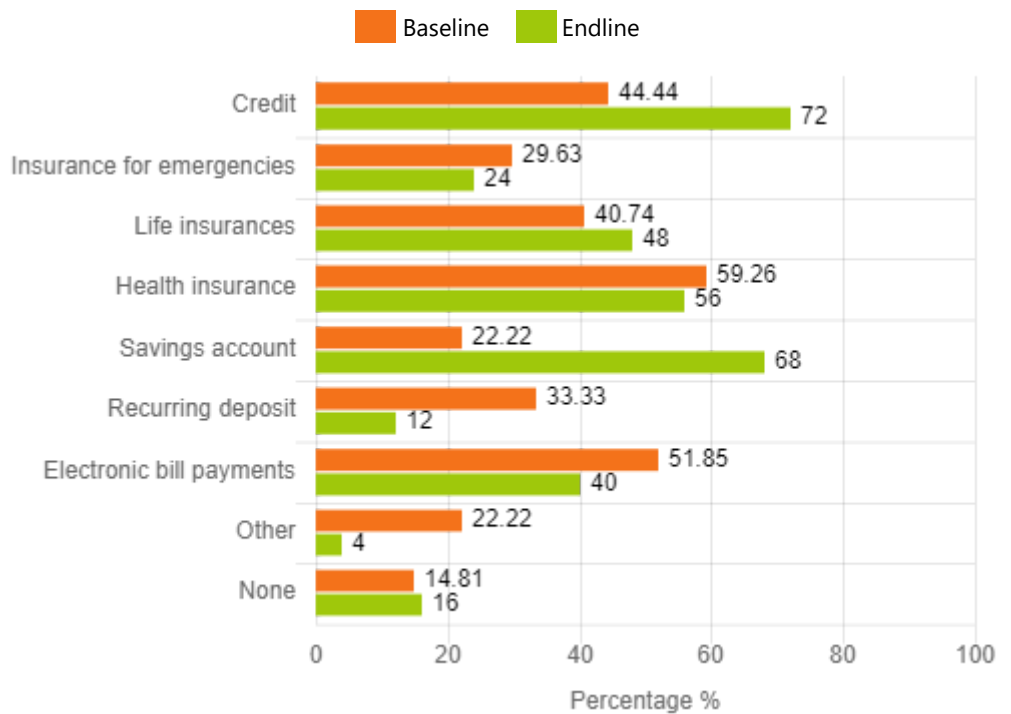
% workers who know of different types of financial products

Women



% workers who know of different types of financial products

Men



Average # of benefits reported for using formal financial products and services (out of 5 possible answers: I can save safely, my savings gain interest, save money in case of emergencies or for retirement, save time, and access liquidity when I need it)

Baseline
1.27

Endline
1.55

Women

Average # of benefits reported for using formal financial products and services (out of 5 possible answers: I can save safely, my savings gain interest, save money in case of emergencies or for retirement, save time, and access liquidity when I need it)

Baseline
1.22

Endline
1.36

Men

Women

Men

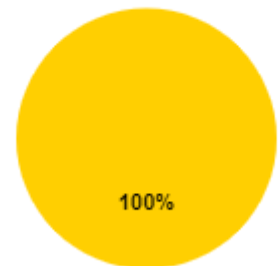
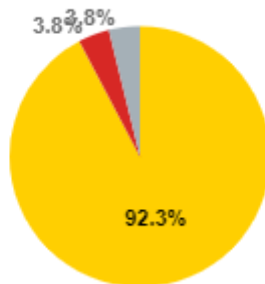
% workers who have a national ID card

Baseline

Endline

Women

Yes No No answer/Don't know Yes No No answer/Don't kn



% workers who have a national ID card

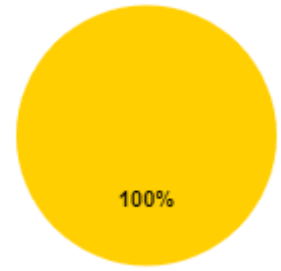
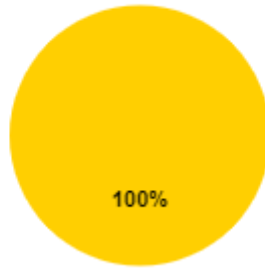
Men

Baseline

Endline

Yes No No answer/Don't know

Yes No No answer/Don't kn



% workers who use different financial products and services

Women

	Baseline	Endline
Credit	3.85%	54.55%
Insurance for emergencies	0%	9.09%
Life insurances	11.54%	13.64%
Health insurance	50%	50%
Savings account	11.54%	31.82%
Recurring deposit	7.69%	9.09%
Electronic bill payments	11.54%	22.73%
Other	3.85%	0%
None	26.92%	18.18%

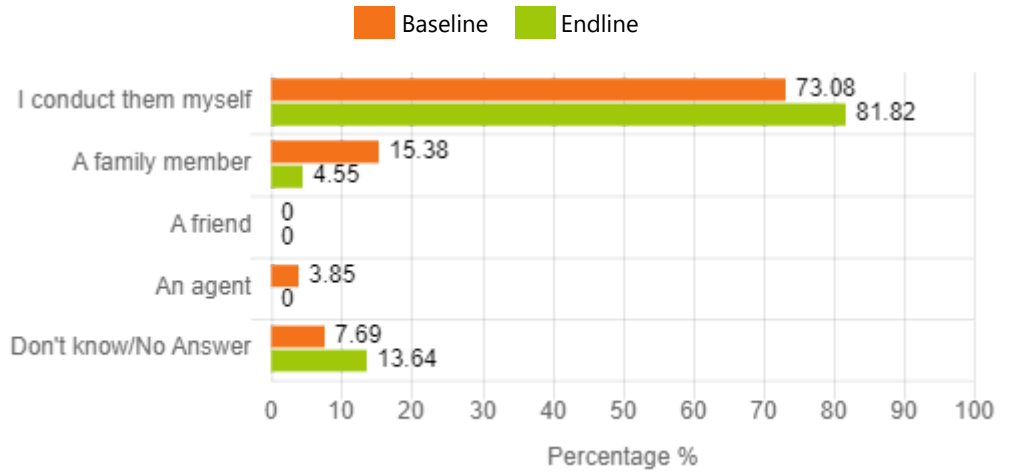
% workers who use different financial products and services

Men

	Baseline	Endline
Credit	3.7%	48%
Insurance for emergencies	0%	0%
Life insurances	0%	4%
Health insurance	55.56%	48%
Savings account	3.7%	28%
Recurring deposit	0%	8%
Electronic bill payments	7.41%	12%
Other	7.41%	4%
None	29.63%	24%

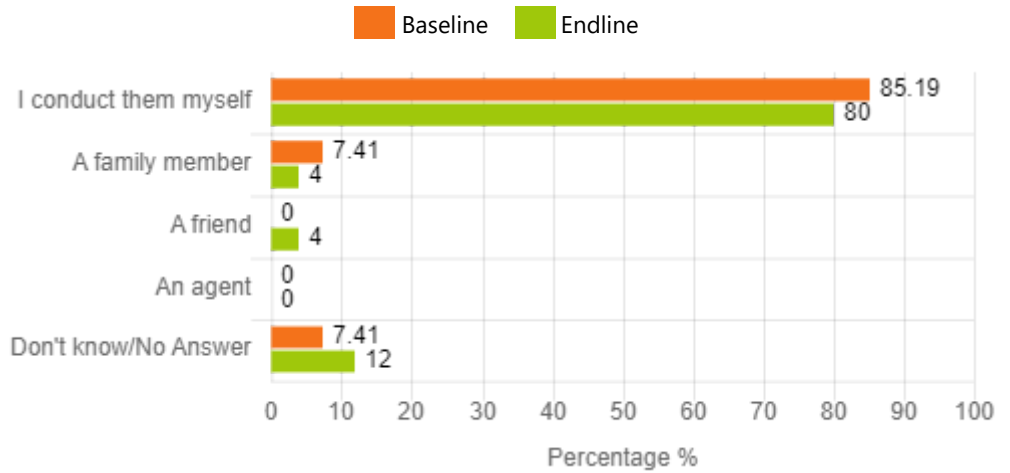
% workers who report how they conduct financial transactions

Women



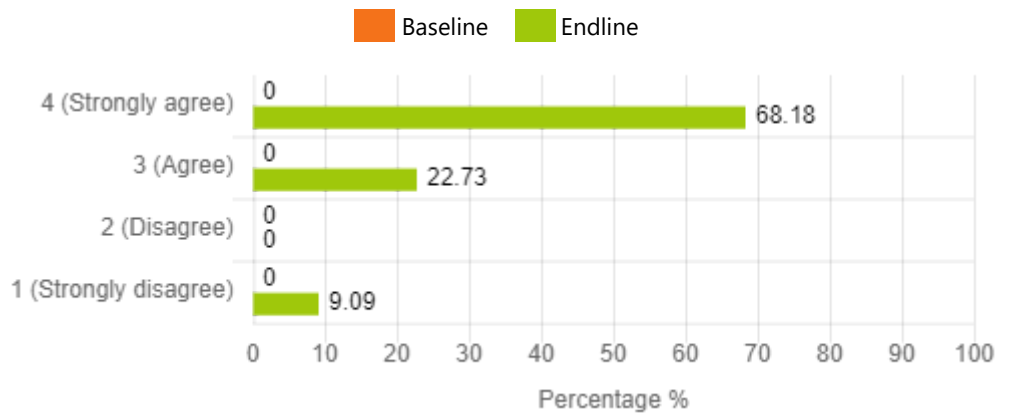
% workers who report how they conduct financial transactions

Men



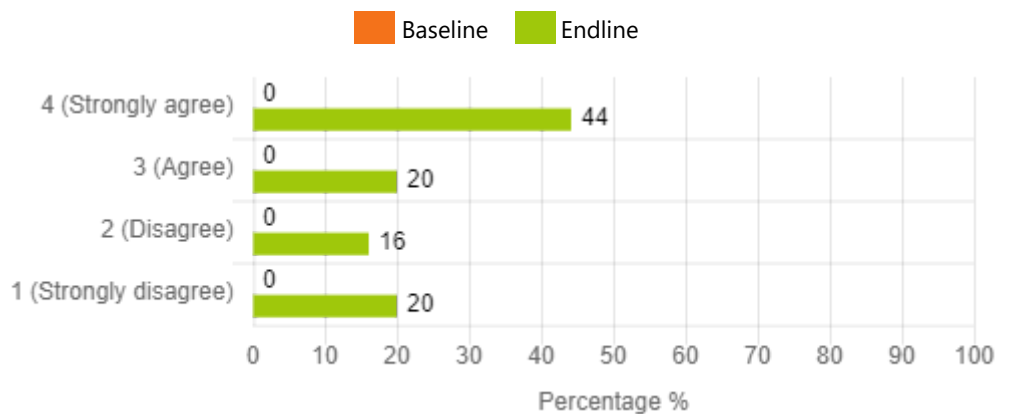
% workers who report confidence in being able to use an ATM

