

Cover Sheet

Project Name Integrated Agricultural, Socio-Economic And Awareness Development Project - IASAD Project

External Evaluator TUSEMAIDATA CONSULT LTD

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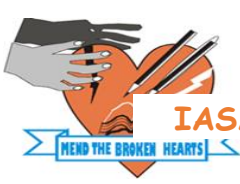
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About TUSEMAIDATA CONSULT LIMITED

TUSEMAIDATA Consult LTD is a consulting firm specializing in the evaluation of international development projects and social programs. The firm is recognized for combining academic rigour, state of the art methods, and international development experience to provide customized evaluation and economic analysis services and to help its clients incorporate evidence to improve the design, financing, and implementation of their programs and projects.

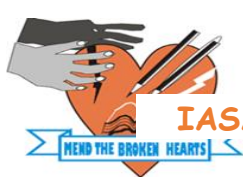
Acknowledgements

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EVALUATION ACRONYMS

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MBHU	Mend the broken Hearts Uganda
IASAD	Integrated Agricultural, Socio Economic And Awareness Development Project
VIPAT	Village Intervention for Participatory Agricultural Transformation
SILC	Saving and internal lending Communities
HH	Household
FFS	Farmer field schools
MEAL	Monitoring, evaluation ,Accountability and learning
DLG	District local government
LLG	Lower local Government
BDS	Business development Services
CISU	Civil society in development
GBV	Gender Based Violence
F	Female
M	Male
IEC	Information, educational and communication messages
SACCOs	Savings and Credit Cooperative Societies
KII	Key informant Interviews



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EXECUTIVE SUMMARY

Mend the Broken Hearts Uganda (MBHU) has been operating in Isingiro district since the late 2020 and currently closing IASAD project in three sub counties of Ngarama, Ruborogota and Nyakitunda with support from CISU via SSU their long-term historical Denmark supporter. Mend the broken Hearts Uganda (MBHU) has been working closely with Isingiro District stakeholders in the 3 sub-counties in the areas of Agriculture, SILC, Advocacy and Nutrition. With large Household empowerment and financial training programme through SILC Approach. Mend the Broken Hearts Uganda (MBHU) has been working to strengthen local partners and stakeholders, and providing life-changing services to Communities in western Uganda, delivering integrated financial and food security training and human rights activities, strengthening projects for communities.

Under the IASAD project; MBHU has been operating under the three key objectives which were all assessed during the Evaluation;

- 60 groups comprising a total of 1200 farmer H/Hs in 60 villages are operating successfully according to VIPAT Modal and are implicating another 1200 households.
- 70 SILC groups including a total of 2100 H/Hs are providing basic financial services for theses H/Hs and equipping them with savings and investment opportunities that are adequate for their thriving sustainability.
- VIPAT members' civic competence is built to ensure effective demand and supply of quality extension services and enjoyment of rights in their communities.

The end-line survey is therefore set to achieve the following objectives: **1.** To assess the achievements and impact of the various components of the program through the project design. **2.** To identify and document best practices and lessons learnt over the period of the program to enable safe programming for MBHU projects. **3.** To provide recommendations for future programming for all Livelihood and resiliency related sister programs by MBHU. **4.** To assess the relevance of interventions to the needs of beneficiaries, priorities of the stakeholders and general household response strategy. **5.** To assess the sustainability of interventions of MBHU project design and Approach in other areas of intervention.

This endline evaluation report examines the impact of IASAD programming in terms of Learning and Adaptation, Household economic growth, sustainability, and resilience outcomes; to understand the impact of the project, including its adaptation measures, a larger set of evaluation questions have been developed to guide the analysis and the evaluation has been conducted using a mixed-methods approach. The team used qualitative and quantitative evaluation methods to answer the project's evaluation questions about parts of the theory of change that are well understood.

The endline evaluation began in September 2023 and involved data collection from over 505 individuals through surveys and key informant interviews including both program participants and subjects from the comparison communities. The data was collected using the mobile data collection application (Kobo tool box) through a set of trained professional enumerator who supported the activities throughout the entire process.



Summary of key findings of the Evaluation

❖ Village Intervention for Participatory Agricultural Transformation-Methodology (VIPAT)

The Project beneficiaries who were engaged in VIPAT methodology reported significant knowledge acquisition for-example out of 505 Beneficiaries, 420 (220 F, 200 M) strongly agree that through VIPAT training they were enabled to yield best harvest, and this supported them to meet the agricultural needs; and this has contributed 75% of the respondents. 99% of the beneficiaries felt that they could train other households on the VIPAT methodology, and this has been visible across all the three sub-counties of Ngarama, Nyankitunda, Ruborogota, 31.2%, 34.5%, 33.8% respectively. However, Ngarama beneficiaries with 31.2% are least beneficiaries who feel that they can train other households on the model. It has also been noted that 99% of the beneficiaries were satisfied with the VIPAT methodology.

❖ Saving and Internal Lending communities (SILC)

With the intervention of MBHU in the three sub-counties of Ngarama, Ruborogota and Nyankitunda, it was observed that through Saving and internal lending community model, 71.57% of the beneficiaries were comfortable to borrow money to support their initiative and only 28.43% would prefer other models like money lender, Banks etc. this has been due to the Training on Finance literacy which include Loan access, budget management, leadership and administration, utilization etc. ; weekly engagement with group members by the MBHU, Extension worker etc. this initiative has supported the beneficiaries to Save their income for future use as well as seek loans to sustain and manage the operation process of their enterprises. This was possible due to the provision of Loan and saving Passbook that was provided to beneficiaries in the three sub counties to effectively track the cash flows among members for example 80% of the respondents reported to have already benefited profits of above UGX 100,000 Monthly from the various enterprises with 18% reported to have gained between UGX 40,000 - 60,000 profits from these enterprises whereas there was about 2% who reported to have gained between UGX 10,000 - 30,000 profits Monthly. With such profit members can confidently support themselves, solve emerging needs as well as be able to source nutritious foods.

❖ Nutrition

76% of the respondents acknowledged that they attended nutrition training organized by MBHU and only 2% did not attend the training which include: balance diet, balance diet in maternal health, consumption of balanced diet among maternal health and health child management.

❖ Human Rights and Advocacy

About 97% of the respondents have been attending the human rights awareness dialogue sessions during the project cycle; with about 3% respondents did not attend these sessions during the project cycle. Respondents were trained on most of the form of rights including Gender based violence through the awareness conducted by MBHU. Some of the trainings that respondents attended were children rights, women rights, Gender based and other



rights awareness. And currently over 90% of the respondents mentioned that they feel empowered and can speak with confidence and demand their rights as individuals.

❖ **Famer Field schools (FFS)**

Over 82.49% of the respondents reacted that they are members of Farmer field school 26%, 29% and 27%, for Ngarama, Nyakitunda, Ruborogota sub counties respectively. And over 52% of the respondent were actively attending weekly trainings with MBHU but also there were those who attended monthly. The findings clearly show 62% of the respondents have gained more in controlling pests and diseases, Postharvest Handling, access to market to their products and modern Kitchen gardening management established in various households to provide food supply for home consumption.

