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## **Smart Havens Africa: Preliminary Impact Report**

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## Preliminary Impact Report



# EXECUTIVE SUMMARY

Smart Havens Africa (SHA) is an early-stage social enterprise providing a pathway to affordable and sustainable homeownership for low- and middle-income Ugandans through its rent-to-own model. Primed to scale its impact, SHA has just completed a batch of new homes and plans to have a total of 100 homes built by the end of 2021. SHA has already built 15 homes with customers who have been living in them for a couple of years. SHA needs to gather impact data on these customers to maximize its future impact and to continue improving its product. Obtaining impact data will help SHA attract investors who can provide resources that will allow the company to scale more rapidly.

We collected data through a three-pronged approach. First, we conducted market research using an automated phone service to randomly survey people in the Kampala area. We gathered data about preferred advertising mediums, important factors in housing decisions, and current housing situations. Second, we surveyed former SHA applicants and customers on their financial situation, current house, perceived housing security, and families' health and safety. Third, we conducted semi-structured interviews with current customers over the phone. We asked customers' thoughts on aspects of SHA's houses, the house-buying process, why they selected SHA, and how their lives have changed since buying a house from SHA.

Our preliminary impact analysis demonstrates that SHA's customers are already experiencing the benefits of their SHA homes. The impacts start with SHA's rent-to-own model giving customers a sense of confidence and security that they are on the path to homeownership. The quality of SHA's homes is an immediate upgrade for customers. The trustworthy and friendly families in the SHA neighborhood have created a valuable community setting for SHA customers. Children in particular benefit from the quality of SHA's homes and the safety of the neighborhood. SHA maximizes

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these impacts by selecting families who would benefit the most from living in its homes.

SHA has potential to further increase its impact. For a small portion of customers, the amount they pay SHA each month is actually greater than the amount they paid their old landlord. Because SHA is currently selecting customers who have income lower than what it is targeting, it can select more middle-income families to balance out the risk of late payments from low-income customers. SHA can increase impact by selecting more female-headed households as customers.

The impacts outlined in this report are only preliminary because of the small sample size and absent data on the customers before they began living in SHA houses. To gather more definitive impact metrics, **we recommend SHA implement a long-term data collection system to track its impact.** A long-term impact monitoring framework will help SHA detect and respond to future challenges as the business scales. Making critical business decisions based on informal interactions with customers will become less viable as the number of customers grows. Implementing a long-term impact evaluation system will also help SHA secure funding from impact investors.

## Long Term Data Collection Recommendations:

1. Administer modified version of Impact Baseline Survey to customers immediately after they buy their home
2. Have existing customers take a follow up survey once a year
  1. Include very small rent reduction for customers that fill out the yearly survey

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# Table of Contents

|   |       |
|---|-------|
| Executive Summary                               | 2-3   |
| Table of Contents                               | 4     |
| Introduction                                    | 5     |
| Data Collection Methods                         | 6     |
| Preliminary Impact Statement                    | 7     |
| Preliminary Impact Report                       | 8-22  |
| Pathway to Affordable Homeownership             | 8-10  |
| Offering a Better Home                          | 11-13 |
| Children and Household                          | 14-15 |
| Income and Stability                            | 16-17 |
| Changing Household Finances                     | 18-19 |
| Female Agency                                   | 20-21 |
| Community                                       | 22    |
| Ongoing Impact Evaluation System                | 23-24 |
| Appendix  | 25-40 |
| A. Methods: Customer Semi-Structured Interviews | 25    |
| B. Methods: Market Research Survey              | 26    |
| C. Methods: Social Impact Baseline Survey       | 27    |
| D. Customer Semi-Structured Interviews          | 28    |
| E. Market Research Survey                       | 29-31 |
| F. Social Impact Baseline Survey                | 32-34 |
| G. Summary of Customers' Interview Responses    | 35-40 |

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# Introduction

Social enterprises have unique business models that prioritize benefitting low-income and marginalized people over profits. Actually creating social impact is vital for a social enterprise to consider itself successful. Social enterprises must also have quantitative evidence to show investors that they are creating social impact.

Smart Havens Africa is an early-stage social enterprise providing a pathway to affordable homeownership for low- and middle-income Ugandans through its rent-to-own model. Though SHA knows anecdotally that its rent-to-own model and quality housing create impact, it does not have a formal method of analyzing that impact. SHA needs concrete data to understand its impact, adjust its business model to maximize future impact, and to pitch investors. In this report, we describe SHA's preliminary impact on its customers and propose a long-term impact monitoring system for SHA.

This preliminary impact report will allow SHA to scale with confidence that it is creating impact and to attract investors with compelling statistics. We use survey data from applicants and customers in combination with semi-structured customer interviews to demonstrate the impact of SHA's homes on 14 of its first 15 customers.

The impacts outlined in this report are only preliminary because of the small customer sample size and the missing data on the customers before they began living in SHA houses. To gather more definitive impact metrics, we propose a long-term impact monitoring system for SHA. Gathering anecdotal information will become difficult as the number of customers increases and the staff becomes stretched thin. A long-term impact evaluation framework will allow SHA to monitor the impact it is having on its customers so it can accomplish its social mission of providing a pathway out of poverty to low-income Ugandans through homeownership.

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# Data Collection Methods

We gathered data through three different methods. The details of each method are explained in detail in the appendix.

| Method                     | Type of Respondents             | Number of Respondents | Question Topics   | Method of Administration             |
|----------------------------|---------------------------------|-----------------------|---|--------------------------------------|
| Semi-Structured Interviews | Customers                       | 14                    | SHA's houses, processes, potential trainings. SHA's impact on their lives.              | Phone Call via WhatsApp              |
| Market Research Survey     | Random Sample of Kampala Public | 112                   | Marketing preferences, important aspects of housing decisions, demographic information. | Automated Phone Call via EngageSPARK |
| Baseline Impact Survey     | Applicants & Customers          | 59                    | Demographic information, financial situation, housing situation.                        | Google Survey                        |

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# Preliminary Impact Statement



The findings in this report are driven by a comparison of SHA’s customers and applicants. Assuming that the people that apply to buy a house from SHA and those that are chosen to buy a house from SHA are similar enough that any differences identified between the two groups can be attributed, at least partially, to living in SHA’s houses and communities. Some impact indicators will only change after customers have lived in SHA’s houses for a long time, such as income and savings, and will require additional rounds of data collection years in the future to measure any changes. Future analysis should measure changes for each customer over time to determine impact by comparing data from new surveys to the baseline data we collected. This kind of data analysis will have more statistical power, giving SHA a better idea of the impact they have on their customers.

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# Preliminary Impact Report

## Pathway to Affordable Homeownership

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Homeownership is a source of stability for families that establishes confidence in the family's control over its future. However, low- to moderate-income earners in developing countries do not have access to the financial tools and services that are necessary to finance a home purchase. Many houses require a 50% down payment which few low-income families can afford to save for. Families that would otherwise become homeowners are forced to keep making rental payments to landlords. In Uganda, SHA and its affordable rent-to-own model are putting these families on a path to homeownership.

SHA invites people who want to buy one of its houses to fill out a short online application. SHA then selects a handful of applicants to walk through houses that fit their households' needs. Selected applicants then decide whether or not to buy SHA's house through the rent-to-own model.

Buying a home through traditional real estate companies in Uganda is a discouraging process mired in ambiguity and challenges. SHA's application process is comparatively simple and does not turn away potential customers through

**Dorothy was shocked by how easy it was to apply for her SHA home. She had nearly given up buying a home after the unnecessary complexity of traditional real estate companies.**

complexity. Households previously excluded by the complexity of the Ugandan housing market can pursue homeownership through SHA's short online application.

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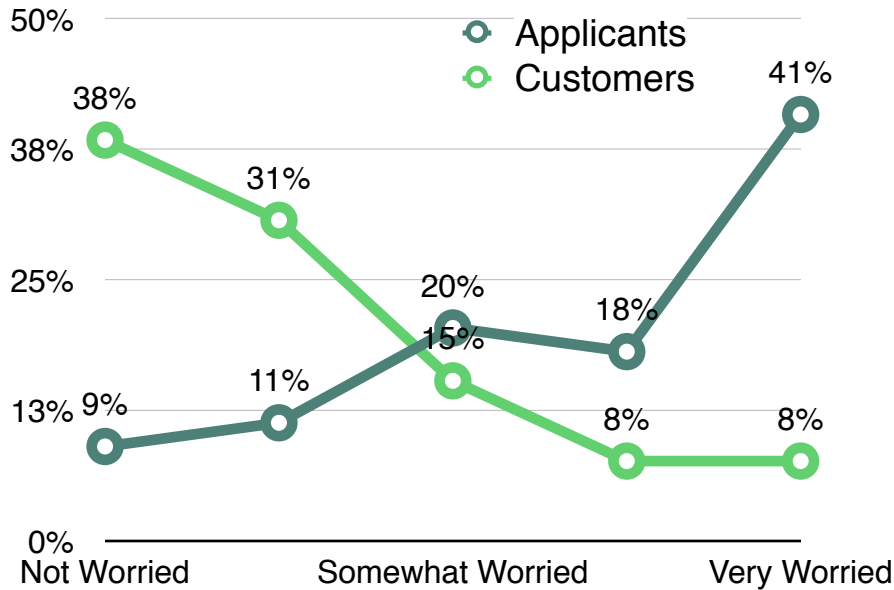


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Figure 1: Worry about Housing Situation



Among SHA's customers, 13 out of 14 described the process of buying their home through SHA as easier than the other alternatives that they considered. While SHA's application begins the process of homeownership,

customers gain ownership of their homes through SHA's rent-to-own model. For households that cannot afford the high upfront price needed to buy a home from real estate companies, the rent-to-own model allows customers to make incremental payments instead. The affordability of rent-to-own is why 11 of the 14 customers we interviewed described it as one of the most important aspects of their decision to buy from SHA. Because

customers know that they will eventually become homeowners through the rent-to-own model, they are more confident in the stability of their housing

**Before choosing SHA, Sergius never thought he would achieve his lifelong dream of becoming a homeowner. Now, Sergius believes owning his own home has given his family a greater sense of security.**

situation. Customers reported being "not worried" and "less worried" about their overall housing situation by a combined 48 percentage points more than applicants (Figure 1). Yet, eventually owning their own home is only part of the reason why customers are less worried about their overall housing situation.