Women

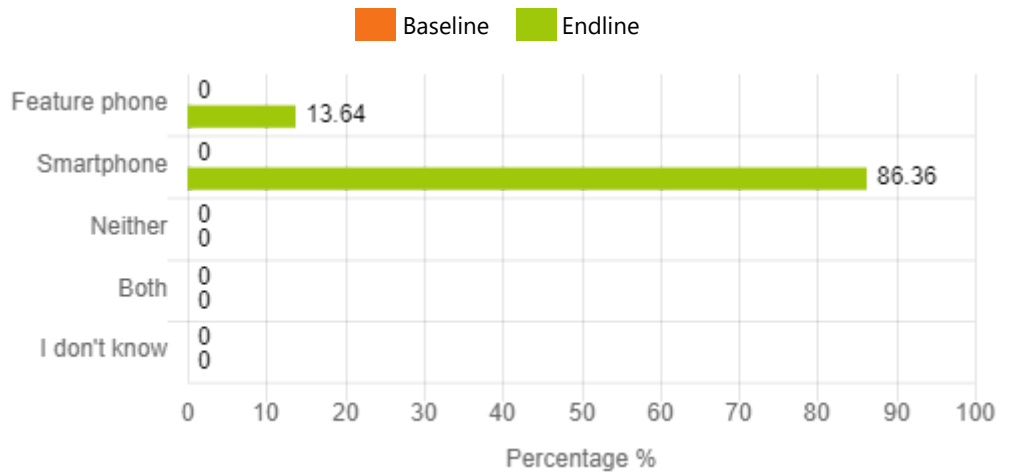


% workers who report confidence in being able to use an ATM

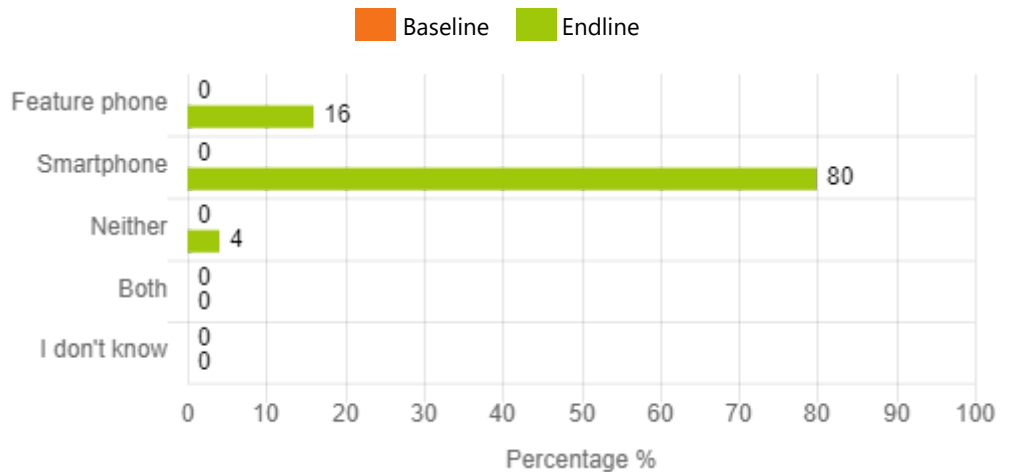
Men



% workers that own a mobile phone (by type) Women



% workers that own a mobile phone (by type) Men



Section Summary

Workers (men and women) know different financial products and services. At the end-line survey 86% of women workers and 72% men workers know about credit cards and loans compared to 23% of women and 44% of men at the baseline, 72.7% of women workers and 68% men workers know about savings account at the end-line compared to 46% of women and 22% of men at the baseline. 63.6% of surveyed women at the end-line know about electronic bill payments compared to 38.5% at the baseline, while 56% of surveyed men at the end-line know about health insurance compared to 59% at the baseline.

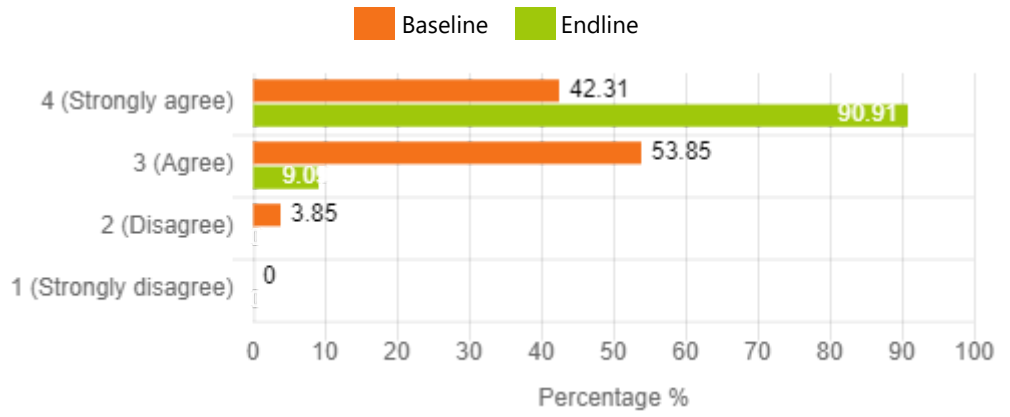
100% of surveyed workers (women and men) have ID cards. 54.5% of surveyed women and 48% of men workers use credit while 50% of women workers and 48% of surveyed men use health insurance. 32% of women workers and 28% of men workers use savings account.

82% of surveyed women in the end-line as compared to 73% in the baseline reported conducting financial transactions by themselves. This indicates women's high empowerment and full responsibility in making financial decisions regarding their salaries, while 80% of surveyed men workers did in the end-line survey as compared to 85% in the baseline.

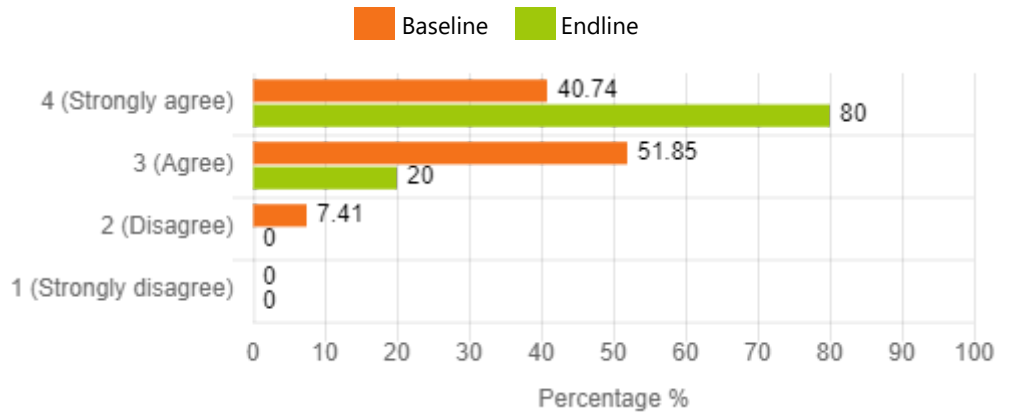
In general, there was a significant increase regarding the awareness of security and privacy practices while doing any financial transaction. this can be related to the continuous advising of not sharing pin numbers with anyone during the training sessions and by printed posters throughout the factory. This is proved by marked improvements in this practice, where 4.5% of surveyed women in the end-line as compared to 15.4% in the baseline, while 4% of surveyed men in the end-line as compared to 7.5% in the baseline reported conducting financial transactions by a family member.

FINANCIAL EQUITABLE ATTITUDES

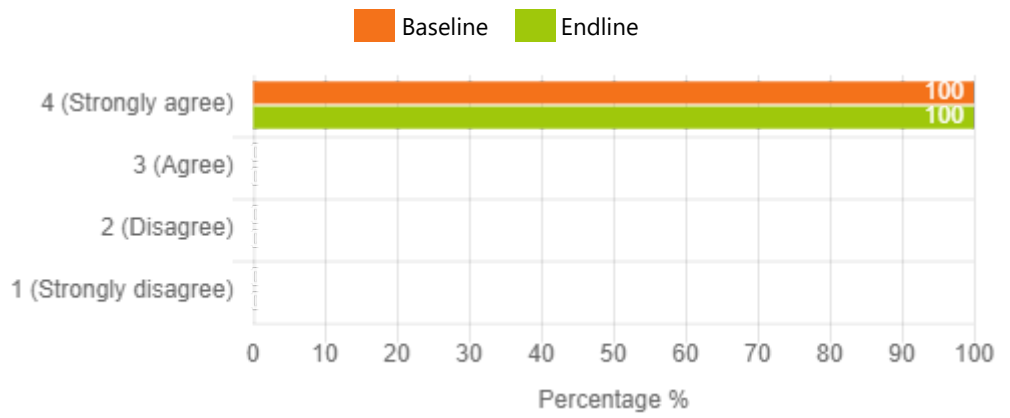
% who report money decisions should be made jointly Women



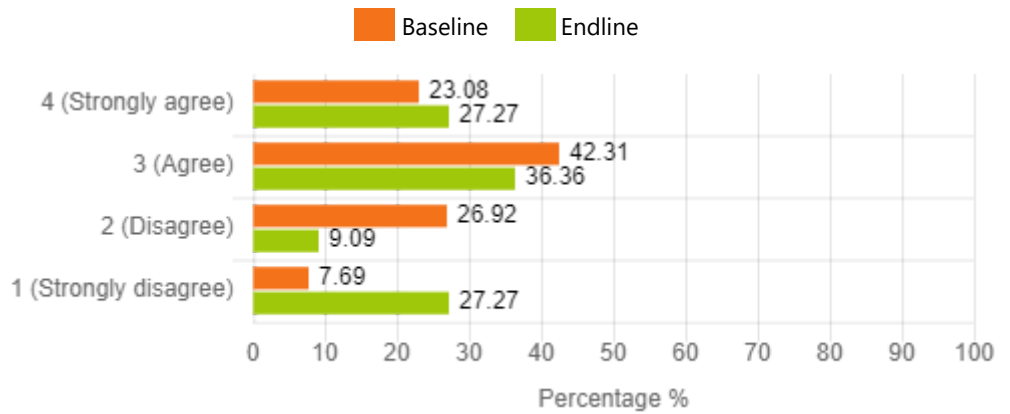
% who report money decisions should be made jointly Men



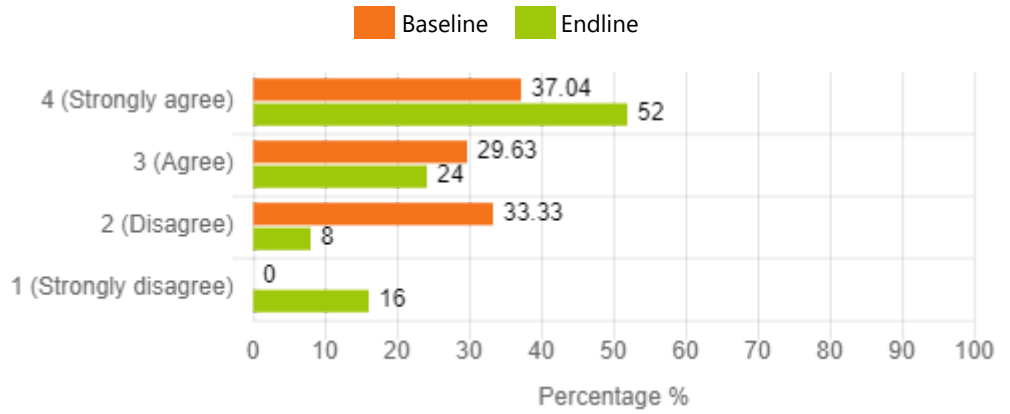
% who report money decisions should be made jointly Manager



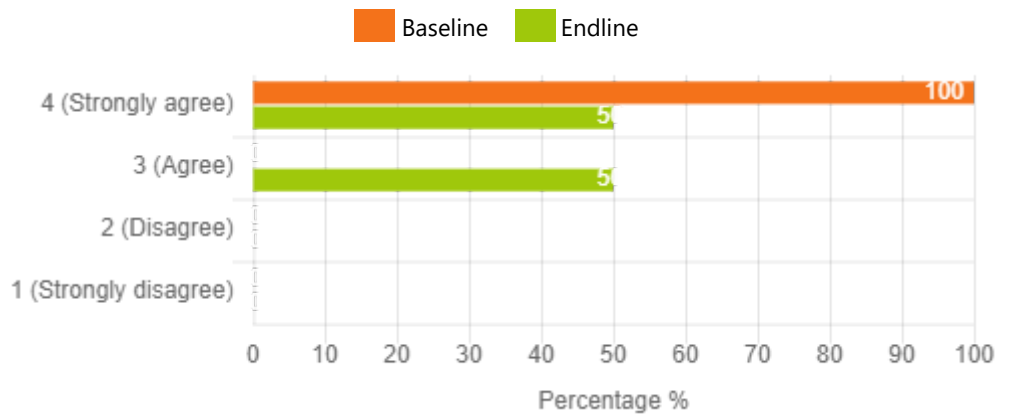
% who report women are mothers and wives first - paid employment comes second Women