Recommendations

1. MBHU should continue to utilize the VIPAT approach in the food security programs. This is clearly observed on how most households have been able to practice the methodological approaches. It was clearly observed that households are able to train other households easily since the VIPAT approach is directly carried out at Village level. This approach will see households yield more practical results in agriculture.
2. SILC approach which was used by MBHU during the IASAD approach should be maintained in any other projects that they intend to utilize while dealing with projects related with financial service provision. This is because following the observation in the field and the assessment in the community, SILC groups seemed stronger and more organized. The SILC groups should only be digitalized to make an improved records management system than using manual booklets which may be lost at any time.
3. SILC and Enterprise Models used by MBHU, should be accompanied with soft Business development skills. This will enable communities to come up with various business cases that households can adapt. In addition, it will also strengthen households with knowledge and ability to build a strong social economic model household in the community.
4. Civic activities should be accompanied with mindset Information, educational and communication messages distributed to the households. These could be in flip charts, fliers, Human rights booklets, referral pathways guides, and reporting mechanisms guides. These IEC materials can support community members to continue refresher training.



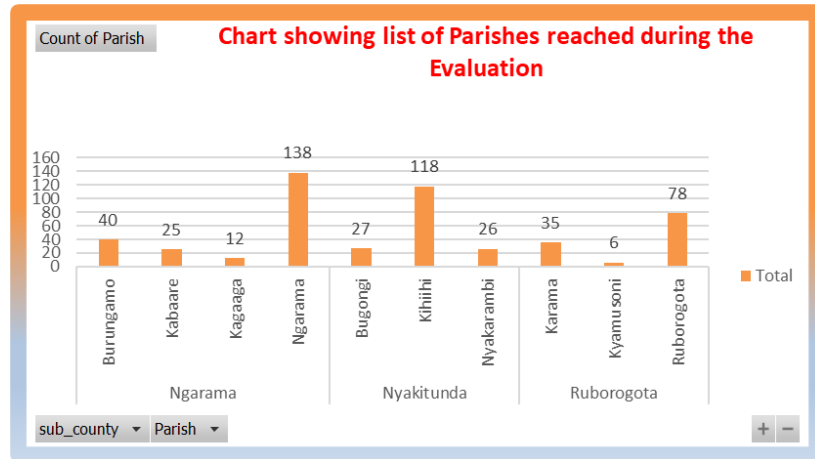
Challenges

1. The mountainous and hilly villages of the Ruborogota and Nyakitunda made it hard for us to reach some of the villages easily. Most of the villages in Kihhi and Bugongi parishes are hard to reach areas with poor terrain roads that would make the evaluation data collection team meet tough impassible roads to reach out these households. However the Evaluation team decided to make hilly climbing with foot to reach out to the sampled participants nevertheless.
2. Heavy rains of October/November made it hard sometimes for the evaluation team to assess the selected participants in the set timeframe. Most times household members would not move during the rain to come and meet the team in a given location. This would make the team move late from the field in to be able to achieve the set target of the day.
3. High expectations from the group members who were facing an assessment experience for the first time. Most participants thought that the evaluation team had come to register them to get more support from MBHU. However, this was handled by the team through making a thorough explanation to why the assessment is being carried out. The team created a strong rapport with the Group members to tame their high expectations.
4. October being a planting season for most farmers, it was always hard to trace for these household members who most times had gone to gardens for land preparation and crop plantation. However this was managed by making early phone call alerts, use of village agents and Group leaders to navigate the team to these households. Equally finding some respondents in their gardens was more viable means to save time though challenging.

Findings from the Assessment

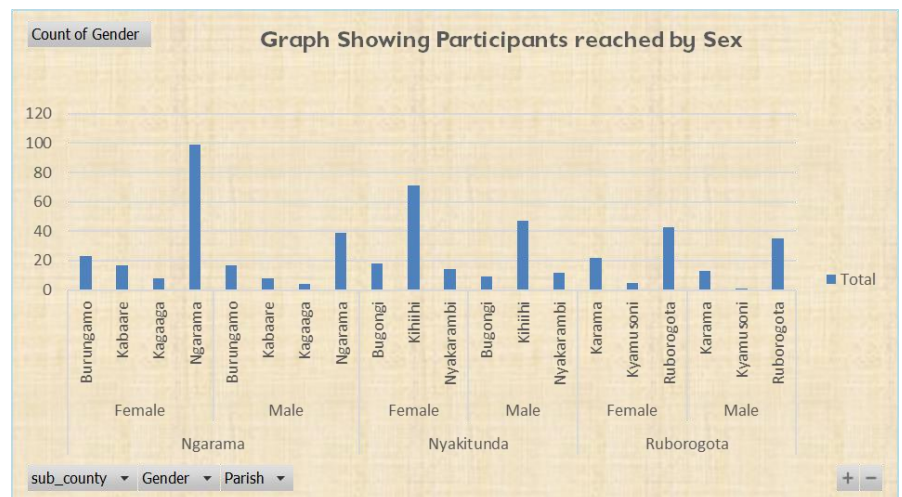
Participants Locality

The Evaluation reached to participants 505 (Male 185, Female 320) from three sub counties of Nyakitunda, Ngarama and Ruborogota. The Evaluation reached out to participants in 10 Parishes and 23 Villages from the above Parishes. The participants reached during the assessment were MBHU beneficiaries who have received support for at least 2 years and above. This was intended to receive adequate results for the findings since the assessment was covering the Project intentions since its initiation (December 2020) to-date (November 2023).

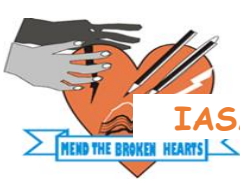


Participants Gender in the Evaluation

The Evaluation reached out to both Male and Female participants with Ngarama parish having the highest participants of 45% from Ngarama Sub-county followed by Kihiihi with 35% from Nyakitunda Sub- County and Ruborogota parish from Ruborogota Sub- County with 20% of Female respondents. In general, 50% of the respondents assessed during the evaluation were Female.



On the same note, Kihiihi Parish from Nyakitunda Sub- County had the highest number of Male respondents reached during the Evaluation with 36% followed by Ngarama Parish with 33% of Male respondents reached and finally Ruborogota parish in Ngarama sub-county with 31% of Male respondents were reached. In general, 50 % of Male respondents were reached during the Evaluation.



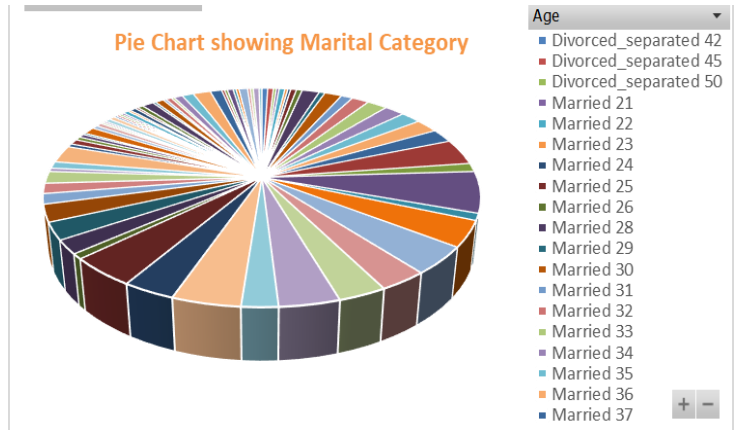
There is a high difference of participants who attend household economic activities as Female take the lead. This is clearly observed by the high number of Female respondents who were engaged in the project activities.

