The Baseline Survey Report

School Community Banks Scale-Up Project (SCOBA-SUP)

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Katende Stephen
Founder and Team Leader – Kisoboka Africa.

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ABBREVIATIONS AND ACRONYMS

CAO:	Chief Administrative Officer
CWDs:	Children with Disabilities
DLG:	District Local Government
DPOs	Disabled People's Organisations
HH:	Household
HHH:	Household Head
KISA:	Kisoboka Africa
LC:	Local Council
QCT:	Queens Commonwealth Trust
RAs:	Research Assistants
SCOBA:	School Community Banks
SCOBA-SUP:	School Community Banks Scale-Up Project
SNE	Special Needs Education
TOTs:	Trainer of Trainees
UBOS:	Uganda Bureau of Statistics
Ugx:	Uganda Shillings
YSC:	Young Savers Clubs

1. INTRODUCTION

1.1 Introduction to Kisoboka Africa

Kisoboka Africa (KISA) is a financial inclusion and youth empowerment nonprofit making Organization, focused on improving livelihoods of rural communities through ensuring financial inclusion and equipping youths both in schools and out of school with essential knowledge to help them live to their full potential. Established and fully registered in 2016 and 2017 respectively, KISA's mission is to create opportunities for community members to develop a saving culture, entrepreneurship skills and access to financial services for sustainable livelihoods in rural and underserved communities.

With its offices in Mbiriizi town, the organization is based in Lwengo district, serving an average population of 274,953 clients (Rural: 232,011, Urban: 42,942) in the entire District and beyond. Our programmes include;

a) **School Community Banks (SCOBA):** This programme focuses on empowering parents and guardians by strengthening their financial capacity to meet the education requirements of their children.Under SCOBAs, KISA undertakes mobilizing of communities to form saving groups (SCOBAs), business training, booster grants, funding links and other activities to SCOBA members.

b) **Young Savers Clubs (YSC).**This programme focuses on training school going children how to save and invest while they are still young, - attributes that are generally lacking in adults. Under YSCs, KISA empowers the students/pupils of partnering schools to form saving groups, undertakes financial literacy Trainings for both trainers and members, supporting school projects, menstrual hygiene management trainings for members among other activities.

1.2 Overview of the School Community Banks Scale-Up Project

School Community Banks (SCOBAs) are school-based saving and lending groups whose membership comprises of parents. Through SCOBAs, parents are empowered by KISA to come together and form partnerships with area schools to host SCOBAs, where members (parents)

meet to save, borrow money, embark on income generating initiatives and then earn incomes that they use to pay for the education of their children.

By having SCOBAs based in schools, parents get the opportunity of engaging in the education of their children since they frequently interact with teachers whenever they turn-up for their bi-weekly saving and lending meetings that are strictly based in schools.

In 2019, KISA won a grant from Queen's Commonwealth Trust (QCT) to implement the School Community Banks Scale-Up Project (SCOBA-SUP). The project seeks to facilitate the formation of33 new SCOBAs in Lwengo District thereby enrollingand directly benefitting 1000 parents/guardians.

The Project targets parents and guardians whose children attend area schools (both primary and secondary) in Lwengo district. The project focuses on empowering the beneficiary parents by strengthening their financial capacity to meet the education requirements of their children and creating an enabling environment for parents to engage in their children's education through regular visits to the schools and engagement with the teachers.SCOBA-SUP aims at;

a) Form 33 new savings groups (SCOBAs)based in 25 schools in Lwengo district by January 2021.
b) Train 25 Link Persons Trainers of trainees (TOTs).
c) Enroll 1000 parents/direct beneficiaries as members of the 33 SCOBAs thereby indirectly benefitting 5000 community members by January 2021.
d) Conduct 33 business trainings to SCOBA members (facilitated by Link persons) by January 2021.
e) Provide booster grants to 10 SCOBAs by December 2020.

1.3 The School Community Banks Scale-Up Project Baseline Study

At the beginning of the project, a baseline study was undertaken so as to create a basis against which KISA and its partners will evaluate the impact cause by the intervention.