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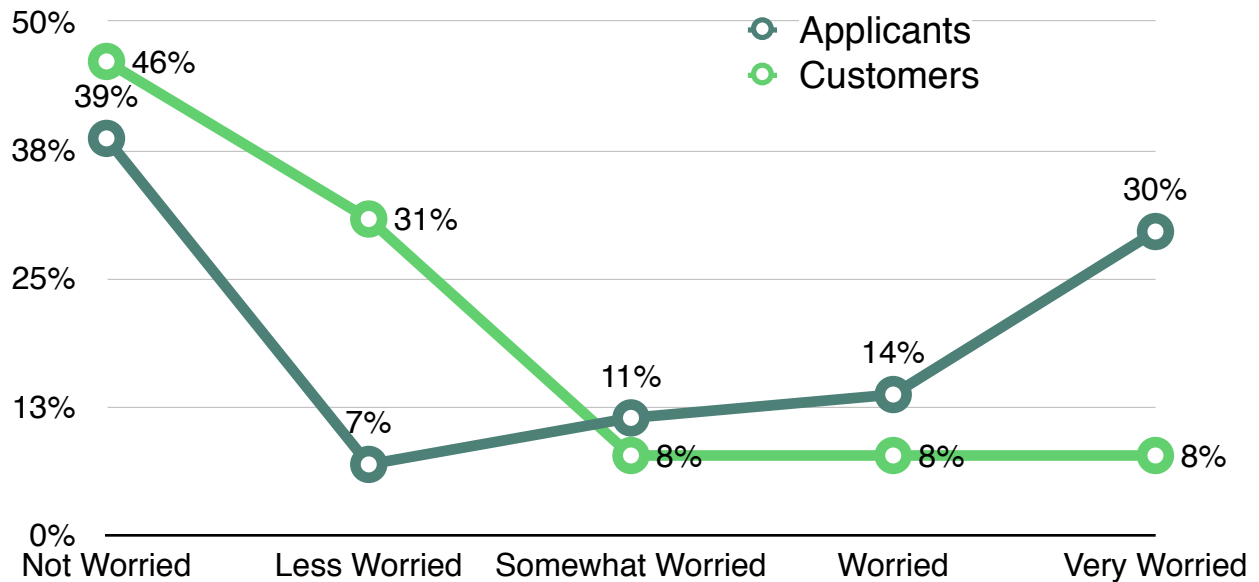


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Figure 2: Worry about Housing Security



Staying in a home presents another set of challenges for renters and would-be homeowners in Uganda. Uganda’s informal housing market grants landlords a lot of power, as they can easily increase rents to make more money or force the tenants out. Even owning a home without the official title does not guarantee a household will not be forced out of their home. SHA’s professionalism has created trust in its customers that makes them less afraid they might lose their home. Customers reported being “not worried” and “less worried” about their housing security by a combined 31 percentage points more than applicants (Figure 2). Because SHA purchases the plots of land its communities are built on and has a written copy of each housing contract, customers do not need to worry about legal ambiguities that might threaten their homeownership.

Customers also recognize that SHA is not like their past landlords. SHA’s social mission communicates that the company is not interested in extracting money from tenants through unfair rent increases. The formality of the rent-to-own model further demonstrates that SHA will not increase customer rent. In fact, the flexibility that SHA has given customers during the Coronavirus pandemic has shown customers SHA’s dedication to help them succeed in their new home.

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## Offering a Better Home

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Access to flushing toilets and a sanitary environment is a nontrivial benefit of owning a SHA home. 27% of SHA's applicants do not

**In Dativa's old home, her family had to share a shower and pit latrine with neighbors. Her new SHA home gives her family privacy with their own shower and flushing toilet.**

have access to a flushing toilet in their current home (Figure 3). These applicants have no other option than to turn to less sanitary and less private alternatives such as communal pit latrines. Many SHA applicants would benefit from the improved sanitation and greater privacy that the quality bathroom and flushing toilet in each SHA home provides.

In addition to flushing toilets, the running water in a SHA home can significantly improve customers' quality of life. The 18% of applicants that do not have access to running water in their homes must share a tap or pump with other households (Figure 4). The time wasted from leaving the house and waiting at the public tap can make simple tasks such as cleaning and cooking unnecessarily difficult. A SHA home offers these applicants a private and easily accessible source of running water.

Figure 3: Applicants with Flushing Toilets at Home

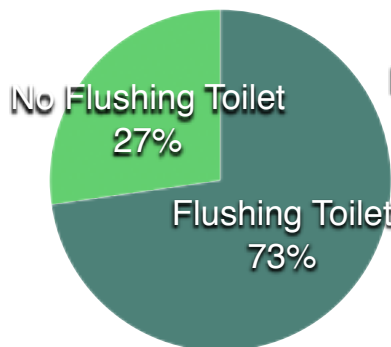
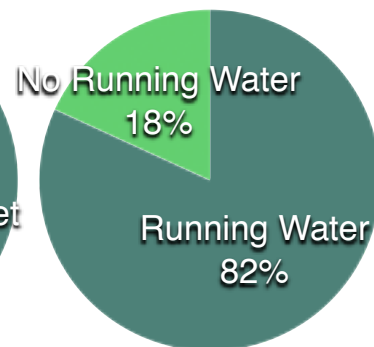


Figure 4: Applicants with Running Water at Home



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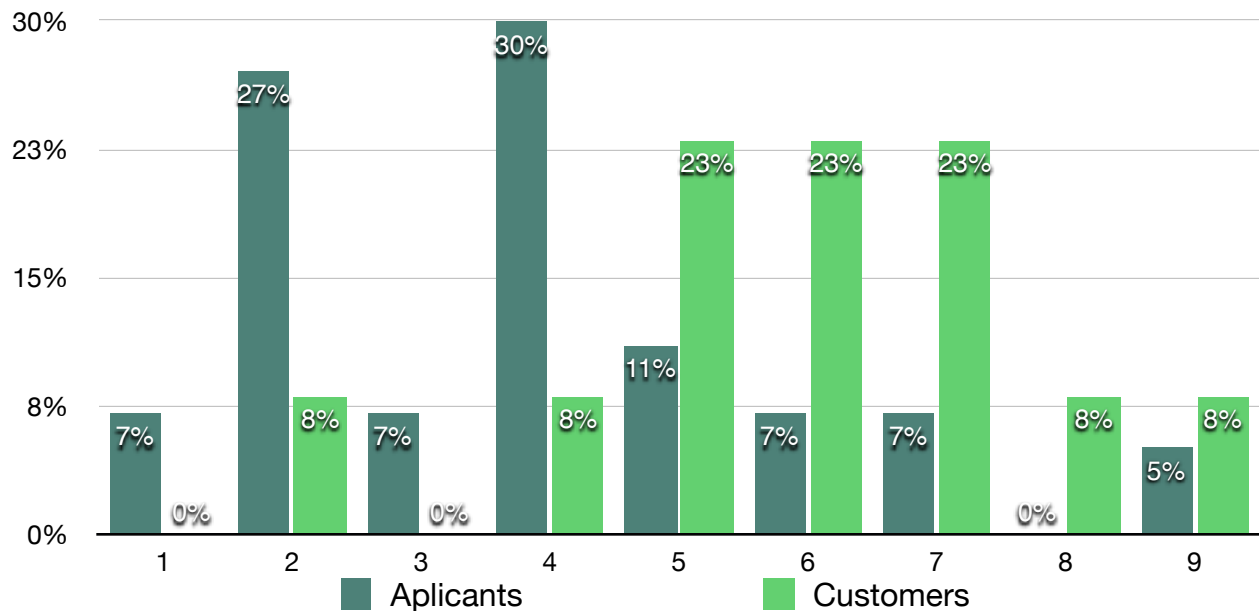
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Even among the 82% of applicants that do have access to running water in their homes, the availability of water can be unreliable. Though

The increased reliability of water in Dorothy’s SHA home was a big deal for her family. Her family’s old home only had running water two times per week.

