



BANKING on CHANGE

YOUTH ROLLING ENDLINE SURVEY REPORT, UGANDA

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LIST OF ACRONYMS

BoC	Banking on Change
HH	Household
HHs	Households
IGA	Income Generating Activities
MoFPED	Ministry of Finance, Planning and Economic Development
PPI	Progress out of Poverty Index
SACOS	Savings and Credit Societies
UBOS	Uganda Bureau of Statistics
USAID	United States Agency for International Development
VSL	Village Savings and Loans
VSLA	Village Savings and Loans Association
YSLA	Youth Savings and Loans Association



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EXECUTIVE SUMMARY

This report presents findings of the endline survey on the Youth Savings and Loans Association – (YSLA) project implemented by CARE Uganda. The project has been implemented since 2013. The project promotes a community based microfinance programme using a savings led microfinance methodology which involves formation and management of Village Savings & Loans Associations (VSLA). Its aim was to lead to improvements in access to financial services, employment and business skills among the youth. It targeted reaching 1,472 youth groups comprising 30,500 individual beneficiaries. The end line evaluation seeks to determine the extent and depth of change, i.e. extent to which the project realized its overall vision of improving the quality of life for poor people, measured through indicators such as household asset ownership, food and nutrition situation, school enrolment, housing situation, investment ability among others. The end line targeted 606 respondents who participated in the baseline survey in 9 districts¹. Data was collected using an adjusted BoC baseline household (HH) survey tool and Focused Group Discussions (FGDs) with individuals benefiting from the project.

Key findings: Overall, there was largely positive change as highlighted in the key findings on outcome and impact indicators below, but in the key areas of PPI and ability to cope with ordinary bills the conditions were better at baseline than endline. This is a reflection of the vulnerability of poor, particularly their lack of sustained incomes and the challenge of ensuring secure health services access, food security, stable and reliable employment or sources of income.

Occupation: At baseline only 4.9% of the household members where the VSLA members live were economically inactive compared to 3.1% at end line. Like in the baseline, agriculture remains the predominant sector for employment with a considerable number of respondents (45 %) and 33% household members working on own farms at end line compared to 17% at baseline because households increased the landholdings.

Educational and literacy attainments and education access: Only 2% of the VSLA member had no formal education; a bigger number had attained primary education (49%), followed by secondary education (46%) and only 4% had university education. A similar trend was observed at endline, for both HH members and VSLA members. The higher the levels of education, the less the numbers, with most of the women attaining lower education levels compared to men. The project is associated with improved access to education with 3% saying it improved significantly and 25% saying it improved while 72% said it stayed the same. Members used savings and loans from YSLA to pay schools fees for household members and themselves even in better schools.

Health and food security: At endline, fewer respondents (27%) than at baseline (36%) reported having a household member that was unable to access health care services due to lack of money; more (67%) VSL members at endline compared to 47% at baseline reported having spent money to meet a household member's health care expenses. There was an increase in the number of HHs who could afford medical services in last 6 months at the time of the study from 63.9% at baseline to 73.2% at endline as member's accessed loans for emergency health care. While 85% of the respondents said access to health had stayed the same, 1.8% said it had improved significantly, and 13% said it had slightly improved. Among the HHs where health access improved, 92% attributed it to VSLAs because members accessed loans in times of emergencies and used their savings as well as profits from their businesses to cater for their health. Nearly 10% of VSLA member's said the quantity and quality of meals improved in the last two years because of good farm harvest.

Household decision making: At endline there was more joint decision making on household expenses as reported by 32% compared to 21% at baseline. While 22% of women at baseline made independent decisions, this increased to 26% at endline meaning that more female YSLA members have gained control over financial decisions. Slightly more men (16%) at endline made decisions independently compared to baseline 12%.

¹These districts are Arua, Bugiri, Busia, Iganga, Kabarole, Kasese, Luuka, Nebbi and Soroti.



Parental decisions making reduced significantly from 37% at baseline to 21% at endline, possibly due to change in marital status as 42% of VSLA members at baseline were married compared to 60% at endline.

Household poverty situation: While at baseline only 14.1% of the households lived below \$1.25 per day, this number increased to 38.1% at endline. All districts registered an increase in the number of households living below the poverty line, as assessed by the national PPI score sheet. This could partly be a result in the change in household population, as for example, more people were married at endline which came with increased responsibility as well as expenses.

Housing structures: HHs with wood/mud walls reduced, from 48.9% at baseline to 33.9% at endline, those with modern burnt face blocks reduced from 5.1% to 3.4%, there was a considerable increase from 0.4% to 22.2% of HHs with tin materials, while those with stone walls increased from 0.4% to 1.1%, and there was no difference among those with cement blocks. HHs with iron sheet roofs increased considerably from 0.1% to 60.3% by endline, those with grass thatched roofs reduced from 65.15 to 38.16%. HHs with cemented floors increased from 9.8% to 19.5%. YSLA members accessed loans and made savings to improve their housing conditions; others bought land and constructed totally new houses.

Assets: By the end of the project ownership of assets had increased for each type of asset, in the different categories of livestock (cattle, sheep, goats, pigs and chicken), kitchen ware (pots and pans, bucket, drying rack/cupboard, pressure cooker, stove), means of transport (car, motorcycle, bicycle, ox - cart), electronics (radio, television, mobile phone) and agricultural equipment (tractor, hoe, ox plough, irrigation pump(s), wheelbarrow) and other assets. At endline VSLA households that pay rent for dwelling were 54% at baseline compared to 9.4% at endline an indication that members constructed their own houses.

Financial ability: The financial ability of YSLA members presents mixed results of improvement as well as decline on some indicators. More HHs reported having a lot of problems coping with ordinary bills at endline (26%) than baseline 18%. However, slightly more HHs (17%) at endline reported having no problem coping with ordinary bills compared to baseline (10%). More households were somehow able to cope with ordinary bills (71%) at baseline compared endline (57%); thus 74% at endline were able cope compare to 82% at baseline. However, the number of YSLA members who worried constantly about their ability to satisfy own financial ability was the same at baseline and endline, those who worried frequently reduced from 39% at baseline to 35% at endline, those who rarely worried increased from 21% to 24% and those that never worried increased from 12% to 14%.

Food Security and agriculture: More HHs (68%) at baseline compared to endline (47%) produced enough food during previous harvest to meet the HHs food needs. However there was no different in the average number of months food production lasted, 3.78 at endline compared to 3.72 at baseline, this may be because food products are sometimes sold to attend to other family needs. The average number of meals served in the last two days at the time of the study was less than 1 and households were more likely to eat a balanced diet during special events than everyday meals at both endline and baseline

Business activities: Few VSLA members (59.7%) at baseline were engaged in some form of business compared to endline (71%), and more (99%) at endline compared 96% at baseline said they realised profits from their businesses. While 72% had increased funds to their business at endline only 55.7% had done so at baseline. A considerable number of VSLA members said their revenues had slightly improved (42.1%), 7.4% said significantly improved and 48.2% said it remained about the same during the project, with 91% attributing the improvements to VSLA, and 1% to access to a financial institution.

Control over own resources: At endline just 47% compared to 51% baseline just of respondents could freely use the income from IGAs and produce from their gardens without anybody else. This could be a result of increased joint decision making among the married, who had increased at endline.



VSLA members' financial contribution to education and health: At endline, 67% of VSLA members contributed to HHs health care expenses, compared to 47% at baseline. At baseline 41% spent on education but this increased to 57% at endline. About 16% at baseline kept their money in houses compared to 11% at endline.

Access to financial services, financial literacy and business skills: The youth save in multiple ways, but at both baseline and endline the predominant way of saving was VSLAs, with over 90% of respondents saving in VSLAs. At endline over 90% were borrowing from VSLA; those with businesses realized profits. However, most of the businesses are at micro level.

Financial anxiety and self-esteem and social perception: There were improvement on all aspects of self-esteem and social perception except the aspects of ability to “resolve problems on my own” and respect from community.

Overall, the project is associated with positive changes on the key impact indicators. YSLAs improved the social economic status of HHs especially asset ownership, housing, quality of meals and access to health services. The project has had positive impacts on almost all economic empowerment indicators of YSLA members. All respondents appreciate the projects contribution to their access to credit. Without this most of the participants in FGDs attested to it would not have been possible to improve their livelihoods the way they had. YSLA had varying impact on social empowerment indicators of SG members as it increased the self-esteem of members but has not yet improved their social positioning in community. While the level of changes may seem small, this should not be a surprise as the period of intervention has been relatively very short. The changes are best appreciated listening and reading the experiences the youth associated with the project. It has been a stepping stone, to the road to realize their dreams, improving their knowledge bases, strengthening relationships, giving them hope, and strengthen the potential and opportunities for empowerment. However, the challenges of large families, and a large young population at HHs level limit deeper impact in such a short time of the project. To sustain the gains made the evaluator recommends a three year, in which period commentary strategies to strengthen business enterprises could be explored.



1 INTRODUCTION

The Youth Savings and Loans Association – (YSLA) project is a scaling up of the Banking on Change, (BoC) a partnership between Barclays, CARE UK and Plan UK which was established in 2009. BoC set out to deliver a community based microfinance program aimed at improving the financial inclusion of people using a savings led microfinance methodology, where individuals form and save money and access loan from their group savings, with opportunities to open group accounts in formal banking institutions. In phase1 of BoC nearly 500 VSLAs were formally linked to access formal financial services through group accounts in branches of Barclays in different countries, namely Uganda, Ghana, Tanzania and Kenya. The success of BoC led to a renewed Barclay’s commitment to the partnership through an additional three year investment in a second phase of BoC, which is more focused, in-depth, programme targeted at young people. The country Programme for CARE Uganda contains the following elements:

- Responding to great need and demand in Uganda by focusing on providing more in-depth financial skills training,
- Establishing youth savings groups, and
- Scaling up linkage to formal financial institutions.

The work is aligned to the government’s strategy on youth financial inclusion and economic generation. CARE Uganda’s YSLA seeks to provide beneficiaries with greater financial inclusion opportunities through access to financial services, employment creation and business skills, with the aim of reaching 48,401 direct beneficiaries, 1,861 savings groups, of which 1,472 will be new youth groups. Altogether 30,500 beneficiaries will be new young people and 13,401 beneficiaries will be carried over from Phase 1, of whom 58% will be aged between 15 and 35. 79% of all beneficiaries; (38,273) will be under 35 years old while 194,000 indirect beneficiaries will be reached through households of VSLA members.

This report presents the findings from the endline for youth focused financial inclusion intervention. Fieldwork was phased in order to collect data from members to the VSLAs as they formed; data was collected on the socio-demographic characteristics of VSLA members, their households and other socio-economic indicators. It targeted 596 respondents who participated in the baseline.

Objectives

This endline study has two objectives:

- Determine overall welfare status of YSLA members in the YSLAs formed and to
- Establish endline information that is related to key results of the project

Overview of the report

The report is organized in 6 sections. Section one gives an introduction; the second section provides background information of the BoC project. Section three describes the study and section four presents the findings. The last section provides emerging conclusions. It ends with annexes i.e. YSLA members were drawn (Annex 1) and endline values of the BoC Global Indicators.

2 PROGRAMME AND COUNTRY CONTEXT

This section situates the study areas in national poverty context and population dynamics.

2.1 Context of the Project

Uganda's economy grew at 7.9% per annum between 2001/02 -2008/09 (UBOS) and poverty declined from 38.8% in 2002/03 to 31% in 2005 /06 and to 24% in 2009/10. However, the poverty and inequality levels by region are still high with Northern and Eastern regions being more critically affected with more people living below I dollar compared to other regions (MoFPED, 2014) and the population remains at risk of falling back into poverty. There are also gender disparities, with a gender inequality index of 0.517 where women lag behind men², BoC one areas are particularly poorer. Table 1 shows that in 1999, in BoC target districts, the lowest % of people living below the poverty line was 30%

Table 1: Poverty density and %age of rural people living below the poverty line

District	Percentage of rural people living below the poverty line (1999) ³
Arua	50-50
Bugiri	30-40
Busia ⁴	30-40
Iganga ⁵	30-40
Nebbi	50-70
Soroti	50-60
Kabarole ⁶	30-40
Kasese	60-70

Source: Emwanu et al, 2004

Various national documents recognize the need to increase access to savings instruments, e.g. the use of mobile money, and formation of savings and credit association commonly known as SACCOS, (MoFPED 2012). The existence of VSLAs, ROSCAs etc. are a reflection of the desire to save and invest but in 2010 only 4.8% of the communities had a bank branch in Uganda and the poor are often left out due to costs associated with operating a bank account (opening, minimum balance, withdrawal etc.), (MoFPED 2012).