The overall objective of the Baseline survey was to assess the situation and establish benchmark indicators to inform the monitoring and evaluation function of the project and form a platform for the impact evaluation.

The baseline survey was conducted in Lwengo District in 5 Sub-counties namely; Lwengo, Ndagwe, Kisekka, Malongo and Kyazanga. In each sub-county, 5 villages were sampled.

The baseline assessment was intended to provide information that will assist in establishing:

a) Baseline data for the key project indicators as benchmarks for performance evaluation.
b) Information that will assist in designing the project's monitoring and evaluation plan.
c) Information that will assist KISA in identifying gaps in its programs and better ways of delivering its work; and developing its future projects.

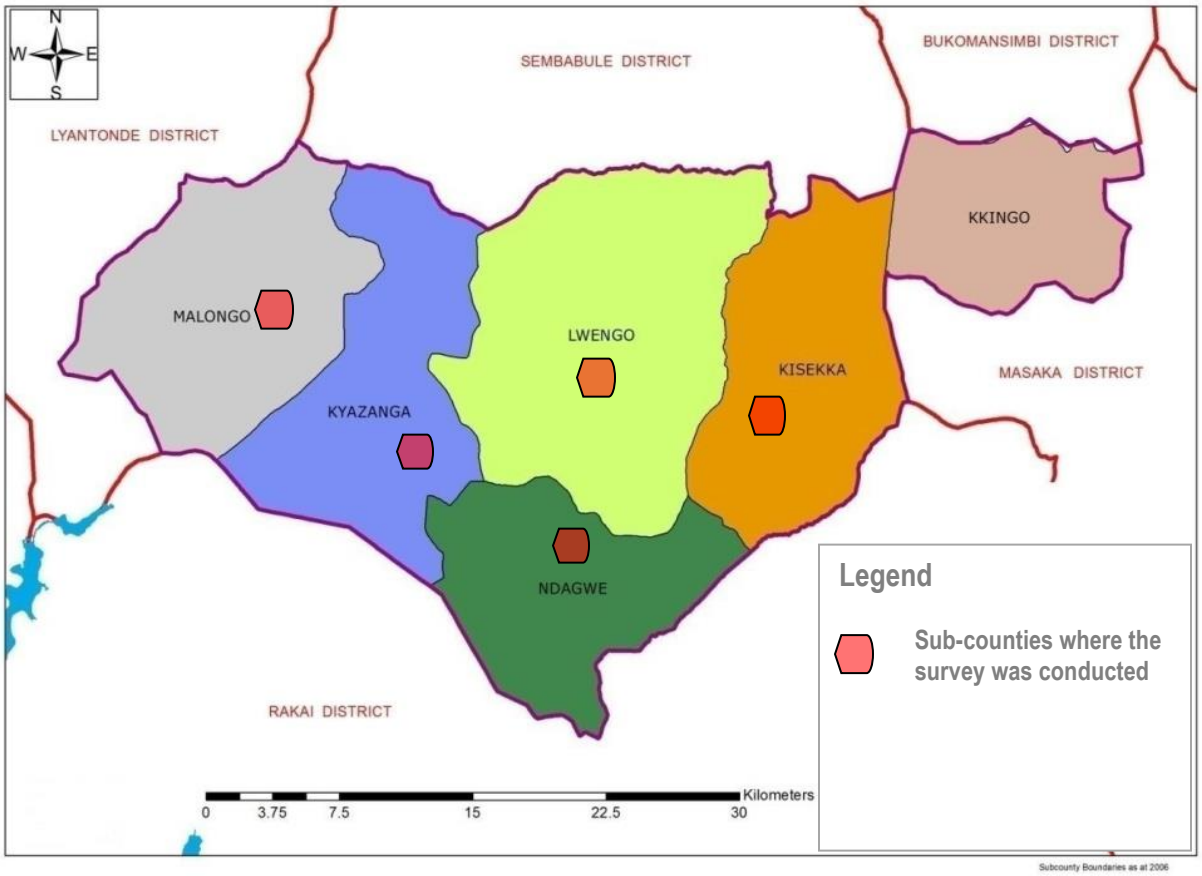
2. METHODOLOGY

2.1 Design to the Baseline Survey

The baseline survey employed a mixed method study design utilizing both quantitative and qualitative approaches. Both approaches were used because although we needed quantitative data to establish the baseline upon which to measure the impact of the project in future, we also needed detailed information about the survey subject to help in the interpretation of the quantitative data.

