

**FINANCIAL INCLUSION IN RURAL AREAS: ESTABLISHMENT OF  
2500 COMMUNITY SAVINGS AND CREDIT GROUPS (CSCGS) IN THE  
EASTERN REGION OF UGANDA**

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**ABSTRACT**

South Eastern Private Sector Promotion Enterprise Limited was contract by the Government of Uganda through the Ministry of Finance Planning and Economic Development to implement the Project for Financial Inclusion in Rural Areas, a project that was designed and funded by the International Funds for Agricultural Development. The project was designed to address the challenge of limited access to rural finance services. The project focused on, on financial inclusion as one of the key pillars of Uganda's efforts to eradicate poverty. The project sought to sustainably increase access to and use of financial services by the rural population. The project targeted to meet not less than 750,000 rural poor men, women, youth, and vulnerable groups who are financially excluded. In the beginning, a baseline survey was conducted on 300 Households to establish a benchmark under which project changes would be measured during the End line survey. It was on this basis that, the consortium conducted an End line to measure the likely impact the project had created among the beneficiaries.

The findings of the survey indicated that the majority of the household heads did not complete primary school. Thus, household heads lack form education. Whereas at baseline 57% had grass-grass-thatched at the end-line, this had reduced to 48%. This implies that there was increased usage of iron sheets in roof houses. The use of boreholes as a source of drinking water for the household increased from 12% at baseline to 55%, followed by the use of protected well/springs. Findings further revealed that land was largely owned by men (79%). And of the 88% of households who own land, the majority (90%) had a size of land less than 10 acres while only (5%) had more than 10 acres. Further details of the finding of the survey are presented in the report.

**Keywords:** Baseline survey, End-line survey, Financial inclusion, rural finance; Poverty eradication.

## **1.0 Introduction**

### **1.1. Background**

The Government of Uganda (GoU) and the International Funds for Agricultural Development (IFAD) designed the Project for Financial Inclusion in Rural Areas (PROFIRA) in 2013. The design of the project recognized the continuing need to promote rural finance, and both see the focus on financial inclusion as one of the key pillars of Uganda's efforts to eradicate poverty.

PROFIRA's goals are; increased income, improve food security, and reduced vulnerability in rural areas. Its development objective is to; sustainability and increase access to and use of financial services by the rural population.

PROFIRA was operationalized under three components as seen below in the table

**Table 1: Project for Financial Inclusion in Rural Areas Component**

<b>Component</b>	<b>Content of the Component</b>	<b>Sub-component</b>
Component 1:	SACCO strengthening and sustainability	1.1 SACCO Strengthening 1.2 Developing a sustainable SACCO Union
Component 2:	Community-Based Financial Services	2.1 Establishment of new CSCGs. 2.2 CSCG Strengthening, Innovations, and Partnerships
Component 3:	Policy and Institutional Support and Project Management	3.1 Policy, Regulatory and Institutional Environment 3.2 Project management

The project which is being implemented by the consortium of South-Eastern Promotion Enterprise Limited (SEPSPEL) and Teso Private Sector Development Centre Limited (TESOPs) seeks to sustainably increase access to and use of financial services by the rural population. The project targets to meet not less than 750,000 rural poor men, women, youth, and vulnerable groups who are financially excluded. PROFIRA aims to achieve its goal and objectives through the implementation of three operational components: 1) SACCO strengthening and sustainability 2) Community-Based Financial Services and 3) Policy and institutional support.

#### **1.1.2 Justification of the End line Survey**

At the beginning of the consortium of SEPSPEL and TESOPs conducted a baseline survey on 300 Households to establish a benchmark under which project changes would be measured during the End line survey. It was on this basis that, the consortium conducted an End line to measure the likely impact the project had had on the beneficiaries. This End line Report presents an analysis of findings from a range of project beneficiary data that was collected from the household survey and Key Informant Interviews. It provides information to inform the project end line achievements.

### **1.1.3 Objectives of the End line Survey**

The ultimate objective of the end-line survey was to; Identify changes from the baseline and this would be taken as the impact of the project on household beneficiaries. This would be achieved by specific objectives:

1. To analyze the household demographics of the target areas
2. To establish changes in household asset ownership index and food security in sampled areas on variables of household assets.
3. To establish changes in anthropometry characteristics of households – children under 5 years i.e., to calculate the indices that measure malnutrition – underweight, stunting, and wasting
4. To establish the Women Empowerments in Agriculture Index in the areas of decision-making about agricultural productions, access, and production assets, control over the use of income, leadership in the community, and time use
5. To establish end-line information on cross-cutting themes including economic activities, HIV/AIDS prevalence, and local leadership.

### **1.1.4 Project Relevancy/Justification**

The lessons learned globally and more particularly in Uganda show that systematically organized Community Savings and Credit Groups (CSCGs), often called in Uganda the Village Savings and Loan Associations (VSLAs) have been far more effective in providing financial services to financially excluded and unbanked segments of the population than the banks, MFIs or even SACCOs. The CSCG approach has been very effective in reaching the poor, the women, and the youth and enabling many of them to smooth their consumption patterns, deal with social sector expenditures, enhance agriculture productivity and increase the range of income-generating activities. Furthermore, more than 90% of these small savings-based operations sustain themselves well beyond the initial support period, which provides opportunities for engaging them and their members in more advanced financial sector operations.

CSCGs are based on the belief that for the extremely poor, particularly women and youth, the right approach is to begin by building their financial assets and skills through savings, rather than debt. By having access to savings services and small loans, members can have regular income

patterns and meet basic household consumption needs rather than taking on significant debt they may be unable to repay. And when they do borrow from the VSLA, loan sizes are generally small and manageable. With women and youth representing a higher percentage of the population in the eastern region, their participation in a CSCG provides an important option for them to build their financial skills to manage household cash flow and income-generating activities while creating a solid foundation to increase their ability to contribute to their household economy.

### **1.1.5 Project Targeted Outreach and Coverage**

The PROFIRA component 2.1 was intended to address such barriers of rural financial exclusion through the development of resourceful indigenous community-based solutions to financial access using the CSCG methodology in the 14 districts of Kumi, Ngora, Kapchorwa, Bulambuli, Bukwo, Kween, Bududa, Manafwa, Tororo, and Busia, Soroti, Serere, Amuria, and Katakwi. The consortium of SEPSPEL and TESOPs undertook the establishment of 2500 CSCGs in the Eastern region and offered more advanced development support to CSCGs and their members over three years. SEPSPEL and TESOPs built the entrepreneurial capacity of the CSCGs and their members to initiate and better manage income-generating activities through business skills training hence creating a sustainable business solution. Similarly, the consortium delivered financial literacy training to CSCG members to acquire knowledge, skills, and confidence to manage their individual and family finances.

## **2.0 METHODOLOGY**

### **2.1 Approach and Methodology Used**

The end-line survey used the same method employed during the baseline to minimize errors in tools. To accomplish the task of the end-line survey study, the survey methods involved; review of project documents, consultative meetings, primary data collection from the households, training of data clerks, data analysis, and report writing.

### **2.2 Study Sites**

The selection of districts for the end-line HH Survey was based on the selected CSGS that have participated in the project activities since the baseline survey.

The end-line HH Survey was conducted in the districts that were involved in the baseline survey three years ago and these were Bududa, Bulambuli, Kween, Ngora, and Tororo districts

### **2.3 Sample Size**

Simple random sampling was used to select the Sub-Counties as well as the 300 households. Respondents were randomly selected from 15 CSCG groups that were participating as beneficiaries of the PROFIRA project. When determining the required sample size, the degree of precision, cost implications, operational limitations, and efficiency of the study design were taken into consideration. A total sample of 300 households/respondents from five districts was selected to participate in the survey. This was assumed to be a significant sample that was representative of all the districts in the project area and these were the districts that were involved in the baseline.

**Table 2: Showing actual sample distribution by District**

District	Number of households	Gender of respondents	
		Male	Female
Bududa	42	20	22
Manafwa	15	5	10
Kumi	30	13	17
Bulambuli	35	19	22
Kapchorwa	25	10	15
Kween	38	10	35
Ngora	34	24	20
Tororo	51	10	18
Busia	30	14	16
<b>Total</b>	<b>300</b>	<b>125</b>	<b>175</b>

(Source of data: Field Data)

Tororo had the highest number of households (51) interviewed followed by Kween (35). Tororo was high because of the proximity of the households and the ease of transport to reach them.