SHA’s homes sometimes experience similar water availability issues (which is not SHA’s fault), it is still an improvement for many of SHA’s customers. 5 out of the 14 customers that we interviewed listed the water in SHA’s homes as one of their favorite aspects of their house.

Figure 5: Rooms in Customer and Applicant Homes



Compared to the average applicant home, which contains approximately 4 rooms, SHA homes are substantially larger with an average of 6 rooms per home (Figure 5). These

Dembe’s favorite aspect of his SHA home is the space. In their new SHA home, his kids have more room to spread out and play.

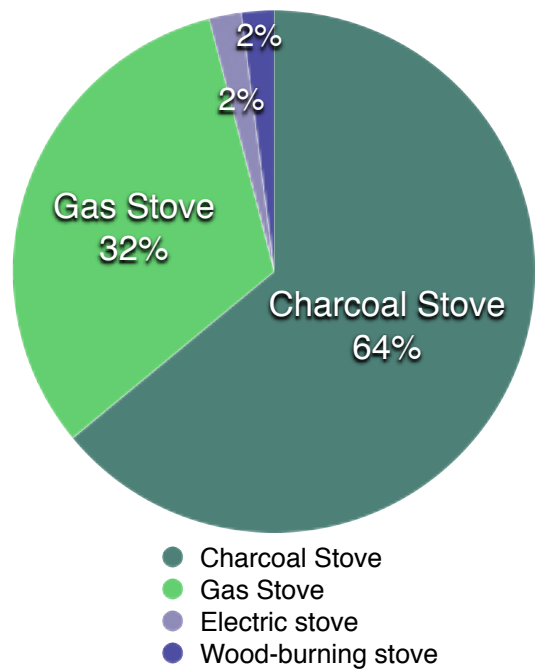
extra rooms give customers’ families flexibility in their daily activities. For example, having a dedicated kitchen improves quality of life for the SHA customers who came from smaller homes.

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Providing the long-term option for SHA customers to transition away from charcoal stoves is an opportunity for SHA to improve its impact. Although most applicants cook with charcoal stoves, some will have to give up their cleaner gas burning and electric stoves when they move into a SHA home (Figure 6). While SHA homes intentionally include charcoal stoves to keep the home affordable, SHA can design its kitchens to allow customers to install a gas stove when they can afford it. Supporting customers that want to one day make the switch from charcoal to gas will reduce the negative health effects from inhaling smoke from the charcoal stove.

Figure 6: Applicant's Cook Stoves

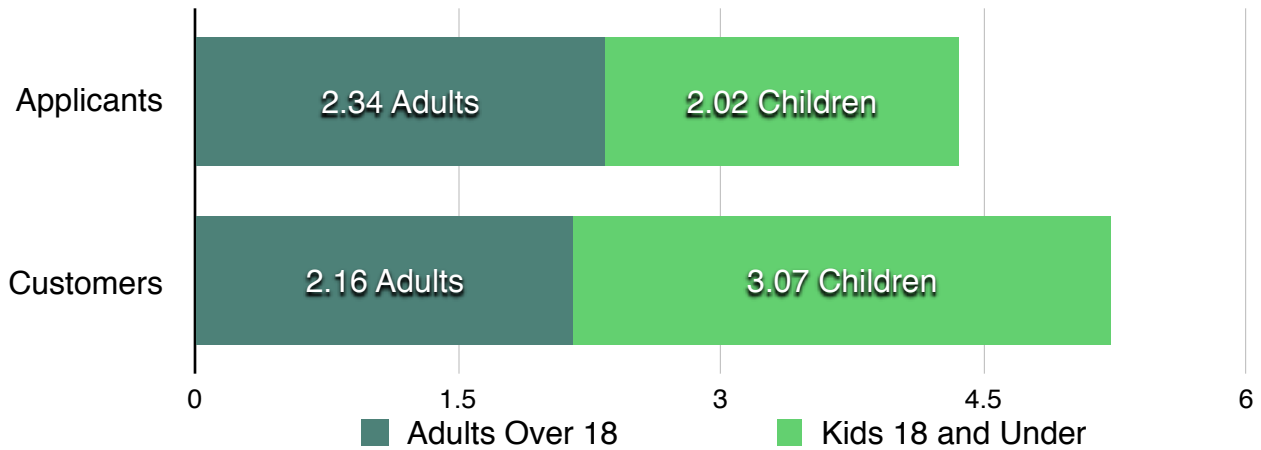


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## Children and Household

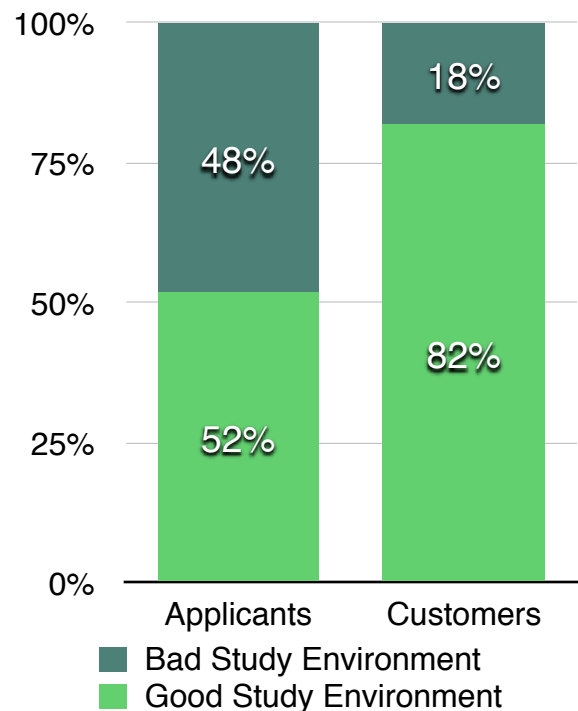
Figure 7: Average Household Size



With a limited number of houses to sell, SHA has selected customers from its applicant pool with larger families to maximize its impact. By selecting households with larger families, SHA passes the benefits of its rent-to-own model and quality housing on to more people. Because the average customer household contains five people, compared to four people in the average applicant household, an average of one extra person is benefitting from SHA's houses (Figure 7).

The impact of SHA's houses on this extra person is even greater because it is a child. With three kids in customer families compared to two kids in applicant families,

Figure 8: Home as a Study Environment

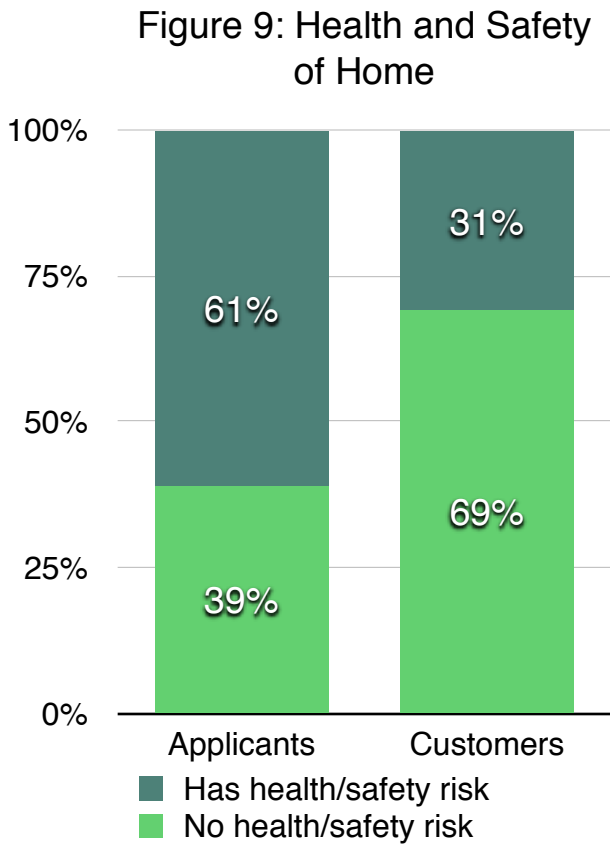


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one additional child is able to benefit from SHA's homes. This difference is important because SHA homes are a more suitable environment for kids. 81.82% of SHA customers report that their home functions as a good study environment, whereas only 51.72% of applicants report the same (Figure 8). Because Coronavirus has forced most children to conduct their studies from home, this 30% difference is even more significant.

**Mary's kids have had a much easier time studying in their new SHA home. In their new home they have space to concentrate on their studies and avoid loud distractions.**



The extra child living in the average SHA home also benefits from the home's improved health and safety relative to other alternatives. Among applicants, 61% identified a health or safety risk in their home, while only 31% of customers identified a health or safety risk in their homes (Figure 9). All 14 of the customers we interviewed also stated that they felt their kids were better off in their new neighborhood instead of their old one. Customers indicated that the gated fence that surrounds the SHA neighborhood is particularly valuable because it keeps their kids safe as they play outside.