2.2 Study location

Fig 1. Map of Lwengo District showing Sub-countieswhere the survey was conducted



The survey was conducted in Lwengo District, specifically in the Sub-counties of Lwengo Town Council, Ndagwe, Kisekka, Malongo and Kyazanga. In each of the said sub-counties the study was carried out in 5 villages. This implies that this survey was conducted in a total of 25 villages as shown below.

Table 1: Data collection locations

District	Subcounty	Parish	Village
Lwengo	Lwengo Town Council	Kito	Kyasenya
		Kito	Misenyi
		Kyawagonya	Kyetume B
		Kito	Kito
		Musubiro	Musubiro
	Ndagwe	Makondo	Makondo
		Nanywa	Nanywa
		Nanywa	Kisalira B
		Mpumudde	Nakalinzi
		Ndagwe	Kakindu
	Kisekka	Busubi	Kyasonko
		Kankamba	Bulemere
		Kankamba	Bukumbula
		Kankamba	Kiseka B
		Nakateete	Bunyere
	Malongo	Malongo	Lwentale
		Malongo	Kabusilabo
			Kikoba
		Kigeye	Lwebusisi B
			Nampongerwa
	Kyazanga	Lyakibirizi	Lyakibirizi
		Kakoma	Bakijjulula
		Kakoma	BijaabaKakoma
		Katuulo	Kalyamenvu
		Kamuwaza	Kamuwaza

2.3 Study population

The study was mainly conducted with household heads or their spouses within the selected villages of the selected parishes of the selected sub-counties in Lwengo district. The reason for

the above-mentioned sample was to collect information from the people responsible for making decisions about the education of the household members in order to generate benchmark information on the SCOBA-SUP.

2.4 Sampling procedures

2.4.1 Determining the total Sample size

The total planned number of direct beneficiaries for the SCOBA-SUP is 1000 parents /guardians. The total sample size was determined using the *Krejcie and Morgan table of determining sample size*[1]. Using this table enabled us attain accuracy in determining a minimum number of respondents that would form a representative sample size. A sample of 399 (greater than the number recommended by the *Krejcie and Morgan* table)was drawn and distributed to the study sites (villages) as illustrated in the table below.

Table 2: Distribution of Surveys by Sub-counties and villages

Sub-county	Surveys	Village	Surveys
Lwengo Town Council	79	Kyasenya	16
		Misenyi B	16
		Kyetume B	16
		Kito	15
		Musubiro	16
Ndagwe	80	Makondo	16
		Kisalira B	16
		Nanywa	16
		Nakalinzi	16
		Kakindu	16
Kisekka	80	Kyasonko	16
		Bulemere	16
		Bukumbula	16
		Kiseka B	16
		Bunyere	16

[1] Available at http://www.kenpro.org/sample-size-determination-using-krejcie-and-morgan-table/ accessed on 16/03/2020

Malongo	80	Lwentale	16
		Kabusilabo	16
		Kikoba	16
		Lwebusisi B	16
		Nampongerwa	16
Kyazanga	80	Lyakibirizi	16
		Bakijjulula	16
		BijaabaKakoma	16
		Kalyamenvu	16
		Kamuwaza	16
Total	**399**		**399**

2.4.2 Sampling techniques

Clustered systematic sampling techniques were used to select study participants for the survey.In this study, Lwengo district was divided into clusters according to the already established administrative units of sub-counties, parishes and villages. At the village level, prior to data collection, a list of all the households was drawn following the order of settlement, i.e. from first household, to the neighboring household. This order was strictly followed in all the participating villages. After the listing was completed, participants will be selected at a regular interval in a count-off**.** Using the Clustered systematic sampling enabled the study team toensure that the study participants were evenly spread across the entire village.