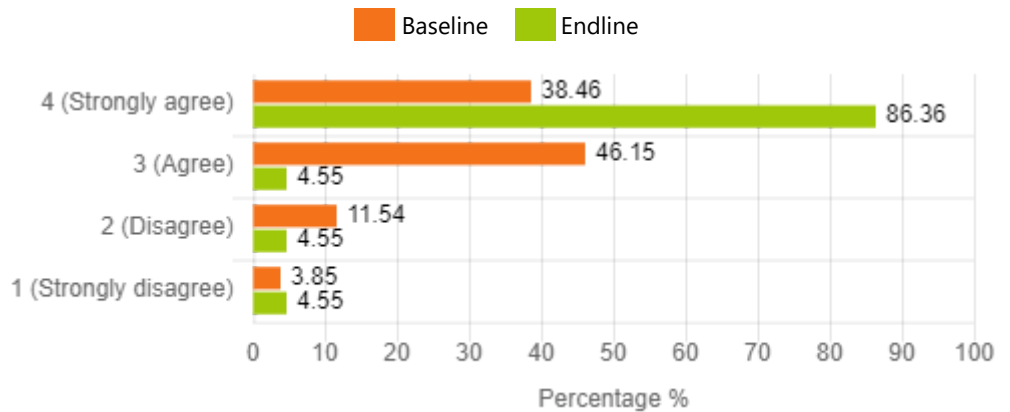
% who report women are mothers and wives first - paid employment comes second Men



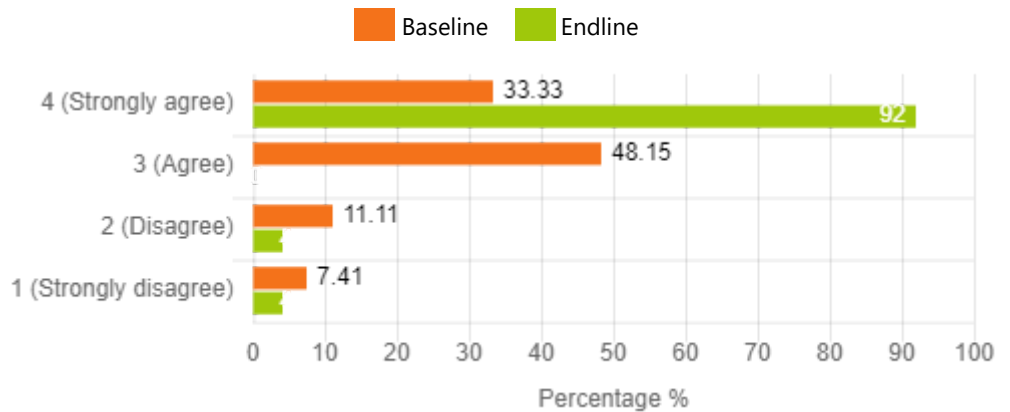
% who report women are mothers and wives first - paid employment comes second Manager



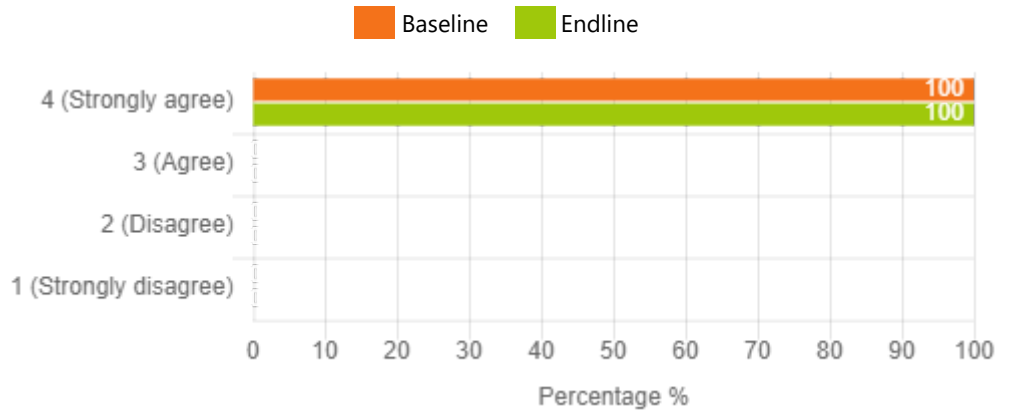
% who report women should have as much access to credit and financial services (savings account, insurance, loans...) as men Women



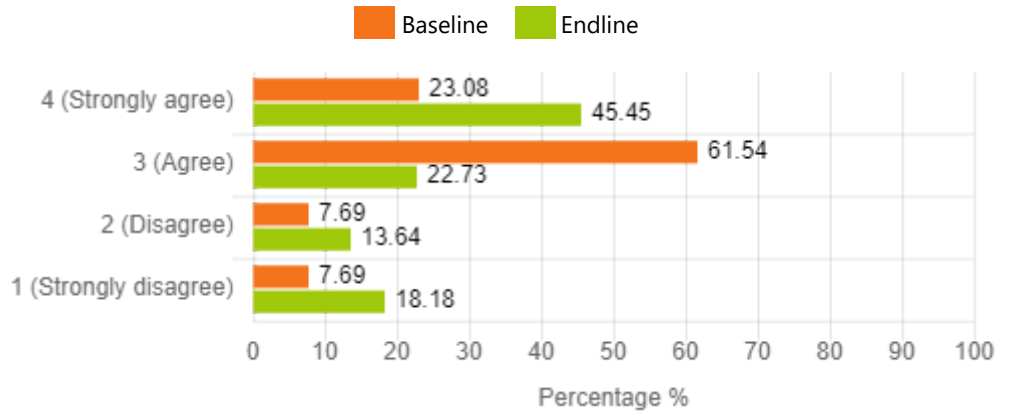
% who report women should have as much access to credit and financial services (savings account, insurance, loans...) as men Men



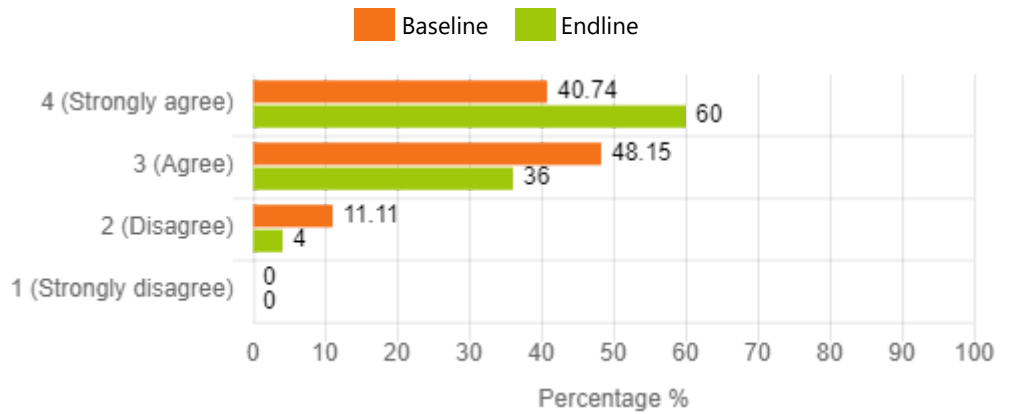
% who report women should have as much access to credit and financial services (savings account, insurance, loans...) as men
 Manager



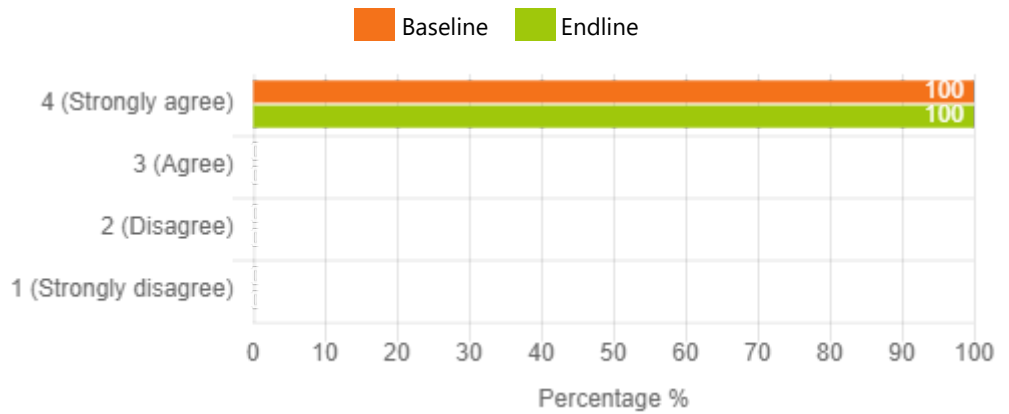
% who report women should spend more time on household chores than men
 Women



% who report women should spend more time on household chores than men
 Men



% who report women should spend more time on household chores than men
 Manager



Section Summary

When asked about joint financial decision making at the end-line, all survey respondents; women (91% strongly agree and 9% agree), men (80% strongly agree and 20% agree), and managers (100% strongly agree) reported that financial decisions should be made jointly in their households compared to the baseline respondents; women (42.3% strongly agree and 53.8% agree), men (40.7% strongly agree and 51.8% agree). This indicates a significant progress regarding recognition of the importance of joint financial decision making.

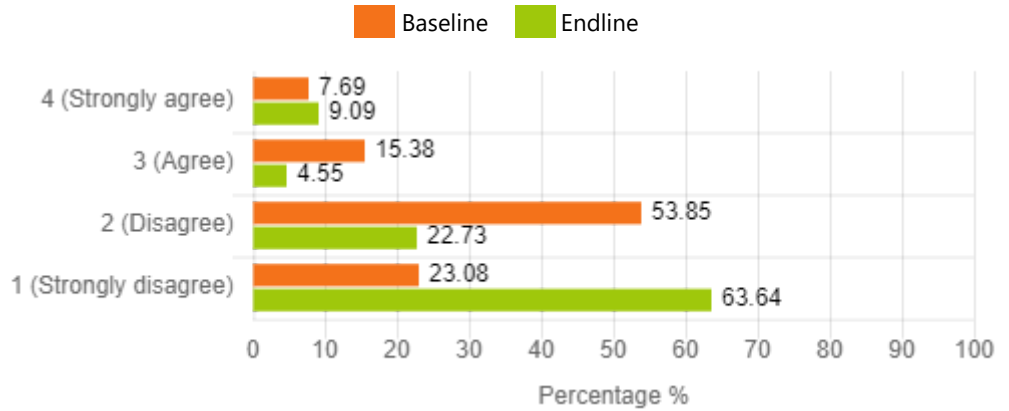
Regarding the social roles as viewed by the surveyed participants at the end-line, 63.6% of women and 100% of managers believe that women are first wives and mothers then employees. This perception is aligned with the gender norms and Egyptian traditional views that women should be first wives and mothers then employees. This norm is common among women themselves, as if women encounter any conflict between her role as a wife / mother and her work as an employee, she will prioritize her role as a mother and wife. Although 76% of men believe that women are first wives and mothers then employees, some of the men respondents (esp. from the countryside)expressed discomfort at the idea of women going out of the house to work because the workload is very hard and affects their efficiency at doing housework. On the other hand, only 7.6% of surveyed women at the baseline strongly disagreed with that women are first wives and mothers then employees compared to 27.27 % at the end-line which shows that there was an increase of women holding more equitable views. For men also there was an increase in percentage of men who strongly disagree from 0% at the baseline to 16% at the end-line survey.

There was also a remarkable increase in the number of people who report women should have as much access to credit and financial services (savings account, insurance, loans...) as men, where only 38.5% of women strongly agreed at the baseline compared to 86% at the end-line and 33% of men strongly agreed at the baseline compared to 92% at the end-line.