Uganda's population is projected at 34.1 million people in 2012 (UNFPA, 2012). The country has a high population growth rate of 3.2 %. Over 78% of its population below the age of 30, 52% is 15 years and below (UBOS, 2012, USAID 1012). About 11 million people in Uganda are youth of whom more than 80% live in rural areas. Figure 2 shows that over 50% of the Ugandan population is below 15 years. Most of these are females as they account for 51% of the youth with the largest population falling between 12 and 30 years (UBOS, 2010). This poses a serious employment challenge. The International Labor Organization-ILO- (2012) revealed that youth in urban areas are more likely to be unemployed (12%) compared to youth in rural areas (3%). Female youth are twice as likely to be unemployed compared to male youth, and the higher the level of education the more likely the

²The health index is measured by maternal mortality and adolescent fertility rates while empowerment considers share of parliamentary seats held by gender, attainment at secondary and higher education by gender; and economic activity is measured by the labour market participation rate for each gender.

³ Some variations exists within district, data captures the lowest and highest figures from different areas within the districts

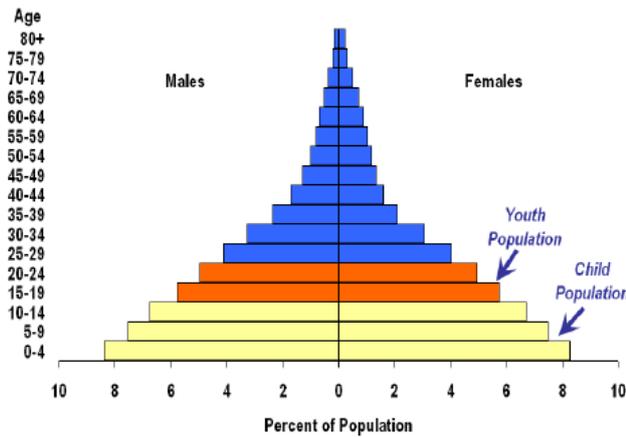
⁴ Formerly part of Tororo

⁵ Includes Luuka

⁶ Includes current districts of Kyenjojo, Kamwenge and Kyaka

unemployment, largely because the economic growth is not matched with increasing levels of education. Unemployment is lower among persons with no education and primary education largely because the economy is agricultural orientation and mostly subsistence based.

Figure 1: Populating structure of Uganda



Source: UBOS, 2010

The youth, form a big percentage that can make an important contribution to national development. However, research shows that youth in Uganda face many challenges that limit their full potential to contribute to development; such challenges include unemployment and low levels of education among others. Overall, 62% of the Uganda youth were unemployed in 2012 (MoFPED 2012). When it comes to financial services access, youth are perceived to have various challenges and opportunities, including their ability to save in small amounts to accumulate capital, start small enterprises and seek loans from micro finance institutions, have some level of understanding of processes for a successful business and are often helped by adults in their communities to start promising projects (Donahue et al, 2006).

The Government of Uganda (GoU) has implemented a number of policies to address youth unemployment and recognizes the stronger partnership involving government, the private sector, development partners, civil society organizations, and the youth in order to critically address the situation. The second phase of BoC, while focusing on the youth sought to benefit from such opportunities.

3 METHODOLOGY

The study employed a quantitative design collecting data from YSLA members using a structured questionnaire, “Standard. VSL member survey” supplied by the client.

3.1 Study Sample

The sample was purposely predetermined by the client and comprised 606 youth who had participated in the baseline. However, during fieldwork it was discovered that 10 members of two groups (Groups D and C) in Luuka district had been discontinued from the intervention during inception stage of the project.

Table 2: Targeted study sample by district

District	No. of groups selected	Total number of targeted respondents
Arua	21	46
Nebbi	15	44
Soroti	33	113
Busia	15	39
Bugiri	19	49
Iganga	11	63
Luuka	8	45
Kabarole	22	91
Kasese	44	106
Total	188	596

In addition to the above the study also targeted 100 participants for Focus Group Discussions (FGDs) involving separate discussions with men and women comprising two age groups, 16-24 and 25 years and above. During the household interviews respondents were identified according to their sex or age group and asked if they would be willing to participate in a discussion with other YSLA members with of similar age group and sex. Later some of these were mobilized for FGDs through their members.

Data was collected in two phases for all districts except Iganga and Luuka where three visits were made. This was done upon the request of the client, who also supervised the data collectors during the second and third leg of data collection. This was done in order to increase the response rate as many respondents had not been seen in the first field visits.

For both qualitative and quantitative data, client guidelines were used for selection of participants and data collection. Quantitative data was entered using a pre designed CISPRO template provided by the client. Entered data was checked for quality and any errors identified were compared with the baseline names. After review of the data, it was exported to STATA and SPSS for analysis. Qualitative data was analyzed thematically, picking key issues emerging from the transcripts. It has been integrated in the report alongside the relevant sections of the report.



3.2 Difficulties Encountered

Hard to reach areas: Districts like Kasese and parts of Kabarole which are mountainous presented a big challenge of making call backs while not sure a respondent would be found. This is because Kasese is a mountainous area and roads are often impassable in a rainy season. No calls back were made for some of the respondents in these areas, but a second leg of fieldwork required by the client was made.

Many of the youth are very mobile and therefore tracing them was very difficult. In Eastern Uganda, particularly Iganga, Busia and Luuka they were said to have migrated to Kampala and would be expected to return at the end of the year. Out of the 596 targeted for the study, 107 were said to have left the village, leaving a valid sample of 492. Of these, 449 were met (91%). Given that the loss of sample members can reduce the power to detect statistically significant differences between the lost data and those reached; the analysis considers those participants whose data was collected and given that it is a bigger sample than the lost members, this is quite representative. In addition, qualitative data has been used to complement quantitative data, this lending credibility to possible change attribution to the intervention. Thus the analysis is not so much statistical attribution but possible contribution of the intervention.

Challenges with data entry template: The CISPRO data set design did not allow for entry of many of the reasons why respondents could not be interviewed, so such data was lost. In some cases, there were no developed entry fields for type of asset. This data was entered into SPSS before analysis.

4 HOUSEHOLD CHARACTERISTICS

This section provides findings on the study households. It provides the basic characteristics (4.1), social economic characteristics (4.2) food security and agriculture situation of the households.

4.1 Descriptive Statistics on the Household

4.1 Demographic Characteristics of the Household

4.1.1 Household composition

The majority of the population in the study area was below 15 years (Figures 2 and 3) at both baseline and end line. This corresponds to national data where 52% is 15 years and below (UBOS 2012). The number of people in each age group reduces progressively from youth hood to adulthood. This suggests that either the youth have to fend for themselves or burden the few older people for their living.

Figure 2: Age and sex of the household population at baseline

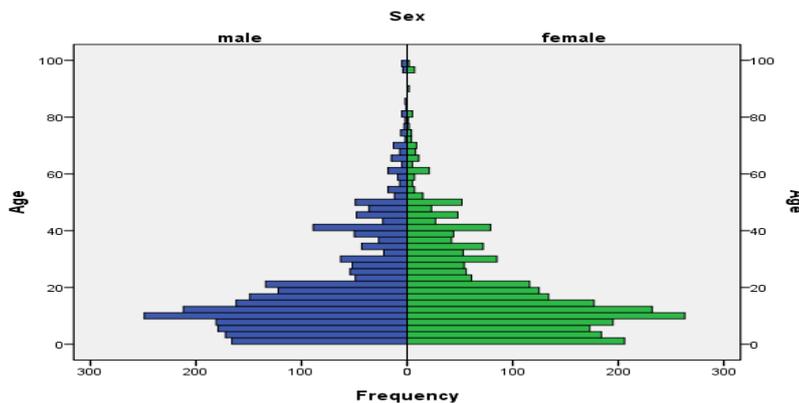
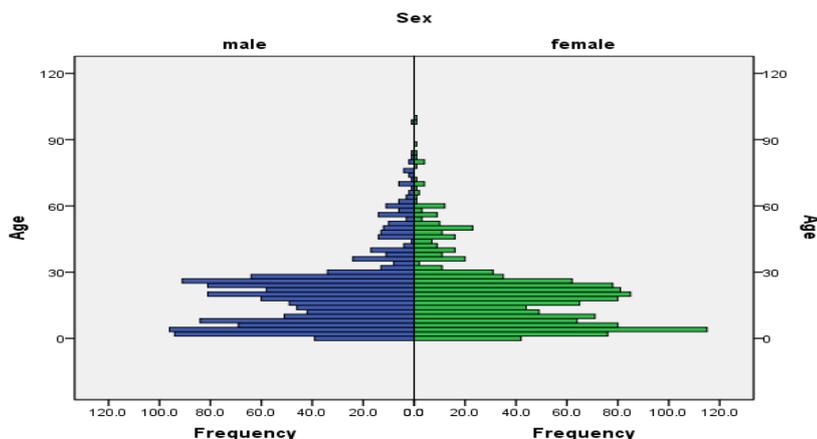


Figure 3: Age and sex of the household population at end line



4.1.2 Educational level and literacy attainments

Table 3 shows that the highest level of education attained by most of the household members was primary (68.4%) at both baseline and end line. While there are slight variations in the % of HHs member at baseline and endline trends remained the same. More males compared to females attained secondary and university education. This reflects the national gender disparity in favour of males in regard to higher education attainment⁷.

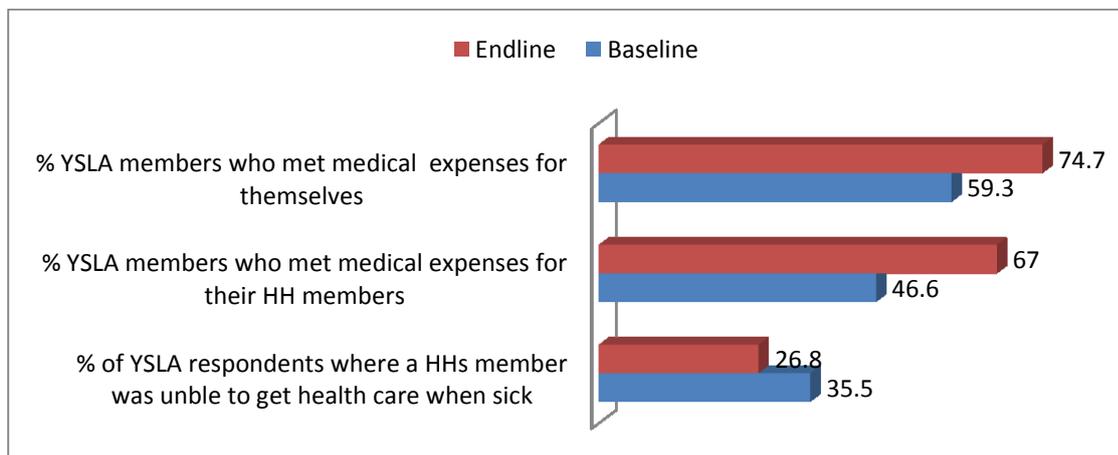
Table 3: % of HHs members aged 5 years+ attaining a given highest level of education

		Primary		Secondary		University ⁸	
		Baseline	Endline	Baseline	Endline	Baseline	Endline
Sex	Male	63.3	65.8	32.0	30.8	4.7	3.0
	Female	74.1	76.1	24.0	22.5	1.9	1.4
Age	5-14 years	96.9	98.6	2.7	1.4	0.0	0.0
	15-17 years	65.9	66.0	33.5	33.3	0.5	0.6
	18-24 years	51.4	54.7	43.4	40.5	5.1	4.9
	25+ years	62.1	60.4	32.2	36.7	5.7	2.0
	Total	68.4	70.8	28.2	26.8	3.4	2.4

4.1.3 Health access

More HHs at endline compared to baseline could afford health care services in the last six months at the time of the studies and more YSLA members were able to pay for their own health services or those of their household members at endline compared to baseline (Figure 4).

Figure 4: % of YSLA members reporting changes on given health access indicators



The average amount of money YSLA members spent on their health was the same at baseline and endline \$16 but there was a 5% percentage decrease in the average amount of money spent on healthcare for other family members, i.e. from\$ 19 at baseline to \$18 at endline. Profits from businesses helped YSLA members to access better health services. For instance youth in Bugiri noted

⁷The National Demographic and Health Surveys over the years consistently show that women tend to fall out of formal education at higher levels.

⁸ The data for 15-17 year old education level will be cross checked with the raw data to ensure accuracy as it is unlikely that 15-17 years old would have attained university education.

that their investments in businesses enabled them to “improve on the medical facilities that we use, for example private clinics instead of public hospitals” (Bugiri male youth, under 25 years).

4.1.4 Occupation

At both baseline and endline the number of economically inactive household members was high, 51% and 44% respectively. However, the HHs population size was 5088 at baseline and 3809 at endline and mostly comprising those below 15 years, i.e. 51% at baseline and 47% at endline, thus the high percentage of those not economically productive. Most of the household members at baseline and endline were engaged in farming (Table 4). This is not surprising as Uganda’s economy is agricultural driven.