2.5 Data collection methods

Questionnaires: 399 questionnaires were administered to household heads or their spouses. For purposes of elimination of bias, the respondents were systematically selected as long as they were within the targeted villages, above 18 years (or emancipated minors) and within the study's target population.

Document review: In order to better understand the context of the problem and suggest feasible recommendations, the study team reviewed the relevant documents including local government reports, UBOS reports and reports of work previously carried out in the area of economic

empowerment in Uganda, especially Lwengo District. Document review further informed the development of the study questionnaire.

2.6 The Baseline survey preparations

2.6.1 Pre - field preparations

Prior to data collection, a Research Consultant was engaged to design the study questionnaires, research protocols and train the enumerators.The consultant reviewed the project documents to equip him with a good understanding of the project, its intended outcomes and indicators. In addition to the study instrument, a training manual was developed detailing the study protocols and the dos and don'ts in the field. The consultant further developed quality control measures to ensure that the data collected was of the highest possible quality.

Permission to conduct the baseline survey and temporary movement waivers were sought and obtained from the Chief Administrative Officer (CAO) and the Resident District Commissioner of Lwengo District respectively. After the approval letter and movement waivers were obtained, copies were made together with an introduction letter from KISA management, a copy was given to the Local Council (LC) 1 Chairperson of each participating villages. The LC 1Chairpersons helped in listing and mobilization of the study participants in their respective villages.

2.6.2 Recruitment and training of Research Assistants

The data collection teamcomprised of5 KISA internalstaff and 2hired Research Assistants (RAs).The hired RAswere recruited by KISA and together with the internal staff, were trained by the consultant. The training content included the study protocol, use of data collection instruments, conducting of interviews including note-taking, maintaining a non-judgmental approach, listening skills, balancing discussions and picking up on emerging themes for further discussion among other skills.

2.7 Informed Consent

Prior to the interviews, participants were informed about Kisoboka and its work, the study and its objectives, their rights as far as participation in the survey was concerned and what they benefitted out of participating in the survey. All the study participants consented through signing the informed consent forms which would allow them to participate in the survey.

2.8 Data Management

At the end of every field day, questionnaires were returned to the Survey Team Leader for filing, review and data entry. The completed questionnaires were kept in a locked box at the office for purposes of safe custody. Google Sheets were used for data entry. The questionnaires will be stored for 3 years after which period, they will be destroyed.

Quantitative data analysis was done using Google Sheets and Excel; and charts and tables were generated using excel. On the other hand, content Analysis was used to analyze qualitative data on the basis of emerging themes within the context of the study framework. These themes eventually constituted the sub topics under which detailed reporting was made.

2.9 Quality assurance

The following quality control measures were put in place;

a) **Briefing and Debrief sessions** were held daily before and after fieldwork respectively, to share field experiences, challenges, solutions and lessons learnt. These sessions were used as avenues for conveying feedback to the data collectors about the quality of their work.

b) **Careful allocation of work to enumerators:** The Survey Team Leader allocated the work carefully to the enumerators putting in consideration their strengths and weaknesses.

c) **Real time support to the numerator:** The Survey Team Leader gave real time in-field administrative and technical support to the enumerators. This was very helpful in finding quick solutions to any challenging scenarios encountered in the field.

d) **Spot checks** were carried out by the Survey Team Leader to ensure that the data collectors follow all the set protocols and administer the questionnaire in the right way.

e) **High frequency checks** were conducted to clean the collected data. The Survey Team Leader and the Baseline Coordinator sought clarifications from the data collectors about any unclear response and outliers that occurred in the data so as to come up with clean data.

f) **Village tracking sheets** were used to track completeness of the data collected from a particular village and to ensure that all filled questionnaires as indicated in the tracking sheets were submitted by the data collectors.