DECISION MAKING

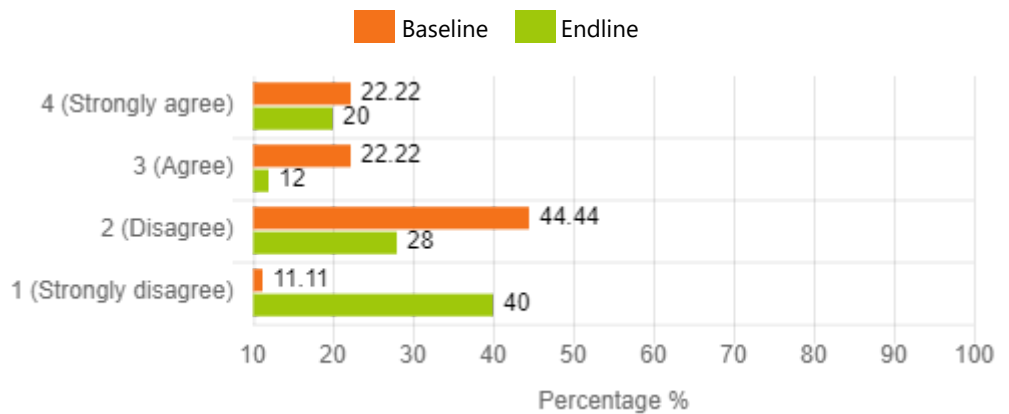
% who are in support of men making household decisions

Women



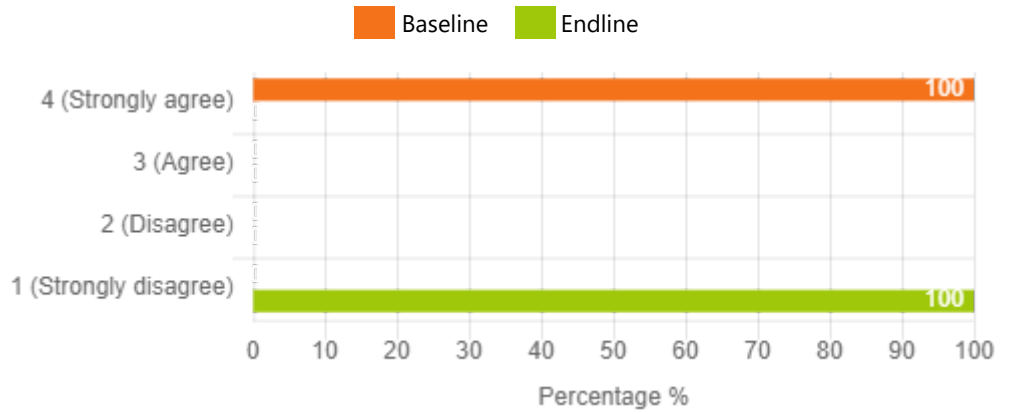
% who are in support of men making household decisions

Men



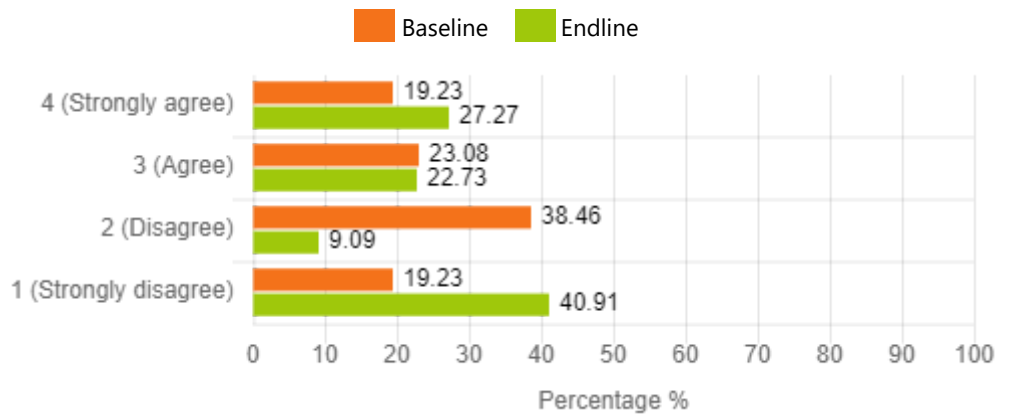
% who are in support of men making household decisions

Manager



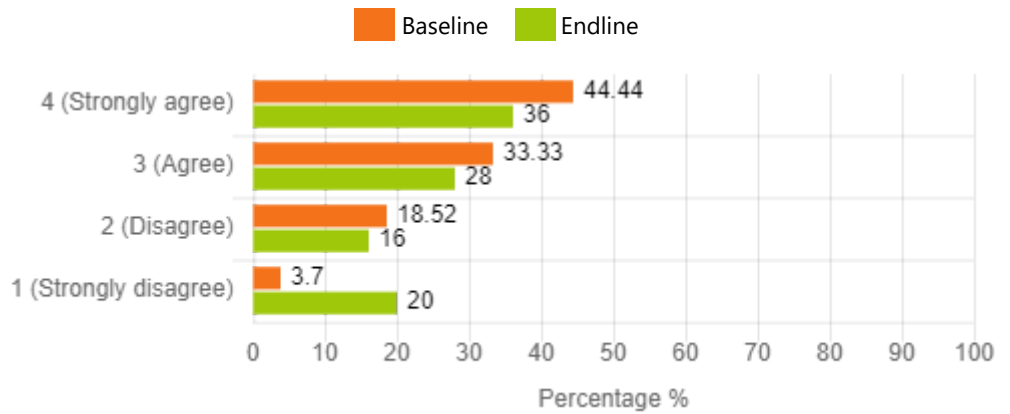
% who support traditional gender roles and division of labor

Women



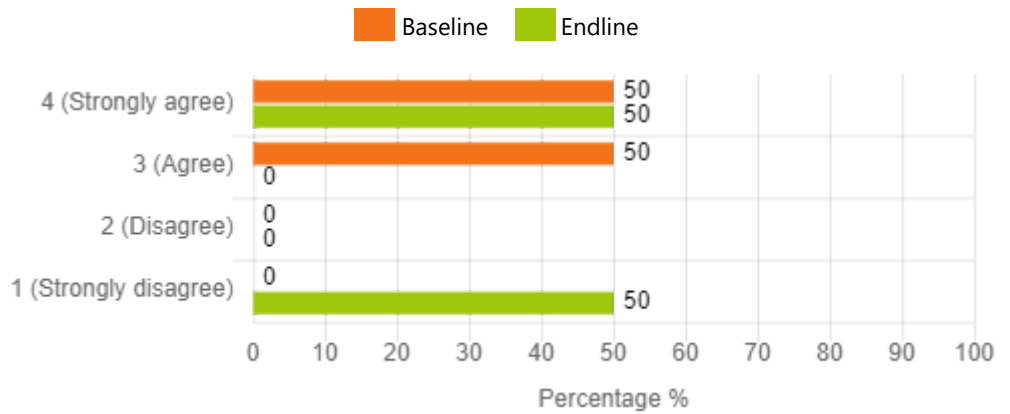
% who support traditional gender roles and division of labor

Men



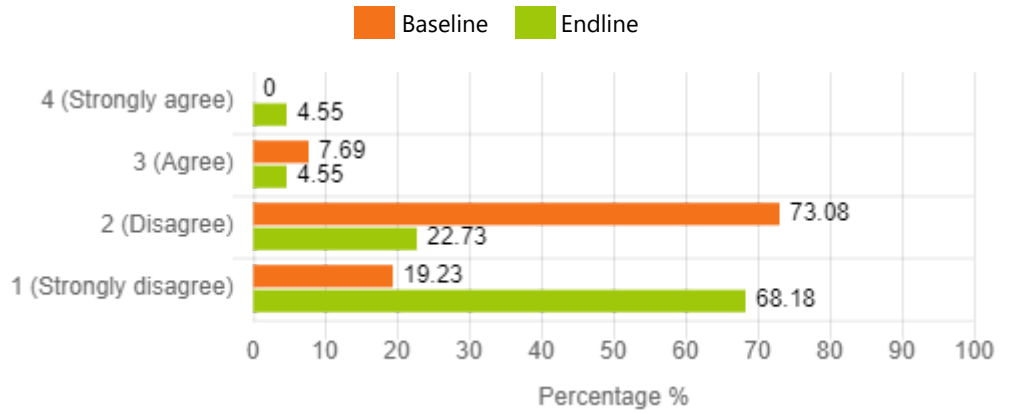
% who support traditional gender roles and division of labor

Manager



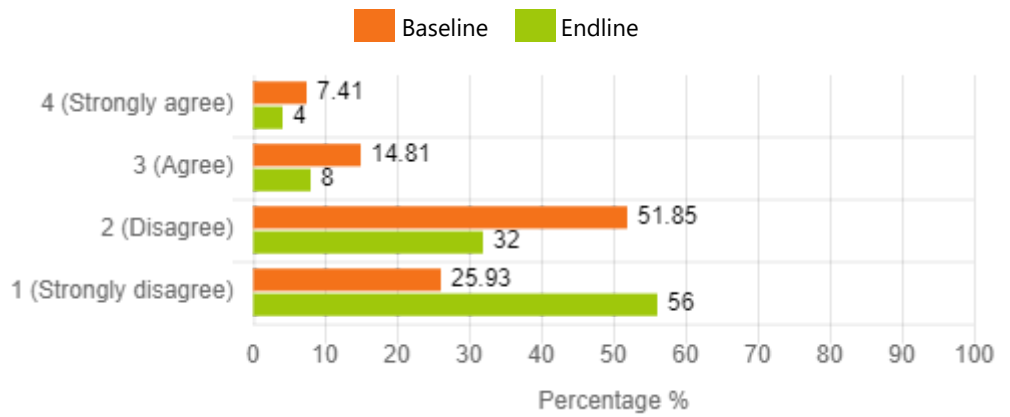
% who report men should make family planning decisions

Women



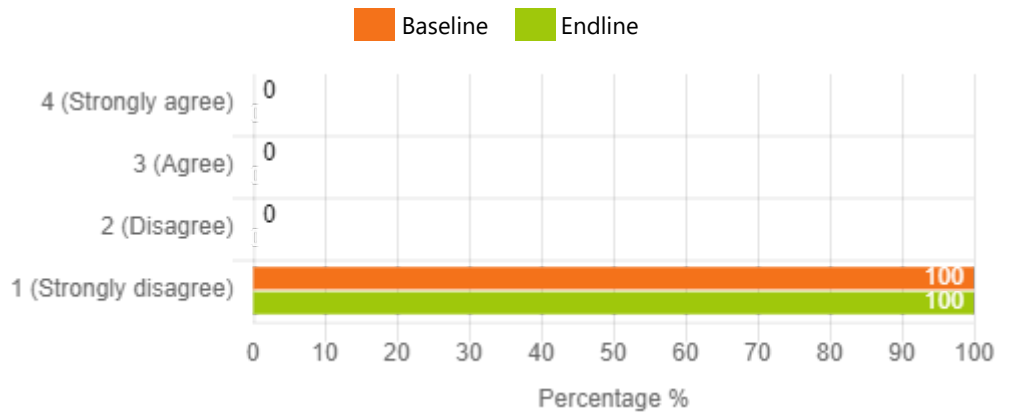
% who report men should make family planning decisions

Men



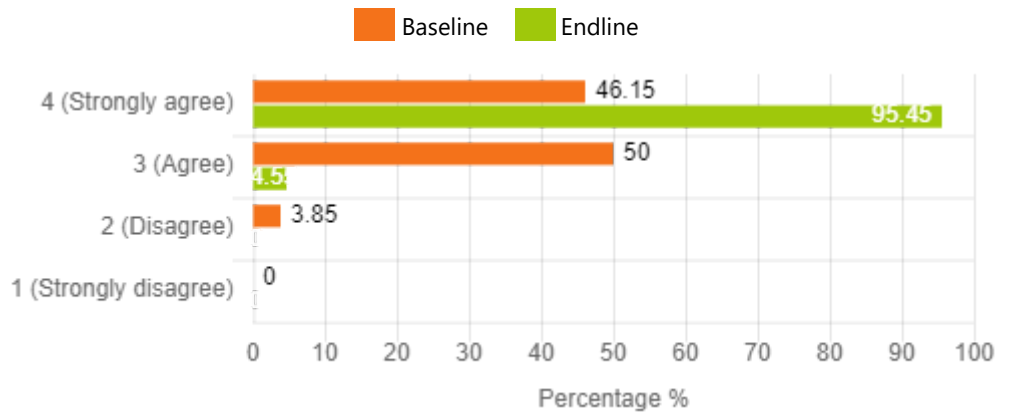
% who report men should make family planning decisions