Table 4: Occupation of household members

Occupation		Baseline		Endline	
		N	%	N	%
Economically not active	Student	1250	36.4	769	38.3
	Domestic work	222	6.5	44	2.2
	Retired	8	0.2	3	0.1
	No occupation	258	7.5	63	3.1
Totals		1738	50.6	879	43.7
Economically active	Works on own farm	576	16.7	652	32.5
	Agricultural worker	189	5.5	39	1.9
	Animal husbandry	19	0.6	2	0.1
	Formal sector	125	3.6	2	0.1
	Informal sector	61	1.8	49	1.2
	Casual labourer	48	1.4	24	1.3
	Family business	12	0.3	14	0.7
	Self-employed business	358	10.4	168	8.4
	Petty trade	141	4.1	81	4.0
	Providing repair services	32	0.9	19	2.6
	Other	117	3.4	80	3.5
Total		3436	100.0	2009	100

4.1.5 Household-decision making

There are variations in decision making around HHs financial expense allocation at baseline and end line. More joint decision making was reported at endline 31.6% compared to baseline (20.5%). This not only increases harmony in households but also increases members’ confidence to make decisions affecting their lives. As exemplified by FGD from Kasese,

I am more in control of my life unlike before. I participate ably in the distribution of resources in my home, and my spouse respects my decisions unlike before (Kasese, female youth).

Similarly more women 25.6% reported being the ones making financial expense decisions at endline compared to 22.1% at baseline. This shows increased control of financial resources by female YSLA members. There is less parental involvement in decision making at endline 21.3% compared to baseline (37.1%) an indication that youth are increasingly taking financial decisions affecting their lives. At endline joint decision making among spouses was more pronounced in Arua (41.5%) and least in Nebbi (11.8%). Women’s decision making was highest in Iganga (46.9%) followed by

Kabarole (28.8%) and least in Soroti (8.8%). Husband's dominance in decision making was more prominent in Kasese (22%) and least in Luuka (2.6%), (Table5).

Table 5: % of respondents reporting household decision maker on financial expenses allocation

Location/districts	Who decides on household financial expenses allocation				
	Myself (Woman)	Spouse (Husband)	Both myself and spouse	My parents	others
Arua	15.1	9.4	41.5	17.0	17.0
Bugiri	21.0	19.4	14.5	40.3	4.8
Busia	7.8	19.6	17.6	47.1	7.8
Iganga	46.9	13.6	12.3	19.8	7.4
Kabarole	28.8	2.6	29.8	32.5	6.1
Kasese	17.5	21.9	12.3	44.7	3.5
Luuka	25.9	1.9	13.0	42.6	16.7
Nebbi	25.5	5.9	11.8	33.3	23.5
Soroti	8.8	10.6	27.4	48.7	4.4
Overall Baseline	22.1	11.8	20.5	37.1	8.5
Overall End line	25.6	16.1	31.6	21.3	5.4

The data on household characteristics suggests that the project is associated with improvements access to health care services and decision making indicators within YSLA member's households.

4.2 Socio-economic characteristics of the household

4.2.1 The PPI score card results

The Uganda Progress out of Poverty Index (PPI) Scorecard was used to generate statistics about the economic situation in the study households. The scorecard uses ten simple indicators covering information on household population size, child school attendance, education level, roof and wall materials of main house, type of toilet, ownership of electronic equipment, two sets of clothes and a pair of shoes. Using the guidelines on the score card each household PPI score was computed by adding the score on each of the poverty line variables. The lowest score ranged from 0 to 19, whilst highest score ranged from 60 to 79. A household with a score of 0–39 is an indication of living below the poverty line or depend on less than \$1.25/day and a score of 40-79 is an indication of living above the poverty line or depending on more than \$1.25 a day.

Overall, 14percent of households at end line fell in the lowest core of 0-19 compared to 0.4 percent at baseline, while 13.2 percent of the households fell into the highest score of 79-100 at end line compared to 17.3 percent at baseline. The situation across districts shows more households living below the poverty line at endline compared to baseline as shown in Figures 5 and 6.

Figure 5: % of HHs living below poverty line (0-39)

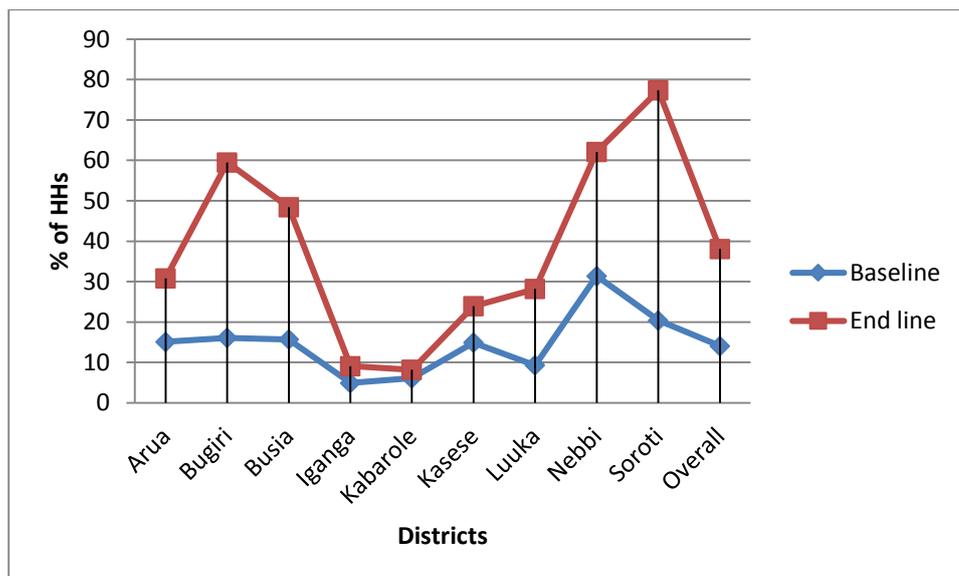
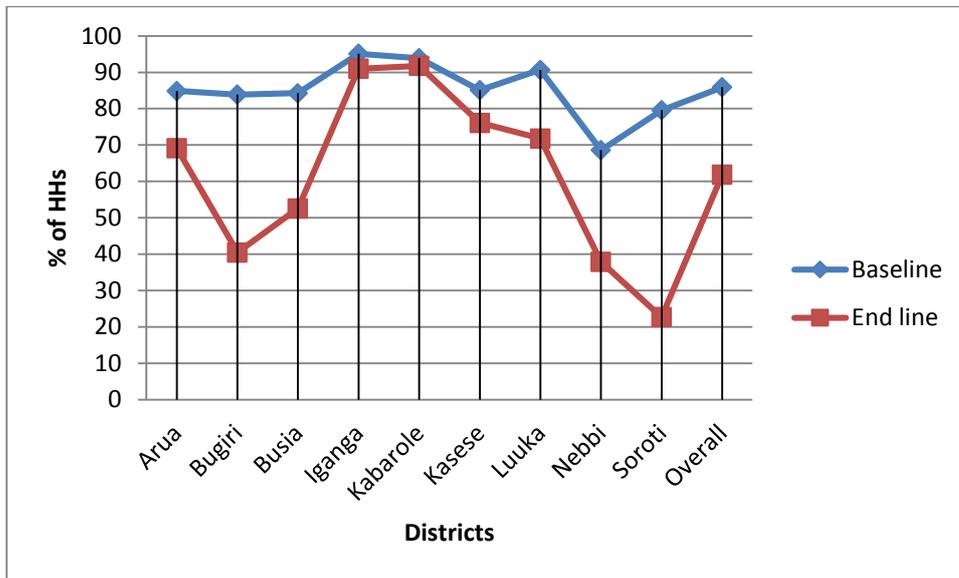


Figure 6: % of HHs Living above poverty line (40-79)



The findings should be treated with caution because in the qualitative data there are positive changes on almost all aspects of the project change indicators; so it is surprising that there are more HHs people living below the poverty line. Perhaps the findings reflect the national situation where it is reported that despite significant reduction in the number of poor households nationally to 19%, the living conditions of those below poverty line have not changed significantly over the years (MoFPED 2014).

4.2.2 Housing

The study looked at materials of walls, roofs and floor of houses of the VSLA members. Overall, the situation improved over the course of project implementation. However, there are mixed results across different housing indicators. Overall structures improved, with fewer households (34%) living in houses made up of mud/wood walls compared to 49% at baseline. Those living in houses with traditional bunt brick increased from 33% at baseline to 36% at end line. However, those living in houses with modern burnt bricks reduced from 5% at baseline to 3% at end line while those with cement on walls remained the same. That household living in modern burnt bricks reduced at end line could be attributed to type of housing tenure, with more owned houses at end line than those who rented. The change in housing conditions was tagged to savings, loans and being able to start businesses. As narrated by one of the female youth;

“In my case before I joined this group, we used to live in a grass thatched house but with my savings I was able to start a market stall to sell merchandise and vegetables. Then I borrowed money from the group to buy bricks and I used part of my profits to buy iron sheets. As I speak now I have been able to contribute to the construction of our permanent house. This house has really transformed my household; we are now recognized in the village (R6, Female, Busia)

This improvement compares well with the national picture where about 60 percent of the population lives in brick walled houses⁹, and 69.1% of households have poor quality walls (MoFPED 2014).

Table 6: % of HHs with given materials for walls, floor and roofs at base and end line

Aspects of housing structures	Baseline (%)	Endline (%)
Wall of the main house		%
Traditional burnt bricks	33	35.7
Wood/mud	49	33.9
Modern burnt face bricks	5	3.4
Cement blocks	4	3.8
Stone	1	1.1
Tin material	2	0.0
Others	6	22.2
Total	100	100.0
Roof of the main house		
Cement	1	0.7
Tiles/asbestos	0	0.4
Iron sheets	65	60.3
Grass	34	38.6
Total	100	100.0
Floor of the main house		
Ceramic tiles	0	0.0
Wood	0.3	0.7
Cement	24.8	19.5
Sand	9.8	12.6
Soil	64.4	66.4
Other	0.7	0.9
Total	100	100.0

While in cases like materials of the floor more households had soil structures at end line (66.4%) than baseline 64.4% at end line, this might be due to change in housing tenure. As people move into own houses compared to rented or shared ones, they tend to construct in phases over a period of time and often at the beginning they may have less durable structures to start with.

4.2.3 Land

Tables 7 & 8 and Figure 8 provide various analyses regarding land ownership. There is better land ownership at end line than baseline, with 86.3% of the households at endline reporting ownership of 0-1 of land while at baseline this reduced to 48%. Those owning 1.1+acres of land increased from 13.7% at baseline to 51.1% at end line, with most 45.3% reporting ownership of 6-10 acres. At baseline, the average land holding for the households was about half an acre in each of the four districts of Soroti, Bugiri, Kabarole, and Kasese; while in Arua at least the average land owned by a household was 2.3 acres, the rest of the district's the average size of land was less than half an acre.

⁹Second National Development Plan (NDP II) 2015/16 – 2019/20

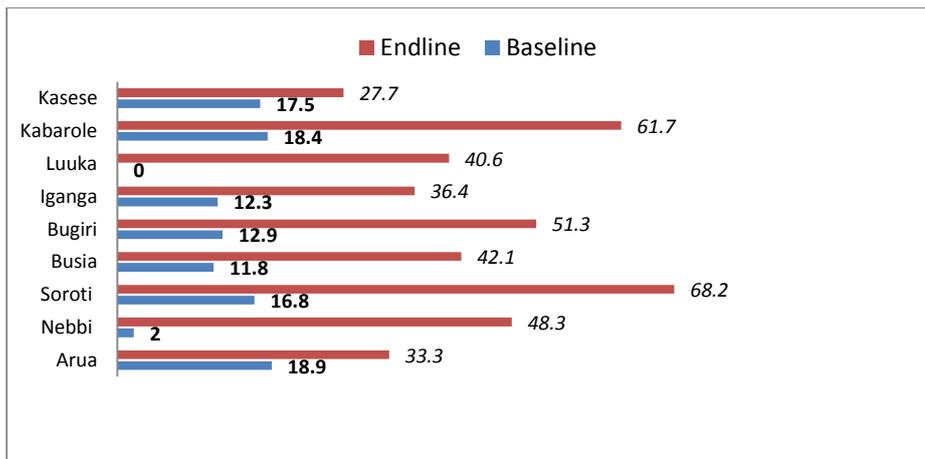
The highest land holding for a household was 50 acres found in Arua, followed by 25 acres in Bugiri. These figures suggest that the project target household fair better on land ownership than the national picture where 75% at the national level own land (UBOS 2010); compared to 86% of the project target households. Across districts more HHs moved from the 0-1 acres category to 1.1+ categories (Table 7 and Figure 5). These improvements were associated with the project, in some cases YSLA members got loans to buy land, while in other cases business returns were used to buy land.