## **2.4 Data Collection Methods**

The CBTs in the respective Districts were assigned as research assistants (RAs) to implement the survey. These are the same CBTs who carried out the base-line survey so were familiar with the research methods /skills to get the required information

## **2.3 Data Analysis and Reporting**

Quantitative data were analyzed using the Statistical Package for Social Sciences (SPSS). Descriptive statistics were computed. They included frequencies and percentages of individual variables. The data was analyzed and its interpretation has been presented in various forms in this report to communicate the study findings.

## 2.4 Study Limitations

The study experienced one major limitation. The survey was done when there was the implementation of COVID-19 SOPs and as such transportation was expensive as the cars were supposed to carry a limited number of people, in addition, some households were not readily welcoming strangers in their homesteads thus making it hard for the RAs collect the relevant data. However, the study team used all available means to make sure they reached all the intended households but also made sure that they observe all the SOPs as guided by the Ministry of Health.

## 3. FINDINGS

The survey findings presented in this section also indicate; the changes in the households since the baseline surveys and give a comparison between the baseline and end-line data collected. In addition, this section gives details of the household social economic characteristics, entails women empowerment, access to production resources, food security, and credit access, membership to community groups, CSCG participation, time allocation, and anthropometry data.

### 3.1 Access to and Types of Financial Services Used

The baseline survey revealed that the common household access to finances was majorly money lenders and friends. End line survey revealed an increase in the usage of CSCGs financial products. Table 3 shows that usage of CSCGs at baseline (8%) increased to 76% at the end-line, friends, and relatives reduced to 9%, money lenders reduced to 15% and SACCOs increased to 6% from 3%. It should be noted that at baseline, money lenders were the main source of financial services as compared to end-line where their involvement was at just 15%. With the establishment of more CSCGs and training in financial literacy, households were able to shift from money lenders to better-managed institutions giving affordable financial products and services.

**Table 3: Showing access to financial services**

Sources of financial access	Baseline	End-line
CSCG	8%	76%
Friend and relatives	11%	9%
Money lender	78%	15%
SACCOs/Banks	3%	9%

### 3.2. Demographic Characteristics of the Households

Table 4 presents a summary profile of the demographic characteristics of the respondents / Interviewee:

1. The total number of respondents interviewed was 300 people and out of those 68% were household heads.
2. Women respondents were 57% and were the majority aged 21-30 years.
3. As regards the marital status majority of the respondents were cohabiting (53%)
4. The highest level of education (20%) was having completed primary school.

**Table 4: Showing household demographic characteristics**

Variable	Characteristic	Percentage
Household head	Yes	68%
Age	Below 20 years	0.0%
	21-30 Years	57%
	31-40 Years	22%
	41-50 Years	17%
	Above 50 Years	26%
Marital Status	Single	17%
	Cohabiting	53%
	Married	20%
	Separated/Divorced	2%
	Widower/Widow	1%
Level of education	None	10%
	Did not complete primary school	45%
	Completed primary school	20%
	Completed post-primary specialized training	8%
	Did not complete secondary education	3%
	Completed secondary education	2%
	Completed post-secondary specialized training	0%
	Completed degree and above	0%
Relationship with the household head	Spouse	43%
	Son	7%

	Daughter	11%
	Parent	25%
	Other relatives	8%

#### **4.2.1. Household Composition**

Gender, age, and family size are important variables that give a picture of the household composition of the household population. Findings indicated that there was a total of 715 adults in the households and an average of 4 adults per household, 325 women with an average of 2 women per household, and 682 children with an average of 3 children per household. From the baseline survey on average, there were a minimum of one adult and a maximum of 6 adults in the sampled households. On average, a typical household had 3 adults, 3 children, and one elderly. According to gender segregation, 57% were female.

#### **4.2.2. Occupation**

Study findings indicate that most of the household heads were involved in crop farming as their main occupation (56%) with the rest involved in livestock farming (21%) and trade 9%. The main occupation of the household head at the end-line was crop farming 56%, followed by livestock farming 21%, casual workers 3%, and trade 9%. However, during baseline majority of the household heads were still in crop farming, which shows that there has been no major shift in sources of income for households, though they have just kept on improving crop yield and farming activities.

#### **4.2.3. Household Average Monthly Income**

Income determines the capacity of an individual to meet human needs, save and invest. The main source of income indicates areas where respondents are generating money for their livelihoods. Household income refers to the combined income of all members of a particular household. Household members do not need to be related to be part of a household. Household income is often used as an economic indicator. There was an improvement in the average household monthly income. At the end-line, most HHs (42%) had their income rise from between UGX 50,000 and UGX 100,000. There was also an increment in household incomes (6% to 15%) ranging between UGX 100,000 and 250,000. Major reasons for the increase in household income were the high crop yields due to improved farming practices like the usage of improved seeds and fertilizers, improved business skills, and the creation of income-generating activities. In addition, there was an improvement in monthly income levels due to the training in financial literacy and business skills improved their budgeting, savings, and investment skills.



**Table 5: Average household monthly income**

Variable	Characteristic	Base-line	End-line
Income	Average per month (UGX)	Percentage	Percentage
	10,000-50,000	41%	23%
	50,001-100,000	35%	42%
	100,001-250,000	6%	15%
	250,001-500,000	2%	17%
	500,001-1000,000	1.5%	6%
	1,000,000 and above	0.5%	4%

### 4.3.0 Households Asset ownership index and Food Security

This section examines asset ownership as a determinant of household poverty within the project area. The specific objectives were to investigate the influence of asset ownership on household poverty. The results showed that assets owned by households included financial assets, physical assets, human assets/quality of life, and agricultural production assets.

#### 4.3.1. Financial Assets

#### 4.3.2. Access and usage of financial services for savings

As indicated in Table 6, findings revealed that the majority (85%) of the respondents mentioned CSCGs as their savings tool. This was an increase from 63% at the baseline of those who saved with CSCGs. The increment clearly shows that CSCG members had well embraced the CSCG methodology. It should be noted that saving using formal financial institutions is still very low with only an increment of 3% from the baseline.

**Table 6: Access and usage of financial services for savings**

Variable	Characteristic	Baseline	End line
Anybody in this household saves	Yes	63%	85%
Number of household members who save	2 people	21%	34%
	3 people	10%	11%
	4 people	4%	6%

	5 people	4%	2%
	6 people	2%	1%
	10 people	1%	0%
Number of female household members who save	1 Person	56%	53%
	2 people	16%	28%
	people	12%	4%
	4 people	2%	5%
	5 people	1%	1%
Where household members save	Within the household	22%	15%
	With friends/other relatives outside the household	8%	2%
	CSCGs	52%	87%
	Banks/SACCOs	5%	9%

### 4.3.3. Main Sources of Credit

There was a drastic change in households borrowing from CSCG from 8% at baseline to 68% at the end-line as the main source of credit. Also borrowing from friends and relatives reduced from 26% at baseline to 19%. This would improve relations as few friends and relatives are indebted to one another. Many were getting credit from CSCGs because the terms to get credit from CSCGs are more favorable and affordable than other sources of credit.

**Table 7: Household Sources of Credit**

Variable	Baseline	End-line
Friends/other relatives	26%	19%
Money lender	15%	4%
CSCG	8%	68%
Banks/SACCO	2%	6%
None	3%	1%

## 4.4. Usage of formal and informal financial services

### 4.4.1 Community Groups

Table 8 shows that at the end line, the majority (48%) of households had at least 2 members registered in a CSCG from 33% at baseline. There has been increased awareness of the usage and benefits of joining CSCGs among households. However, in terms of services offered by community groups, savings, and credit services had increased since the baseline.