Manager



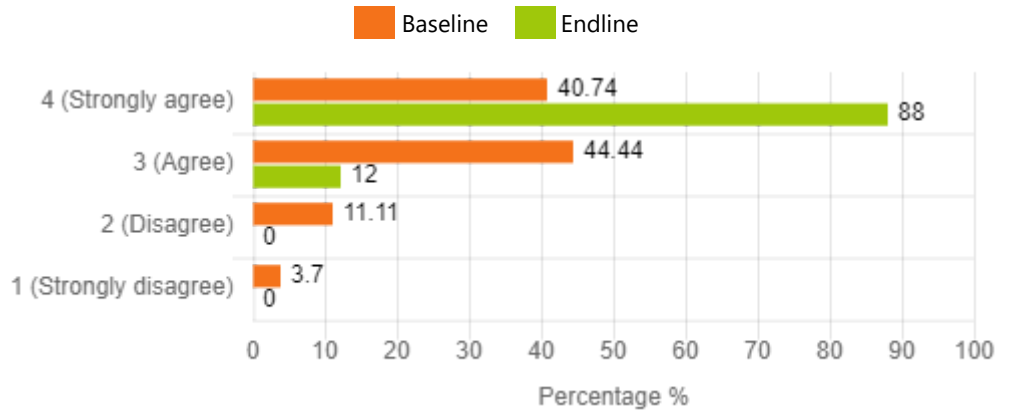
% who report large financial decisions in the household should be made jointly

Women



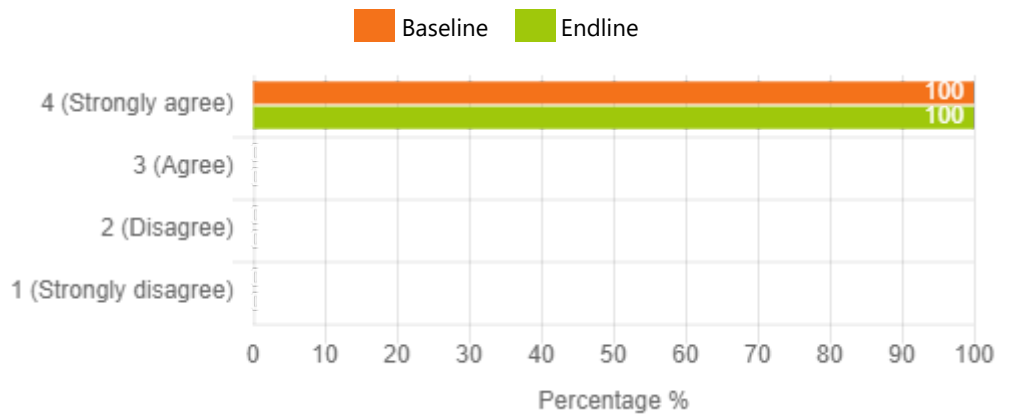
% who report large financial decisions in the household should be made jointly

Men



% who report large financial decisions in the household should be made jointly

Manager



Section Summary

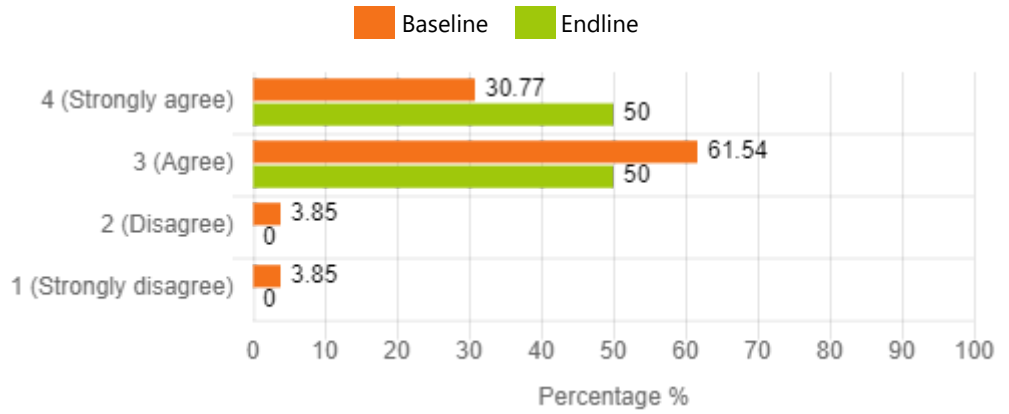
When asked about who are in support of men making household decisions, majority of the women (86.3%) and all managers (100%) don't support that men should lead decision making at home whereas 32% men support the statement that men should lead decision making at home. Regarding traditional gender roles and division of labor, only 50% of women and 50% of managers support it as compared to 64% of men support traditional gender roles. 91% of the women and 88% of the men and all managers (100%) think that men should NOT make family planning decisions. This perception is aligned with the gender norms among blue-collars and similar socioeconomic sectors, which contradicts the common Egyptian gender norms, that women are in charge of the whole family planning process (choice of using any form of contraception or not use any at all, where and how to get it, affording birth control methods, etc.) and men's role in such process is very limited and often not required.

There was a significant increase in respondents saying that large financial decisions in the household should be made jointly, where 95.5% of women, 88% of men, and 100% of managers strongly agreed with that at the end-line as compared to 46% of women, 40.1% of men, and 100% of managers at the baseline.

SELF-ESTEEM

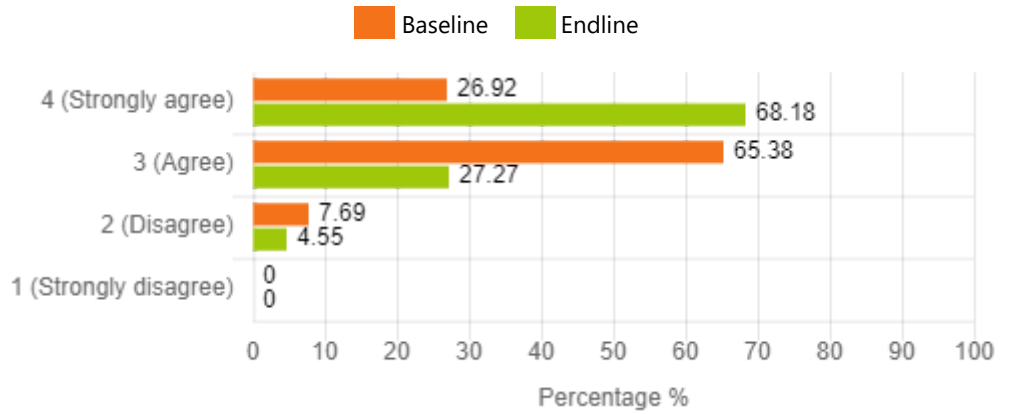
% women who report that they feel that they have a number of good qualities

Women



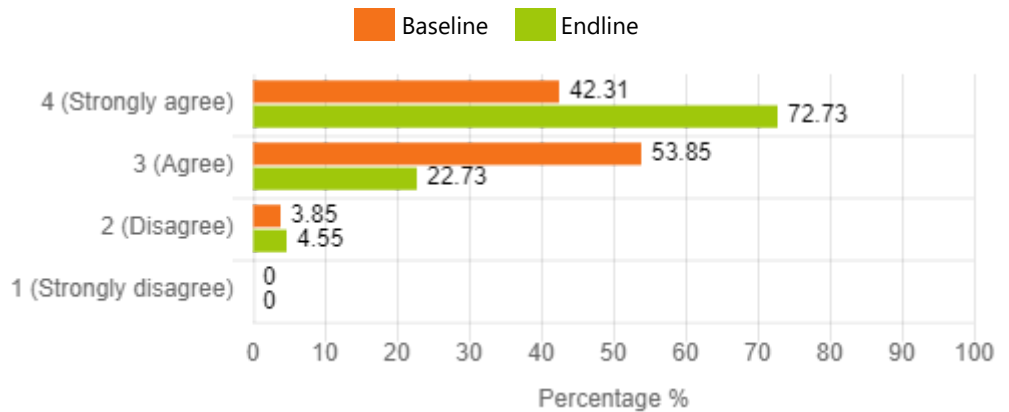
% women who report that they are able to do things as well as most other people

Women



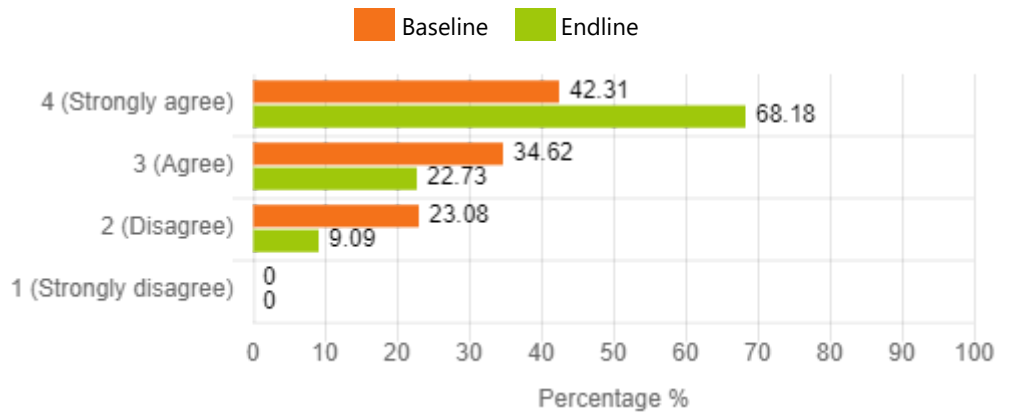
% women who report that they are a person of worth

Women



% women who report having a positive attitude towards themselves

Women



Section Summary

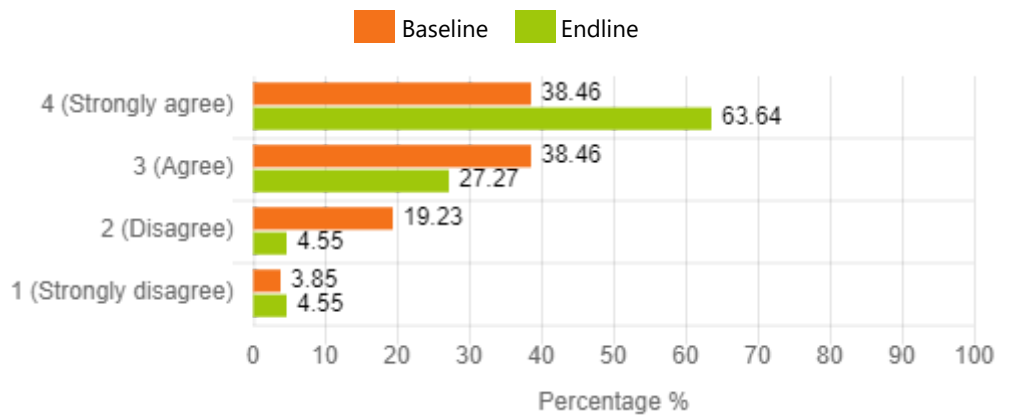
All surveyed women (50% strongly agree and 50% agree) shared that they feel that they have a number of good qualities at the end-line compared to (30.77% strongly agree and 61.5% agree) at the baseline, (68.2% strongly agree) that they are able to do things as well as others at the end-line compared to only 27% at the baseline, and (73% strongly agreed) that they are a person of worth at the end-line compared to only 42% at

baseline. Moreover, when women were asked if they have a positive attitude towards themselves, 68% strongly agreed with that at the end-line compared to 42% at the baseline. Based on the findings from this section, there is remarkable self-esteem of women workers in both the workplace and at home.