Respondents' Marital statuses

The Evaluation reached out to majorly to four categories of marital statuses as Married, Divorced, Separated and widows.

It was found out that most individuals in the age bracket of 40s and 50s are divorced or separated with their husbands or wives and are living a single life. Whereas most of the youth in the age brackets of 20s and 30s are married and have household to support for a better socio-economic growth and sustainability.

This clearly show how the project intervention was relevant to support the most marginalized poor homesteads of youth and divorced women to be able to earn a living and can agitate for the human rights during their stay in the communities they live.

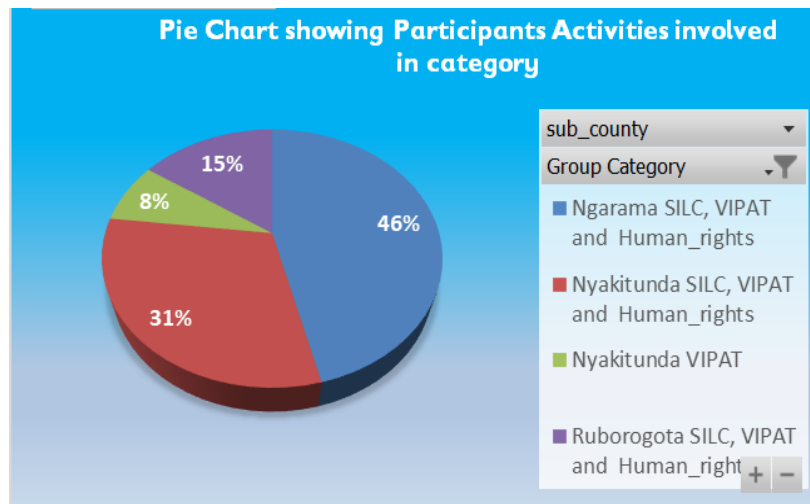


Respondents Category of MBHU Activities Evaluated

The respondents evaluated were all from the three-project objective of IASAD Project.

The Pie chart shows the respondents evaluated from the various objectives as follows;

46% of the respondents evaluated participated in Village Intervention for Participatory Agricultural Transformation-Methodology (VIPAT), Saving and Internal Lending communities (SILC) and Human Rights activities from Ngarama Sub-county while 31% of the respondents evaluated participate in Village Intervention for Participatory Agricultural Transformation-Methodology (VIPAT), Saving and Internal Lending communities (SILC) and Human Rights activities from Nyakitunda Sub-



county and Last 15% of the respondents participated in Village Intervention for Participatory Agricultural Transformation-Methodology (VIPAT), Saving and Internal Lending communities (SILC) and Human Rights activities from Ruborogota.

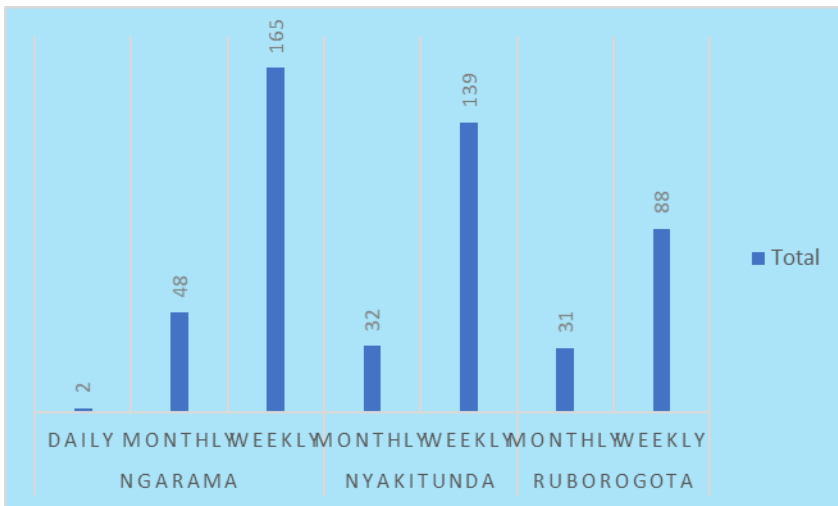
Generally, all the respondents assessed during the evaluation had fully and actively participated in the IASAD project activities during the Life cycle of the Project.

Period of Participants Attendance in IASAD Project Activities

During the assessment of the Evaluation. Participants showed response to all three set periods of attendance of IASAD activities during the project cycle.

The Evaluation data showed 392 respondents attended the IASAD activities weekly as 165,139 and 88 from Ngarama, Nyakitunda and Ruborogota Respectively.

Quite differently, some respondents attended the IASAD activities on monthly Basis as 48,32 and, 31 from the Sub counties of Ngarama, Nyakitunda and Ruborogota respectively.



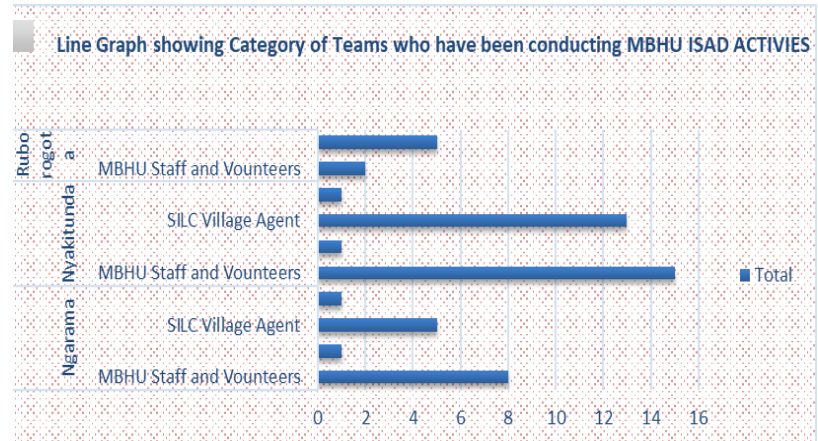
There was a very minimal number of individuals who attended the IASAD activities on daily basis as 2 from Ngarama Sub County. However, based on the assessment results; these were permanent volunteers contracted by MBHU to support the activities in the various parishes and Villages in the areas of operation.

In a nutshell IASAD activities on both SILC and VIPAT and Human rights were carried out on Weekly and Monthly Basis based on workplans designed at Village and sub county level by the staff and Volunteers in the community. However, the results showed that most of SILC activities were carried out weekly as a culture of instilling consistence in savings and lending loans to individuals in various groups.