Certain changes emerged regarding ownership of land by age at baseline and endline. At baseline a big percentage (86.3%) of those less than 35 years owned 0-1 acre of land; at endline more of those over 35 years owned similar land size. At endline more of those who increased land ownership to 1.1-5 acres were in the age group 25-24 years (55.1%) compared to 15-25 years (45.2%) and 43% for those aged 35 years and above (Table 8).

Table 7: % households owning 0-1 acre of land across districts

Location/districts	Baseline	End line
	% of HHs owning 0-1 acres	
Arua	81.1	66.7
Nebbi	98.0	51.7
Soroti	83.2	31.8
Busia	88.2	57.9
Bugiri	87.1	48.6
Iganga	87.7	63.6
Luuka	100.0	59.4
Kabarole	81.6	38.4
Kasese	82.5	54.2
Total (Baseline)	86.3	48.9

Figure 5: % HHs with 1.1+ acres of land across districts at baseline and endline





The analysis of land ownership in relation to age shows at baseline bigger (86.3) percentage of the different age groups owned 0-1acres of land. This trend changes at end line where more people i.e. 48.2% in different age groups acquired 1.1-5acres of land. For instance for the youth aged, 15-24years those who owned 1.1-%acres of land moved from 11.5 at baseline to 45.2% at end line(table....).

Table 8: Age comparison of YSLA members (%) whose HHs own give land sizes

Age group	Size of land in acres at baseline					
	0 - 1 Acres	1.1 - 5 Acres	6 – 10 Acres	11 – 20 Acres	21 - 30 Acres	31 Acres and above
15-24	86.3	11.6	1.3	0.3	0.3	0.1
25-34	84.6	15.4	0.0	0.0	0.0	0.0
Overall	86.3	11.7	1.3	0.3	0.3	0.1
Age group	Size of land in acres at end line					
	0 - 1 Acres	1.1 - 5 Acres	6 – 10 Acres	11 – 20 Acres	21 - 30 Acres	31 Acres and above
15-24	52.5	45.2	2.3	0.0	0.0	0.0
25-34	42.8	55.1	2.2	0.0	0.0	0.0
35+	57.1	42.9	0.0	0.0	0.0	0.0
Overall	49.6	48.2	2.2	0.0	0.0	0.0

4.2.4 Assets

Asset ownership varied across types of assets and between YSLA and non YSLA members among the households, but the general picture show increased productive assets by the end of the project among YSLA members (Tables 9 and 10). In FGDs such changes were readily associated with the project intervention.

Table 9: Percentage and average number of each asset possessed by the households at endline

	% of YSLA members possessing at least one asset	% of other household members possessing at least one asset	Average number of assets owned by YSLA members	Average number of assets owned by other household members
Assets				
Livestock				
Cattle	10.4	24.7	.18	.97
Sheep	5.1	7.4	.17	.26
Goats	33.6	40.0	.78	1.33
Pig	17.2	16.0	.34	.32
Chicken	63.3	56.4	3.39	3.93
Kitchen ware				
Pots and pans	51.9	59.9	2.78	3.86
Bucket	39.7	36.4	.60	.74
Drying rack/cupboard	17.6	27.7	.20	.31
Pressure cooker	0.7	1.6	.01	.04
Stove	17.9	16.9	.22	.23
Means of transport				
Car (ns)	0.1	2.0	.00	.04
Motorcycle	2.5	10.5	.03	.15
Bicycle	28.3	35.8	.31	.47
Ox - cart	1.7	1.4	.02	.15
Electronics				
Radio	49.6	52.5	.56	.66
Television	3.3	4.0	.03	.18
Mobile phone	51.7	50.1	.59	.92
Agricultural materials				
Tractor	0.6	0.9	.01	.27
Hoe	76.3	70.3	1.53	2.65
Plough (ox drawn)	2.2	5.9	.03	.14
Irrigation pump	0.1	1.6	.00	.03
Wheelbarrow	2.6	7.2	.03	.10
Other goods				
Mattress	83.0	71.3	1.46	2.05
Bed	60.9	57.3	.86	1.28
Sofa dining set	9.7	16.5	.14	.05
Solar panel(ns)	2.3	3.8	.02	.17
Jeweler	9.1	5.6	.23	.14

There was a positive increase in average percentage of assets owned by YSLA members. For instance ownership of chicken saw a percentage change of 107%, pots and pans (94%) and mattresses 80%.

Table 10: Percentage and average number of each asset possessed by the households at end line

	% of VSLA members possessing at least one asset	% of other household members possessing at least one asset	Average number of assets owned by VSLA members	Average number of assets owned by other household members
Assets				
Livestock				
Cattle	12.8	18.2	.21	.76
Sheep	6.3	7.8	.16	.32
Goats	43.0	35.7	1.02	1.22
Pig	22.6	16.6	.37	.42
Chicken	71.1	50.2	4.99	3.72
Kitchen ware				
Pots and pans	63.5	50.2	3.41	3.16
Bucket	46.2	32.3	.82	.62
Drying rack/cupboard	33.9	29.1	.36	.32
Pressure cooker	0.7	0.0	.01	.00
Stove	20.2	11.4	.26	.15
Means of transport				
Car (ns)	0.2	1.1	.00	.02
Motorcycle	6.1	10.3	.06	.11
Bicycle	31.4	25.8	.33	.30
Ox - cart	0.9	1.1	.01	.01
Electronics				
Radio	54.9	40.8	.59	.50
Television	6.5	3.1	.07	.05
Mobile phone	64.8	55.4	.75	.89
Agricultural materials 2.0				
Tractor	1.8	2.2	.02	.07
Hoe	78.9	59.4	1.61	2.00
Plough (ox drawn)	3.4	5.2	.05	.07
Irrigation pump	1.3	1.8	.02	.02
Wheelbarrow	4.5	5.8	.05	.09
Other goods				
Mattress	80.3	57.4	1.44	1.73
Bed	63.5	47.8	.91	1.05
Sofa dining set	11.4	15.2	.61	.20
Solar panel(ns)	10.1	7.8	.12	.09
Jeweler	11.9	6.5	.23	.22

The youth have invested in accumulating assets not only as a form of savings but also as another sign of changing the livelihoods of their households. A male participant from Nebbi noted that his life and that of his family had changed because after the training in VSLA he now earns more money, invests in buying household and productive assets. As narrated;

I earn more money and support my family better than before. I no longer waste money. I buy household assets. I now have household assets that I never dreamt of having even including

good utensils. Now I do not spend money anyhow. When I earn I think about buying an asset like land and animals. With the learning from VSLA I found out that I could buy assets and keep them properly. (R2, Male, Nebbi).

Such testimonies were noted in all the districts of the project operation, where YSLA members take pride in their ability to increase on their assets as a result of the project. Therefore the project contributed to increasing the number of assets owned by YSLA members.

4.2.5 Financial ability

While more households reported having a lot of problem coping with ordinary bills and consumer items, at end line (26%) compared to baseline (18.3%), there was an increase in those who reported no difficulty in at all at end line 17% compared to 10.8% at baseline. More households in Iganga, Kabarole and Luuka had no difficulty compared to other districts (Table 10). These differences could be a result of dynamics in local economies, as well as ones' lifestyle.

Table 11: Households' (HHs) ability to deal with financial needs

Location /district	HHs 'ability to cope with ordinary bills and daily consumer items					
	Baseline	End line	Baseline	End line	Baseline	End line
	% of HHs had a lot of problems coping		% of HHs somehow able to cope		% of Had with no difficulty to cope	
Arua	9.4	46.2	88.7	53.8	1.9	0.0
Bugiri	3.2	0.0	91.9	86.5	4.8	13.5
Busia	11.8	0.0	84.3	68.4	3.9	31.6
Iganga	21.0	21.2	50.6	36.4	28.4	42.4
Kabarole	8.8	37.0	80.7	27.4	10.5	35.6
Kasese	40.4	37.5	57.0	52.1	2.6	10.4
Luuka	24.1	12.5	53.7	59.4	22.2	28.1
Nebbi	0.0	37.9	100.0	55.2	0.0	6.9
Soroti	24.8	14.8	58.4	80.7	16.8	4.5
Overall	18.3	26.0	70.9	57.0	10.8	17.0

4.3 Food Security and Agriculture

4.3.1 Harvest

At baseline, only 68% of the households produced enough food during previous harvest to cover food needs through to the next season compared to 47.3% at endline which shows a decline in food production (Table 12). However, 27% said the years' harvest was good at baseline compared to 42.2% at endline meaning the harvests were enough. In a few cases, respondents cited change in weather, leading to low yields. The most recent cereal production covered household's needs for an average of 3.7 months for both baseline and end line, meaning that cereal production did not help families through to the next harvest season and despite the variations in those that said production was enough to cover food through to the next season. These perceptions may not tell much on the projects effect on harvest, as perceptions are influenced by different contexts.

Table 12: % of households with adequate harvest by district

Indicators	Baseline	Endline
% of households that produced enough during previous harvest to cover food needs	67.8	47.3
% of respondents saying the year was a good one in terms of harvest	27.4	42.2
Average number of months the most recent cereal production covered the food need for your household members-Baseline	3.72	3.78

4.3.2 Food consumption

Households are more likely to eat a balanced meal on special events than other days. For both baseline and endline types of food consumed show limited access to balanced meals (Table 13).

Table 13: % of HHs reporting composition of given food by special events & in last 2 days

Meal composition	On special events	End line	Served in last 2 days	End line
Beans	75.0	39	62.1	43
Cereals	75.0	49	70.4	39
Fruits	25.0	39	47.2	42
Groundnuts	25.0	38	34.7	43
Meat	75.0	41	44.1	39
Milk	25.0	50	22.2	41
Vegetables	25.0	39	59.1	42

These findings are not surprising as there no significant difference in quantity and quality of meals in the last two years from the time of the study few YSLA members s (0.4)said there was a significant improvement, .9.4% said there was slight improvement, 90% said it had stayed the same, and 0.2 said it had slightly worsened. The former tended to borrow money for food when faced with extreme uncertainty.

5 DESCRIPTIVE STATISTICS ON THE VSLA MEMBERS

This section focuses on findings on the YSLA members (respondents in the study), socio-economic characteristics of the members (5.1), investments and household support (5.2), access to financial services (5.3), financial literacy and business skills (5.4) financial anxiety, self-esteem participation & social position (5.5)

5.1 Socio-economic characteristics of the YSLA members

5.1.1 Basic characteristics

Sex and age characteristics of YSLA members are the same at baseline and endline where there are slightly more female YSLA members (51%) compared to males ones (49%); with most of them falling in the age category 15-24 years (98%). At endline, 67.5% were in the age group 15-24 years, followed by 31.4% in the age group 25-34% and 1.9 above 34 years old (Table 14) .

Table 14: Sex, age, and marital status of YSLA members at baseline and endline

		Endline (N=449) %	Baseline N=693 %
Sex	Male	49	49
	Female	51	51
Age	15-24	67.3	98.1
	25-34	31.4	1.9
	35-44	1.3	0
Marital status	Single	37.7	56.4
	Widow	0.0	0.3
	Divorced/separated	2.7	1.6
	Married monogamous	55.2	39.1
	Married polygamous	4.5	2.6

At baseline more of the YSLA members were single (56%); a considerable number were in monogamous marriages (39%). Just about 2% were either divorced or separated (Table 20). By endline those single had dropped to 37.7%, those in monogamous marriage had increased to 55.2%, an indication that youth are gradually joining the marriage institution. There is also a small increase among those in polygamous marriages and those separated or divorced.

5.1.3 Education and literacy attainments

The majority of the YSLA members could read and write for both baseline and endline and very few had no formal education. Similarly a bigger number had attained primary education in both instances, (Table 15).

Table 15: Literacy and education levels of YSLA members by sex

Literacy		Endline N=446			Baseline N=693		
		Sex of VSLA Member		Total	Sex of VSLA Member		Total
		Male	Female		Male	Female	
	Yes	88.9	80.3	84.5	87.4	85.3	86.3
	No	11.1	19.7	15.5	12.6	14.7	13.7
	Total Number	217	229	446	340	353	100.0
Highest Level Of Education	None	1.8	2.2	2.0	1.8	1.7	1.7
	Primary	43.8	55.9	50.0	42.1	55.5	48.9
	Secondary	46.5	39.3	42.8	51.5	40.5	45.9
	College/university	7.8	2.6	5.2	4.7	2.3	3.5
	Total Number	217	229	446	340	353	100.0

5.1.4 Child rights

Respondents know multiple rights of children with the most commonly cited ones being right to education, food, health, play. Overall there is a slight increase in those that know the right to protection, to be heard, and participate. The right to identity still remains the least known of the other rights, (Table 16).