3.0 STUDY FINDINGS

3.1 Social-demographic information

3.1.1 Basic Information

Lwengo district is predominantly a rural area. As such 95.5% of the study participants lived in rural areas and only 4.5 lived in urban areas. Out of the 399 study participants, 247 (60.7%) were female and 157 (39.3%) were male. The average age of the study participants was 43, with the youngest respondent being an emancipated minor of 17 years and the oldest being 87 years old. The greatest proportion of the study participants were youths[2] (31.8%) while a small proportion was above retirement age[3] (19%) with 32 of these being above life expectancy[4].

Out of the 399 study participants, the majority (75.7%) were married, one tenth were widowed (9.5%), and some were separated/divorced (6.5%) or single/never married (8%). This implies that a quarter of the study participants (24.5%) were single parents making the burden of dependence greater for them. Most of the respondents were Catholics (46.4%), followed by Muslims (26.35%) and Anglicans (19.3%). There were also a few Pentecostals (6.5%), Seventh Day Adventists (1%) and the least were the cultural believers (0.5%).

Table 3: Socio-demographic characteristics of the respondents

VARIABLE	***N***	***%***
Gender		
Male	*157*	*39.3*
Female	*242*	*60.7*
Age Bracket		
17-35 Years	*127*	31.8%
36-45 Years	*116*	*29.1%*

[2] According to the laws of the Republic of Uganda, a youth is a person between 18 – 35 years of age.
[3] According to UBOS, retirement age in Uganda is set at 55 years.
[4] Life expectancy in Uganda is set at 63.7 years.

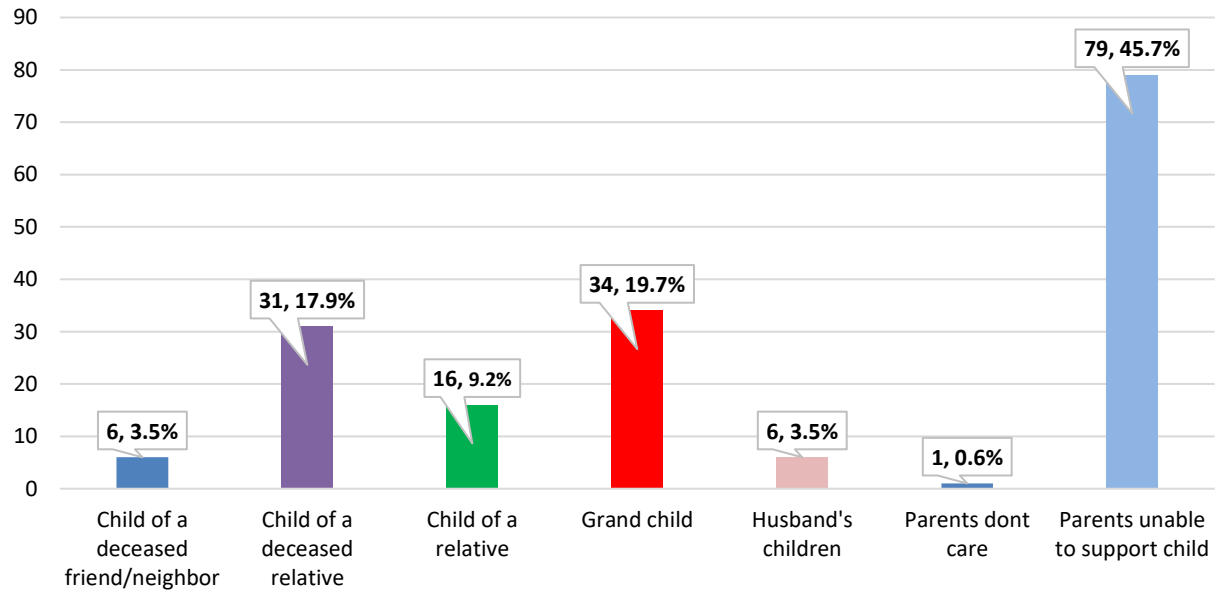
46-55 Years	*80*	*20.1%*
56-65 Years	*52*	*13.%*
66-75+Years	*24*	*6.%*
Religion		
Adventist	*4*	*1.0%*
Anglican	*77*	*19.3%*
Born Again	*26*	*6.5%*
Catholic	*185*	*46.4%*
Cultural Believers	*2*	*0.5%*
Muslim	*105*	*26.3%*
Marital Status		
Married	*302*	*75.7*
Separated/divorced	*26*	*6.5*
Single/never married	*33*	*8.3*
Widowed	*38*	*9.5*
Area of dwelling		
Rural	*381*	*95.5%*
Urban	*18*	*4.5%*