Project teams who have been supporting IASAD Activities

Furthermore, the assessment team tried to probe more on the various individuals who have been supporting IASAD activities during the project life cycle.

The result showed a high rating of Nyakitunda Sub County with a 15 bar-line of the activities were supported by MBHU staff and Volunteers while 13 bar-line activities were supported by SILC Agents in various villages who have contracted by MBHU under IASAD and 2 bar-line for extension workers and VIPAT Lead Farmers who supported the IASAD activities in Nyakitunda Sub- County.



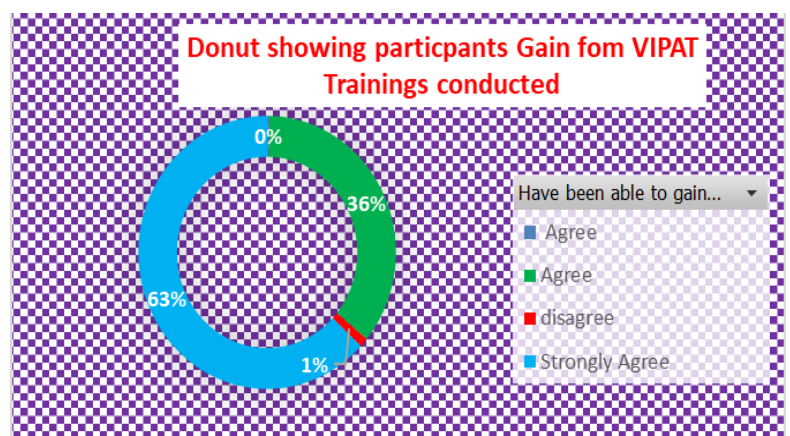
Similarly, in Ngarama Sub County, there is a strong bar-line of 9 for IASAD activities supported by MBHU staff, 5.5 bar-line for SILC agents who have supported IASAD project activities and a bar line of 1.5 for VIPAT Lead Farmers and Extension workers who supported IASAD activities.

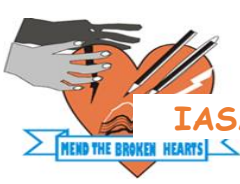
Therefore, there has been a high and strong direct engagement of MBHU staff with the beneficiaries during the project cycle, with Village SILC and VIPAT Lead Farmers championing the impact on various villages through the capacity, skills and knowledge gained from MBHU staff during the various engagements in the project cycle.

Findings on Village Intervention for Participatory Agricultural Transformation-Methodology (VIPAT)

The assessment showed great a positive directional change in utilization of the VIPAT methodology especially with Framer group members assessed during the Evaluation.

63% of the respondents strongly agreed and highly appreciated the efforts, skills and knowledge gained from the VIPAT that





enabled them to attain transformative skills of better farming in their various farm categories. Similarly, 36% of the respondents assessed agreed that the VIPAT trainings delivered by MBHU have enabled them carry out an integrated farming approach to yield better crop and animal production.

1% of the respondents disagreed with clear reference to if the trainings had benefited them, with 0 % strongly disagreed if the trainings had created any benefits for their household.

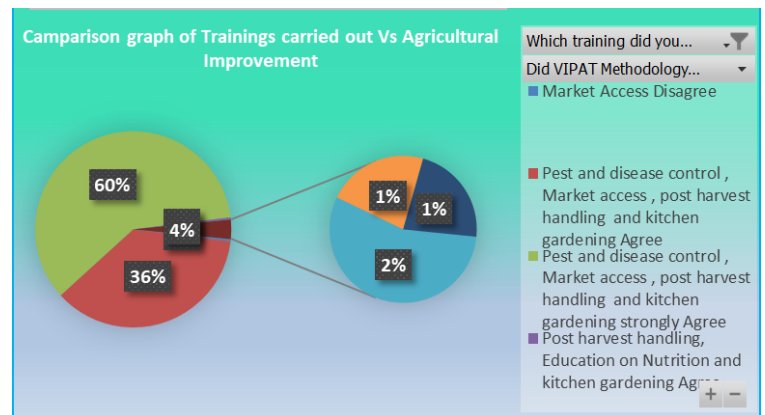
It can be concluded, therefore, that about 99% of the IASAD participants have benefited from the VIPAT training carried out by MBHU to have them have an increased household economic growth and community empowerment for sustainable and continuous production through maintain best agricultural practices.

Impact of VIPAT Training on Household Agricultural Improvement

The Assessment showed how greatly there has been an increase in better farming practices adapted with modern technology for home-based food production at its peak.

The findings clearly show 60% of the respondents have gained more in controlling pests and diseases, Postharvest Handling, access to market to their products and modern Kitchen gardening management established in various households to provide food supply for home consumption.

The results continue to show positive change of 36% respondents who have attained knowledge and skills in controlling diseases and pests to establish backyard kitchen gardens at household level. This clearly shows how best the participants have attained best agricultural practices.



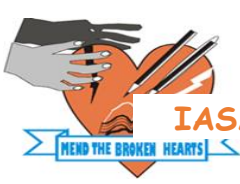
Beneficiaries Empowerment to continue with VIPAT approach and Trainings.

The participants positively showed interest in continuous engagement in the VIPAT activities even after the closure of the project.

49% of the participants clearly showed interest in attending and continuing to meet in VIPAT trainings on monthly and weekly basis 46%, 3% respectively even after the closure of the Project to be able to continue maintaining better agricultural practices.

50% of the respondents showed much higher interest by strongly agreeing to continue

# Meeting	% Participants Empowerment
Agree	49%
Daily	0%
Monthly	3%
Weekly	46%
Disagree	1%
Monthly	0%
Weekly	1%
Strongly Agree	50%
Daily	1%
Monthly	2%
Weekly	47%
Grand Total	100%



implementing and practicing the VIPAT methodology approach they have been trained on. For better understanding of the approach the respondents strongly agree to be meeting monthly and Weekly with 2% and 47% respectively.

Farmer Field School Training approach

There has been great interest of beneficiaries to attend the FFS trainings organized by MBHU under IASAD. 24% of the respondents have been attending these trainings Monthly's on FFS demonstration Farms, with 54% of the respondents been attending these similar trainings weekly from all the three sub counties of Ngarama, Ruborogota and Nyakitunda.

# Respondents	% of Attendance to Trainig
No	21%
Monthly	1%
N/A	20%
Yes	79%
Daily	1%
Monthly	24%
N/A	0%
Weekly	54%
Grand Total	100%

About 20% of the respondents have not been attending these trainings from the sub counties of Ngarama, Nyakitunda and Ruborogota creating a big gap in knowledge and skills attaining.