**Table 8: Usage of community groups**

Variable	Characteristic	Baseline	End-line
Has any HH member joined a community group	Yes	63%	80%
Number of HH members who have joined	1 Person	39%	39%
	2 people	33%	48%
	3 people	9%	7%
	4 people	4%	0%
	5 people	0%	0%
	6 people	0%	0%
Services offered by the community group	Saving	18%	33%
	Loans	28%	36%
	Training	10%	34%
	Joint production	11%	28%

#### 4.4.2 Savings and Credit Cooperative Societies (SACCOs)

Though there are established SACCOs within the project area, access and usage are still limited. This is mainly due to a lack of sensitization and lack of money to meet joining requirements like membership fees, purchase of shares, passbooks, etc. From baseline to end-line only 4% of household members have joined a SACCO and at least only one member from the respective households. This shows that SACCOs in the region are not yet at a level where they are appealing to the community.

**Table 9: Usage of SACCOs**

Variable	Characteristic	Baseline	End-line
Has any member of the household joined a SACCO	Yes	9%	13%
How many have joined SACCOs	1 Person	46%	2%
	2 people	21%	6%
	3 people	3%	1%
Services being offered by the SACCOs	loans	31%	11%

	Training	42%	9%
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#### 4.4.3 Formal Financial Institutions (Banks, MDIs, etc.)

Like SACCOs, access to formal financial institutions is very limited, and this calls for activities more targeted activities by other stakeholders involved in financial inclusion that will link CSCGs and eventually their members to these formal financial institutions to access both the financial and non-financial products. At the end-line, 18 % of respondents acknowledged that there is at least one household member who accessed the services of a formal financial period during the last year which was higher than 12% at the baseline.

**Table 10: Showing usage of formal financial institutions**

Variable	Characteristic	Baseline	End-line
Has any member of the household accessed services from a formal financial institution (banks, MDIs, and MFIs)	Yes	12%	18%
	No		
How many have accessed services from formal financial institutions	Don't know	8%	3%
	1 Person	12%	18%
	2 people	2%	2%
	3 people	6%	0%
What kinds of services are being offered by the formal financial institution	loans	28%	35%
	Training	8%	9%
	Joint production	1%	1%
	Money Transfer	15%	30%
	Mobile Phone Banking	4%	5%

#### 4.4.4. Reasons for joining or not joining formal and informal groups

At the end-line, a major motivation for joining a group (formal and informal) was to get credit (67%), followed by building savings (55%). As compared with the baseline data, there is an increase in people joining groups to save and also get credit. This is attributed to the business skills and the financial literacy given to the group members during the projected period.

**Table 11: Reasons for joining or not joining groups**

Variable	Characteristic	Baseline	End-line
What motivated the household member(s) to join a group? (Formal or informal)	Social identity	11%	21%
	Access credit	42%	67%
	To build up savings	32%	55%
	Make social contribution	7%	8%
What factors have contributed to household members not joining a group? (formal or informal)	Facility far away from home	42%	12%
	Fear of getting credit	18%	22%
	Have enough personal capital	18%	14%
	The processes are long and tedious	25%	15%
	The staff of the group is not friendly	15%	9%

#### 4.5. Physical Assets

##### Household asset ownership

Findings from the end-line household survey indicate that 87% of all households had/owned mobile phones, 71% owned radios, 19% owned television sets, and 8% of owned computers. Compared to the baseline findings, at the end-line, most households were fully engaged on digital platforms. Groups and individuals have also been able to utilize digital financial services (DFS) like mobile money transactions.

**Table 12: Showing asset ownership**

Variable	Baseline	End-line
Phone	70%	87%
Radio	58%	71%
Television	13%	20%
Bicycle	40%	82%
Motorcycle	12%	32%
Car	1%	2%
Boat	0%	0%
Computer	0%	8%

## 4.6. Housing type and housing materials

### 4.6.1. Type of roofs

The end-line survey sought to understand the current type of roofing household use in their homesteads in comparison with those being used at baseline. End-line data revealed that 48% had thatched houses which was an improvement from 57% at baseline. This shows an improvement in the standards of living. In addition, the number of houses with iron sheet roofs had increased from 37% at baseline to 56% at end-line.

**Table 13: Showing roof type of respondents**

Category	Options	Baseline	End-line
Roofing Material	Thatched (Grass Banana Leaves, Papyrus)	57%	48%
	Asbestos	0%	0%
	Iron sheets	37%	56%
	Others(specify)	1%	2%

### 4.6.2. Type of walls

Regarding the materials used for the exterior of the main house, results indicate that there was an increase in the usage of unburnt bricks with mud from 35% at the baseline to 52% at the end line. Usage of mud and wattle walls reduced from 25% at baseline to 13% at the end-line. By the close of the project, many Households preferred staying in better houses due to improved incomes and livelihoods. However, further as indicated in Table 14, a significant number of HHs (33%) were using burnt bricks with mud moving away from 20% at baseline.

**Table 14: Showing the type of walls**

Outer wall material	Baseline	End-line
Mud and wattle	25%	13%
Unburnt bricks with mud	35%	52%
Unburnt bricks with cement	0.5%	6%
burnt bricks with mud	20%	33%
burnt bricks with cement	14%	15%
cement blocks	0%	1%

(Source of data: Field Data)

### 4.6.3. Type of floor

Findings from the end-line survey reveal that 40% of the households had earth as the main floor material, 56% had cement screed as the main floor material and only 4% had floor tiles as the floor material. In Comparison with findings from the baseline survey, households that had earth as the main floor material had reduced from 66% to 40%, however, more households were resorting to cement screed floors.

**Table 15: Showing the type of floor**

Floor or material	Baseline	End-line
Earth	66%	40%
cement screed	33%	56%
Wood	0%	0%
floor tiles	0%	4%

(Source of data: Field Data)

### 4.7. Household lighting

At the end-line, 39% of the households were found using solar for lighting, 8% were using lanterns, 41% were using Tadooba (traditional candles), and 26 % were using electricity. In comparison with the baseline data collected, many households had resorted to using solar energy for lighting. At baseline, the majority were using Tadooba but the increased costs of buying paraffin, and the dangers associated with this kind of source of lighting, motivated them to adopt the use of solar energy. In addition, this can be attributed to increased income streams that have enabled households to buy solar lighting equipment.

**Table 16: Distribution of households according to the main source of lighting**

Variable	Characteristic	Baseline	End-line
Source of lighting for your household	Tadooba	65%	41%
	Lantern	7%	3%
	Torch bulb	1%	0%
	Solar	24%	42%
	Electricity	18%	26%

(Source: Field data)

## 4.8. Human Assets/Quality of Life

### 4.8.1. Household sanitation facilities

#### Toilet Usage

Findings from the end-line survey indicate that 30% of the households were using open pit latrines, 54% were using closed latrines, 10% were using VIP latrines and 3% were using flush toilets. In general, there was a great improvement in sanitation during the period.

**Table 17: Type of toilet used by the household**

Type of toilet used	Baseline	End-line
None(bush)	1%	1%
open pit/latrine	39%	30%
closed latrine	44%	54%
VIP latrine	5%	10%
flush toilet	0.5%	3%

(Source of data: Field Data)

#### Water Usage

Findings from the end-line survey indicate that 20% of the households were getting water for domestic use from protected well/springs, and 55% were getting water for domestic use from boreholes and other sources respectively as analyzed in Table 18 below. Recognizing the demand for clean and plentiful water within a region is a critical step in identifying potential imbalances and trends of supply and demand thus the end-line survey aimed at finding out the sources of water used by the household for home/domestic use and drinking.

In conclusion, it has been observed that most household water source is still boreholes. Boreholes are a valuable source of water supply because they tend to be available year-round when other sources dry up. In addition, given the village settings of the project area with no contamination, boreholes are a source of clean drinking water.

**Table 18: Main source of water for home use**

The main water source for use and drinking	Baseline	End-line
Unprotected well/spring	20%	13%
Protected well/spring	30%	20%
Rainwater	0.5%	1%



Water vendor	4%	12%
Borehole	12%	55%
Piped water inside the compound	2%	3%
Piped water outside the compound	8%	15%

(Source of data: Field Data)

**Time taken to access services by household**

The time taken to reach a facility determines how accessible the service is to the household. The survey focused on primary schools, secondary schools, health centers, markets, and Formal Financial Institutions. As seen in Table 19, the majority of households (71%) had a walking distance to the nearest primary school of less than 30 minutes. This shows that in terms of access, many children were within walking distance of a primary school. However secondary schools were a bit far from households. 32% have to travel for more than 2 hours to a secondary school. Healthy facilities were less than 30 minutes journey away for the majority (68%) of households.