3.1.2 Household information

The average number of people living in the household was 6 with the majority (52.4%) of the respondents falling within the range of 6 to 10 members in the household. 41.6% of the households had between 1 and 5 while 6%of the households had 11 or more members. Respondents cared for a total of 1593 children of 18 years and below (average of 4 children per household), 534 of which are not the respondents' biological children. The majority (45.7%) of

non-biological children were in the households because their parents were unable to support them. Also, many respondents reported that they were caring for the children because they were their grandchildren (19.7%), and others (17.9%) were the children of a deceased relative.

Fig.2: Reasons why non-biological children live in the respondent's HH



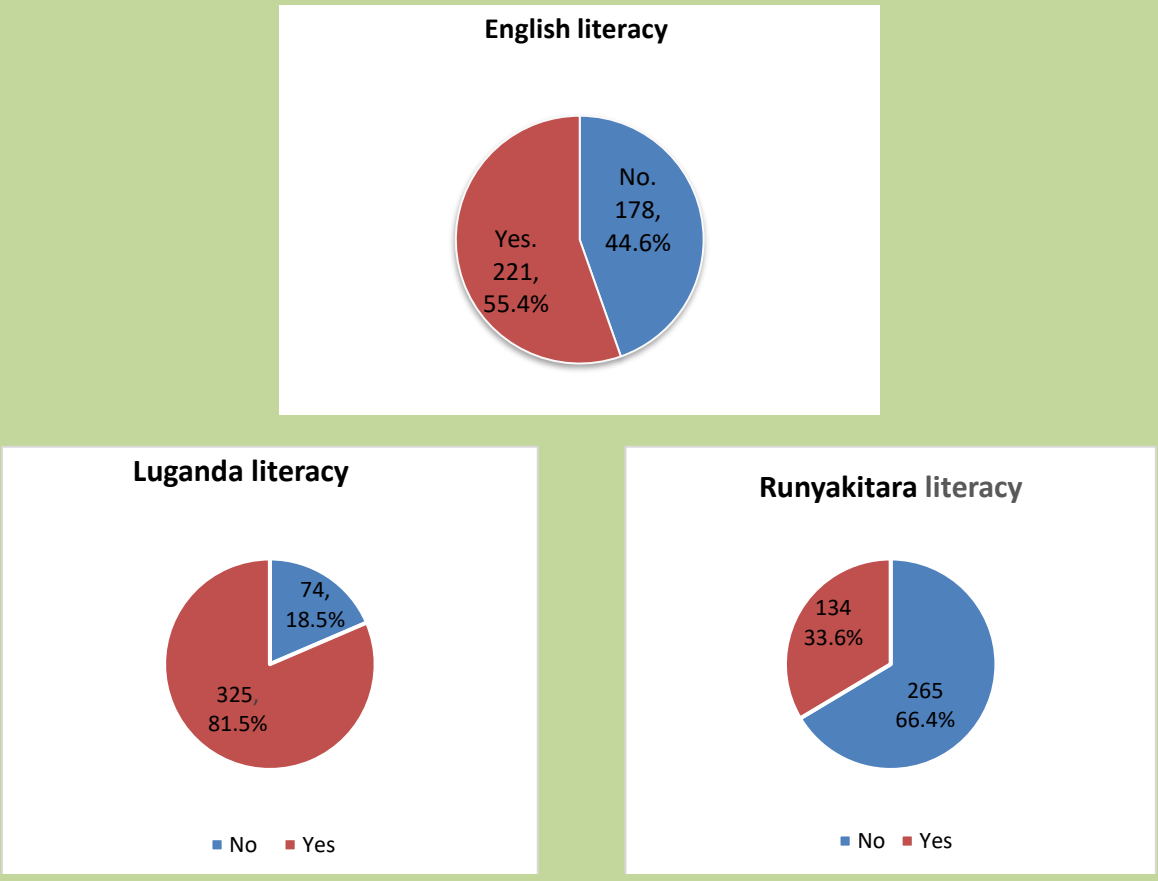
A total of 58 respondents indicated that there are children with disabilities (CWDs) within their households, with most households (54) caring for one CWD each. However, 3 households cared for 2 CWDs each while one household cares for 3 CWDs. Among these CWDs, 7 were reported not to be in school simply because they have a disability.