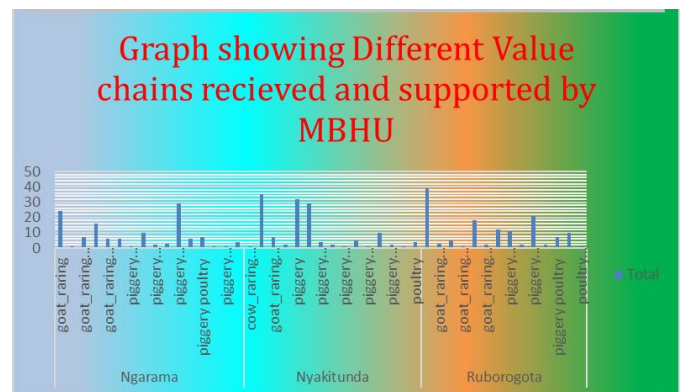
Below are the respondents Views:

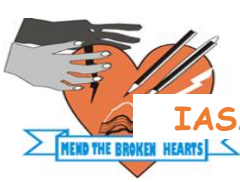
Which areas do feel you have benefited most in FFS Demonstrations
 pest and diseases control, land preparation land and management , nursery bed management , post harvest handling
 pest and diseases control , best agro input items, post harvest handling

The participants showed ability and skills gained from the FFS demonstration training as Pest and disease control, Land preparation, nursery bed establishment, and best Agro-inputs and post-harvest handling. The above are likely to support improvement in Agricultural services and quality crop production in the supported households.

Enterprise and Value chain Management

IASAD Project supported a couple of farming activities that were supported by various enterprises that a household or group would choose to embed on. During the assessment most households selected animal husbandry value chains as their major enterprises. However, in all the three Sub-Counties. It was observed that Households participated in Pig rearing, Goat Rearing and Poultry management with 60%,51%

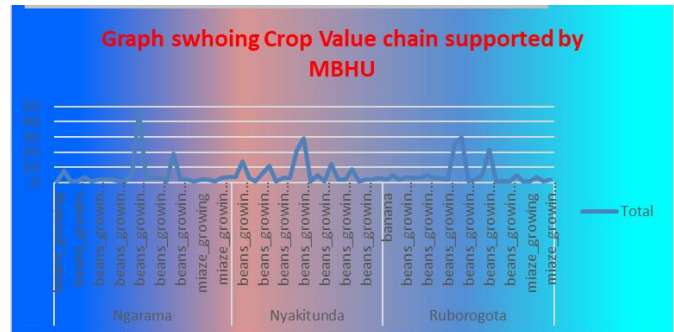




and 49% from Ruborogota, Nyakitunda and Ngarama sub-counties.

Participants showed much household income increase from these Enterprises engaged with support from IASAD.

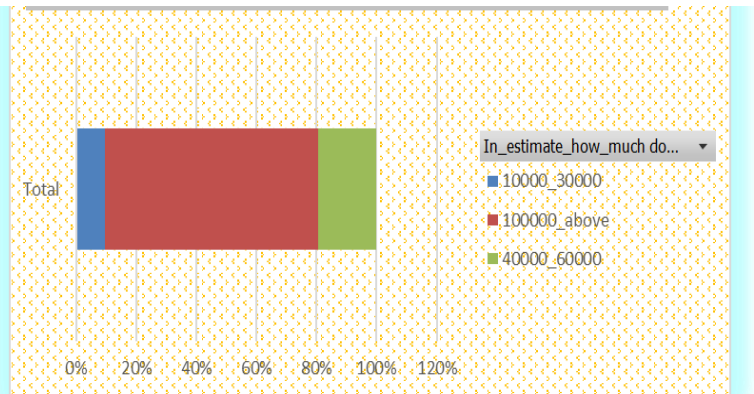
Similarly, Household showed high participation and practicing crop production value chains of Beans and Maize as new enterprises supported by the IASAD. From all the three sub-counties of Ngarama, Ruborogota and Nyakitunda, there was high shoot of Bean and Maize enterprises as of 67% 62% and 57% respectively.



The high turn up to pick up these enterprises will see household attain enough household food production and sell for income to support basic needs for most Household a cross the sub-counties.

There was a high interest also of households to continue engaged in both animal and crop enterprises even after the closure of the project to have sustainable household income generation.

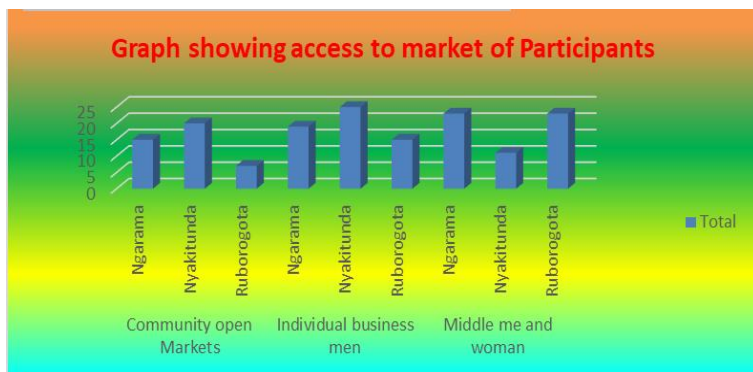
Interestingly, there was high profitability gained from the various enterprises supported by IASAD project. 83% of the respondents reported to have already benefited profits of above UGX 100,000 Monthly from the various enterprises with 16% reported to have gained between UGX 40,000-60,000 profits from these enterprises whereas there was about 1% who reported to have gained between UGX 10,000-30,000 profits monthly.



Access to Market for the Products

To create opportunities for sell of products and good from the Enterprises engaged in by

Households; the evaluation team probed more on access to market opportunities. In this, households reported to have been sensitized and assisted by the project team on best and affordable markets for their good and services in the communities. It was observed that a cross the bar-line Nyakitunda reported 25 bar-line for utilizing



individual business men as the major source of market, where as Ruborogota reported 24 bar-line Middle men and women as the major market for their products, as centrally as Ngarama reported, 21 bar-Line Community markets as the major market space around them.

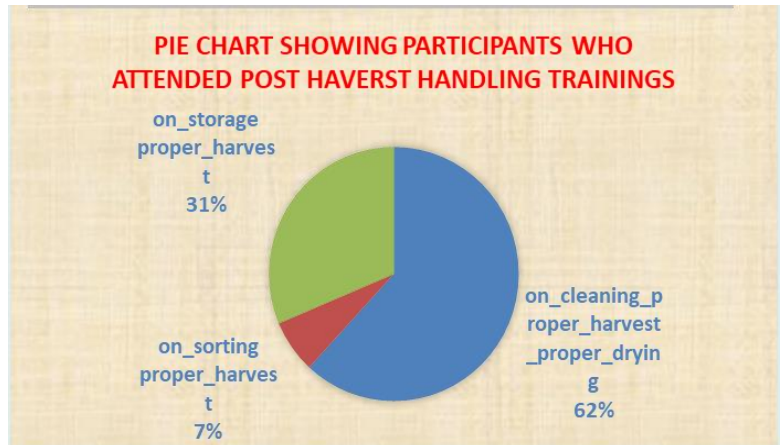
Post-harvest Handling Training

MBHU under IASAD Project utilized the Post harvest handling trainings as the major tool to enable quantity and quality produce management by various households to increase food production and quality seeds that would increase sale for household income generation.

The assessment clearly showed there was a lot of training on various post-harvest handling mechanisms trainings carried out. The results show 62% of the respondents attended and gained more skills and knowledge in seeds and harvest crop cleaning and proper drying of seeds prior storage in the various storage devices.