**Mary takes pride in the safe environment she is now raising her kids in. Because of the security of the SHA neighborhood, she is not continuously worried about their safety.**

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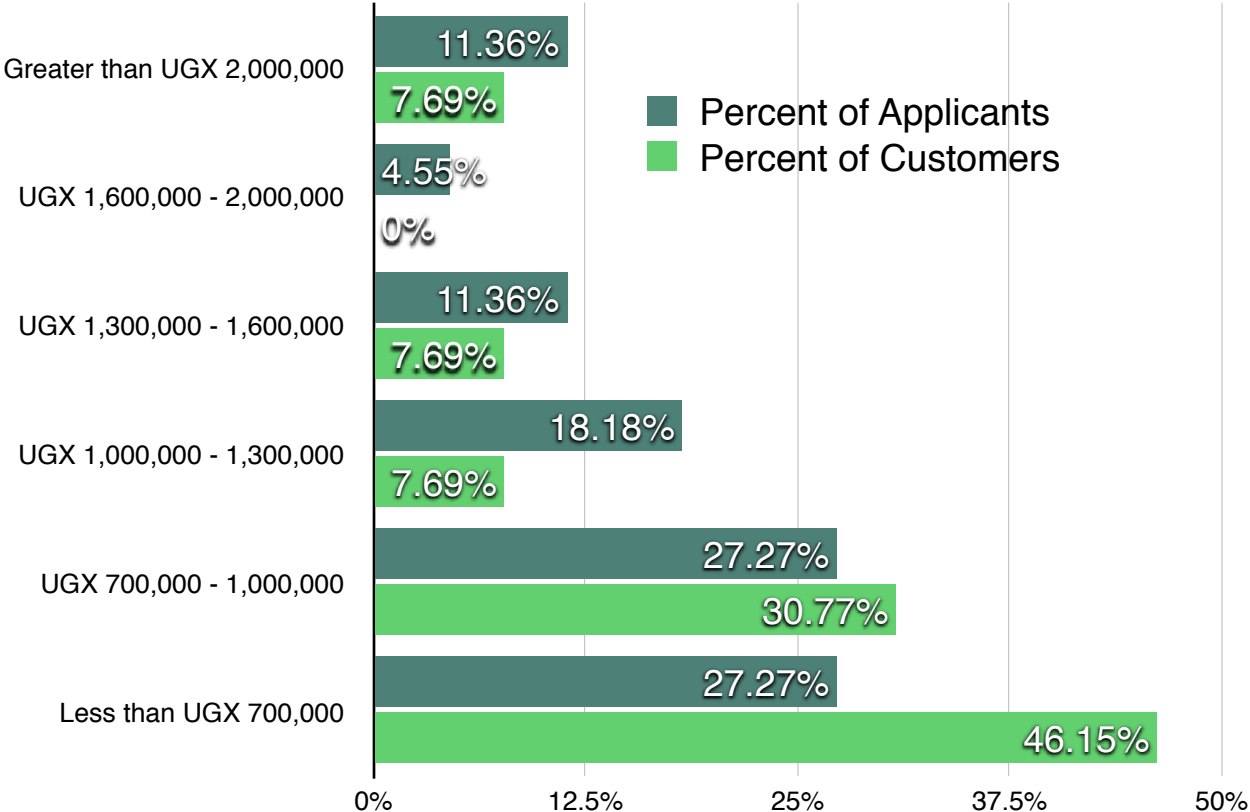


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# Income and Stability

Figure 10: Monthly Household Income



Breaking down the average monthly income of SHA customers and applicants reveals who SHA’s houses benefit. With 55.54% of SHA applicants making less than 1M UGX each month, compared to the average Kampala household that makes 938K UGX each month, applicants appear to have a similar income relative to the Kampala average.<sup>1</sup> Though SHA’s applicant pool has roughly the same earnings as the average household in the Kampala area, SHA selected households with lower incomes to be customers. 46.15% of SHA’s customers make less than 700K UGX each month, while only 27.27% of applicants that make that much (Figure 10).

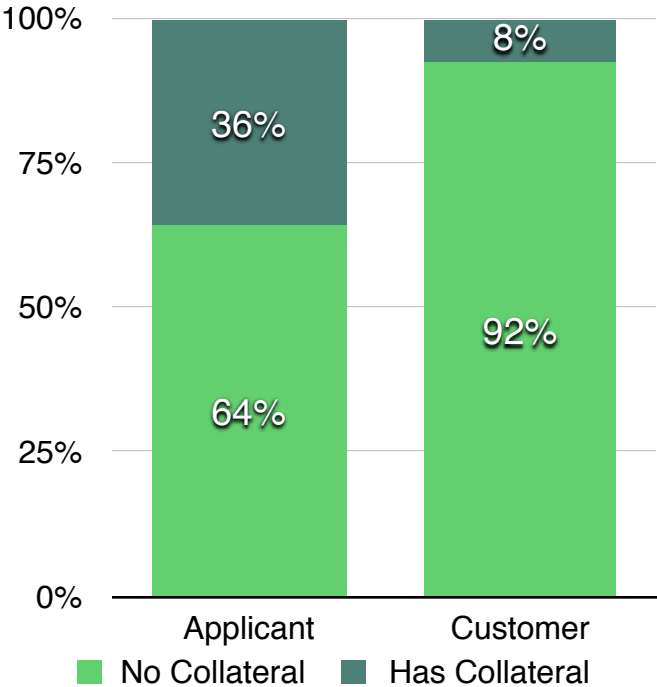
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Because its current customers are low-income compared to applicants and the average Kampala household, SHA has flexibility in how it can select its future customers. Should SHA find that its lower-income customers are too unreliable with their monthly payments, it can choose to create financial stability by selecting a higher proportion of middle-class applicants from the 700K - 1.3M UGX range to become customers. The reliability of these customers can reduce the risk of customers making less than 700K UGX being unable to make their rental payments. Determining the optimal ratio between low- and middle-income customers will require SHA to balance the success of its business model with its social mission.

SHA creates additional impact by intentionally selecting applicants who do not have collateral assets such as property or a car. Once the rent-to-own period ends, customers will gain ownership of their first collateral asset. The implementation of this aspect of SHA's selection methodology is apparent from the 92% of SHA's customers that have no collateral, compared to 64% of SHA's customers. The difference in these percentages is the rate that SHA's selection process gives first time collateral assets to its customers.

Figure 11: Collateral Assets



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## Changing Household Finances



For 6 out of 14 customers, their monthly payments to SHA are less than the amount they were previously paying for rent in their old homes. This extra money tends to be reinvested in families. 5 out of 14 of SHA's customers said they spend the money saved on their children's school fees. Other reported uses of the money were on health insurance for kids, medical care, family goods, sending money to parents, and basic savings.

**Before moving into her SHA home, Dativa could not always pay school fees for her kids. Now, she dedicates the money she saves to sending her children to school.**

Customers also reported either starting or expanding a business after moving into their SHA home. The most common new business that customers started was keeping chickens to add another source of food and income for the family. 4 of the 10 customers who reported starting or expanding a business attributed part of that

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activity to the money they saved from their payments to SHA. For the other 6 customers that started or expanded a business, it is possible that the sense of housing security they got from SHA made them more comfortable with entrepreneurial risk-taking, though we can't be certain.

The fact that eight customers do not save any extra money from their rent-to-own payments is not necessarily a sign of negative impact. The additional money that these customers pay in rent only becomes problematic if it is too great of stress for families. For 2 of SHA's customers, this might be the case. The 2 customers who described themselves as concerned for their housing situation (Figure 1) are now paying more for rent each month than they were before. The burden of keeping up with payments likely explains why these two customers describe themselves as concerned for their housing situation. Higher rent reduces SHA's positive social impact on these two customers.



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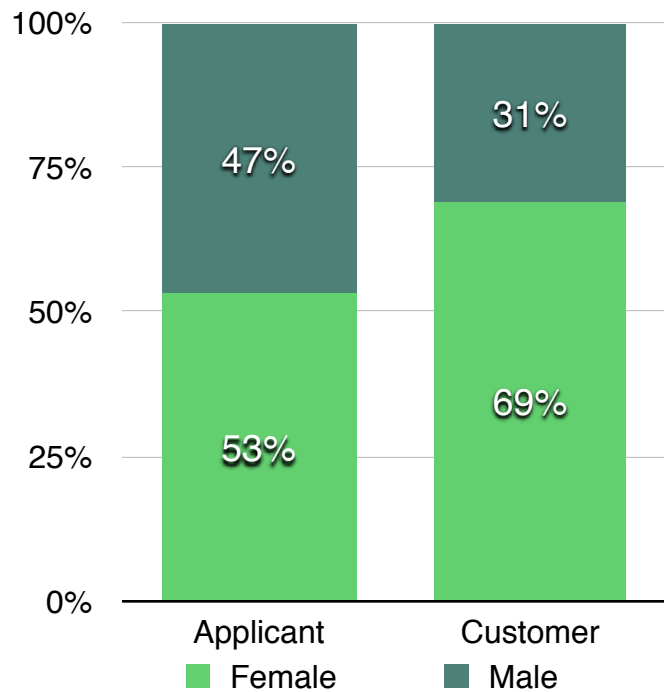


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## Female Agency

Choosing to buy a home is a significant household decision that is often made by a male household head. Yet, the makeup of SHA's customers and applicants indicates that it plays a role in increasing the decision-making power of women within the household. For 69% of SHA's customers, a female household member filled out the housing application and manages the relationship with SHA. Managing the housing details for their families may give women greater leverage over decision-making.