**Table 19: Travel time from household to primary and secondary school**

Variable	Characteristic	Baseline	End-line
Primary school	Less than 30 mins	1%	71%
	(30-60) mins	39%	24%
	(1-2) hours	44%	11%
Secondary School	Less than 30 mins	5%	34%
	(30-60) mins	1%	21%
	(1-2) hours	39%	32%
	Above 2 hours	44%	25%
Health facility	Less than 30 mins	5%	68%
	(30-60) mins	1%	21%
	(1-2) hours	19%	19%
	Above 2 hours	2%	3%
Market	Less than 30 mins	13%	50%
	(30-60) mins	20%	15%

	(1-2) hours	1%	20%
	Above 2 hours	12%	16%
Financial service point (formal or informal)	Less than 30 mins	13%	21%
	(1-2) hours	20%	28%
	Above 2 hours	1%	44%

**6.3.3. Hunger season experience**

A hungry season means the number of months a household does not have enough food because their stores are depleted and they do not have money to buy food. The study wanted to determine whether the households had access to food throughout the year. When asked during the end-line if the household experienced a hungry season during the last 12 months, 45% of the respondents had experienced a hungry season. In comparison with the baseline, 59% had ever experienced a hungry season. The positive trend shows that households were able to take care of their food security in terms of storage, and access to money to buy needed foodstuffs but also increase farm yields.

**6.3.4. Food security**

This determines the number of times a household can have a meal compared to the least recommended three meals in a day. Having three meals a day and being well-balanced in terms of diet reduces cases of malnutrition and stunted growth among children and adults. The findings are presented in the table below.

From the table below, there was a contribution to food security. There was an improvement in the number of meals one had in a day. A minimum standard of two and three meals a day increased from 21% to 47% and 40 to 45% respectively. This possibly was attributed to increased farm yield and improved household incomes enabling the purchase of household foodstuffs.

**Table 20: Number of meals taken by household per day**

No of meals	Baseline	End-line
One	3%	9%
Two	21%	47%
Three	40%	45%

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<b>More than three</b>	6%	0%
<b>None/not sure</b>	15%	0%

Source: End-line survey data

#### **6.4. Agricultural Production Assets**

As part of the study, it was important to find out the changes in ownership of agricultural assets by the household in terms of land, farm structures, and agricultural materials. The findings are presented below.

##### **Land size owned by households**

Since the possession of agricultural land by households is an indirect estimate of their level of wealth, a question about owning acres of agricultural land and its owner was asked in the questionnaire.

Land is an important factor of production and the majority of the people and it determines the level of agricultural production. At baseline, 75% of the households had owned land. However, of this land owned, 37% had land less than 10 acres and only 12% had more than 10 acres while 52% were not sure of their land size and they declined estimate. Findings further revealed that land was largely owned by men (79%). This could be due to the influence of cultural norms and practices within the project area. However, at the end-line, results indicate that 88% were owning land compared to 75% at baseline. And of the 88% of households who own land, the majority (90%) had a size of land less than 10 acres while only (5%) had more than 10 acres. It is also important to note though ownership of land increased at the end-line, the size of the land was limited and did not change at all from that at baseline.

##### **A. Poultry and livestock ownership**

Domestic animals in a household are like liquid cash a household can easily get in case of an emergency. Baseline findings indicated that;

1. The majority of the animal was owned by men.
2. Women headed-households owned mainly poultry (18%), sheep (22%), goats (20.3%), and cattle (30%)
3. Women-headed households did not own any donkeys.

By end-line findings indicated that;

Women-headed households (79%) were keeping chicken/poultry, 25% sheep, 70% goats, and 30% cattle and none had donkeys. In general, there has been an increment in household poultry

and livestock ownership since the baseline study. The increment was attributed to the training and mentorship of CSCG members in IGAs management. In addition, increased access to financial services as a result of accessing credit in groups had a positive impact on domestic asset acquisition.

**B. Ownership of Agriculture assets**

Farm machinery refers to hand tools, animal-drawn implements, and powered-operated equipment used for performing various field operations in the production of crops. At baseline, the study wanted to understand whether households owned the necessary agricultural production machinery to boost production. Table 20 indicates that at baseline, 95% of the respondents owned hoes as a basic farm tool. Those who owned ox-plows (45%), and grain mills (2%). None of the respondents owned a tractor or an Ox-cart.

The end-line survey sought to understand the ownership of machinery for agricultural production and findings reveal that 97% of households owned hand hoes, 46% of households owned Ox plows, and none owned a tractor and ox-cart.

**Table 21: Household ownership of machinery for agricultural production**

Machinery for agricultural production	Baseline	End-line
Hand hoe	95%	97%
Ox plow	45%	46%
Tractor	0%	0%
Oxcart	0%	0%
Grain mill	2%	5%

Source: Field data

**C. Ownership of farm structure/infrastructure**

The end-line wanted to understand the changes in the ownership of farm structures/infrastructure for agricultural production and findings reveal that 7% of households owned irrigation equipment, 5% of households owned farm power sources, 21% of households owned transport equipment, 21% households owned storage equipment's, 5% households owned processing equipment's, and 50% owned farm structures as presented in table21. In comparison with baseline findings, there has been an increase in ownership of farm structures, storage, and transport equipment.

**Table 22: Household ownership of farm structure/infrastructure**

<b>Machinery for agricultural production</b>	<b>Baseline</b>	<b>End-line</b>
Irrigation equipment	2%	7%
Farm power source	1%	5%
Transport equipment	5%	21%
Storage	6%	21%
Processing	1%	5%
Preservation	0%	0%
farm structures	13%	50%

Source: Field data

## **7.0 ANTHROPOMETRY CHARACTERISTICS OF CHILDREN (0-5 YEARS)**

These indicators are used to measure nutritional imbalance resulting in undernutrition (assessed from underweight, wasting, and stunting) and overweight. Child growth is internationally recognized as an important indicator of nutritional status and health in populations. In children, the three most commonly used anthropometric indices to assess their growth status are weight-for-height, height-for-age, and weight-for-age. The end-line data revealed that 68% of the household members were children, and those below 10 months were the majority. This implies households still have a high dependency ratio of minors.

### **7.1. Ages of Children**

The end-line data revealed that 68% of the household members were children, and those below 10 months were the majority (41%). This implies households still have a high dependency ratio of minors.

**Table 23: Showings ages of children**

<b>Age in months</b>	<b>Baseline</b>	<b>End line</b>
0-10	30%	41%
11-20	22%	19%
21-30	16%	1%
31-40	9%	6%
41-50	9%	8%
51-60	7%	5%

## 7.2. Height of Children

As shown in Table 23, the majority of the children (were between 0-30 centimeters in height. This is understandable that again most of them were under 1 year which is in line with the international standards.

**Table 24: Showing heights of children**

Height in centimeters	End line
0-30	23%
31-60	17%
61-90	13%
91-120	18%
121-150	10%
151-180	6%

## 7.3. Weight Groups of Children

As shown in Table 24, the findings indicate that the ratio between the height and the weight was proportionate as the majority of the under 1 year children were naturally expected to be below 10 Kgs and were the majority (18%). It is recommended that by one year, the average weight of a baby girl is approximately 8.9 kg, with boys weighing about 9.6 kg. This implies that the children in the household sampled (majority) have normal weights.

**Table 25: Showings weights of children**

Weight in Kgs	End line
0-10	18%
11-20	3%
21-40	8%
41-60	9%

## 7.4. Prevalence of Underweight

At baseline, 15% of the children under one year were underweight based on the weight measurements taken at the time of the survey. There was a statistically significant decrease to 11% (weight-for-age) at the end-line with 7% being moderately underweight and 3% being severely underweight.

## 7.5. Prevalence of Stunting

Baseline results established that 22% of all the children were stunted (height-for-age) with 18% being moderately stunted and 13% being severely stunted and stunting was most prevalent among 6-24-month-old (12%) and this is a period when a child has started eating and therefore

needs nutritious food. Children who suffer from growth retardation as a result of poor diets or recurrent infections tend to be at greater risk for illness and death. Stunting is the result of long-term nutritional deprivation and often results in delayed mental development, poor school performance, and reduced intellectual capacity.