Table 16: % of YSLA members with given knowledge of children's rights

Children's Rights	Baseline	Endline
Right to education	67.0	72.1
Food	58.8	66.9
Health	35.3	50.6
Protection	34.5	27.7
To play	32.0	34.5
To be heard	17.5	19.3
Participation	7.7	11.8
Association	5.2	8.6
To an identity	3.8	5.8
Other	11.0	9.2

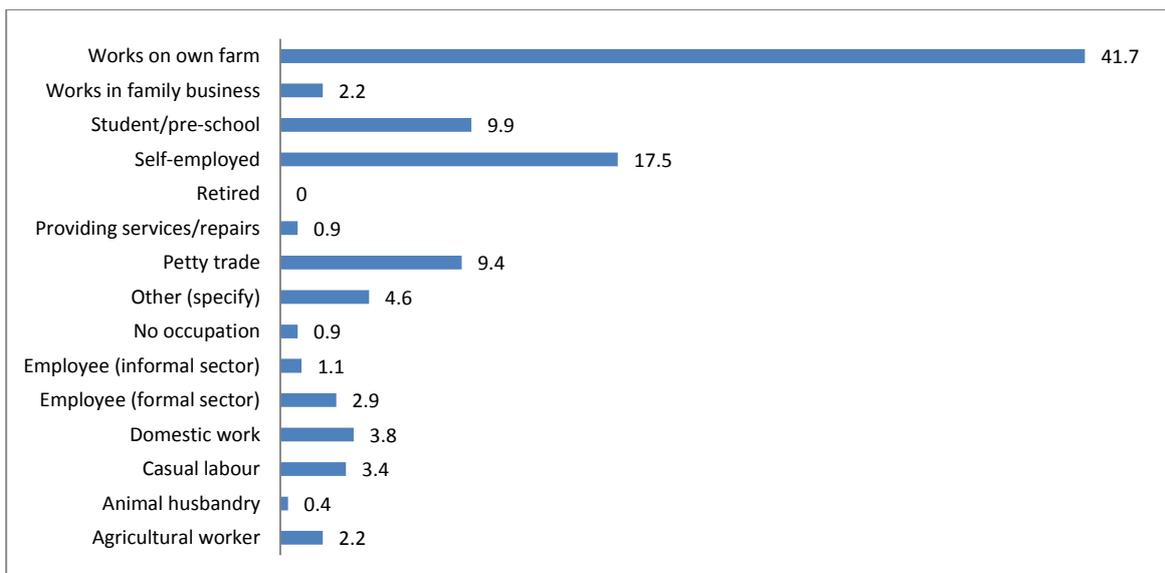
5.1.5 Occupation

YSLA members' main occupation ran across different areas but mostly as working on own farm or self-employed (Figures 6 and 7). These data suggest that farming might be the most promising form of occupation for YSLA members as those working at their own farms increased from 15% at baseline to 42% at endline. However, this could also be due to the fact that the project target group is mostly in the rural areas where farming is the dominant economic activity.

Figure 6: % YSLA members across self-declared main occupation at baseline



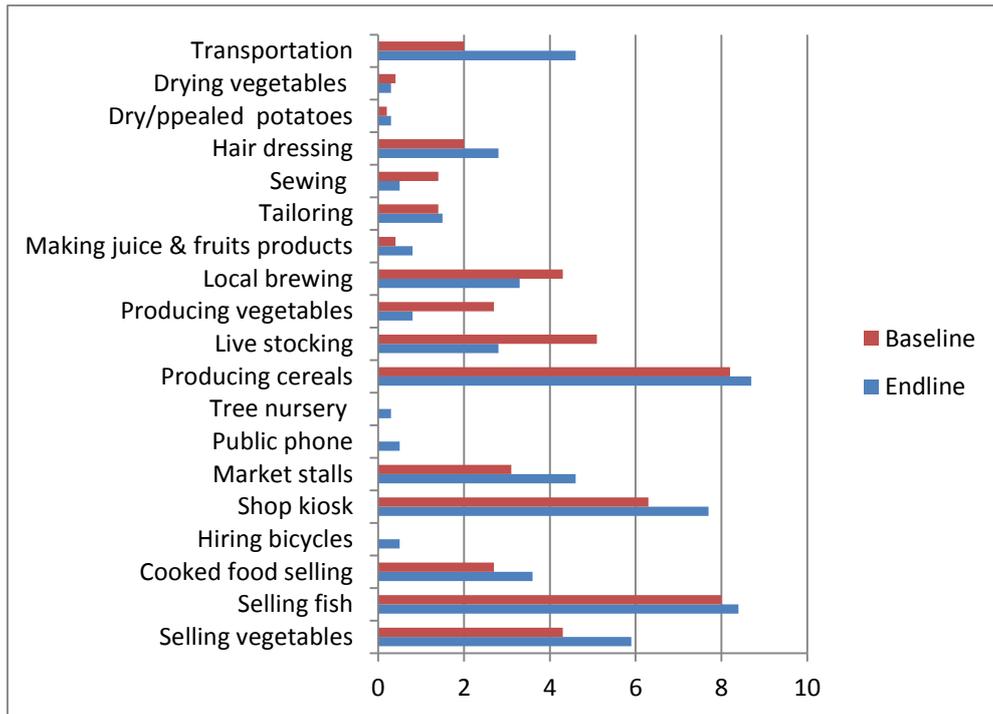
Figure 7: % YSLA members across self-declared main occupation at end line



5.1.6 Business activities

At baseline 414 YSLA members were in business with the majority of respondents involved in one business (79%), while 19% were in two businesses and only 2% had three businesses. At endline 76% were in business and in most areas the number increased slightly. In a few cases, such as local brewing, livestocking the level of business reduced and there also new business areas such as hiring bicycles, public phone, tree nursery, (Figure 8).

Figure 8: % of YSLA members in given business activities at baseline and endline



The project is associated with increasing economic potential of the youth, who have acquired business skills. In all districts where the project is implemented, during youth shared their successes with different business enterprises and the implications for themselves and their families. YSLA members have ventured into establishing and owning businesses to earn income. This has increased their self-esteem, ability to handle money, manage a business and acquire more assets. This has increased their status in communities and their own psycho-social stability. As exemplified by a male respondent from Nebbi District:

“Many of us are now recognized because of owning businesses and having at least some money in the house or even in the group. Truthfully many of us now have a better status than the rest of the community member because we have sources of income. More so the household items I have acquired shine and make me feel happy and also knowing that am saving for the future make me feel peaceful,” (R1, Male, Nebbi).

Another respondent emphasized that VSLA have positively changed the lives of members because they can now contribute to the betterment of their lives with ease compared to their previous generations. As noted;



I can say the group has made a difference among members. For instance most of us if not all of us have started some businesses to earn money, we contribute to day today running of our families and we are doing better than those old women who own less (R6, Female, Busia).

However, the extent of the positive outcomes in the lives of the youth varies within and across districts. In Soroti district, for example, in one FGD, some of the YSLA members appreciated that there are challenges that constrain the level of success. The youth expect quick gains from being members of YSLA and are confronted with numerous demands for their little incomes.

R3: To me this money is not increasing because of too much demand. There are many demands, sicknesses, school fees and others. The poverty is still there.

R2: There is some difference. There is increased money at hand. What my friend is saying happens but from person to person depending on the responsibility a person has and the demands he has. But look at the beginning and compare with now, at least there is some increase in money and improved usage though it is still the beginning.

R5: ... You have to save for a year before getting the money. But if there was business to bring in some money and ease demands or some employment then I would say there is somehow a change," FGD Male, 24+, conversation, Soroti District

Such experiences show that with a long term intervention, youth employment can steadily improve along various occupations within the local economies. Also the youth still have attitudinal challenges of wanting quick and more gains from interventions like YSLA which need to be addressed in order to maintain their interest in YSLA.

5.1.7 Control over own resources

There is slight difference in the % of respondents who could freely use the income from IGA without anybody else permission (51%) at baseline to those at endline (47.3%). This could be attributed to the change in marital status, with the married ones having to get spousal consent. The same trend appears for members' ability to use produce from their gardens without anybody permission which was 47% at baseline and 38.8% at endline.

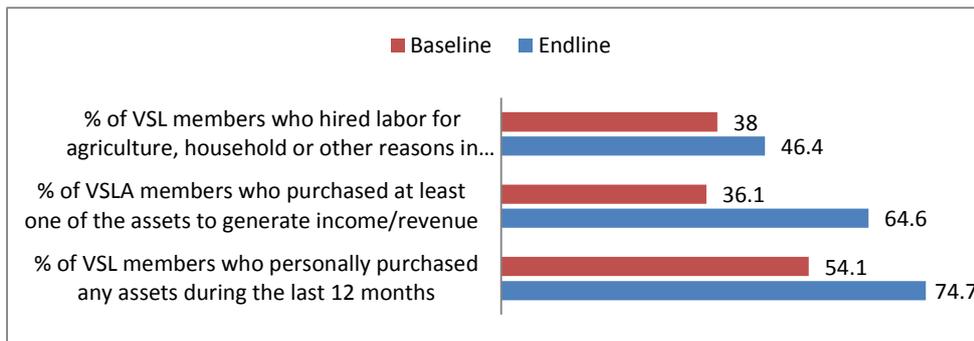
5.2 Investments and Household Support

The study looks at various aspects of ability to purchase assets and affordability of hired labour among YSLA members. There is an improvement in the number of YSLA members who invested or bought assets.

5.2.1 Assets purchased

While 54% of YSLA members had purchased assets at baseline, this figure increased to 75% at endline. The percentage of those YSLA members who had purchased assets to generate income increased from 36% at baseline to 64% at endline (Figure 9).

Figure 9: % of YSLA members bought assets in the previous 12 months



There were more members (80%+) in Arua, Busia, Kabarole and Kasese who had personally purchased some assets during the last 12 months at the time of the study; than other districts with Nebbi and Iganga having 60%+ and Soroti and Busia 50%+. Only about half of the members had purchased an asset to generate income in Arua, Soroti, Bugiri, with 85% in Kabarole, 73% in Iganga, 60% in Luuka and 68% in Kasese. When it comes to hiring labour for agriculture, household Arua had the highest (71%) followed by Nebbi 66% and Kabarole 61%. In the rest of the district less than 50% of the YSLA members had done so.

There are marked variations in investments regarding productive assets at endline compared to baseline. More YSLA members invested in land acquisition, means of transport, and kitchen ware. However there was decline in YSLA members who invested in household furniture from 12.5 at baseline to 8.1% at endline and electronics from 18% to 13.2% at endline. This could possibly be attributed to change in the perception of the economic potential of given investments, (Table 17).

Table 17: % of YSLA members who have invested in productive assets

Productive asset	Baseline
Agricultural tools/materials	25.1
Kitchen ware	13.3
Livestock	63.7
Mobile phone	27.7
Household furniture	12.5
Jewellery	4.5
Electronics	17.9
Land	8.8
Means of transport	13.6

Further analysis of asset purchased by gender shows that the percentage of male who purchased land moved from 3.3% at baseline to 4.5% at end line and that of women increased from 2.1% at baseline to 4.3% at end line. More men at endline (21.7%) purchased means of transport compared to baseline (13.3%) yet for women there was almost no change. In terms of kitchen ware, there was a sharp increase in percentages for both male and female (Table 18)

Table 18: % of YSLA members who have invested in productive assets by gender

Asset purchased	Baseline		Endline	
	Male	Female	Male	Female
Agricultural tools/materials	31.8	17.5	40.9	21.7
Kitchen ware	23.6	18.9	45.8	35.0
Livestock	17.9	15.4	51.7	62.5
Mobile phone	25.1	19.1	25.9	17.6
Household furniture	8.8	7.2	29.2	20.0
Jewellery	4.5	3.5	11.8	10.7
Electronics	12.5	11.5	15.8	11.5
Land	3.3	2.1	4.5	4.3
Means of transport	13.3	8.7	21.7	9.1
Other	10.4	9.8	1.3	19.0

An analysis of assets purchased by age especially for those 3 assets commonly purchase at end line (land acquisition, means of transport, and kitchen ware) shows that even those below 24 years purchased more of these items at end line (Table 19).

Table 19: % of YSLA members who have invested in productive assets by age

Asset purchased	Baseline			Endline		
	15-24	25-34	35+	15-24	25-34	35+
Agricultural tools/materials	25.7	19.2	0.0	36.7	21.4	0.0
Kitchen ware	12.5	35.0	0.0	33.3	57.1	40.9
Livestock	30.5	32.0	0.0	58.1	53.8	0.0
Mobile phone	15.0	5.2	0.0	30.0	7.1	22.7
Household furniture	20.5	10.2	0.0	30.0	14.3	25.0
Jewellery	9.1	2.0	0.0	13.3	7.1	0.0
Electronics	10.0	7.1	0.0	17.0	7.1	23.7
Land	0.0	15.0	0.0	0.0	27.0	0.0
Means of transport	5.0	4.0	0.0	20.0	7.1	0.0
Other	9.2	3.5	0.0	13.3	7.7	0.0

5.2.2 Contributions to rent

There is a marked reduction in the number of YSLA members paying for rent at endline (54%) baseline to 9% at endline. This may indicate that more YSLA members can afford personal housing than before the intervention. Likewise fewer VLSA members contributed towards rent at endline than at baseline (Table 20).