Furthermore, the findings show 31% of the respondents attended and gained knowledge and skills in storage of harvested seeds. These storage devices included the local granary, modern stores, and waterproof packing sacks.

And finally, 7% gained knowledge and skills in harvested produce sorting and proper harvest from the field. The sorting is to enable them keep the high standards crop yield for food and selling after the harvest which will bring increased income at household level.

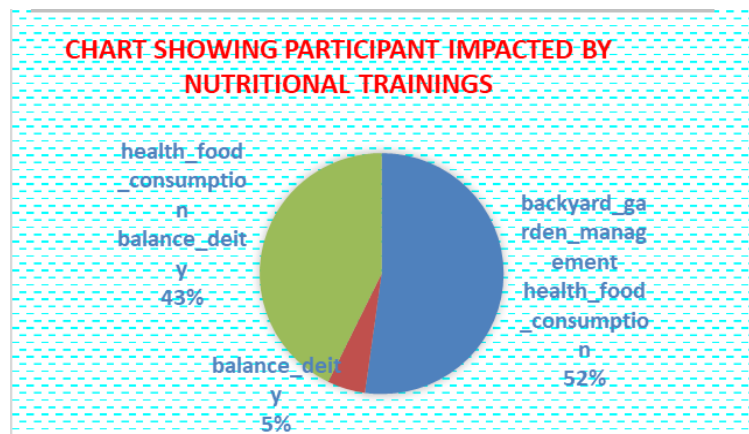


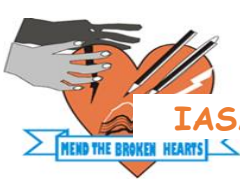
Food consumption and Nutrition

Nutritional Trainings			
No	Yes	Grand Total	
27%	73%	100%	

About 74% of the respondents showed how they have been attending the food and nutrition demonstrations that have been carried out by MBHU in the various sub-Countries with a minimal of 27% respondents having not been able to attend these training sessions and demonstrations on nutrition.

The Pie chart above clearly shows how about 52% of the households gained knowledge and skills in back yard garden management and set





ups, and 43% attained skills in preparation of Health food consumption through the cooking demonstration carried out by MBHU staff.

Similarly, some respondents showed how they have been sensitized on balance diet and health food consumption at household level. There has been about 5% households who attained knowledge in taking a balanced diet in homes.

Generally, the households reported to have attained a lot knowledge in food preparation, food consumption and conservation during the project cycle.

Energy saving and conversation

% Responses			
Sensitisation on Brick Stove Making			
No	Yes	Grand Total	
11%	89%	100%	

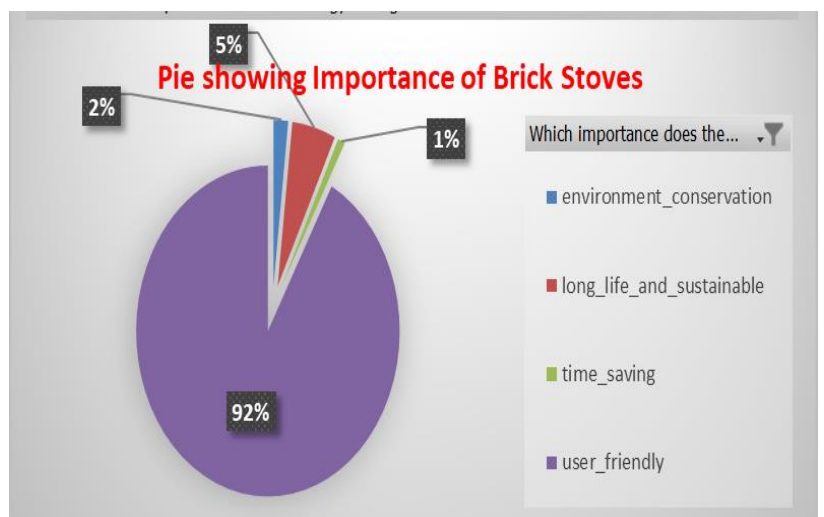
According to the assessment, 89% of the households reported to have been sensitized on making of brick stoves in the households as a mode of fuel saving and energy conversation in the community. A minimal percentage of 11% showed how they have not attended these sensitizations during the project cycle.

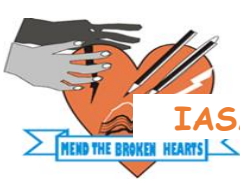
46 % of the respondents strongly agree that one should possess Brick stoves in their households, with 54% agree to having the stoves in households.

HHs	
Relevancy of Possessing Brick Stoves	
Agree	54%
Strongly Agree	46%
Grand Total	100%

Furthermore, the respondents showed how valuable these stoves are to the households. With 92% reporting how these stoves are user friendly and 4% showing how once constructed they are long lasting and sustainable, with 2% reporting how these stoves are time saving and environment conservative.

In a nutshell, the awareness and utilization of Brick stoves in the





households was highly embraced and households tend to be utilizing them since they are eco-friendly, time saving and can easily be constructed and accessed.

CIVIC Activities

# Response	% of Responses on Human Rights
No	3%
Yes	97%
Grand Total	100%

About 97% of the respondents have been attending the human rights and advocacy awareness dialogue sessions during the project cycle. With about 3% respondents who did not attend these sessions during the project cycle. The assessment clearly shows how participants were sensitized on Human rights awareness, gender-based violence (women’s rights awareness) and Children’s rights for all.

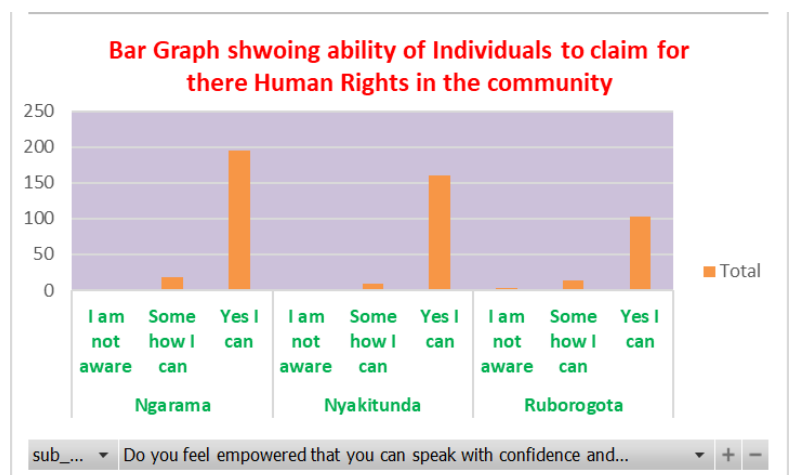
Respondents reported having knowledge and ability in handling critical community matters when they a raise in the community. It was cleared observed respondents can now ably engage the structural leaders in the village to respondent to improvement of community roads, water sources, household toilets, requesting of mosquito nets and encourage

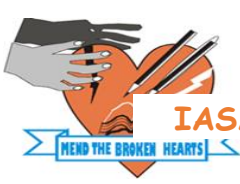
households to participate in mass immunization of children in the community.