Figure 12: Gender of Household Contact



SHA's female customers indicate holding at least some influence over household decisions. The green regions represent where female customers outperform female applicants. Region 1 represents female customers reporting "less influence" at lower rates compared to female applicants. Region 2 represents female customers reporting "some levels" of influence at higher rates than female applicants. The unshaded region (region 3) represents female customers reporting lots of influence at lower rates than female applicants. The slightly larger ratio of single mother households in the applicant group is partially responsible for female applicants reporting "a lot of influence" at higher rates than female customers.

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Figure 13: Women's Influence Over Household Decisions

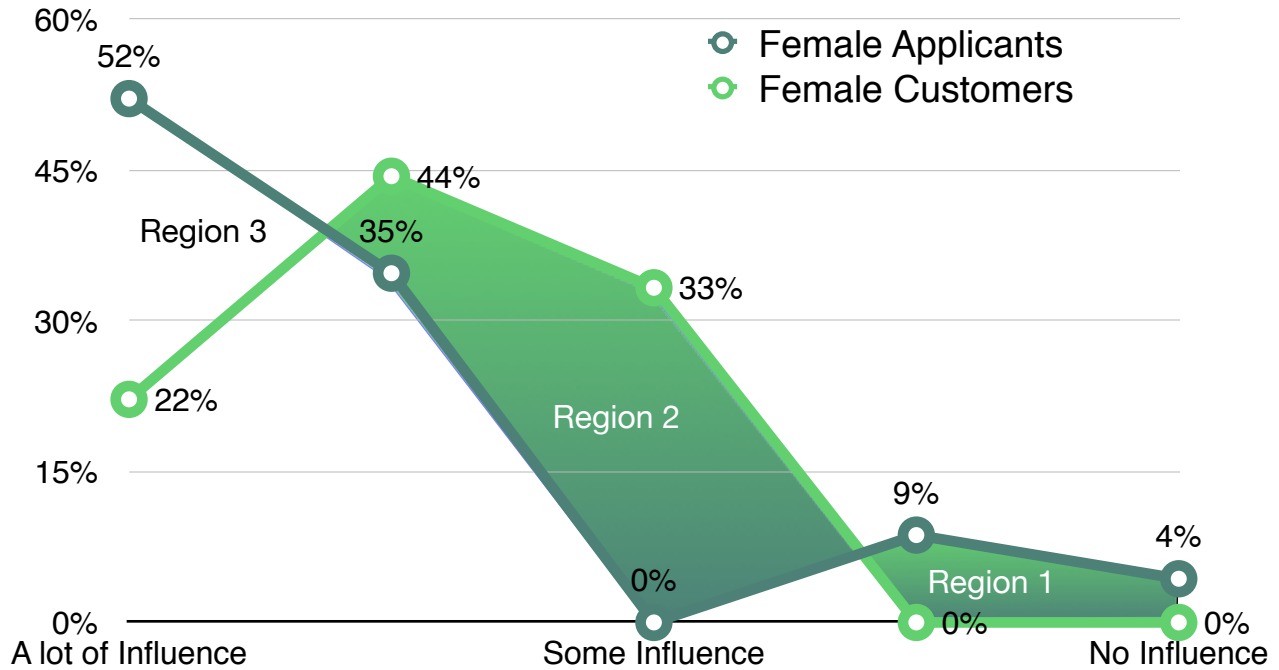
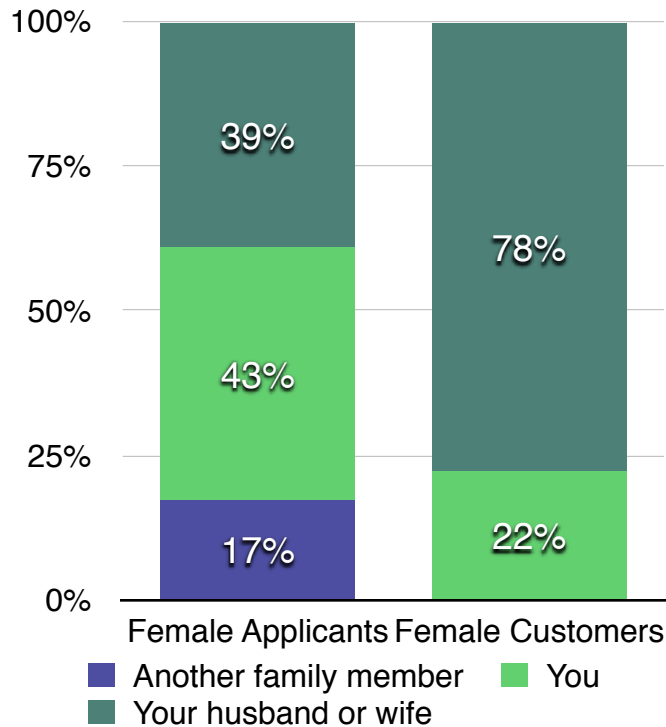


Figure 14: Household Head



Despite a higher percentage of female customers in charge of handling the relationship with SHA compared to applicants, fewer female customers identified themselves as the household head. Only 22.22% of female customers identified themselves as the household head, compared to 43.48% of female applicants. Though a portion of this difference is attributable to the larger ratio of single-mother households in the applicant pool, this gap still presents a growth opportunity for SHA. The Applicant Scoring Matrix in the Business Development Report takes

affirmative action to bring more female-headed households into SHA's customer base.

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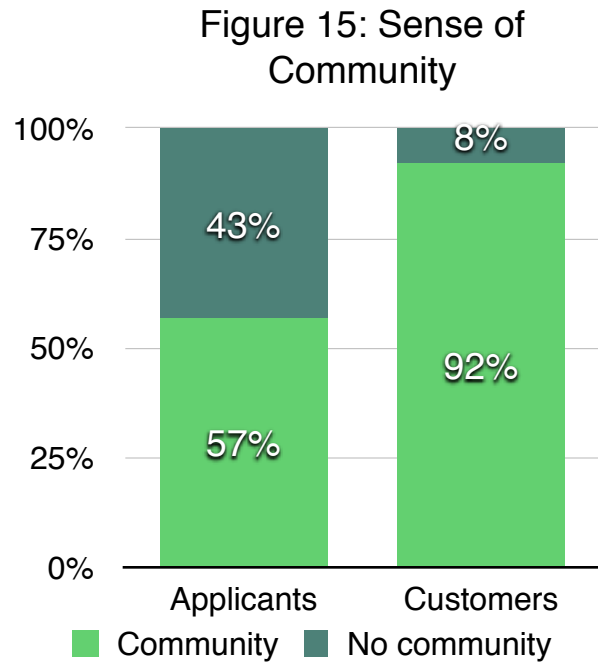
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# Community

From our public survey of people living in the Kampala area, we found that 81.25% of respondents wanted to live in a community setting with close neighbors. According to customers, SHA has successfully created a community setting in its first compound. 92% of customers felt a sense of community with their fellow SHA residents, a substantially higher ratio than the 57% of applicants who identified a community in their own neighborhoods (Figure 15).



**Dativa has built meaningful relationships with other members of the SHA neighborhood. She feels comfortable asking them for advice and talking about life.**

The benefits to the community in the SHA neighborhood can go well beyond the happiness that customers get from having friends and positive

social interactions. For some customers, sharing with their neighbors and supporting each other during challenges has created special relationships. Customers feel safer and are less worried about their kids playing outside because they know that the neighbors are watching out for their homes and children. Because of SHA's selection process, customers believe that the other neighbors' kids are a positive influence on their own children. The community setting SHA provides its customers even helped children continue to learn during the COVID-19 lockdown—a group of parents have come together and hired a teacher for their children.

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# Ongoing Impact Evaluation System

Over the past couple years, SHA has already created significant benefits for the 15 families that have bought its homes. With a new batch of homes completed and ready to be sold, SHA is about to drastically scale its impact. To track how its impact scales and to evaluate the long-term effects of its homes, we recommend that SHA continue collecting impact data using a modified version of the Impact Baseline Survey we used in this report (Appendix F). **We recommend SHA have customers take the survey immediately after they agree to buy the home and before they have moved in, and take the same follow-up survey once a year.**

SHA's large new batch of customers is an opportunity for SHA to expand upon the preliminary impact analysis conducted in this report. The larger sample size of customers will allow SHA to draw more robust conclusions regarding its impact by avoiding the variation that outliers may have had on the preliminary results. SHA should survey these new customers right before they move in to establish a stronger baseline for comparison with future survey data. Instead of comparing the customers and applicants, as was the method of analysis in the preliminary impact report, SHA will be able to draw impact conclusions from how individual customers change.

Administering the impact survey to customers on a yearly basis will allow SHA to analyze how its product changes the lives of its customers in the long-term. While the preliminary impact survey has demonstrated that moving into a home creates immediate benefits for customers, homeownership is a long-term investment. It is then reasonable to expect that impact on metrics such as income and health may take longer to fully materialize. The impact of one of the largest benefits of homeownership — no longer paying rent — will only become apparent when a family's rent-to-own payments are completed after ten years. The long-term impacts of SHA's product are

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worth measuring, since they may be the most significant aspect of owning a SHA home.