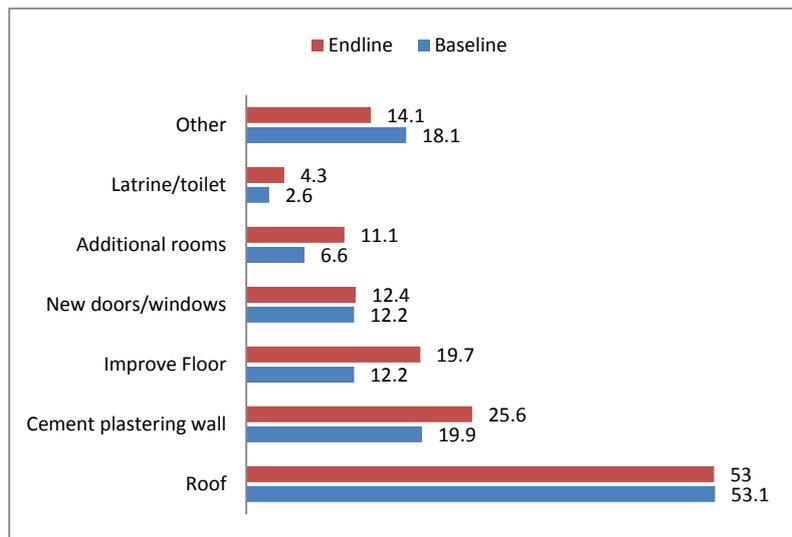
Table 20: Contribution to rent for the dwelling

		Endline	Baseline
Contribution to rent	No.	%	%
% of VSLA households that pay rent for dwelling	42	9.4	54.3
Average amount of rent paid for dwelling		21738.10	21357.14
% of VSLA members who personally contributed to rent during the last month	29	6.5	61.9
Average personal contribution to rent during the last month		22000.00	18673.08

5.2.3 Housing improvements

At baseline all respondents said they had made improvements in on their houses but at endline it was only 19.1% who reported doing so. Most improvements at endline were reported for roofs, floor, and walls while at baseline it was mostly roof (Figure 10).

Figure 10: % of YSLA members reporting house improvements



Statistics show a sharp increase in the quality of roof with those using iron sheets increasing from 0.1% at baseline to 60% at end line. Similarly qualitative data shows that YSLA members have improved their own housing conditions in various ways including improving the roofing, walls and sanitation in their homes. Women, in particular their contribution to house improvements noted this has not only earned them support from their husbands but also they feel proud to have contributed to their wellbeing. As exemplified by one respondent:

The change I realized is that we as women are able to contribute financially to the wellbeing of the household. For instance I was able to buy grass that we used to thatch our house which made my husband very proud of me and he promised to support me though out. Actually at times when I do not have the money to save, he gives me so that we do not miss (R4, Female Busia)

5.2.4 Education

A good number of YSLA members reported investing in education for other members of their households (41%) and spending an average of 151083.95 (US 59) but an even higher number (57%) did so at endline, spending on average 233360 or US \$67 (Table 21).

Table 21: Investment into education for others

District	% of YSLA members who have invested in education for others	
	Baseline	Endline
Arua	41.5	46.2
Bugiri	56.5	7804
Busia	49.0	6302
Iganga	21.0	48.5
Kabarole	42.1	6508
Kasese	39.5	6105
Luuka	48.1	40.6
Nebbi	37.3	44.9
Soroti	43.5	52.3
Overall	41.3	57

Discussions with group members in different groups across the nine districts spontaneously brought out improvements made in education access in varied dimensions such as accessing better quality schools, timely payment of school fees; ability to raise needed school dues and other requirements, relieving families of the misery associated with inability to pay for children’s education among other benefits. Some of the members spent on their own education, others supported their siblings and other kin.

“Since joining the group and starting to save this have really changed. Paying schools fees in the past was routinely miserable in my home, but the group has given me a fall-back position. I can easily access a loan with which to pay school fees,” (R2, Kasese Female FDG, 16-24 years).

“It has helped us in payment of school fees; children are now going to school in time. I have three children but only one is in school, the other two are still young: R5 Soroti male 24+years old

I divided the money, part of it I used for school fees for my relatives and the balance for house repair, (R4, Male FGD 44+ years old, Soroti)

While at baseline only 3.6% of YSLA members had borrowed money from their VSLA for payment of school fees, at endline 7.9% said they had done the same. Thus the project enabled more households to access quality education by availing loans for schools fees and loans for businesses where profits are sometimes used for paying school fees. Further, respondents were asked the extent to which the project made changes in education access. All those who had borrowed money for school fees said it had improved their HH access to education, with 2.5% saying significant improvement while and 25% acknowledged slight improvement but 72.1 % said it stayed the same.

5.2.5 *Health*

Data suggest the project had positive impact on health, enabling more of the youth to access health care services while also helping them to support their families with health care expenses. At baseline, a 36% were unable to access health care services due to lack of money in last 6 months at the time of the study, with most of them reported in Nebbi. At endline those unable to access health care were 26.8%; 67% met medical expenses for their HH members compared to 59% at baseline. There a small difference on the amounts spent on medical expenses was smaller for personal health with a monthly average of 39866.52 UGX (US 15) at baseline compared to 56861.63 or US \$ 16. However, there was a slight decrease in the average monthly expenses for other HH members at UGX 48882.69 (US 19) on other at baseline compared to UGX 63388.47 or US \$ 18 at endline.

FGDs conducted in the nine districts also lauded the project/membership to their groups for having greatly enhanced access to health. Those who borrowed money specifically for health though few, said there was significant improvement in health care access, while for most of them it improved or just remailer the same. The groups are avenue for loans or health care as well as some access to the welfare fund for difficulties such as illness.

For me I joined the group because at home I had a number of challenges that needed money. I was very happy when I joined the group .I joined so that I could be helped. For instance am now able to borrow from the group and take any member of my family to hospital. With the little income I have, I can now take myself to hospital; I do not have to wait for a good Samaritan to give me money to go to hospital (R6, Female, Busia).

Similar benefits were cited in all the other districts. While of the respondents 85% said the access to health has stayed the same, 1.8% it had improved significantly, and 13% said it had slightly improved; the majority 92% attributed the improvement to VSLAs.

5.2.6 *Clothing*

VSLA members spent on average UGX 45,582.60 (US\$ 18.20) on clothing for themselves and over UGX68, 054.1(US\$27.2) for other household members at baseline. At endline there was a reduction spending in both personal clothing and that of HH members at UGX 42126.88 or US \$12 for personal expenses and UGX 55571.20 or US \$ 16. Among FGS clothing was not commonly cited as a benefit associated with the project. This is because members had learnt the importance of saving thus is able to minimize expense on other items including consumption items and clothes. For instance a youth in Soroti noted that:

“None of us here none drinks now days because now I have a plan for my money because if you drink then you will not be able to save” (Male youth, Soroti).

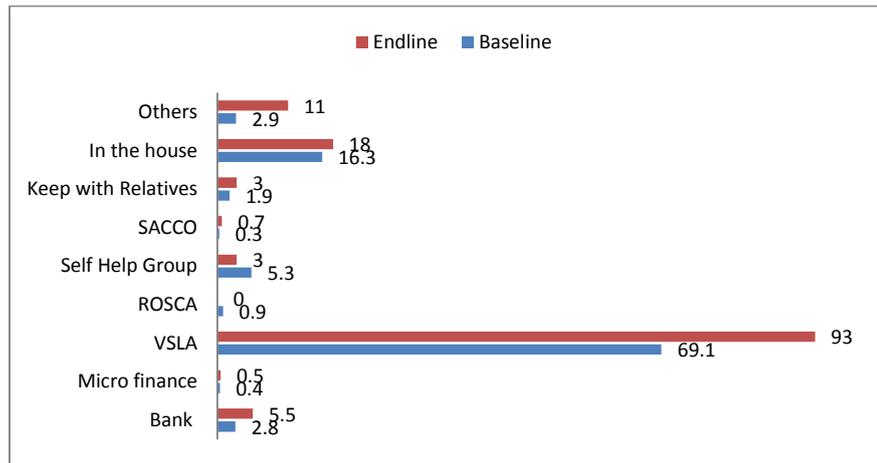
At baseline only 44% of respondents had spent on special events while at endline this figure was 67%. These could be explained by the previous section that an increasing number of youth are joining marriage institution.

5.3 Access to Financial Services, Financial Literacy and Business Skills

5.3.1 Saving tools

Just as at baseline youth save in multiple ways, but VSLA was the predominant way of saving at 69% for baseline and 93% at endline. However at endline, other ways of saving were not that prevalent, except for keeping money in their houses with 18.2%, possibly for emergencies (Figure 11).

Figure 11: In which ways are you currently saving your money?



Although majority of youth save with YSLA members at end line, more male save in self-help groups compared to their female counterparts at end line. More female (21.1%) save in houses at end line compared to their male counterparts at end line (Table 22).

Table 22: % of YSLA members reporting given ways of saving by gender at baseline and endline

Ways of savings	Baseline		Endline	
	Male	Female	Male	Female
Private Bank	5.4	2.3	6.5	1.8
Government Bank	0.6	0.0	1.4	1.3
Micro Finance Institution	0.9	0.3	0.5	0.4
VSLA	92.3	97.1	90.7	94.3
Self Help Group	1.8	0.6	4.2	0.9
SACCO	7.7	6.9	0.9	0.4
Keep with relative	0.6	0.3	4.2	1.8
In the house	5.1	0.3	15.3	21.1
Farmer Association	20.2	24.3	0.5	0.0
Other	6.0	2.0	13.9	7.9

5.3.2 Loans taken out

Not all YSLA had loans at the time of the endline. The average loan increased from UGX 79,984.52 at baseline to UGX 151,811.95 at end line meaning YSLA members were taking bigger loans; the most common loan amount taken increased from UGX 20,000 a baseline to UGX 50,000 at endline.

Those who had loans got them from various sources but principally from VSLAs both at baseline and endline. At baseline most loans were from self-help groups (42%) but at endline it was from VSLAs (Table 23). In 2010 a national household survey of indicated that only 14 per cent of the survey population accessed micro credit institutions (UBOS 2010). However, results of this study show that fewer people are likely to use MFIs once exposed to VSLA because of its empowering characteristics i.e. it is simple and goes beyond the savings and loans to business skills development.

Table 23: Sources of loans to VSLA members

	Baseline N=693	Endline N=449
VSLA	0.0	82.2
Self help Group	41.5	15.2
Private Bank	0.0	1.4
Family friend/neighbor	2.2	0.3
Money-lender/shop keeper	0.0	0.2
Micro-finance institution	1.6	0.2
Cooperatives	0.2	0.3
Other	54.6	0.0

Source of funds for business: FGDs revealed that YSLA members have multiple sources of money for business, and the list includes the following: parents, husband, friends, savings from another job, selling agricultural produce, another association where she was a member but most of the new business owners said they had got funds from their from VSLAs.

Loan Utilization

An almost same number of respondents at baseline and endline used loans them for business capital 56% and 54% respectively. This was followed by loans for investment in livestock and agriculture inputs (9.3% and 10.9%) suggesting that the VSLA members appreciate the need to make good use of loans, (Table 24).

Table 24: % of VSLA members who took loans for various uses

Uses of the loan contracted	Endline %	Baseline %
Housing	1.7	0.4
Business capital	53.5	55.8
Livestock	7.5	6.2
Bought land/farm	1.6	1.8
Bought utensils/furniture	0.8	0.8
Children school fees	7.9	3.6
Bought food	0.1	1.6
Medical expenses	4.9	6
Clothing	1.2	0.4
Funeral	0.8	0.4
Agricultural input/seed	10.9	9.3
Other	7.4	12

5.3.3 Borrowing behavior

The youth consider several factors before taking a loan, with the most considered issue being how to pay the loan both at baseline and endline (Table 25). However, the data suggest that the project exposed youth to better business, as at endline the number of those of respondents identifying different aspects for taking a loan increased.

Table 25: Considerations before taking a loan

Consideration before contracting a loan	Endline %	Baseline %
Administrative procedures	1.1	5.6
Collateral	5.0	4.6
How will I pay	26.6	23.3
Length of grace period	7.9	6.1
Reputation of the lender	2.5	4.0
The cost /interest rate	24.9	21.1
What will happen if i don't pay	7.8	4.7
When do I need to pay	15.3	20.3
Other	8.9	10.3

These aspects were further identified by participants in FGDs in all the 9 districts. In addition, they also identified behaviour of the lender and level of trust between lender and borrower as important factors as shown in the testimonies:

“I consider a low interest rate before taking the loan, the best way to use the loan and the repayment period.” (R5, Male, Nebbi)

“Trustworthiness is yet another key factor that one has to put into consideration when getting the loan. Trust is a very big component because it’s not learnt but earned. This should be on both sides i.e. lender and borrower should trust each other (R9, Female, Busia)

These factors have been learnt overtime as FGD participants revealed; there previous challenges with loans have put them in bad light. This they noted happens a “where business does not do well”, “uses the loan on consumables and clothes,” “none profit venture e.g. school fees,” and “unplanned circumstances/eventualities such as death.”