What are some of the key message did you receive from MBHU pert
women_rights_awareness_gbv humans_rights_for_all
child_rights_awareness humans_rights_for_all
child_rights_awareness women_rights_awareness_gbv humans_rights_for_all

Futhermore, skills and knowledge were attained by governement extension workers through the KII administered to them. It was observed that Extension workers have been fully empowered to continue advocating for the rights of participants in the 3 sub-counties of operation under IASAD. About 70% of the extension workers were observed to have training materials for human rights and advocacy caupled with several sensitazations they attended organised by MBHU.

Furthermore, the respondents showed how they have ability to claim for rights of member to the community through the local authorities for referral and further support. In Nyakitunda 86% of the replied with **"Yes I can"** ability to claim for the rights of young children, women, and most marginalized individuals in the





community. Similarly, Ngarama reported closely 76% of respondents with “Yes I can” ability to claim for rights of individuals in the community with Ruborogota showing 53% respondents reported the ability to defend the rights of the most affected to the right authority.

It was observed that during the sensitization, local authorities’ leaders such as Police officers, village disciplinary and security committees were engaged to enable the community to understand fully the right referral pathways for the different cases that may arise in the community.

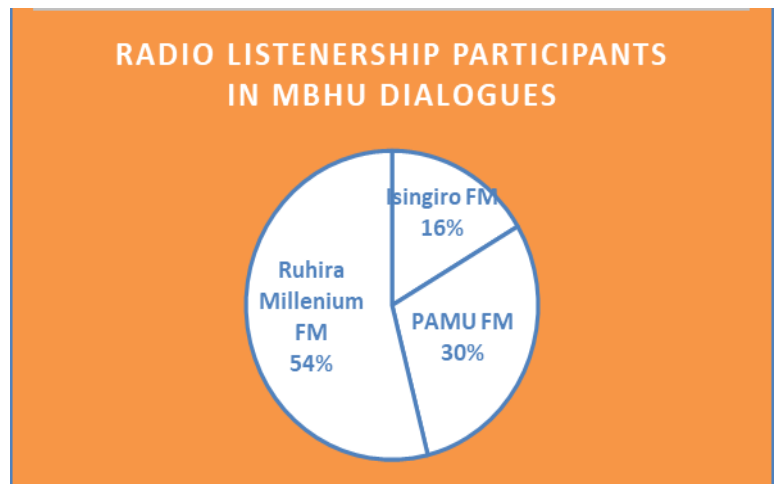
The Evaluation results showed a few individuals of about 5 % who are not able to defend for the rights of individuals and most marginalized during their rights violation in the community.

In a closet, findings show how most households attended various awareness dialogue sessions concerning human rights violation and human rights protocols. With most households currently exercise equity in rights for all based on the training knowledge gained.

Furthermore, the respondents reported to have been listening to radio program concerning dialogues and IASAD activities sensitization and progress during the project cycle.

The respondents showed how they have been attending radio programs organized by MBHU on Ruhira Millenium, PAMU Fm and Isingiro Fm with 54%, 30% and 16% respectively.

The respondents reported to have attained more knowledge and practical skills in visitors hosted by MBHU on various occasions to discuss matters concerning Human rights, financial services, Environment conversation, Crop production, animal Husbandry and access to market services.



Saving and Internal Lending communities (SILC) Activities

Training on SILC Approach to SILC Groups

The findings reflected on how all the respondents have been attending SILC training conducted by IASAD-MBHU staff during the project cycle.

The results show 67% of the respondents strongly agreeing to have attended these training sessions on proper SILC Management with 28%, 22% and 18% from Nyakitunda, Ruborogota and Ngarama respectively strongly agreed.

Moreso, the respondents agreed to have been attending SILC training sessions organized by MBHU with 32% consenting as 14%, 12% and 7% from Ngarama, Ruborogota and Nyakitunda Sub-Counties.

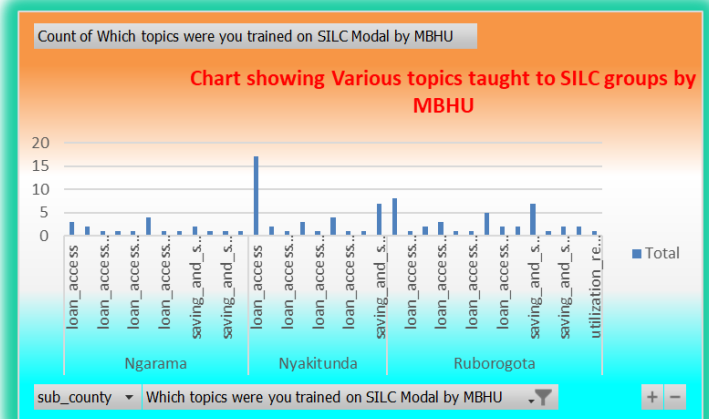
Results show how most SILC Groups have benefited most in these trainings where they attained knowledge in how to run a successful SILC group at Village level with minimal standard of a SILC being observed.

Response	% of Trained on SILC modal by MBHU
agree	32%
Ngarama	14%
Nyakitunda	7%
Ruborogota	12%
disagree	0%
strongly agree	67%
Ngarama	18%
Nyakitunda	28%
Ruborogota	22%
strongly agree agree	0%
Ruborogota	0%
Grand Total	100%

Key topics Taught during SILC training Sessions.

Findings from the assessment reflected on how SILC group members were taught various topics to enable them to strengthen their SILC group in terms of Governance and leadership, increase in income of the group, improved management structures and safety rules and guidelines for a standardized SILC group in the community.

Based on the evaluation analysis of the data, SILC group members gained most in protocols followed during saving, loan access, budget management and shareholders management in a SILC group.



All the sub counties have reported about **15** bar line with knowledge and skills in managing a SILC group and understanding of ethics of a SILC group.

It was observed all the SILC groups visited during the Evaluation have a constitution and a governing structure that have been instilled during the project cycle.

Access to Loans from the SILC group

About 90% of the Households assessed reported to have accessed loans freely and easily from a SILC group they belong.

About 78% of the SILC group members assessed reported to have accessed Loans from the SILC group with the aim of boosting or starting a small business that provides a household with income for a sustainable social economic living.

About 28% of the respondent access loans with the aim to have an improved home services. Households access loan to provide their households with major home services such as house light, solar lamps, AFRI pads and home sanitation through clean water tanks and pit latrines.