A formalized data collection system will help SHA to continue maximizing its impact as it scales. As the number of SHA customers continues to grow, maintaining an individual relationship with each customer will become more difficult. Implementing a long-term impact survey will allow SHA to keep in touch with the needs of its customers and their wellbeing.

**To incentivize customers to keep taking the survey, SHA could include in future contracts a very small rent reduction for customers that fill out the yearly survey.**

Because most customers and applicants used an electronic device to fill out the application, they should be able to easily take the online survey when it is sent to them by SHA.

Implementing this system should not be a burden on SHA's daily operations. Virtually administering the surveys is a simple and infrequent process. Meanwhile, analyzing the data obtained from the surveys is not immediate and may take place a year or two after the first round of surveys began.

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# Appendix

## A. Methods: Customer Semi-Structured Interviews

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We created a 22-question semi-structured interview to gather data from SHA's current clients. The interview questions touched on clients' opinions of SHA's houses, processes, and future plans. It also asked clients to explain how various aspects of their and their family's lives have changed since buying a house from SHA. We developed the interview questions with the help of the SHA staff, a professor of development economics from SCU, and Miller Center staff. The semi-structured interview questions are included in Appendix D.

We initially planned on having the SHA team conduct all the interviews because it logistically would be easier to be in the same time zone and not have to place international calls. However, after having Phiona, a member of SHA staff, pilot the interview over the phone with two SHA customers, the SHA team suggested that the GSBFs conduct the remainder of the interviews because they thought customers did not feel comfortable sharing their criticism of SHA with the SHA team. We received quality information from the interview questions so the GSBF team proceeded with conducting the remaining interviews.

The SHA team provided us with the phone numbers of all 15 of its customers. We decided to use WhatsApp to avoid charges related to international calling and texting. We were able to contact and interview 14 out of the 15 customers through WhatsApp; one customer did not use WhatsApp and one customer never responded. The SHA team helped remind their customers to respond to the GSBF team via WhatsApp to achieve this response rate and conducted one phone interview for the customer that did not have WhatsApp. The one customer that did not respond was contacted by the SHA team and us multiple times over a two-week period before being cut from the study. Customers were offered an airtime top up of 10,000 UGX (\$2.70 USD) for being interviewed.

We divided the customers between the two of us and scheduled times to interview them. The calls were recorded, with the customers' permission, and we typed the customers' answers into a Word document during the interview. In two cases internet connectivity inhibited the interview call partially or completely. In these cases, customers were texted the remaining questions and responses were collected via text.

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## B. Methods: Market Research Survey

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Data for the market research survey was collected through a 20-question interactive voice-response survey administered over the phone. The survey was administered in English and Luganda to a set of randomized phone numbers in Uganda. Respondents were allowed to choose from either of these languages since they are the most common languages in the area SHA operates. The survey was administered between 8:00-9:00PM EAT on days beginning in late September and ending in mid-October. The survey was sent to 6000 phone numbers with 1663 people picking up and a total of 112 respondents taking the entire survey.

The platform for this survey was EngageSPARK, which allowed us to record the audio for questions and then format them into a cohesive survey. EngageSPARK allowed survey respondents to answer questions by typing on their phone's keypad. We also used EngageSPARK to send airtime top ups to respondents who completed the entire survey. The EngageSPARK staff provided input on survey design so that respondents could easily understand and respond to the questions.

The survey questions given in English were recorded by Brooke VanSant, while a translator was hired to record the questions in Luganda. Each survey question had a series of possible answers given, so that respondents could answer by typing a number on a phone's keypad. The English version of the survey questions are included in Appendix E.

We piloted the survey several times to ensure that the design of the questions elicited logical answers. We ran these pilots at different times of the day to determine which hours resulted in the best response rate.

At the start of the survey, we recorded a welcome statement that explained SHA and the nature of our research. We informed respondents that by answering the questions to the survey, they were giving consent for us to use their answers in our research. During this section, we explained that respondents who complete the entire survey would receive an airtime top up of 5,000 Ugandan Shillings (\$1.35). Including this statement in the introduction incentivized respondents to complete the entire survey and not give up halfway through.

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## C. Methods: Social Impact Baseline Survey

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We created a 27-question Google survey that collected basic information about respondents, their families, and their housing and financial situation. We developed this survey with the help of the SHA staff, a professor of development economics from SCU, and Miller Center staff. Whenever possible we asked questions that required numerical or categorical responses to reduce the questions' ambiguity and to make data analysis easier. The social impact baseline survey is included in Appendix F.

After developing the content of the survey, we ran a pilot to assess how well the survey captured the information we were seeking. We emailed the survey to the first 10 people in SHA's former applicant dataset and only received 1 response. We decided to repeat the pilot, using the 10 most recent SHA applicants and received a much higher response rate. The pilot was successful, and we learned that the questions were getting us good information. We did choose to add an email field to make tracking which applicants had responded easier.

We sent emails to every SHA applicant in the dataset. There were 296 applicants in the dataset but only 178 had email addresses and only 134 of those were valid. We sent 4 rounds of emails asking applicants who hadn't responded to take the survey. After the first round of emails we added a financial incentive, promising everyone who took the survey a raffle entry for \$100 USD. After talking with the SHA team about how we might increase the response rate we used EngageSPARK to text the remaining applicants who had not responded to the survey because not everyone in Uganda regularly checks their emails. We sent out two rounds of text messages. 46 verified SHA applicants took the social impact baseline survey.

We also had SHA's customers take the Google survey to serve as a basis of comparison for future impact evaluations. We sent the link to the online survey to each customer via WhatsApp and reminded them to take the survey during their semi-structured interviews. We decided to offer a larger financial incentive to SHA's customers to get them all to take the survey. We offered an airtime top up of 10,000 UGX (about \$2.70 USD) for taking the survey, and entrance into the \$100 USD raffle. We were able to get 13 out of 15 customers to take the social impact baseline survey.

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## D. Customer Semi-Structured Interviews

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1. How have your children's study habits or school performance changed since you moved into your SHA home? (Open response)
2. What are your favorite aspects of SHA's homes? (Open response)
3. What are your least favorite aspects of SHA's homes? (Open response)
4. What were the most important factors in your decision to buy your home from SHA? (Open response)
5. What would you like to change about SHA's products? (Open response)
6. Was the process of buying your home through SHA easier or more difficult than other alternatives you considered? Why? (Easier/More difficult) (Open response)
7. What would you like to change to make buying a home from SHA easier? (Open response)
8. How valuable would financial literacy training be to you? A lot, some, a little, none.
9. How valuable would home maintenance training be to you? A lot, some, a little, none.
10. What are the most notable differences between your SHA home and old home? (Cost, quality, location, etc.)
11. Do you have any regrets about buying your home? (Open response)
12. How did buying this home change your life? (Open response)
13. Have you started any new businesses since buying a house from SHA? (Y/N) If yes, what are they?
14. What have you done with the money you have saved from not having to pay rent after owning a home? (Open response)
15. Do you feel that your kids are better off in your new neighborhood instead of your old one? (Y/N)
16. Do you worry more or less about your housing security since moving into your new home? (Less/More)
17. In your estimation, are you spending more or less on utilities since you moved into your new home? (Less/More)
18. In your estimation, are you consuming more or less electricity and water since moving into your new home? (Less/More) (Less/More)
19. What other facilities/structures do you think SHA could include in future neighborhood construction? (Open response)
20. How do you benefit from the community setting SHA provides? How do you benefit from the other households in the community? (Open response) (Open response)
21. Would you have been interested in paying a little bit extra every month in your payment to SHA to have life insurance provided through an insurance company? (Y/N) Why? (Open response)

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## E. Market Research Survey

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You have two language options to take this phone survey: To take the survey in English, press the 1-button on your phone. To take the survey in Luganda, press the 2-button on your phone.

Intro statement: Congratulations on being selected as a participant for this survey. Smart Havens Africa is an affordable housing organization and would like to know how to make housing more affordable and accessible to people like you. Once you have completed this short ten-minute survey you will receive a free airtime top up of 5,000 shillings. Participation in this survey is voluntary and all information is completely anonymous. If you do not want to participate, please hang up. By answering the questions, you consent to your answers being used in market research. When you take the survey, you will respond to questions by pressing a number on your phone's keypad. Questions will repeat once if not answered within 15 seconds. The survey will now begin.

1. What is your gender? Press the 1-button if female. Press the 2-button if male. Press the 3-button if other. Press the 4-button if you do not wish to state.
2. How old are you? Press the buttons that indicate your age on the keypad.
3. Which of these types of advertisements are you exposed to most frequently: TV ads, radio ads, paper flyers, billboards, personal sellers, social media, newspaper or magazine ads. Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
4. Which of the previously mentioned types of advertisements are you exposed to the *second* most frequently? Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
5. Which of these types of advertisements are you most likely to pay attention to: TV ads, radio ads, paper flyers, billboards, personal sellers, social media, newspaper or magazine ads? Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
6. Which of the previously mentioned types of advertisements is the *second* most likely for you to pay attention to? Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
7. Are you satisfied with your current home? Press the 1-button if yes and the-2 button if no.