“Yes we have had difficulties. Many of us borrow money and invest in wrong businesses. For instance when you start a business of selling silver fish (mukene) there is a possibility that you will end up eating mukene yourself at home. The market is not all that big and it tempting to have it at home when you have nothing to eat,” R6, Female, Busia.

“I borrowed money and spent it on clothes, shoes and repaying became a problem. I had to first pay interest leaving the principle and then later I borrowed from friends to repay the loan and repay friends later (R1, Male, Nebbi).

Respondents were asked “Suppose you need to borrow UGX 50,000. Two people offer you a loan. Loan 1 requires you to pay back UGX 60,000 in one month. Loan 2 requires you to pay back in one month UGX 50,000 plus 15% interest. Which loan represents a better deal for you?” At baseline a considerable number of YSLA members (53%) chose a loan with a high interest (loan 2) suggesting that their math/financial skills are poor. Also 3% could not tell which loan presented a better deal. The situation was the same at endline, suggesting that perhaps they have gained little mathematical for good business management. At endline 60% preferred loan 2. This suggests that despite the financial literacy training, the youth are yet to understand the credit terms and options which are important in determining the loan options.

5.3.4 Business skills/activities

Business records: At baseline, only 28% of business owners had business records, only 7% had weekly business records and just 22% had written budgets of their businesses. At endline those with business records had increased to 56.6%, those with weekly records were 40.4% and 49.8% had written plans and budgets for their business. These data suggest that during the project life some aspects for business management among YSLA improved considerably due to the direct project interventions.

Setting a price for goods or services: At baseline youth considered market price more than cost of raw material; only 11% factored in the cost of transport and just 7% considered their time/labour while 4.6% considered paid labour. The situation improved at endline with most the above aspects, suggesting that the project exposed the youth to better price management options, though few still consider the cost of raw material while setting a price (Table 26).

Table 26: Elements considered while setting a price for the goods sold

Elements considered when setting a price	Endline	Baseline
Cost of raw material	33.1	32.8
Market price	24.4	35.0
Transportation	19.5	10.5
My time/labour	6.6	7.3
Paid labour	8.2	4.6
Other	8.2	9.8
Total	100	100

Overall, 72% the respondents engaged in business said they had invested more funds in their businesses (average of UGX 205904.63 or US \$ 59) and 98.7% said their business were profitable. This suggests that the project has had a good economic impact. In addition, FGDs disclosed a number of changes associated with joining the BoC intervention. These include:

- Record keeping,
- Separating profit from capital
- Price setting
- Welcoming customers
- Modernising the business
- Do accountability for business

“The change I have realised is that I can now do accountability for the business. I usually write down the days breakdown of the business to see what I have sold, what needs to be restocked, the debts and whole expenditure and all this was taught during the training and it has really helped my business to last longer (R7, Female, Busia)

“I separate income from other expenditures/activities. I bought new equipment for my business. I changed the way I welcome customers. I changed these things because I need more money but also I saw my competitors make a number of changes and the lessons learnt from VSLA helped me to reinvest into the business” (R2, Male, Nebbi)

These improvements in business practices reflect the likelihood of the project having an even greater positive impact as people can make logic a business decisions. However, this may take longer. Table 27 shows by endline few of the youth were making logical considerations before engaging in a business. This suggests the need for more engagement in business skill training.

Table 27: What YSLA members consider before engaging in a business

Things to be considered	Percentage	Baseline
How much money you can earn through that business	18.7	42.3
The Investment you have to make to start and run a business	23.9	24.3
How many people want to buy your service/good	19.4	20.3
How many other businesses in your area offer same service	12.2	4.3
My skill/passion	4.4	4.3
Availability of credit	5.9	3.5
Knowing someone who has been successful in same business	4.7	4.3
Having friends that can help you run the business	2.1	1.1
Other	8.8	9.5
Total	100.0	100

These reasons vary from those reported by UBOS which included family tradition (25%), professional skills (21% condition set by money lender (175%), UBOS (2010)

Youth in Busia consider how much one can earn from the business more than other districts, those in Arua District consider the investment one has to make to start a business compared to other districts, and those in Iganga consider the market availability more than in other districts (Table 28)

Table 28: What YSLA members consider before engaging in a business by gender

Things considered when engaging in business	Districts								
	Arua	Nebbi	Soroti	Busia	Bugiri	Iganga	Luuka	Kabarole	Kasese
How much money you can earn through that business	17.4	27.5	23.8	31.6	26.5	31.0	27.7	22.7	13.8
The Investment you have to make to start and run a business	27.5	25.7	17.3	27.6	16.2	12.4	20.5	16.3	20.0
How many people want to buy your service/good	5.8	14.9	6.0	10.5	17.6	23.0	9.6	13.5	11.0
How many other businesses in your area offer same service	23.2	14.9	23.8	10.5	17.6	15.9	14.5	19.1	21.4
My skill/passion	8.7	2.7	6.5	2.6	2.9	1.8	3.6	8.5	10.3
Availability of credit	2.9	1.4	1.8	3.9	4.4	0.9	1.2	1.4	2.8
Knowing someone who has been successful in same business	7.2	1.4	4.2	5.3	1.5	5.3	6.0	5.7	2.8
Having friends that can help you run the business	4.3	2.7	7.1	1.3	5.9	3.5	6.0	2.1	6.9
Other	2.9	9.5	9.5	6.6	7.4	6.2	10.8	10.6	11.0



5.4 Financial anxiety and self esteem

5.4.1 VSLA members' anxiety and ability

There was not marked difference in levels of financial anxiety among respondents at baseline and endline, with 27% saying they worry constantly, 40 worry frequently, 21% rarely and 13% never. This suggests that financial anxiety may be influenced by many factors include household needs and levels of income, availability or lack of social support among others. Belonging to VSLA was associated with lessening financial anxiety in all the districts, as shared by FDGs participants below:

Well...I have a feeling of confidence that I have a lump sum to get at the end to solve my problems giving me a feeling not to worry much about lack of money. My life is eased a little," R3, Soroti, Male, FGD

"I am now more calm and peaceful. I was very unsteady before joining the savings group," R3. Nebbi Male, FGD

5.4.2 Self esteem

Overall, members of BoC-VSLA members experienced remarkable changes in their lives. Qualitative data indicate that members increased their self-esteem, women have reduced dependence on men, and they have no fears and worries about food for tomorrow, and are now calm, peaceful and steady. These changes were emphasized in FGDs across all other districts. For instance one of the male respondents noted that;

"I now feel relieved from my fears and stress of worrying about food for tomorrow. I feel peaceful because am saving however little it is. The good assets I have purchased and the savings I have made make me feel proud," (R2, Male Nebbi)

In Bugiri District for example, members in one female FGD said:

"Ever since we started the group I have been able to save some money that I can use as a woman without bothering my husband. Before this saving group I would depend on my husband for everything ranging from food to clothing but now with the little money we save I can also contribute to smooth running of the household," R2, Female FGD, 16-24 years Busia

"I can openly say yes we have already made the difference. Look at us we are a very young group of women who have achieved a lot more than those older than us. As previously stated most of us if not all have started some business to earn us some money, we have been able to contribute to the day to day running of our families, have contributed to the education of our children by paying their school fees and buying then other scholastic materials. Furthermore we joined these groups so that we work hard to link them the bank...We now have an account in Barclays bank Busia branch where we are also earning some profits for keeping our money with them R1 Female FGD, 16-24 years Busia

Tables 29 and 30 compare self-esteem on given project variables at endline and baseline, while Tables 32 and 33 compares with gender of YSLA members. With the exception of ability to "resolve problems on my own", there is remarkable improvement in self-esteem in all other variables, a findings observed in all FGDs. However, male fare better than females in most aspects.

Table 29: Self Image and Confidence of YSLA members at endline

Self-esteem statements	Strongly disagree:	Disagree	Somehow agree	Strongly agree
Member's self esteem				
1. I can resolve problems on my own	13.9	71.0	42.8	26.2
2. Usually I can find a way to get what I want	9.4	13.7	46.4	30.5
3. I can find some way to deal with problems that confront me	5.6	6.7	24.0	53.7
4. I can influence my spouse's decision making	3.4	6.3	37.0	53.3
5. I can take action to improve my life	3.4	6.3	37.0	53.3
6. I can influence important decision in my community	9.2	20.2	41.7	28.9
7. I am confident to speak in community meetings	6.1	14.1	32.1	47.8
Members' perception of their social position				
8. My spouses shows me respect	2.2	1.6	61.0	35.2
9. My spouse values my role in the household	2.5	1.8	60.4	34.4
10. Other members of extended family show me respect	2.2	5.6	33.0	59.2
11. People in the community ask and value my opinion	2.7	14.1	43.3	39.9
12. People in the community respect me	1.8	5.8	37.4	54.9

Table 30: Self Image and Confidence of YSLA members at baseline

Self-esteem statements	Strongly disagree	Disagree	Somehow agree	Strongly agree
Member's self esteem				
(1) I can resolve problems on my own	18.5	18.9	31.6	31.0
(2) Usually I can find a way to get what I want	11.7	17.6	34.1	36.7
(3) I can find some way to deal with problems that confront me	9.7	15.6	35.9	38.8
(4) I can influence my spouse's decision making	2.2	5.1	59.3	22.5
(5) I can take action to improve my life	4.5	9.8	27.3	58.4
(6) I can influence important decision in my community	17.0	22.9	24.8	35.2
(7) I am confident to speak in community meetings	11.4	15.4	24.0	49.2
Members' perception of their social position				
(8) My spouses shows me respect	0.7	1.7	65.3	32.3
(9) My spouse values my role in the household	0.6	2.2	67.0	30.3
(10) Other members of extended family show me respect	2.9	8.7	28.0	60.3
(11) People in the community ask and value my opinion	9.4	20.1	27.7	42.9
(12) People in the community respect me	4.5	13.7	28.6	53.2

Table 31: Self-Image and Confidence of YSLA members at baseline by gender

Self-esteem statements	Strongly disagree		Disagree		Somehow agree		Strongly agree	
	Male	Female	Male	Female	Male	Female	Male	Female
Member's self esteem								
I can resolve problems on my own	17.9	19.0	16.2	21.5	25.6	37.4	40.3	22.1
Usually I can find a way to get what I want	12.1	11.3	15.9	19.3	29.1	38.8	42.9	30.6
I can find some way to deal with problems that confront me	10.0	9.3	14.1	17.0	28.8	42.8	47.1	30.9
I can influence my spouse's decision making	0.9	3.4	3.5	6.5	6.8	15.0	22.4	24.6
I can take action to improve my life	5.6	3.4	8.5	11.0	22.1	32.3	68.3	33.3
I can influence important decision in my community	15.6	18.4	17.6	28.0	32.2	26.3	43.3	27.2
I am confident to speak in community meetings	9.1	13.6	11.5	19.3	21.2	26.6	58.2	40.5
Members' perception of their social position								
My spouses shows me respect	0.6	0.8	1.8	1.7	3.2	9.9	27.6	36.5
My spouse values my role in the household	0.6	0.6	0.9	3.4	5.6	9.9	25.9	34.6
Other members of extended family show me respect	3.8	2.0	9.1	8.2	21.5	34.3	65.6	55.5
People in the community ask and value my opinion	8.8	9.9	15.0	24.9	27.1	28.3	49.1	36.8
People in the community respect me	5.3	3.7	11.2	16.1	25.9	31.2	57.6	49.0

Table 32 Self Image and Confidence of YSLA members at endline by gender

Self-esteem statements	Strongly disagree		Disagree		Somehow agree		Strongly agree	
	Male	Female	Male	Female	Male	Female	Male	Female
Member's self esteem								
I can resolve problems on my own	12.9	20.1	13.8	17.2	40.6	41.9	32.7	18.8
Usually I can find a way to get what I want	11.1	16.6	13.4	20.5	44.7	41.0	30.9	21.8
I can find some way to deal with problems that confront me	7.4	11.4	11.5	15.7	43.3	49.3	37.8	23.6
I can influence my spouse's decision making	4.1	7.0	4.6	8.7	18.0	29.7	30.0	29.3
I can take action to improve my life	2.8	3.9	4.6	7.9	29.5	44.1	61.3	43.7
I can influence important decision in my community	6.5	11.8	13.8	26.2	48.8	39.7	33.6	22.3
I am confident to speak in community meetings	3.2	8.7	11.5	16.6	29.0	34.9	54.4	39.7
Members' perception of their social position								
My spouses shows me respect	1.8	2.6	1.8	1.3	8.3	15.3	42.4	55.5
My spouse values my role in the household	1.8	3.1	1.4	2.2	8.3	16.6	42.4	52.8
Other members of extended family show me respect	2.3	2.2	2.3	8.7	30.9	34.9	63.1	53.7
People in the community ask and value my opinion	1.8	3.5	10.1	17.9	41.0	45.4	46.1	33.2
People in the community respect me	1.8	1.7	3.7	7.9	35.9	38.9	57.6	51.5

5.5 Participation and social position

5.5.1 Social political participation

By endline more YSLA members were involved in various aspects of social and political organizing compared to baseline, (Tables 33 and 34). There have been positive changes for both men and women in various areas but men have had more increase in terms of percentages. For instance %VSLA members with membership in community based organizations, networks, political parties, religious organizations increased from 19% at baseline for men to 34% at endline, yet that for women increased from 17% to 25% respectively. More men joined VSLA leadership positions compared to women, from 5% at baseline to 62% at endline compared to their female counterpart whose percentage was 6% to 49% at endline. The results show that male youth are more likely to participate and take on leadership positions in VSLA compared to female. The positive changes for both male and female are associated with involvement in VSLA activities which exposed the youth to opportunities or self-development and improvement.