However, by project end-line, survey results established that only 12% of all the children under the study are stunted (height for age) compared with those at baseline (22%), with 6% being moderately stunted and 4% being severely stunted. This is a positive indication showing that household livelihoods had improved during the project period leading to better nutrition unlike before the project.

### **7.6. Prevalence of Wasting**

Baseline results established that 5.6% of children are wasted (weight-for-height), with 3.8% being moderately wasted and 2.8% being severely wasted. Wasting in children is a symptom of acute undernutrition, usually as a consequence of insufficient food intake or a high incidence of infectious diseases, especially diarrhea. Overall, by end-line, 5% of children are wasted (weight-for-height) with 3% being moderately wasted and 2% being severely wasted.

## **8.0 WOMEN EMPOWERMENTS IN AGRICULTURE**

Women's Empowerment in agriculture measures the roles and extent of women's engagement in the agriculture sector in five domains:

1. Decisions about agricultural production,
2. Access to and decision-making power over productive resources,
3. Control over the use of income,
4. Leadership in the community, and
5. Time use. It also measures women's empowerment relative to men within their households.

### **8.1. Decisions about Agricultural Production**

This dimension concerns decisions over agricultural production and refers to sole or joint decision-making over food and cash-crop farming, livestock, and fisheries as well as autonomy in agricultural production.

#### **8.1.1. Level of Input Made in Decision making in agricultural production**

From Table 25, women were seen to have increased input in most decisions made in agricultural production. This was due to the group training conducted in line with the empowerment of women in decision-making. Despite the control by men, the percentage of women gaining input in decisions generally improved compared with the baseline. In comparison with findings from the baseline survey, the majority of the women had their input into some decisions, very few decisions, and no input at all as presented in the table below. Women are known to be more active in agricultural production including cultivation, weeding, and harvesting.

**Table 26: Level of Input Made in Decision making in agricultural production**

Variable	Characteristic	Baseline	End-line
Food crop farming	No input	11%	8%
	Input into very few decisions	25%	28%
	Input into some decisions	28%	29%
	Input into most decisions	16%	39%
	Input into all decisions	13%	24%
	No decision made	4%	1%
Cash crop farming	No input	7%	2%
	Input into very few decisions	15%	11%
	Input into some decisions	17%	13%
	Input into most decisions	17%	23%
	Input into all decisions	16%	27%
	No decision made	10%	5%
Livestock farming	No input	9%	2%
	Input into very few decisions	14%	13%
	Input into some decisions	22%	28%
	Input into most decisions	18%	23%
	Input into all decisions	13%	19%
	No decision made	6%	2%



### **8.1.2. The extent of women's personal decisions on inputs**

The survey wanted to understand who makes the decisions regarding getting inputs for agricultural production, taking crops to the market, livestock raising and whether to be employed or not, the following was found out;

1. There was an increment of women in making decisions in choosing types of crops to be grown (from 22% at baseline to 40% at end-line).
2. There is an improvement in the extent to which women make personal decisions on inputs in agriculture, marketing, and wages. The improvement in the extent to which women make independent personal decisions can be attributed to the activities of women empowerment and training.
3. To a high extent, women are solely making decisions on their wage (20%) while those participating in the decision to take crops to markets were 25% and 34% as decision makers of inputs in agricultural production.

Survey findings indicate that to a large extent, women have been fully involved in household decision-making on inputs for agricultural production, taking crops to the market, livestock raising, and whether to be employed or not unlike before PROFIRA interventions.

**Table 27: Extent/ Capacity to make personal decisions in agricultural production**

Options	Agriculture		Crops to grow		Marketing		Own Salary	
	Baseline	End-line	Baseline	End-line	Baseline	End-line	Baseline	End-line
Not at all	10%	11%	13%	11%	13%	10%	15%	10%
Small extent	6%	27%	6%	25%	5%	29%	7%	28%
Medium extent	24%	34%	22%	40%	15%	25%	13%	20%
To a high extent	21%	28%	21%	39%	28%	29%	18%	28%

### **8.1.3. Household members are responsible for making decisions regarding aspects of household life**

End-line survey findings indicate that the majority of the women (55%) were making joint decisions with their husbands, especially on getting inputs for agricultural production, on the types of crops to grow (66%), decisions on taking crops to the market (42%) and own wages (40%). The joint decision-making was attributed to the relevance of the training received.

**Table 28: Percentage of decision-making regarding aspects of household life**

Aspects of household life	Agriculture	Crops to grow	Marketing	Own Salary
Decision not made	4%	4%	9%	7%
Husband and wife jointly	55%	66%	42%	40%
Jointly with someone else inside the household	5%	7%	4%	3%
Jointly with someone else outside the household	1%	1%	2%	5%
Main female or wife	15%	14%	26%	15%
Main male or husband	12%	6%	12%	15%
Someone else in the household	7%	7%	6%	12%
Someone outside the household/other	0%	0%	0%	1%

#### **8.1.4. Drivers of Decision-making Actions**

At the end-line, findings indicated that women were making decisions without fear of getting in trouble with anybody in case they acted differently. There was an increase from the baseline of those who said that they are very comfortable in making decisions to getting inputs for agricultural production (from 13% to 18%), taking crops to the market (from 12% to 21%), the types of crops to grow (from 16% to 33%), livestock raising (from 13% to 22%) and whether to be employed or not (from 14% to 18%).

### **8.2. Access to Productive Resources**

#### **8.2.1. Ownership of large and small assets**

From Table 28, 56% of women are owning personal small livestock and 30% own large livestock, and 21% own agricultural land. The majority of the women; 53% jointly owned agricultural land with their spouses, 57% jointly owned large livestock, and 56% jointly owned small livestock. In comparison with findings from the baseline, women were seen to own simple assets like small livestock, and non-mechanized equipment compared to men who owned land, transport, and large livestock. In addition, survey findings indicate that women increased in numbers in owning as sole women, despite the patriarchal cultural setting in this region. This may have come as a result of empowering women through the various training and financial independence received through starting various IGAs. Most of the farm equipment was jointly

owned by both man and wife. However, compared with the baseline, there was an increment in sole women owning both mechanized and non-mechanized farm equipment.

**Table 29: Ownership of large and small assets.**

Asset	Joint ownership		Sole- man		Sole- woman	
	Baseline	End-line	Baseline	End-line	Baseline	End-line
Agricultural land	10%	53%	29%	56%	8%	21%
Large livestock	17%	57%	4%	55%	6%	30%
Small livestock	53%	56%	29%	33%	8%	56%
Chickens	45%	57%	4%	13%	6%	55%
Fishpond equipment	2%	6%	8%	5%	21%	13%
Non-mechanized farm equipment	24%	55%	3%	15%	30%	35%
Mechanized farm equipment	13%	21%	2%	28%	3%	23%
Nonfarm business equipment	13%	35%	3%	10%	11%	23%
House ownership	6%	23%	2%	29%	9%	12%
Large durables	23%	19%	12%	33%	21%	12%
Small durables	26%	21%	12%	29%	16%	26%
Cellphone	11%	25%	26%	15%	14%	11%
Non-agricultural land	28%	25%	11%	28%	19%	15%
Transport	27%	28%	15%	34%	17%	24%

### 8.3. Women's Control Over Use of Income

The income domain covers/seeks to understand sole or joint control over the use of income and expenditures.

#### 8.3.1. Sources of Loans

The sources of loans ranged from CSCGs, SACCOs, FFIs, money lenders, and relatives. The survey revealed that 16% had only borrowed from FFIs, 87% had borrowed from CSCGs, 20%

had borrowed from money lenders, and 30% from relatives. There has been a shift in financial access through the establishment of CSCGs for instance during baseline, only 31% of the household sought to borrow from CSCGs. It has been noted that there was an increase in CSCGs as sources of credit from 31% at the baseline to 87% at the end line. Meanwhile, other sources like friends and money lenders experienced a fall in demand for their loans.

**Table 30: Sources of credit**

Characteristic	Baseline	End line
Friends/other relatives	39%	30%
Money lender	30%	20%
Banks	10%	16%
CSCG	31%	87%
SACCOs	26%	3%

### 8.3.2. Decisions on Access and Usage of Loans

Given the fact that the project targets at least 70% of women, the study wanted to find out the level of women's empowerment in influencing the choice of borrowing. As noticed in the baseline study, women still had more influence in CSCG and other community groups compared to banks and money lenders. Most households borrowed jointly with FFIs and this was attributed to formal procedures of borrowing by FFIs where a woman and man must sign the lending documents.