CONFIDENCE AND COMMUNICATION

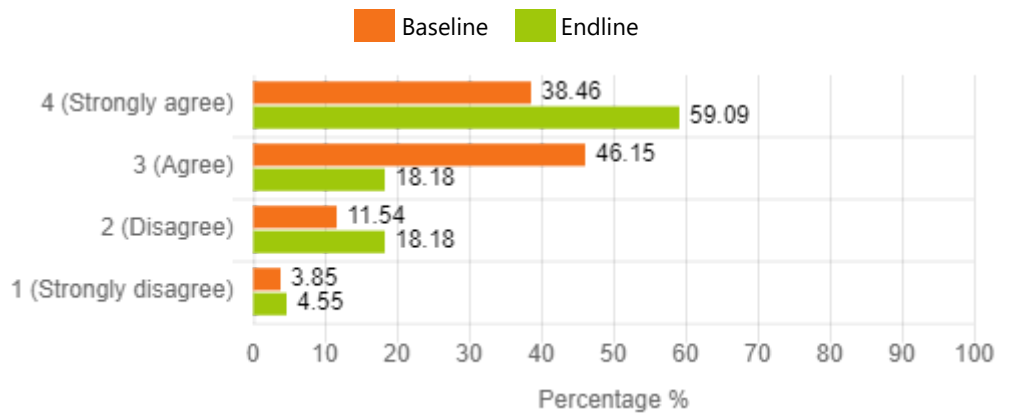
% women who report high confidence speaking out in a meeting at work

Women



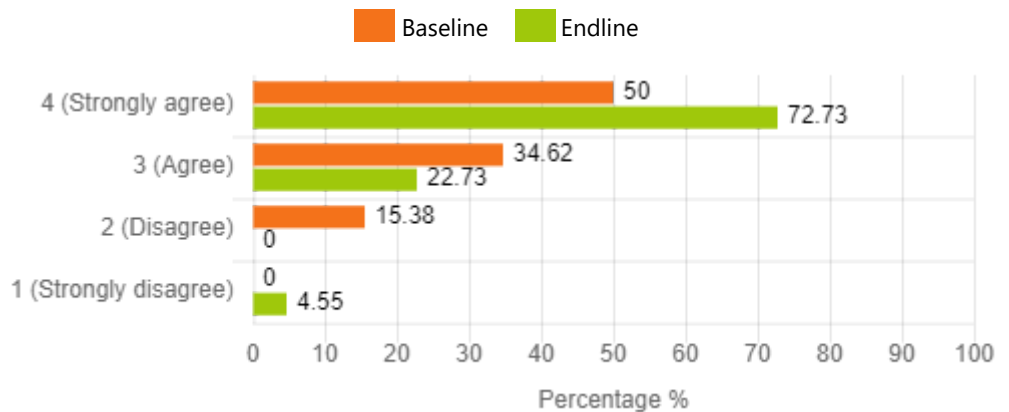
% women who report high confidence speaking to colleagues about a disagreement

Women

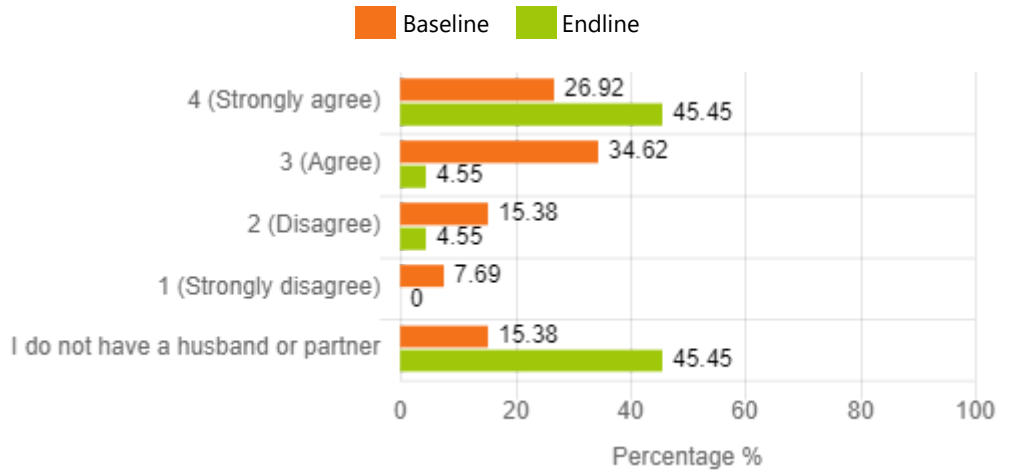


% women who report high confidence speaking to a manager about an issue at work

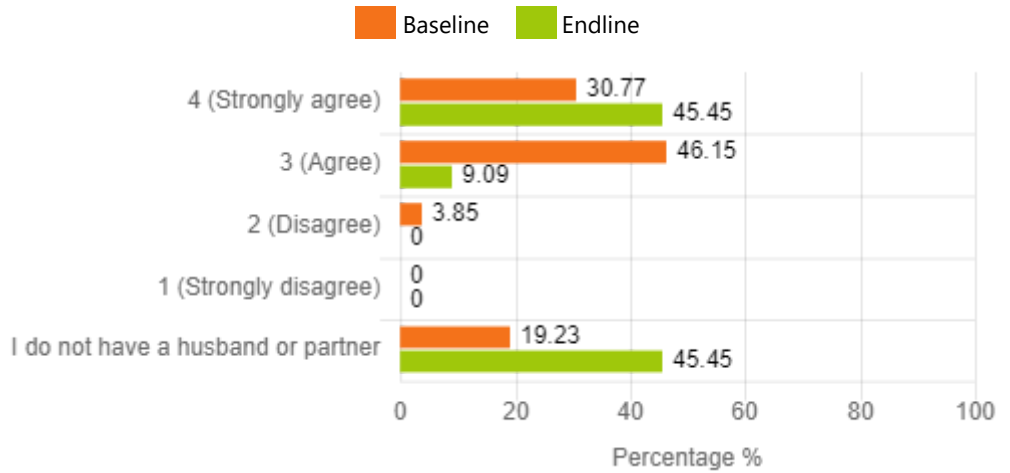
Women



% women who report confidence speaking to their partner about violence against women Women



% women who report they feel confident to bring up the topic of budget planning and money to their husband Women



Section Summary

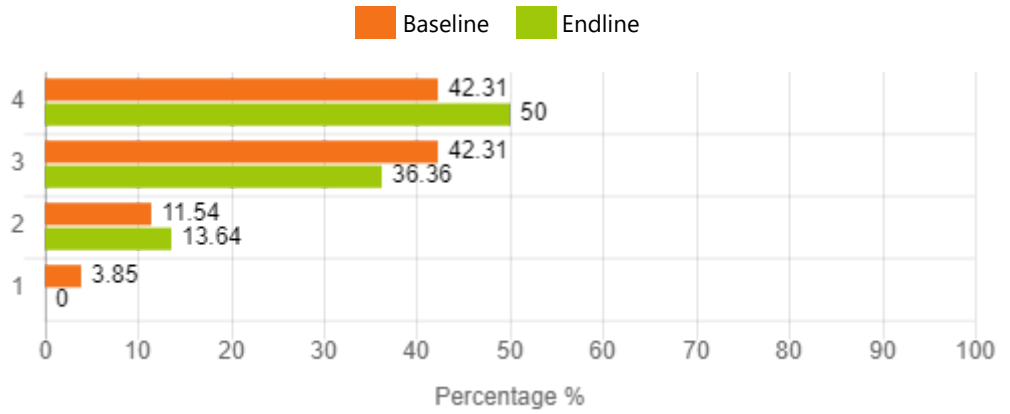
According to the end-line survey, 91% of the women have the confidence to speak out in a meeting compared to 77% at the baseline, and 59% of respondents at the end-line strongly agreed with that they have high confidence in expressing their opinions in a situation of disagreement with colleagues as compared to 38.5% at the baseline, and (95%) of surveyed women at the end-line have the confidence to speak to a manager about an issue at work as compared to 84% at the baseline. That said, it is important to note that since the number of women interviewed was small (only 22 women out of 4000+ women in the factory), we cannot make any generalizations. Also, about 50% of women feel confident speaking to their partners about violence against women.

It is worth noting that all women who have a husband or partner -which were 55% out of the surveyed women- reported feeling confident about bringing up the topic of budget planning and money with their husband, while the remain 45% of women don't have a husband or a partner.

WORKER TO MANAGEMENT RELATIONSHIP

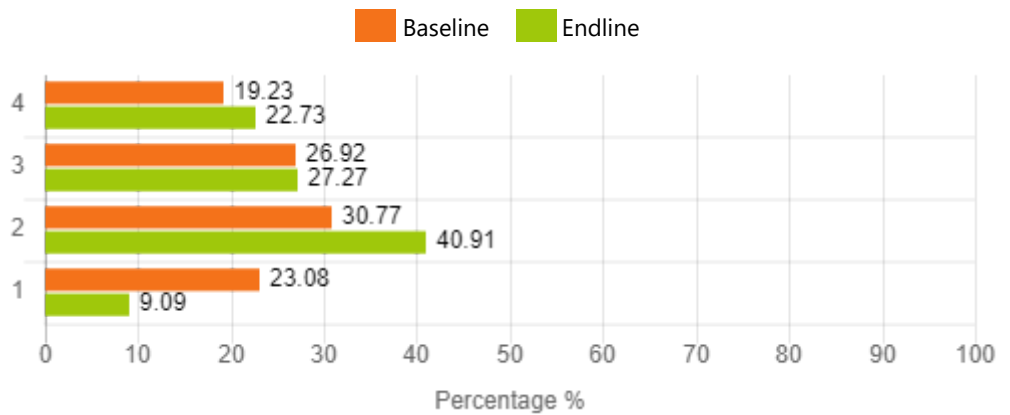
Rating women workers give to the relationship they have with management, with 4 being most positive and 1 being least positive

Women



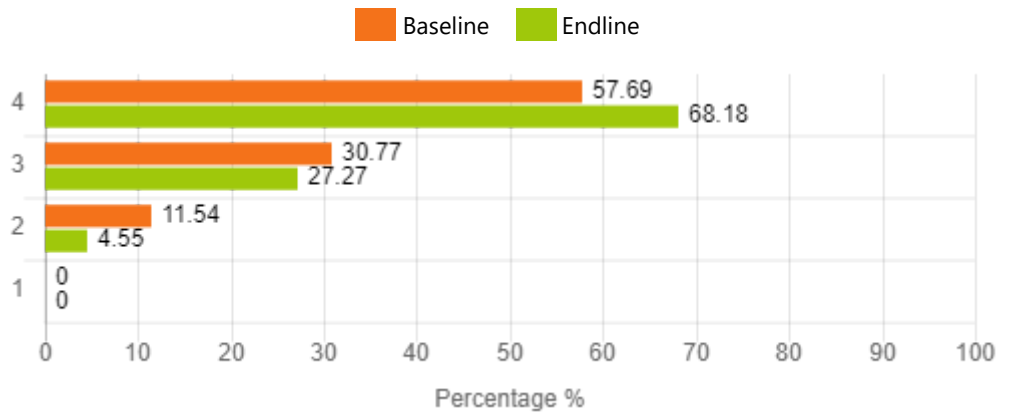
Rating women workers give to their workplace's environment, with 4 being most positive and 1 being least positive

Women



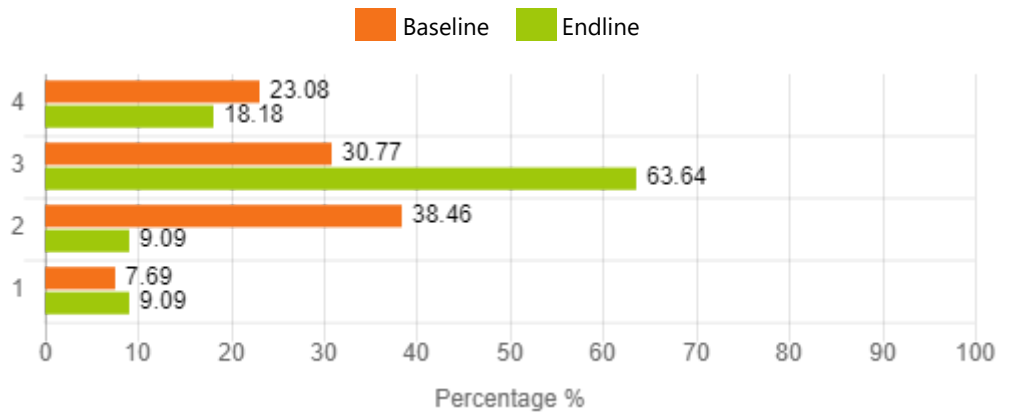
Rating women workers give to their own motivation and productivity, with 4 being most productive and 1 being least productive

Women



Rating women give to their workplace satisfaction overall, with 4 being most satisfied and 1 being least satisfied

Women



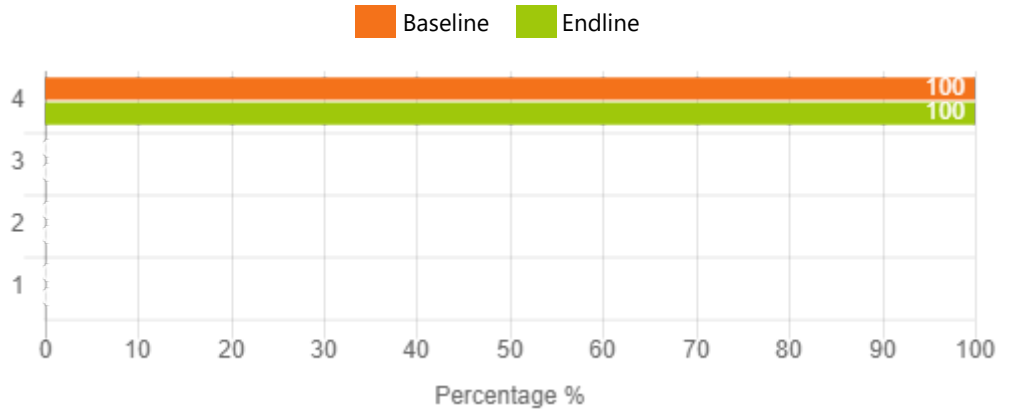
Section Summary

The relationship with the management was rated positive by 86% of women respondents, but 14% responded the other way. 50% of surveyed women rated their workplace environment as most positive while 95.5% of the women respondents shared being motivated and to be satisfied with their productivity. 81% of the women respondents were also satisfied with the workplace.