Table 33: VSLA members' involvement with civil society and politics at endline

Indicators of civil society and political involvement	Male VSLA member	Female VSLA member	Overall
%VSLA members with membership in community based organizations, networks, political parties, religious organizations	33.6	24.9	29.1
%VSLA members in leadership positions	61.6	42.1	53.1
%VSLA members who plan to run for office in next local government elections	27.6	13.5	20.4
%VSLA members involved expressing opinion in a public meeting	68.7	49.3	58.7
%of VSLA members that were part in settling quarrels between community members	65.9	43.2	54.3

Table 34: VSLA members' involvement with society and politics at baseline

Indicators of civil society and political involvement	Male VSLA member	Female VSLA member	Overall
% of VSLA with membership in community based organizations, networks, political parties, religious organizations	19.1	16.7	17.9
% of VSLA members in leadership positions	5.1	6.0	11.1
% of VSLA members who plan to run for office in next local government elections	45.1	54.3	11.7
% of VSLA members involved expressing opinion in a public meeting	45.8	54.2	43.1
% of VSLA members that were part in settling quarrels between community members	47.3	52.7	42.1



6 CONCLUSION AND RECOMMENDATIONS

This endline evaluation largely sought to establish the changes associated with the BoC, youth rolling intervention on given indicators. Overall, there are many positive changes associated with the project in the given project indicators, though the levels of those living below the poverty line seemed to have increased at endline. This may be used to the fact that poverty is multifaceted, and as argued in some of the FGDs, when faced with many demands such as health care, education, and fending for large families the little improvements in income may not be deeply felt. The general observation in FGDs points to the fact that most of the youth appreciate the project has been a starting point on their road to transformation. However, for this to be sustained there is need to extend the project as the time has been shot. Moreover, in most of the indicators the levels of change are small, perhaps a reflection of the need for more time for such an intervention to have deeper change.

This impact evaluation addressed three main areas for impact: Socio-economic status of SG members' households; economic empowerment of SG participants and social empowerment of SG member. Indeed YSLA members appreciate the improvements in household and personal achievements.

Improve Socio-economic status of SG members' households: BoC interventions in form of loans and savings improved the socio-economic conditions of members households as the % of people living below poverty line (0-39) reduced from 14.1% at baseline to 7.4% at endline. households increased number and categories of assets owned; improved quality of meals as they increased intake of fruits, beans and cereals; improved the quality of housing especially roofing and floor and the % of HHs who can afford medical services in last 6 months increased from 63% at baseline to 73% at endline

Economic empowerment of SG participants: The project has had positive impacts on almost all economic empowerment indicators of YSLA members. The % of SG members with positive change in IGA increased as more engaged in small businesses, invested more funding into business, and realized profits; members invested in productive assets especially land and means of transport; the percentage of the YSLA members who invested in education on behalf of others increased from 12.8% to 57% at endline, majority met medical bill of other household members and that of their own. There was an increase in numbers of those who hired labour and YSLA members were more confident in their ability to satisfy their financial needs than before.

Social empowerment of SG member: YSLAs had varying impact on social empowerment indicators of SG members. Majority of the members strongly agreed that their self-esteem had changed as a result of YSLA and percentage of members holding leadership positions at community level increased from 11.1% at baseline to 51.3%. At endline member's involvement in resolving community level disputes increased. However, majority of the members strongly disagreed that their social position and respect in community improved; furthermore, their control over HHs resources has not yet improved.

The YSLA project was expected to provide "greater financial inclusion opportunities through access to financial services, employment creation and business skills". There is reasonable improvement in business skills but as some of the data indicates, more time would be need to fully appreciate some of the business demands like planning and budgeting and records among others. Given that businesses are individual projects tailor made and personalized business training and mentoring would have been more useful. .



Some of the findings from this endline study suggest the need to create other linkages in addition to banking such as business and marketing referrals. Gains in income at household level are undermined by large families, including extended families, a challenge that requires different strategies. Moreover, the demographics of the households suggest that more young people are likely to depend on the few adults, taking the challenge of economic development to a higher level.

While most of the businesses said they realized profits these are still at a micro level, and a deeper understanding of the various types of business undertaken by the YSLA members could provide pointers to complementary strategies to further enhance the businesses and accelerate growth. These may be done in partnership with other ventures that focus on business development.

Both baseline and endline studies show that while most of the youth and household members were economically active, this is largely in agriculture. At the baseline it was suggested agricultural activities are promising based on the few HHs that lived below the poverty line. However, with the endline showing the opposite, it appears that gains in agriculture take longer; given that most farming is rain fed and lacks modern technological approaches. The project needs to explore and promote off-farm e.g. trade, tourism and services-related strategies to complement and sustain the gains made in promoting a savings culture.

In the context of addressing the above comments and in the interest of sustaining YSLA benefits the evaluators recommend an extension of the project, to at least another three years to realize meaningful and long-term impact.



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Annex 1: Summary of findings on the key global indicators

		Indicator	Average Percentage	Baseline	Endline
Impact	Improve Socio-economic status of SG members households	1. Value and number of assets	Livestock		
			Cattle	.18	1.65
			Sheep	.17	2.50
			Goats	.78	2.37
			Pig	.34	1.65
			Chicken	3.39	7.03
			Kitchen ware		
			Pots and pans	2.78	5.38
			Bucket	.60	1.78
			Drying rack/cupboard	.20	1.07
			Pressure cooker	.01	1.67
			Stove	.22	1.27
			Means of transport		
			Car (ns)	.04	1.00
			Motorcycle	.03	1.00
			Bicycle	.31	1.04
			Ox - cart	.02	1.00
			Electronics		
			Radio	.56	1.07
			Television	.03	1.14
			Mobile phone	.59	1.16
			Agricultural materials		
			Tractor	.01	1.38
			Hoe	1.53	2.05
			Plough (ox drawn)	.03	1.60
			Irrigation pump(ns)	.03	1.50
			Wheelbarrow	.03	1.20
			Other goods		
			Mattress	1.46	1.80 (80.3%)
			Bed	.86	1.43 (63.5%)
		Sofa dining set	.14	1.41 (11.4%)	
		Solar panel(ns)	.02	1.16 (10.1%)	
		Jewellery	.23	1.92 (11.9%)	
2. Quantity & Quality of food	Quantity of food				
	% of households that produced enough during previous harvest to cover food needs	58.4	47.3		
	% of respondents saying the year was a good one in terms of harvest	40.6	42.2		
	Average number of	3.42	3.78		

		months the most recent cereal production covered the food need for your household members		
		% of VSL households with special event	45.6	67.3
		Average number of meals served in household before the special day	3.00	2.86
		Average number of meals served in last two days prior to interview	2.49	2.5
		% of HHs without food for 1 day during the last 6 months	20.9	27.1
		Average number of days HHs never had food for a full day during last 6 months	2.84	3.14
		Quality of service		
		Milk	22.4	19.1
		Cereals	69.4	70.8
		Meat	44.8	41
		Vegetables	59.3	62.9
		Fruits	48.1	31.7
		Beans	61.8	66.1
		Groundnuts	34.8	37.4
	3. Primary (& Secondary) school enrolment at HH level.	Primary school enrolment		
		5-14 years	97.4	
		15-17 years	71.0	
		18-24 years	76.0	
		25 years and +	84.5	
		Secondary school enrolment		
		5-14 years	2.6	
		15-17 years	29.0	
		18-24 years	23.2	
	25 years and +	15.5		
	4. Quality of housing	Wall of the main house		
		Traditional burnt bricks	32.6	35.7
		Wood/mud	48.9	33.9
		Modern burnt face bricks	5.1	3.4
		Cement blocks	3.9	3.8
		Stone	0.4	1.1
		Tin material	0.4	22.2
		Roof of the main house		

			Cement	0.4	0.7
			Iron sheets	0.1	60.3
			Grass	65.1	38.6
			Floor of the main house		
			Ceramic tiles	0.3	-
			Wood	27.8	0.7
			Cement	9.8	19.5
			Sand	64.4	12.6
			Soil	0.7	66.4
	5. % of households living below \$1/\$2 a day	<i>% of people living below poverty line (0-39)</i>	14.1	7.4	
	6. % of household who can afford medical services	% of HHs who can afford medical services in last 6 months	63.9	73.2%	
Long term Outcome	Economic empowerment of SG participants	7. % of SG members with positive change in IGA (volume & number)	% of VLSA members reported to be engaged in some form of small business activities in the last 12 months	59.7	70.6
			% active business owners reporting to have increased business funding over the last 12 months.	55.7	72.4
			% YSLA members who realized profits from their income generating activities and investments	95.5	98.7
		8. % of SG members who have invested in productive assets	Agricultural tools/materials	25.1	12.9
			Kitchen ware	13.3	30.9
			Livestock	63.7	74.7
			Mobile phone	27.7	29.1
			Household furniture	12.5	8.1
			Jewellery	4.5	7.5
			Electronics	17.9	13.2
Land	8.8		40.2		
Means of transport	13.6	62.5			
	9. % of SG	% of YSLA members	12.8	57	

	members who have invested in their household children's education	who have invested in education on behalf of others		
	10. % of SG members who have invested in their own education / training	% of YSLA members who have invested in education on themselves	41.3	14.8
	11. Change in saving mechanism used	Ways in which money is saved		
		VSLA	69.1	92.6%
		In the house	16.3	18.2%
		Private Bank	2.8	4.1%
		Keep with relative	1.9	2.9%
		Micro Finance Institution	0.4	0.5%
		ROSCA	0.9	-
		Government Bank	0.2	1.4%
		SACCO	0.3	0.7
		Self Help Group	5.3	-
	Other	2.9	10.8%	
	12. Change in loan mechanism used	Sources of loan		
		SelfHelp Group	41.5	26.7
		Family friend/neighbour	2.2	0.3
		Cooperative	0.2	1.5
		Micro-finance institution	1.6	2.6
	Other (Mostly VSLA)	54.6	173	
		% YSLA members who met medical expenses for their HH members	52.8	67
		YSLA members who met medical expenses for themselves	66.0	74.7
		% of YSLA members who had spent money on special events	44.2	67.3
		YSLA members who personally contribute to household rent	61.9	6.9
	14. % of members	% of members having reported hiring labour	38.0	46.2

Social empowerment of SG member	having reported hiring labour			
	15. Confidence in SG members' ability to satisfy his/her own financial ability	VSLA members' anxiety and ability		
		Yes, constantly	27.3	26.7
		Yes, frequently	39.4	35.4
		Rarely	21.1	24.2
		No, never	12.3	13.7
	16. Change in members perception on their social position in the community		Strongly disagree	
		My spouses shows me respect	0.7	61
		My spouse values my role in the household	0.6	60.4
		Other members of extended family show me respect	2.9	91.3
		People in the community ask and value my opinion	9.4	82.8
		People in the community respect me	4.5	91.9
	17. Change in member self esteem		Strongly agree	
		I can resolve problems on my own	18.5	66.9
		Usually I can find a way to get what I want	11.7	69
		I can find some way to deal with problems that confront me	9.7	76.9
		I can influence my spouse's decision making	2.2	53.6
		I can take action to improve my life	4.5	89.2
		I can influence important decision in my community	17.0	69.5
		I am confident to speak in community meetings	11.4	79
19. % of members holding leadership positions at community level	% of YSLA members in leadership positions	11.1	51.3	



	20. % of members' control over HH resources (financial and material assets)	%of VSLA member freely use the income from IGA without anybody else permission	50.5	47.3
		% where YSLA members uses production from field without anybody permission	45.7	38.8%
	21. % of members involved resolving community level disputes.	% of YSLA members that were part in settling quarrels between community members	42.1	54.3