**Table 31: Decision on where to borrow funds**

Variable	Banks/MDIs		SACCOs		CSCGs		Informal lender	
	Baseline	End-line	Baseline	End-line	Baseline	End-line	Baseline	End-line
Sole-man	1%	6%	1%	3%	3%	13%	0.5%	6%
Sole-woman	3%	11%	1%	11%	16%	25%	1%	11%
Joint ownership	3%	19%	28%	17%	13%	55%	3%	19%

By end-line, the majority of the decisions on where to borrow from are made jointly between husband and wife, with the highest being 55% on borrowing from a community savings group. This is an increase from the baseline which was at 13%.

### 8.3.3. Decisions on the Usage of Loans

As regards who makes the decisions on how to use the borrowed money, study findings as seen in Table 31, show that the majority of decisions are made jointly by husband and wife. However, it should be noted that sole-woman also has a high stake in decision-making on how to use the borrowed money from all the sources of funds. This is an indication that women are financially empowered and can easily make financial decisions without interference from their husbands.

**Table 32: Decision on how to use borrowed funds**

Variable	Banks/MDIs	SACCOs	CSCGs	Informal lender	Relatives
Sole-man	6%	3%	15%	5%	6%
Sole-woman	10%	11%	22%	11%	10%
Joint ownership	24%	22%	59%	24%	28%

### 8.3.4. Women's Economic Activities

This section was asked to understand the household level of participation in economic activities in the past 12 months. 82% of the respondents had participated in food crop farming, 42% had participated in cash crop farming, 57% had participated in livestock farming, 2% had participated in fishing, 48% had participated in non-farm economic activities and 6% had participated in wage and salary employment by end-line.

**Table 33: Economic activities**

Variable	Baseline	End line
Food crop farming	53%	82%
Cash crop farming	20%	42%
Livestock raising	21%	57%
Fishing/fish pond	6%	2%
Non-farm economic activities	17%	48%
Employment	17%	6%

### 8.3.5. Decisions regarding expenditure in the Household

The survey registered a low number of women making decisions regarding household expenditures. Key areas that were considered included, major expenditures, minor expenditures, and own expenditures as presented in the table below:

### **8.3.6. Decisions Regarding Expenditure in the Household.**

This section tries to understand who makes decisions regarding household expenditure. This included: Own/singular expenditures, major household expenditures such as large appliances for the house like refrigerator, and minor household expenditures such as food for daily consumption or other household needs. Findings are presented in the table below.

**Table 34: Showing Decisions regarding expenditure in the household.**

<b>Decision maker</b>	<b>Own Expenditure</b>	<b>Major Expenditure</b>	<b>Minor Expenditure</b>
Husband	8%	10%	3%
Wife	10%	6%	7%
Husband and Wife	20%	28%	18%
Someone else in the household	4%	2%	1%

From Table 35 above, 28 % of the major household decision to spend money is made jointly by the husband and wife. This indicates some level of empowerment especially to the women who are less in formal and paid jobs. Before the project as per baseline finding only 15% could do that. The survey registered a low number of women making decisions regarding household expenditures. Women only made high decisions on minor expenditures, unlike men who made high decisions on major expenditures.

### **8.4. Women in Leadership**

This domain concerns leadership in the community and is measured by membership in economic or social groups and comfort in speaking in public.

#### **8.4.1. Group Participation**

As seen in Table 34, at the end line majority (92%) were active members of microfinance groups which were mainly CSCGs. Other groups where women participated included agricultural groups (42%). These were mainly members of CSCGs and this says something about their ability to take up leadership positions. Those women who were active members in other groups belonged to religious groups (22%), trade associations (29%), and mutual help groups (35%). It was noticed that group participation by women had increased since the baseline.

**Table 35: Participation in community groups**

Variable	Baseline	End line
Agricultural/ livestock/fisheries producer’s group	34%	42%
Credit or microfinance group	28%	92%
Mutual help groups	25%	35%
Trade and business association	17%	29%
Religious group	10%	22%

**8.4.3. Public Speaking**

The survey sought to establish if respondents are comfortable speaking in public while sharing their opinions. Decisions included: Decisions on Infrastructure (like small wells, roads, and water supplies) to be built in the community, ensuring proper payment of wages for public works or other similar programs, and protesting the misbehavior of authorities or elected officials.

Findings from the end-line survey revealed that, for women to speak in public to help decide on infrastructure, 47% were very comfortable doing it as compared with 41% at baseline. For women to speak up in public to ensure proper payment of wages for public works, 39% were comfortable doing it as compared with 31% at baseline, and for speaking in public to protest the misbehavior of authorities or elected officials, 46% of women said they were comfortable to do it, as compared to 42% at baseline. In conclusion, there was an improvement in the capacity/ability of women to speak up in public on issues that affect their respective communities. This was a result of the leadership pieces of training received and the economic empowerment through CSCGs.

**Table 36: Capacity to comfortably speak in public**

Variable	Characteristic	Baseline	End line
Speaking up in public to help decide on infrastructure	No, not at all comfortable	6%	4%
	Yes, but with a great deal of difficulty	11%	14%
	Yes, but with little difficulty	16%	17%
	Yes, fairly comfortable	18%	18%
	Yes, very comfortable	41%	47%
Speaking up in public to ensure proper payment of wages for public works	No, not at all comfortable	9%	8%
	Yes, but with a great deal of difficulty	11%	9%
	Yes, but with little difficulty	10%	13%
	Yes, fairly comfortable	22%	26%
	Yes, very comfortable	31%	39%
Speaking up in public to protest the	No, not at all comfortable	10%	5%

misbehavior of authorities or elected officials	Yes, but with a great deal of difficulty	15%	15%
	Yes, but with little difficulty	11%	9%
	Yes, fairly comfortable	17%	24%
	Yes, very comfortable	42%	46%

**8.5. Time Allocation**

Under this domain of time, the study wanted to understand the time usage/ hours spent on productivity in a day. Productivity included: salary employment, Own business work, farming (crops and livestock), Weaving/sowing, shopping, Textile care, Cooking, Domestic work, adult care, and Commuting/traveling. Findings are presented in Table 36. End-line survey findings indicate that most women devoted between 0-5 hours to income-generating activities like farming (56%), sowing (42%), textile care (45%), and salaried work (26%). In addition to spending time doing productive work, also most of the time (0-5hrs) was spent on cooking (68%) and domestic work (64%) than on business. This implies that after engaging in productive work, women had to spend more time on cooking and other domestic chores, thus living them with very limited time for leisure.

**Table 37: Time spent on productive work**

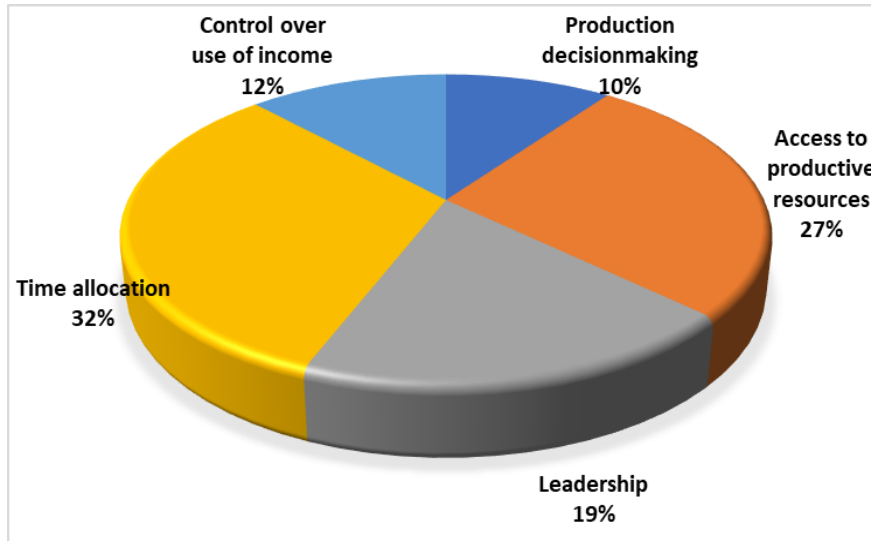
Hours Spent on	Sal ary	Own work	Far ming	Constr uction	Fish ing	Sow ing	Shop ping	Textile care	Coo king	Domesti c work	Adult care	trave ling
<b>0-5 hours</b>	26 %	34%	56%	14%	1%	42%	51%	45%	68%	64%	55%	49%
<b>6-10 hours</b>	14 %	19%	8%	1%	0%	1%	1%	1%	2%	22%	1%	2%
<b>11 hours or more</b>	0%	2%	0%	1%	0%	1%	0%	0%	0%	3%	2%	0%