MANAGEMENT TO WORKER RELATIONSHIP

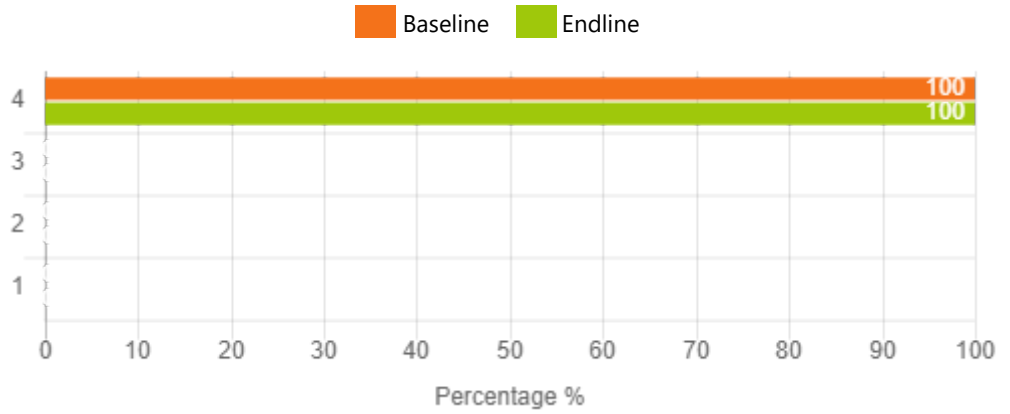
Rating managers give to the relationship they have with workers, with 4 being most positive and 1 least positive

Manager



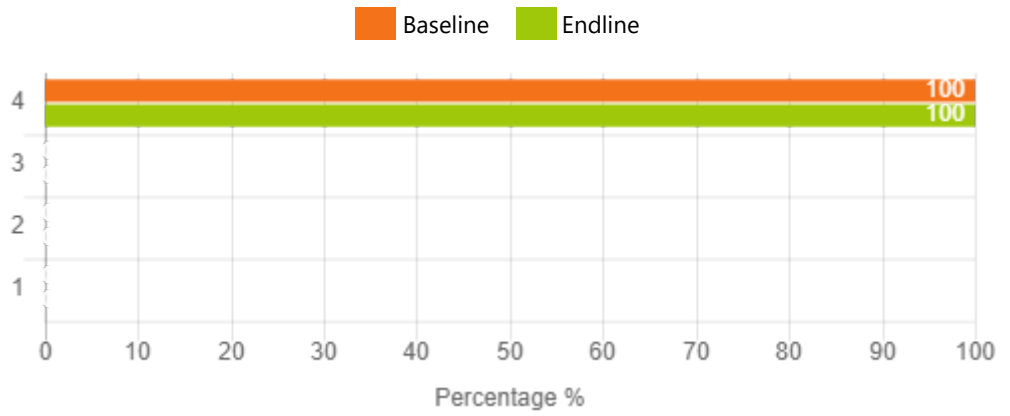
Rating managers give to communication they have with their workers, with 4 being completely open and 1 being closed

Manager



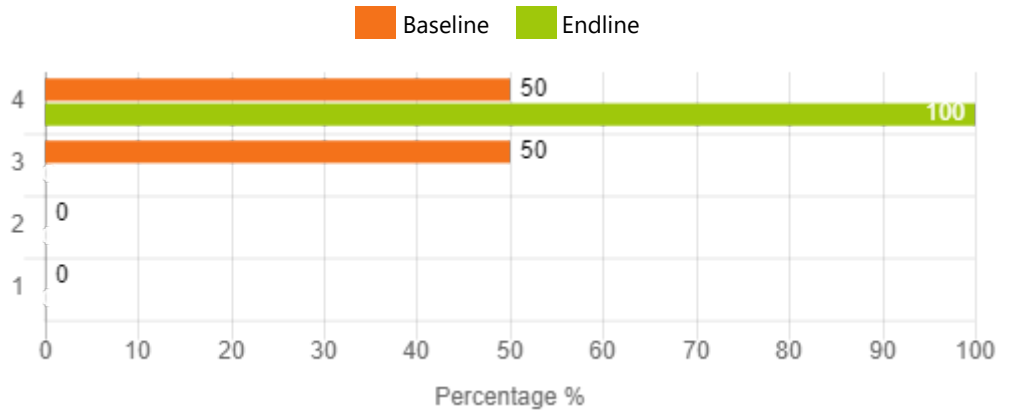
Rating managers give to the importance of preventing sexual harassment in the workplace, with 4 being most important and 1 being least important

Manager



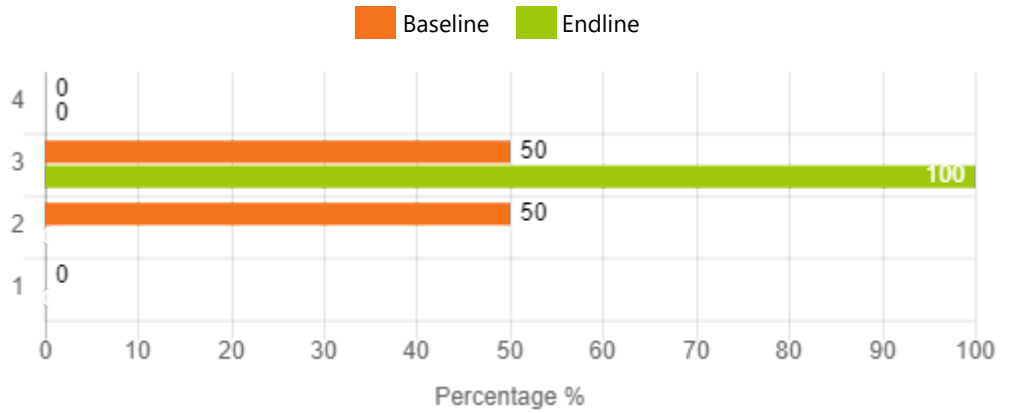
Rating managers give to the productivity of women workers, with 4 being most productive and 1 being least productive

Manager



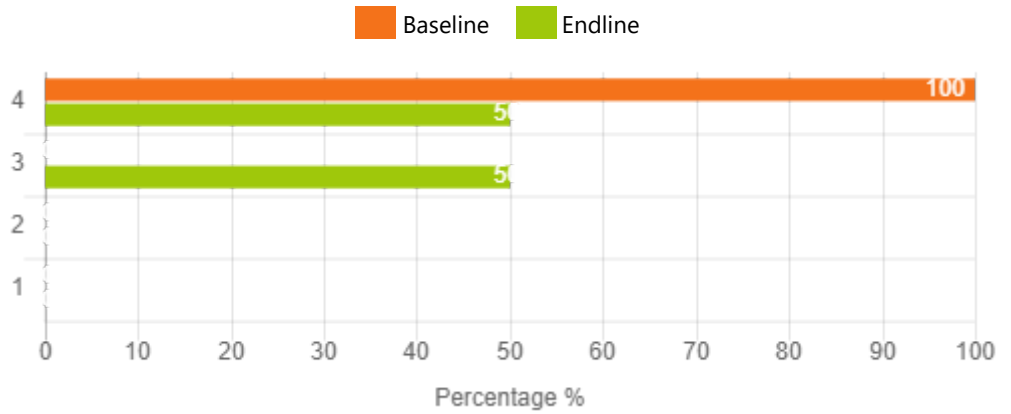
Rating managers give to the productivity of men workers, with 4 being most productive and 1 being least productive

Manager



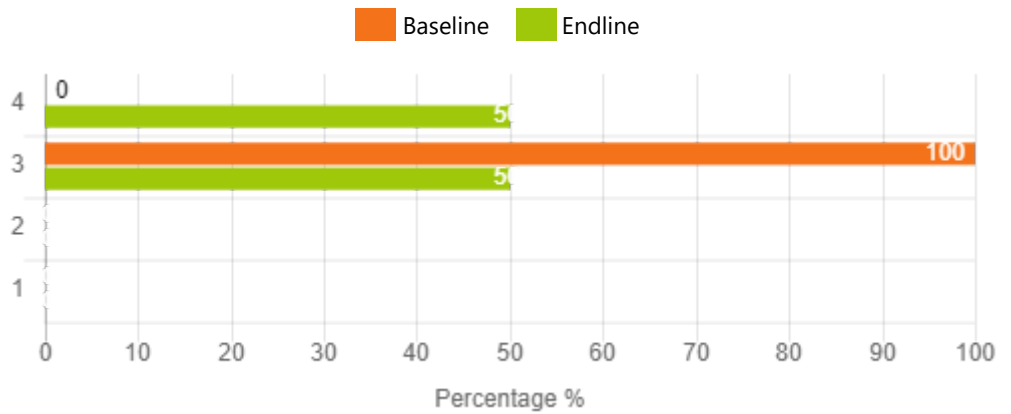
Rating managers give to the potential of women workers, with 4 being most positive and 1 being least positive

Manager



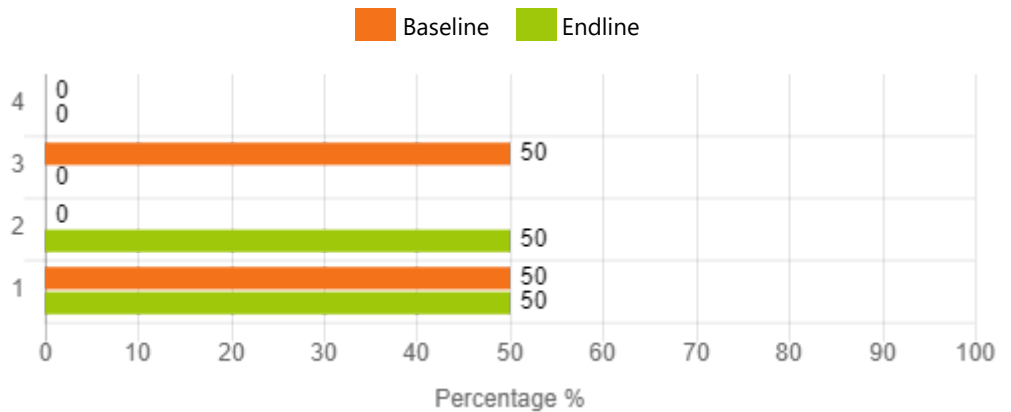
Rating managers give to the potential of men workers, with 4 being most positive and 1 least positive