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8. If 2: Are you looking to rent or own a different home? Press the 1-button if yes and the 2-button if no.
9. Do you rent your home, own your home, or live in a friend or family member's home? Press the 1-button if you rent your home. Press the 2-button if you own your home. Press the 3-button if you live in a friend or family member's home.
10. If 1: How much do you pay for rent each month? Press 1 if less than 25,000 shillings, press 2 if between 25,000 and 75,000 shillings, press 3 if between 75,000 and 125,000 shillings, press 4 if between 125,000 and 175,000 shillings, press 5 if between 175,000 and 225,000 shillings, press 6 if greater than 225,000 shillings. Press 7 if you would like to repeat the question.
11. How did you learn about the house you are currently living in? Press 1 if from a friend or family member, press 2 if from an advertisement, press 3 if from a real estate agent, press 4 if from physically seeing the house is for sale, press 5 if from some other source. Press 6 if you would like to repeat the question.
12. Which of these features is the most important to you in making a housing decision: Price, location, quality, size, design, or bathrooms? Press 1 if price, press 2 if location, press 3 if quality, press 4 if size, press 5 if design, press 6 if bathrooms. Press 7 if you would like to repeat the question.
13. Which of the previously mentioned features is the *second* most important factor to you in making a housing decision? Press 1 if price, press 2 if location, press 3 if quality, press 4 if size, press 5 if design, press 6 if bathrooms. Press 7 if you would like to repeat the question.
14. How many rooms are in your current house? Include all the rooms covered by a roof, such as bedrooms, bathrooms, and kitchens. Press the buttons that indicate the number of rooms.
15. What is the maximum number of shillings you would pay per month for housing? Press 1 if less than 100,000 shillings, press 2 if between 100,000 and 300,000 shillings, press 3 if between 300,000 and 500,000 shillings, press 4 if between 500,000 and 700,000 shillings, press 5 if between 700,000 and 1,000,000 shillings, press 6 if greater than 1,000,000 shillings. Press 7 if you would like to repeat the question.
16. Do you prefer living in a community setting with close neighbors? Press the 1-button if yes and the 2-button if no.
17. Are you the head of your household? Press the 1-button if yes and the 2-button if no.
18. Including yourself, how many people live in your household? Press the buttons that indicate the number of people.
19. How many children under the age of 18 live in your household? Press the buttons that indicate the number of children.
20. What is your primary occupation? Press the 1-button is self-employed, the 2-button if employed, the 3-button if not employed.
21. How many years have you worked at your current job? Press the buttons that indicate the number of years. Press 0 if you are not working.
22. How many jobs have you held in the last year? Press the buttons that indicate the number of jobs.
23. How many years of education have you completed? Press the buttons that indicate the number of years.

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24. What is your household's monthly income? Press 1 if less than 700,000 shillings, press 2 if between 700,000 and 1,000,000 shillings, press 3 if between 1,000,000 shillings and 1,300,000 shillings, press 4 if between 1,300,000 shillings and 1,600,000 shillings, press 5 if between 1,600,000 shillings and 2,000,000, press 6 if greater than 2,000,000 shillings. Press 7 if you would like to repeat the question.
25. Do you have any assets or other sources of income that would allow you to continue paying rent if you had a financial emergency? Press the 1-button if yes and the 2-button if no.

Thank you for participating in our survey! You will now receive your airtime top up.

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## F. Social Impact Baseline Survey

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Smart Havens Africa would like to better understand the impact they have on the people that buy its houses. This survey will collect baseline information to be used in future impact analysis. You can choose whether or not to take this survey and your choice will not influence your eligibility to buy a house from Smart Havens. This survey has 27 questions and is expected to take about 10 minutes to complete.

Email Address: \_\_\_\_\_

1. What is your name? \*

2. What is your gender? \*

- Female
- Male
- Other
- Prefer not to say

3. How old are you? \*

4. How many people live in your household? (including yourself) \*

5. What are the ages of everyone living in your household? (including yourself) \*

Please enter a list separated by commas. For example, if you have 3 people in your household respond: 43, 45, 8

6. Who is the head of your household?

- You
- Your husband or wife
- Another family member

7. How many years of education have you completed? \*

8. How many rooms are in your current house? (Include all rooms covered by a roof. Bedrooms, kitchen, bathroom, etc.) \*

9. Which of these options best describes your main job? \*

- Self-employed (such as: moto driver or other)
- Employed (such as: services, factory, or other)
- Not working

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10. What is your household's monthly income? \*

- Less than UGX 700,000
- UGX 700,000 - 1,000,000
- UGX 1,000,000 - 1,300,000
- UGX 1,300,000 - 1,600,000
- UGX 1,600,000 - 2,000,000
- Greater than UGX 2,000,000

11. Did you deposit any money in a bank, mobile money, or other financial savings institution in the past month? \*

- Yes
- No

12. Do you have any assets or other sources of income that would allow you to continue paying rent if you had a financial emergency? \*

- Yes
- No

13. If your answer was "Yes" to the previous question, please tell us what those assets are.

14. Who owns the title of the home you are currently living in? \*

- Yourself
- A family member
- Landlord
- Other

15. How worried are you that the title owner or a relative of someone on the title could claim the house and force you to leave the house? \*

Very worried    1    2    3    4    5    Not worried at all

16. Do you have access to running water at home? \*

- Yes
- No

17. Do you have access to electricity at home? \*

- Yes
- No

18. Do you have access to a flushing toilet in your home? \*

- Yes
- No

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19. What do you cook on? \*

- Charcoal stove
- Wood-burning stove
- Gas stove
- Electric stove
- Other

20. How many of your primary-school-aged children regularly attend school? \*

If you have no children, please respond with 0

21. Does your house provide an adequate study environment for your children? \*

- Yes
- No

22. Do you feel a sense of belonging to your neighborhood community? \*

- Yes
- No

23. Rate your comfort in making financial decisions: \*

Very uncomfortable    1    2    3    4    5    Very comfortable

24. Is there any part of your home that you would describe as a health or safety risk to you or your family? \*

- Yes
- No

25. How worried are you about your current housing situation? \*

Very worried    1    2    3    4    5    Not worried at all

26. How much influence do you have on important household/financial decisions? \*

None    1    2    3    4    5    A lot

27. How did you hear about SHA? \*

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## G. Summary of Customers' Interview Responses

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### **Favorite Parts of Homes (Question 1):**

Customers enjoy the running water, electricity, and amenities within the home. They appreciate that they will own the home at the end of the rent to own period. They also appreciate the relatively large size of the house and the design. The community setting formed within the compound is also a favorite aspect for many customers.

### **Least Favorite Parts of Homes (Question 2):**

Customers do not like the lack of open space within the compound, the houses are very close together which doesn't leave room for kids to play. They are also concerned about security, as the gate is often left open. There are some concerns about quality of construction and reliability of utilities (power and water). Some people dislike that there aren't options for outdoor kitchens and toilets.

### **Reason to buy through SHA (Question 3):**

Overwhelmingly, customers chose SHA because of its affordability and rent to own model. They also cared about the quality and design of the houses, but this seems secondary.

### **Suggestions for change (Question 4):**

Customers would appreciate outdoor toilets for when their plumbing fails and more space within the compound for kids to play.

### **Application Process (Question 5):**

Customers unanimously agreed the process was easier with SHA than other alternatives they have. They cite the processes' speed, simplicity and, the lack of a 50% required down payment as evidence.

### **Suggestions to make Application Easier (Question 6):**

Some customers suggested an outright purchase option, which might already exist.

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**Interest in financial literacy training (Question 7):**

Customers show interest in financial literacy training, though the exact enthusiasm levels differ substantially.

**Interest in home maintenance training (Question 8):**

Customers show mixed interest in learning how to maintain their homes, though the majority responded somewhat positively.

**Differences between old and new house (Question 9):**

Customers had a wide variety of responses to this. They have a better bathroom situation now. They also have a better situation in the compound generally, enjoying the security, privacy, quality of neighbors, and safety for their kids. The new houses are consistently bigger than old houses.

**Any Regrets buying from SHA (Question 10):**

No one had any regrets, and one person is looking to buy another house.

**How did buying this home change your life? (Question 11):**

Many people get to own homes who otherwise wouldn't be able to. They get to save money on rent and their standard of living is higher. Kids are also doing much better by being able to attend school, playing with other good kids in the compound and being safer in the gated community.

**New Businesses Since Buying Home (Question 12):**

Customers have initiated a variety of new businesses and expanded upon others. The most common new business is poultry farming, while the second most common is shopkeeping.

**What have you done with the money saved? (Question 13):**

Customers have spent a lot of the extra money on their kids, in the form of school fees, healthcare or other goods. Other people have expanded or started businesses. Some people do not save money yet as the rent is more expensive and they don't own the homes yet.

**Has your new home made studying easier for your kids? (Question 14):**

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Customers generally agree that it is easier for their kids to study now because they have access to better schools and the school is close by. Several kids have the opportunity to go to school for the first time now too. Several households might have actually pooled together payment for a tutor for kids during COVID.

**Are your kids better off in the new neighborhood? (Question 15):**

Customers consistently agree that their children are better off in the new neighborhood. The driving factor behind this sentiment is a greater feeling of safety when the kids play.