**8.6. The Women’s Empowerment in Agriculture Index (WEAI)**

The Women's Empowerment in Agriculture Index (WEAI) measures the empowerment, agency, and inclusion of women in the agriculture sector to identify ways to overcome those obstacles and constraints. The Index is a significant innovation in its field and aims to increase understanding of the connections between women's empowerment, food security, and agricultural growth. The WEAI is an innovative tool composed of two sub-indices: one measures women's empowerment across five domains in agriculture, and the other measures gender parity in empowerment within the household.



**Contribution of each indicator to women's disempowerment**



The Figure above provides a breakdown of women’s disempowerment by domain and illustrates that time allocation and access to productive resources contribute almost 60 percent to women’s disempowerment. Analysis of the WEAI end-line results highlights that women achieve adequacy in group membership, control over the use of nonagricultural income, mobility, and access to and credit decisions.

Women likely have greater control over the use of non-agricultural income because they are more likely to participate in non-farm activities and wage or salary employment. However, less than 10% of women participate in such activities. However, it should be noted that women participate in most of the production decisions, solely own resources, have access to financial accounts, are do participate in decisions regarding the use of revenue generated by agricultural activities though are more time constrained.

**Total WEAI Formula**

$$WEAI = 0.9(5DE1) + 0.1(GPI2) \text{ or } WEAI = 0.9\{He+ (Hn \times Aa)\} + 0.1\{1 - (Hw \times Rp)\}$$

$$5DE = He + Hn (Aa)$$

He = % of women who are empowered

<sup>1</sup> *Domains of Women empowerment*

<sup>2</sup> *Gender Parity Index*

Hn = % of women who are not empowered

Aa = % of dimensions in which disempowered women have adequate achievements

GPI = 1 – Hw (Rp)

Hp = % of women with gender parity

Hn = % of women without gender parity

Rp = % average empowerment gap

The 5DE and GPI score scores are presented in Table 41 and discussed below.

**Table 38: 5DE and GPI Scores**

Indicator	End-line value
5DE score	0.81
Disempowerment score (1 – 5DE)	0.19
N (number of observations)	300
% of women achieving empowerment	61
% of women not achieving empowerment	39
Mean 5DE score for not yet empowered women	0.60
GPI Score	0.88

At the end-line, the GPI is 0.92, and 61 percent of women have achieved gender parity.

**Total WEAI index**

	End-line
5DE score	0.81
GPI score	0.88
WEAI score	0.86
Key constraints for women:	Workload, access to and decisions on credit, control over the use of income

**9.0 PROJECT CROSSCUTTING THEMES**

**9.1. Women's Participation in community responsibilities**

At the end-line, the survey wanted to understand how the representation in leadership is shared between men and women in the community with the baseline findings. In terms of representation in leadership between men and women, at baseline, many of the respondents affirmed that both genders had equal representation (50%), while 22% reported inequality that there are more men in leadership than there are women as shown in table 388 below. At the end-line, the majority of

the respondents confirmed equal representation in leadership (56%) an increment of 6% from the baseline. It was also noted at the end-line that there were still more men than there are women in leadership positions. This is attributed to the society/community attitudes towards women leadership where they think culturally that men are better/superior to women.

**Table 39: Representation in leadership**

Characteristic	Baseline	End-line
Preserve men only	8%	11%
Preserve women only	5%	7%
Equally shared	50%	56%
There are more men than there are women	22%	24%
There are more women than there are men,	1%	0%
Dependent on the ability of an individual man or woman	13%	15%

**9.2. Activities engaged in by the youth**

At baseline, the youth had various activities they were engaged such as the end-line survey wanted to know the changes that may have happened during the project period. Baseline findings showed that 45% of youth were engaged in agricultural activities, followed by sports activities (21%) and church activities. However, by end-line, the activities remained the same and the percentage of youth engaged in these activities did not change significantly.

**Table 40: Activities usually engaged in by youth**

Variable	Characteristic	Baseline	End-line
What activities are usually engaged in by women	Agricultural activities	45%	47%
	Sports activities	21%	25%
	Church activities	34%	30%

**9.3. Rights as a Preserve of Gender**

**Table 41: Rights as a Preserve of Gender**

Rights	Baseline	End-line
Boys have a right to be considered first to enroll in school	11%	10%
Occupation of Leadership positions is a right for men	15%	13%
Household property ownership is a right for a man	16%	21%
Children belong to men	30%	16%
Provision for the family is a right for a man	11%	18%
A man has a right to know where his wife is at any time	17%	15%
A man has a right to discipline his wife	9%	4%

When respondents were asked opinions like whether boys have a right to be considered first to enroll in school, as seen in Table 40, 10% of the respondents agreed. This shows that there are still some members of the community who still think boys should receive more privileges than girls

**9.4. Rights, Customs, and Morals/beliefs influence the Gender Roles**

When respondents were asked about customs like whether women are expected to do most of the work at home, 39% of the respondents agreed. As regards the custom that women take care of the families, men have little time with children, and 17% agreed. On the question of whether men are automatically the heads of families, 30% agreed. The findings indicate that even though women have been empowered economically, and culturally they still feel some roles are a preserve of both women and men.

**Table 42: Customs as a preserve of gender**

Customs	Percentage
Women are expected to do most of the work at home,	39%
Women take care of the families; men have little with children	17%
Men are automatically the heads of the families	30%
Decisions are made by men	19%

**9.5. Rights Existence of morals/ beliefs that preserve Gender**

Findings as shown in Table 42, indicate that 60% of the household heads don't acknowledge the existence of beliefs that preserve gender while only 40% of the respondents declare the presence of morals/beliefs that preserve gender.

**Table 43: Customs as a preserve of gender**

Variable	Characteristic	Percentage
Are there any morals/ beliefs that are a preserve of one Gender	Yes	40%
	No	60%
Morals/ beliefs?	It shows a lack of respect for a woman to speak while directly looking at a man	24%
	A good woman keeps a round the homestead	30%
	A good woman shows respect by kneeling when talking to a man	39%

**9.6. Access to HIV/AIDS Treatment or Services**

As seen in Table 43, respondents were asked if they had knowledge of any place where testing can be done and the majority representing 85% said yes. In terms of ever undertaking to test for HIV, the study showed that 82% of those who knew about the services had ever been tested. This shows how issues of HIV are taken seriously by the CSCG members.

**Table 44: Access to HIV Treatment and Services**

Variable	Characteristic	Percentage
Do you know of any place where HIV counseling and testing can be done?	Yes	85%
	No	26%
Have you ever been tested for HIV from any place?	Yes	82%
	No	20%
If Yes, did you receive your test results?	Yes	81%
	No	19%
If a man and a woman had HIV and AIDS would they both receive equal treatment in accessing services?	The man	70%
	The woman	30%
If Yes, which gender would receive preferential treatment in accessing service?	The man	2%
	The woman	9%
	Both receive equal treatment	80%
What support is usually given to persons with HIV and AIDS at home?	Counseling and guidance	40%
	Helping them take their medicine on time	36%
	Not segregating them	15%
	Help with household chores	4%
	Taking them to health facilities for care and treatment services	4%

What support is specifically given to female HIV and AIDS patients?	Counseling and guidance	40%
	Helping them take their medicine on time	18%
	Not segregating them	19%
	Help with household chores	16%
	Taking them to health facilities for care and treatment services	3%

**9.4. Activities Engaged in by Women and Youth**

Respondents were asked which particular activities are usually women engaged in. Table 44 shows that: Majority (60%) of the woman are usually engaged in doing housework, followed by agricultural activities (58%)

**Table 45: Activities usually engaged in by women**

Variable	Characteristic	Percentage
What activities are usually engaged in by women	Agricultural activities	58%
	Household work	60%
	Taking care of babies	23%
	Taking care of the elderly and the sick	1%

**9.5. Households Participating in Empowerment of Groups**

Household participation in the empowerment of groups reflects their self-esteemed and strengthens their community. The results in Table 45 show that 80% of members of households are involved in group empowerment activities.