Manager

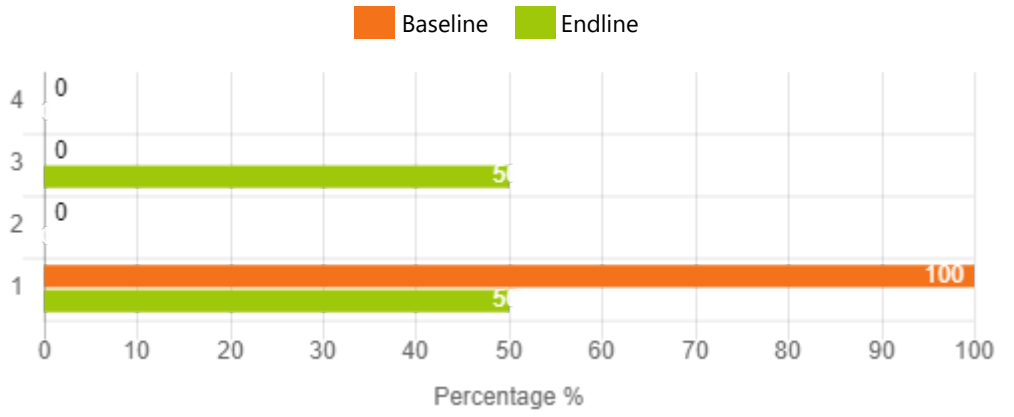


Rating managers give to their own stress level due to low income, with 4 being highly stressed and 1 being less stressed

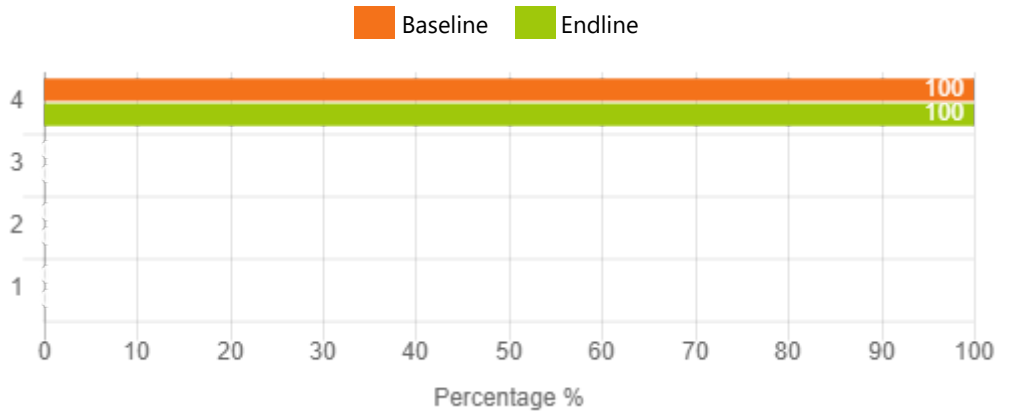
Manager



Rating managers give to their own stress level due to financial obligations, with 4 being highly stressed and 1 being less stressed Manager

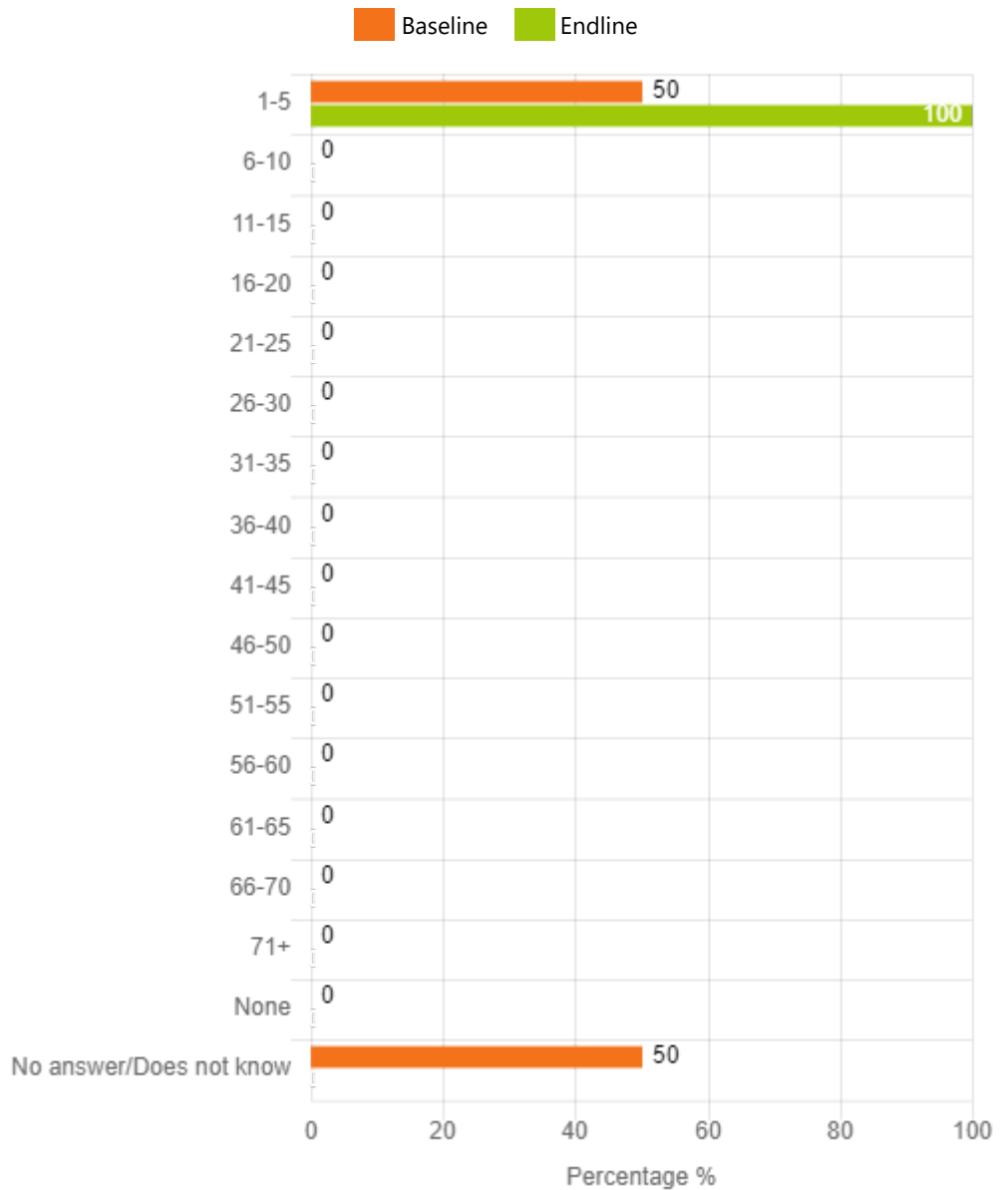


Rating managers give to the importance of health and well-being in the workplace, with 4 being most importance and 1 being least importance Manager



Workers who have asked for an advance in the last 30 days

Manager



Section Summary

In terms of the relationship between managers and workers, all the managers interviewed shared having a good relationship with the workers and having open communication with them. Also, 100% of managers shared that the workers, both men and women are productive and positive about the potential of man and woman workers. All managers also shared that their own low income is a reason for being highly stressed. Also, all managers believed in the importance of health and well-being in the workplace. It is important to note that since the number of managers interviewed was too small (only 2 managers), we cannot make any generalizations.

WORKPLACE SYSTEMS

Is there a workplace bathroom?	Baseline Yes
	Endline Yes
If so, how many for women?	Baseline 10+
	Endline 10+
If so, how many for men?	Baseline 10+
	Endline 10+
Is there a breastfeeding facility?	Baseline No
	Endline No
Is there a day-care facility?	Baseline No
	Endline No
If yes, is there an appointed person running the day-care?	Baseline No
	Endline No
If no, is there a linkage to an external day-care facility?	Baseline Yes
	Endline Yes
Is there running water in the bathroom?	Baseline Yes
	Endline Yes
Is there soap in the bathroom?	Baseline No
	Endline No

Do they look clean?	Baseline No
	Endline No
Does the workplace have a family leave policy (workers can request time off for family issues)?	Baseline Yes
	Endline Yes
Does the workplace have a maternal leave policy (workers can request time off to take care of their new-born)?	Baseline Yes
	Endline Yes
Does the workplace implement other financial education activities that address subjects such as: budgeting, savings, financial planning and financial products & services?	Baseline No
	Endline No
Is the production worker's payroll handled through direct deposit?	Baseline Yes
	Endline Yes
How is payroll handled at your factory?	Baseline Traditional Bank Direct Deposit Cash
	Endline Traditional Bank Direct Deposit Cash
% of workers receiving direct deposit?	Baseline 19
	Endline 35
Monthly payroll cost for direct deposit?	

Monthly payroll cost for cash payments?

Baseline

Health insurance | Salary advances

Endline

Credit Insurance for emergencies Health insurance Pensions Schemes

Which other financial services and products are available through the workplace?

How does workplace management support workers to open formal accounts? (Tick the ones that apply)

Baseline

By inviting financial institutions or mobile networks operators to the factory to offer products and services | By providing education and support to workers to complete the application process during production hours

Endline

By providing necessary documentation to financial institutions on behalf of workers By inviting financial institutions or mobile networks operators to the factory to offer products and services By providing education and support to workers to complete the application process during production hours

What are reasons to adopt a direct deposit system?

Baseline

To improve the efficiency of the payment system and/to reduce the production disruptions

Endline

To reduce the risk of robberies (cash is more easily stolen) Workers wellbeing Other To improve the efficiency of the payment system and/to reduce the production disruptions

Has senior leadership given someone the responsibility to coordinate and deliver financial literacy trainings on any of the following topics: budgeting, borrowing, savings, financial planning and financial products & services?

Baseline

Yes

Endline

Yes

What value has your workplace seen as a result of participating in HERproject?

Endline

Smoother transfer into digital payments due to the coordination and collaboration between all stakeholders(partners).

Increasing the number of workers paid in digital.

Getting a newer ATM machine replaced the old one.

Offering the smart wallet beside the bank account to the factory workers.

Getting well-organized training sessions to raise the workers' financial awareness through peer education.

CONCLUSION

In general, the survey indicates significant progress in terms of getting salary digitally instead of cash, whereas 60% of men workers and 77.27% of women workers were paid via bank transfers instead of 22.22% and 30.77% respectively in the baseline. In conclusion, there was a changing in the mentality of using cash into digital services due to raising digital financial awareness which is the purpose of this program. Most workers (especially women- 68%) preferred salary payment through an ATM card/bank accounts on the contrary to their preference in the baseline to be paid in cash (65% of women).

Also, there was an indication for women's high empowerment and full responsibility in making financial decisions regarding their salaries, as 82% of surveyed women sample said that they decide what to do with all of their salaries. Another finding is that the program contributed to an increase in understanding of the benefits of joint decision making as according to the survey both genders understand the benefits of making joint decisions and have a dialogue regarding finances at home.

Saving skills of women workers were increased from 23% in the baseline to 45.5% in the end-line survey. This is aligned with women's peer educators' feedback regarding their high benefit from training modules; saving, budgeting, and financial planning in which they learned how to plan and manage their salaries. Accordingly, in terms of having savings accounts, there was an increase in women percentage who had a savings account from 19% in the baseline to 45.5% in the end-line survey. Also, regarding saving through a bank account, the percentage of women workers was increased from 15% in the baseline to 36.3% in the end-line.

Overall, most of the factory workers (women and men) believe that roles and responsibilities when it comes to decision making in terms of finances, mobility, health, and children' education should be done jointly with both men and women in the household. However, challenged, it still shows that there are definite injustices in terms of gender roles in household setting and lack of communication in relevant family planning decisions, such as choice of the type of contraception and men's role in such process, where and how to get it, affording birth control methods, etc. Also, based on the discussions with the workers and the management, it was observed that the factory has a worker-friendly environment with good interpersonal relationships among co-workers. However, it is important to note that the sample size for both men and women is very small and therefore should not be considered representative of the factory's entire population.

Finally, it is important to mention that, based on the impact that was achieved during that one-year prototype (pilot) that targeted around 6000 workers out of 11,500 workers at Lotus factory, it would be very useful to extend the project for another year – as a second phase – to reach the rest of factory's workforce. This second phase will complement what has been accomplished in the first phase, verifying the tools used and identifying best practices, overcoming the challenges, and developing a sustainable plan for financial literacy activities. This will, of course, require cooperation between all the project partners; Lotus, Levi's, BSR, CDS, and MC.