**Do you worry more or less about housing security? (Question 16):**

Customers are almost all worried less about losing their SHA homes than previous homes, though a few do worry about being able to make SHA's payments. However, several people note that they aren't as worried about losing their SHA home because SHA is generally very forgiving of late payments and their agreement is in writing.

**Spend more or less on utilities (Question 17)/Consume more or less on utilities (Question 18):**

The responses to this are pretty mixed. Generally, people are using a little more water and electricity and paying a little less for it. However, we found some people were paying more money because they used to share these costs with their communities. Some people also use less electricity because they don't use as many electric appliances like stoves with SHA.

**What else should SHA build? (Question 19):**

Customers wished for a lot of unreasonable things. The more reasonable ones were outdoor toilets, parking spaces, and a playground.

**How do you benefit from the community setting SHA provides? (Question 20):**

Customers benefit from the social aspect and having neighbors to help with tasks and share ideas. They also provide added security.

**Are you interested in paying extra each month for life insurance? (Question 21):**

Customers are all interested in life insurance, though the majority do not have extra income to pay for it. Some customers did not understand what life insurance was but might be interested in health or unemployment insurance.

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| 1. What are your favorite aspects of SHA's homes? | 2. What are your least favorite aspects of SHA's homes? | 3. What were the most important factors in your decision to buy your home from SHA? | 4. What would you like to change about SHA's products? | 5. Was the process of buying your home through SHA easier or more difficult than other alternatives you considered? Why? | 6. What would you like to change to make buying a home from SHA easier? | 7. How valuable would financial literacy training be to you? A lot, some, a little, none. | 8. How valuable would home maintenance training be to you? A lot, some, a little, none. |   |
|---|---|---|--|--|---|---|---|---|
| Barrier between houses                            | 1 Small space   | 2 Rent-to-own   | 11 Create social group                                 | 1 Easier   | 1 Outright purchase option  | 2 Good/helpful  | 11 Helpful  | 9 |
| Kitchen   | 2 Limited design options                                | 1 Design  | 1 Play area for kids                                   | 1 More difficult   | 0 Flexibility for financing   | 1 No  | 1 Somewhat  | 3 |
| Common room                                       | 3 Crowding in compound's location                       | 1 SHA team  | 1 Include closets (or more closets)                    | 1 Quick  | 2 Land title before done paying   | 1 Positive social aspect  | 1 Suggests community work groups (for compound)   | 2 |
| Close to city                                     | 1 Lack of play area                                     | 2 Parking spaces  | 1 Bigger yard/more space between houses                | 2 Simple   | 2 Price of payments smaller   | 1 Works in finance  | 1 Not interested  | 1 |
| Flushing toilet                                   | 3 Security (gate open)                                  | 2 Compound  | 1 Application process for people without phones        | 1 Over phone   | 1 Lower price overall   | 1 Have already received some  | 1   |   |
| Bedroom   | 1 No stores close to homes                              | 1 Affordable  | 4 Security guard                                       | 1 quick response   | 1   | Somewhat  | 2   |   |
| Construction quality                              | 2 Small yard  | 1 Accessibility (application and team)  | 1 Outside toilets                                      | 3 No 50% down payment  | 2   | Interest in learning how to start a business  | 1   |   |
| Running water                                     | 5 Kitchen inside house                                  | 1 Opportunity   | 1 Metal doors (not wood)                               | 1  |   |   |   |   |
| Community setting                                 | 3 Poor construction                                     | 1 Quality   | 1 Customization of houses                              | 1  |   |   |   |   |
| Electricity                                       | 4 Unreliability of utilities                            | 1 Size  | 1 Compound cement                                      | 1  |   |   |   |   |
| Community fence/gate                              | 2 Cleanliness   | 1   | Cheaper  | 1  |   |   |   |   |
| Spacious/size of home                             | 4 Location  | 1   | Employ clients when possible                           | 1  |   |   |   |   |
| Ownership   | 5 Paint went away quickly                               | 1   | Solar power  | 1  |   |   |   |   |
| Design  | 3   |   | Bigger homes   | 1  |   |   |   |   |
| Exterior  | 1   |   | Gate for every house                                   | 1  |   |   |   |   |
|   |   |   | Add paint on outside of house                          | 1  |   |   |   |   |

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| 9. What are the most notable differences between your SHA home and old home? | 10. Do you have any regrets about buying your home? | 11. How did buying this home change your life? | 12. Have you started any new businesses since buying a house from SHA? (Y/N) If yes, what are they? | 13. What have you done with the money you have saved from not having to pay rent after owning a home? | 14. Do you believe that your new home has made studying easier for your children? (Y/N) If yes, how? | 15. Do you feel that your kids are better off in your new neighborhood instead of your old one? |    |
|--|---|--|---|---|--|---|----|
| Lack of privacy  | 2 No  | 14 Home ownership                              | 4 Yes   | 10 Started/expanded business  | 4 Yes  | 11 Yes  | 14 |
| Rooms were messier   | 1 Looking to buy another house                      | 1 Save money                                   | 3 Expanded existing business  | 2 School fees/better school   | 5 No   | 0 No  | 0  |
| No kitchen   | 1   | Standard of living improved                    | 3 No  | 3 Health insurance for family   | 1 Easier to take them to school  | 3 Safer   | 6  |
| Communal/outdoor/worse toilet  | 3   | Increased organization                         | 1 Shop  | 2 No extra money (cost increase)  | 3 Community paid for a tutor for kids together   | 1 Other kids are good   | 2  |
| No gate  | 3   | Can wash her clothes now with water            | 1 Poultry farmer  | 4 Plans to start business when own home   | 1 Changed to better school   | 4 Less crowded  | 1  |
| Limited piped water supply   | 1   | Works harder now                               | 1 Selling vegetables  | 1 Medical care  | 1 More privacy/less noise  | 1   |    |
| Smaller  | 8   | Children interact with more educated kids      | 1 Potato farmer, expanding to beans   | 1 Family goods  | 1 Friends can help them study  | 1   |    |
| Bigger bedroom   | 1   | Kids learning to speak English                 | 1 Sewing  | 1 Sends money to parents  | 1 Now they can actually go to school   | 2   |    |
| Unsafe for kids  | 1   | Not as much pressure to pay rent               | 1 Goats   | 1 Savings   | 4 Not studying with COVID  | 1   |    |
| Area around house was very busy  | 1   | Gets to send kids to school                    | 2   |   |  |   |    |
| Bad neighbors  | 1   | Can concentrate on career                      | 1   |   |  |   |    |
| Worse security   | 2   | Kids are easier to keep track of               | 1   |   |  |   |    |
| No community   | 2   |  |   |   |  |   |    |
| More expensive   | 2   |  |   |   |  |   |    |
| Water and electricity more expensive   | 1   |  |   |   |  |   |    |
| Old landlord pressured her for payment                                       | 1   |  |   |   |  |   |    |
| Everything was communal  | 1   |  |   |   |  |   |    |
| Shower was outdoors  | 1   |  |   |   |  |   |    |
| Worse location   | 3   |  |   |   |  |   |    |

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| 16. Do you worry more or less about your housing security since moving into your new home? | 17. In your estimation, are you spending more or less on utilities since you moved into your new home? | 18. In your estimation, are you consuming more or less electricity and water since moving into your new home? | 19. What other facilities/ structures do you think SHA could include in future neighborhood construction? | 20. How do you benefit from the community setting SHA provides? How do you benefit from the other households in the community? | 21. Would you have been interested in paying a little bit extra every month in your payment to SHA to have life insurance provided through an insurance company? Why? |   |
|--|--|---|---|--|---|---|
| Worries less   | 13 Less  | 11 More   | 7 Gym   | 1 Social aspect  | 7 Yes   | 3 |
| Worries a bit more   | 1 Same   | 1 Less  | 5 Playground  | 4 Higher class neighbors   | 2 Yes, if affordable  | 3 |
| More lenient with payments now   | 2 More   | 2 Same  | 2 More houses   | 1 Security   | 3 Not able to afford  | 6 |
| Worries about not making payments  | 2 More/same, doesn't pay communnally anymore   | 2 Less, using fewer appliances that run on electricity now  | 1 Shuttle to town   | 1 Children help each other learn   | 1 In case of death  | 1 |
| appreciates contract is in writing   | 1  |   | Schools   | 4 Helpful neighbors  | 3 valuable  | 1 |
| Old landlord tried to force them out by raising rent                                       | 1  |   | Rec center  | 1 Savings groups   | 1 Interested in health insurance  | 1 |
|  |  |   | Grocery shop  | 4 Knowledge exchange   | 2 Interest in unemployment insurance  | 1 |
|  |  |   | Pharmacy  | 1 No benefits from neighbors   | 1   |   |
|  |  |   | Church  | 1  |   |   |
|  |  |   | Outside toilets   | 3  |   |   |
|  |  |   | Walkways  | 1  |   |   |
|  |  |   | Parking lots & Driveways  | 2  |   |   |
|  |  |   | Outside cooking station   | 1  |   |   |
|  |  |   | Hospital  | 1  |   |   |
|  |  |   | Shopping malls  | 1  |   |   |

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