**Table 46: Households participating in empowerment groups**

Variable	Characteristic	N%
Participate in empowerment groups like CSCGs, and Farmer Groups.	Yes	80%
The number of male members of the household participating in these	1 Person	16%

groups	2 people	20%
	3 people	0%
	4 people	5%
	6 people	0%
	8 people	2%
	More than 10 people	0%
	The number of female members of the household participating in these groups	1 Person
2 people		0%
3 people		5%
4 people		0%
5 people		0%
6 people		0%
8 people		2%
9 people		0%

## 10.0 CONCLUSION

In comparison to the baseline study, it has been observed that to a great extent, there have been positive trends in the indicators since baseline.

By the end-line, the majority of the measurable indicators as outlined in the key objectives have been achieved by the project. There has been a positive shift in financial access and women's empowerment through the establishment of CSCGs. This is an indication that community groups are crucial in mitigating the financial needs of the members. These changes and conclusions are summarized in the table below:

**Table 47: Summary of the conclusions**

Household Demographics in the Project Area				
Variable	Characteristic	Baseline	End-line	Comments
Education level of household heads	Completed Primary	-	20%	The majority of the household heads did not complete primary school. Thus, household heads lack form education
	Completed Secondary	-	2%	

Average household income	10,000-50,000	41%	23%	Major reasons for the increase in household income were the high crop yields due to improved farming practices like the usage of improved seeds and fertilizers, improved business skills, and the creation of income-generating activities.
	50,001-100,000	35%	42%	
	100,001-250,000	6%	15%	
	250,001-500,000	2%	17%	
	500,001-1000,000	1.5%	6%	
	1,000,000 and above	0.5%	4%	
<b>Households Asset Ownership, Incomes, and Food Security</b>				
Variable	Characteristic	Baseline	End-line	Comments
Housing type and housing materials	Thatched	57%	48%	Whereas at baseline 57% had grass-thatched houses at the end line, this had reduced to 48%. This implies that there was increased usage of iron sheets in roof houses, leaving the more traditional methods of using grass.
	Iron sheets	37%	56%	
	Burnt bricks with cement	14%	15%	Baseline data had 14% and end-line had increased to 15% houses built using modern burnt face brick with cement
	Earth floors	80%	69%	There was a reduction of earth floors from 80% at the baseline to 69% at the end line.
	Cement screed	33%	56%	
Source of lighting for your household	Tadooba	65%	41%	Households who used "Tadooba" at baseline reduced from 65% to 41% at the end-line and those who use electricity increased to 26% at the end-line from 18% at baseline.
	Lantern	7%	3%	
	Torch bulb	1%	0%	
	Solar	24%	42%	
	Electricity	18%	26%	
Type of toilet used by the household	None (Bush)	1%	1%	The bush was still being used without any change from the baseline. VIP latrine usage had increased from 5% at baseline to 10% at the end-line. In general, there was an improvement in sanitation during the period.
	Open pit/latrine	39%	30%	
	Closed latrine	44%	54%	
	VIP latrine	5%	10%	
	Flush toilet	0.5%	3%	
Source of water for	Unprotected well/spring	20%	13%	The use of boreholes as a source of drinking



domestic use	Protected well/Spring	30%	20%	water for household drinking water increased from 12% at baseline to 55%, followed by the use of protected well/springs
	Rainwater	0.5%	1%	
	Water vendor	4%	12%	
	Borehole	12%	55%	
	Piped water inside the compound	2%	3%	
	Piped water outside the compound	8%	15%	
	Two	56.3%	49.6%	
	Three	9.1%	8.8%	
	More than three	26.7%	34.4%	
<b>Child-Related Vulnerability Issues</b>				
Weight for age	Underweight	The study results show that overall, 16% of children are underweight (weight-for-age), with 7% being moderately underweight and 3% being severely underweight.		
Weight for height	Wasting	Overall, by end-line, 5% of children are wasted (weight-for-height) with 3% being moderately wasted and 2% being severely wasted.		
Height for age	Stunting	Survey results established that only 12% of all the children under the study are stunted (height for age) compared with those at baseline (22%), with 6% being moderately stunted and 4% being severely stunted. This is a positive indication showing that household livelihoods had improved during the project period leading to better nutrition unlike before the project.		
<b>Gender-related Vulnerability Issues in the Project Area</b>				
Decision makers in agricultural production	Women were seen to have increased input in most decisions made in food crop farming and cash crop. The reduction in the percentage of women who have no input at all in decision making reduced to 3% and 2% in food crop and cash crop farming respectively. This is accrued to the group training conducted in line with the empowerment of women in decision-making. Despite the control by men, the percentage of women gaining input in decisions generally improved compared to the baseline.			
The extent of women's personal decisions on inputs	To a high extent women are solely making decisions on their wage (13%) while those participating in the decision to take crops to markets were 20% and 16% as decision makers of inputs in agricultural production. The study shows that women solely making decisions on input in agriculture improved as well at the end line. This implies that women's participation as sole decision-makers growing.			

## **11.0. INTERPRETATION OF FINDINGS**

### **11.1. Access to and types of financial services used**

There has been an increase in CSCG membership and usage of savings and loan products since the baseline survey. The training and mobilization of community members to form and join CSCGs have led to greater CSCG membership and participation. As a result of the interventions, access to financial services has enabled households to invest in activities that are likely to contribute to higher future income and, therefore, to growth.

### **11.2. Social and economic characteristics of the target project beneficiaries**

#### Household size and composition

CSCGs have a member's ship composed of mainly young adults (21-30) years which implies that household heads need resources to enable these children to get all the necessary interventions for their growth like education, food, clothing, and medical. As a result of the need to have enough money for school needs, parents will have to increase their engagement in income-generating activities, thus the increased desire for more loan products.

#### Household income

There was an improvement in the average household monthly income. Increased income reflects an increase in investments. In the long run, greater investment in IGAs could lead to higher profits and an improvement in household welfare.

### **11.3. Households asset ownership index and food security**

#### Housing

There was a slight improvement in some of the indicators (floor, roof, walls, and lighting, with energy availability, toilet quality, and drinking water access). The number of Households with iron sheets increased among the household interviewed. This suggests that improving housing conditions might lead to improved health for the respective households which will translate into improved incomes and participation in both CSCG and community activities.

#### Land

Most of the land was jointly owned between wife and husband, though during the period sole ownership of land by women had also increased. From this perspective, increasing women's claims to land, whether as joint or individual owners, can be expected to have positive income and welfare effects both for women and their children. In addition, women with stronger

property rights in land are also less likely to become economically vulnerable in their old age, or in the event of the death of or divorce from their spouse.

#### **11.4. Anthropometry characteristics of project area households' children (0-5 years)**

More than 50% of household members are children. This implies there is a high dependency ratio in terms of medical /health and feeding needs. This will put a lot of pressure on the existing financial resources of the respective households usually resulting in business failure.

#### **11.5. Women's Empowerment in Agriculture**

##### Decisions about agricultural production

There was a reduction in the percentage of women who have no input at all in decision-making in food crop and cash crop farming respectively. This is attributed to the economic empowerment of women through the various IGAs and training received on empowerment. This implies that CSCG membership has enhanced the agency of female participants as they are more economically and socially active and can act on their own

##### Access to productive resources

The data indicate that women increased in numbers in owning as sole women, despite the patriarchal cultural setting in this region. This may have come as a result of empowering women through the various training and financial independence received through the various IGAs. It should be noted that encouraging female labor market participation and promoting fairer access to power and resources is not only necessary to ensure that women's rights are respected, but is also beneficial to women and the wider community. Economic empowerment offers women more opportunities to exercise their rights and take on more responsibilities in both private and public life, and by doing so become more engaged with politics and civil society.