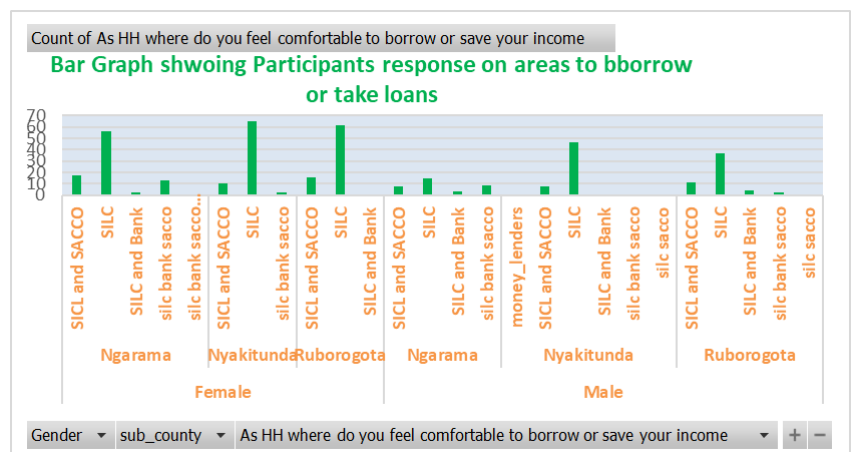
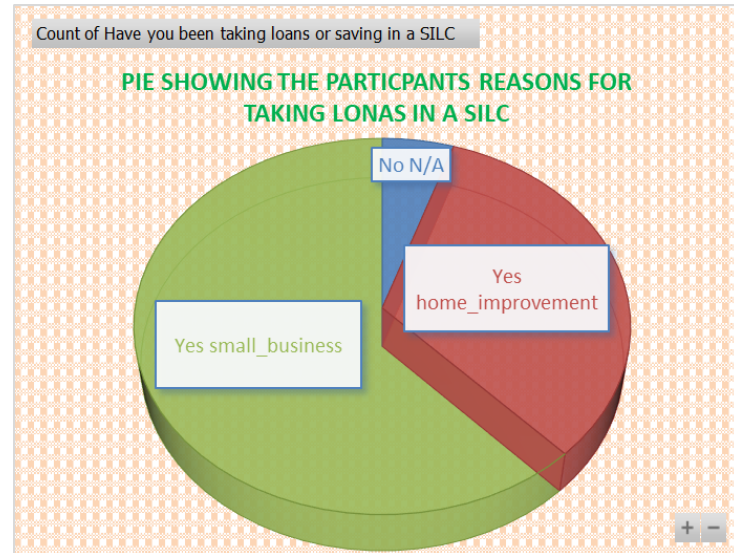
About 5% of the respondent do not have access to loans from the SILC groups just because they are either members or are not willing to take risks of loans from the SILC groups with inability to pay back.

A general observation from the finding is that all households that have accessed loans from the SILC groups can easily pay back these loans. This shows the ability in a household resilience to with stand the economic crisis that is likely to befall them during the year cycle.

Moreso, the Evaluation respondents showed interest in utilizing a SILC group as the major financial service provider at the village level.

It was observed that, in Ngarama about 60% of the respodents prefer accessing loans and save in a SILC group against other financial service providers like Banks and SACCOs.

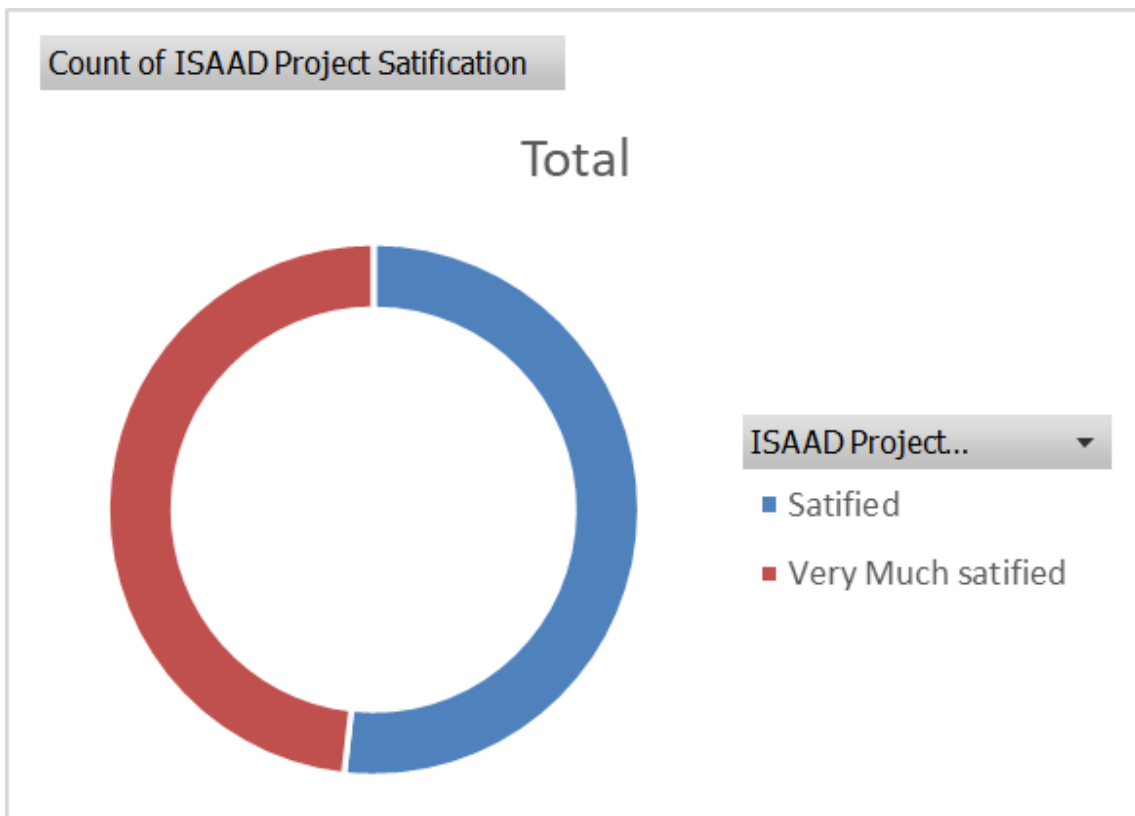
Nyakitunda reported about 70% of the respondents deciding to save and borrow money from a SILC group than banks and SACCOs and Money Lenders in the community.



Ruborogota reported close to 67% of the respondents considering SILC groups than any other financial provision platforms in the community.

This clearly showed how the community is interested in utilizing these SILC groups over the other financial service provision. It was observed that SILC groups are user friendly, easily accessed, less fraud risks and easy to monitor individual financial account through the saving and loans booklets provided by MBHU.

IASAD-MBHU Participant Satisfactory on service delivery



Participants appreciated most the great impact and work done by Mend the Broken Hearts Uganda in their region and specially the Sub counties, Parishes and Villages areas of operation.

The study clearly showed 50% of the respondents have very much satisfied by MBHU work in their area. With 50% of the respondents who were just satisfied with the great work that MBHU has done in the past 3 years of the project.

Gallery center



Photo 1: Rwensekye west Kwetungura Group in Kagaaga Parish Ngarama Sub-county saving session on going during Endline Evaluation.



Photo 2: Kigongi Tutunguke VIPAT Group in Ruborogota Parish In Ruborogota Sub-County met by the Evaluation team



Photo 3: Karama Il Tuhwerana Group in Karama Parish Ruborogota Sub County which was met by the Evaluation Team



Photo 4: Human rights dialogue sensitization in Nyakitunda on going during the Endline evaluation.