Table 4: A table showing the number of households caring for CWDS

	No. of households	**No. of children with disabilities)**
Households with 1 child with a disability each	54	54
Households with 2 children with disabilities each	3	6
Households with 3 children with disabilities each	1	3
Total	**58**	**63**

While 89.7% of the respondents had attended school, the majority (75.2%) had not made it past primary school. Moreover 10.3% never attended school at all. This indicates that overall education levels are relatively low. Although the education levels were relatively low, the literacy levels were comparatively higher. 221 respondents (55.4%) said they could read and write English, while 325 of the respondents (81.5%) indicated that they could read and write in *Luganda*[5] and 134 respondents (33.6%) reported that they could read in *Runyakitara*.

Fig 3: Illustration of the literacy of the respondents



The majority (87.2%) of households sampled stayed in houses owned by one of the members of the household, 9.8% of the households stayed in rented houses, 3% of the households stayed in

[5]*Luganda* and *Runyakitara* are the dominant indigenous languages spoken in the study area.

houses freely with the permission of the owner. The socio-demographic characteristics of the sampled households were investigated further and the results are presented in the table below.

Table 5: Socio-demographic characteristics of the sampled households

	n	***%***
Main roofing material		
Iron Sheets	*392*	*98.2%*
Roofing tiles	*4*	*1.0%*
Thatch/Papyrus/banana fibre	*3*	*0.8%*
Main flooring material		
Cement	*164*	*41*
Dirt floor	*213*	*53.4*
Floor tiles / Terrazo	*3*	*0.8*
Uncovered concrete / bricks	*19*	*4.8*
Fuel mostly used for cooking		
Charcoal	*30*	*7.5*
Charcoal & Firewood	*8*	*2*
Firewood	*361*	*90.5*
Fuel mostly used for lighting		
Electricity (including generators, solar, biogas and batteries)	*280*	*70*
Others (Mostly kerosene lamps)	*119*	*30*

As indicated in the table above, the majority of the houses (98.2%) were roofed with iron sheets as the main roofing material. 1% of the houses were roofed with roofing tiles while 0.8% were

roofed using thatch, papyrus or banana fibre. The same table however, revealed that the majority of the houses (53.4%) has dirt / rammed earth floors, with 41% having cemented floors while 0.8% of the houses had terrazzo / tiled floors and 4.8% of the houses had unfinished / uncovered concrete or bricks.

The greatest proportion (70%) of the households indicated that they use electricity (including generators, solar, biogas and batteries) for lighting while the remaining 30% said they use other means of lighting, mostly kerosene lamps. None of the households however uses electricity for cooking. For cooking purposes, all the households sampled indicated that they use firewood (90.5%), charcoal (7.5%) or a combination of both (2%).

Two reasons were advanced as to why electricity is not used for cooking. First of all, most of the households use basic and affordable solar systems whose capacity can only light a few bulbs and charge phones. As such few households are connected to the national hydro-power grid. Secondly, it was discovered that the price of hydro-electricity is high and therefore electricity is used sparingly. This implies that the overreliance on wood fuel (firewood and charcoal) for daily cooking purposes increases the pressure on the environment due to the rampant cutting of trees for fuel and yet alternative cooking fuels remain unaffordable to the communities.

Asked whether there is anyone who owns a mobile phone in their households, 92.5% answered in the affirmative, while76.7% indicated that there is someone in the household who owns a radio set. This implies that even though the study area is predominantly rural, communication to the community can easily be done through radio and phones.

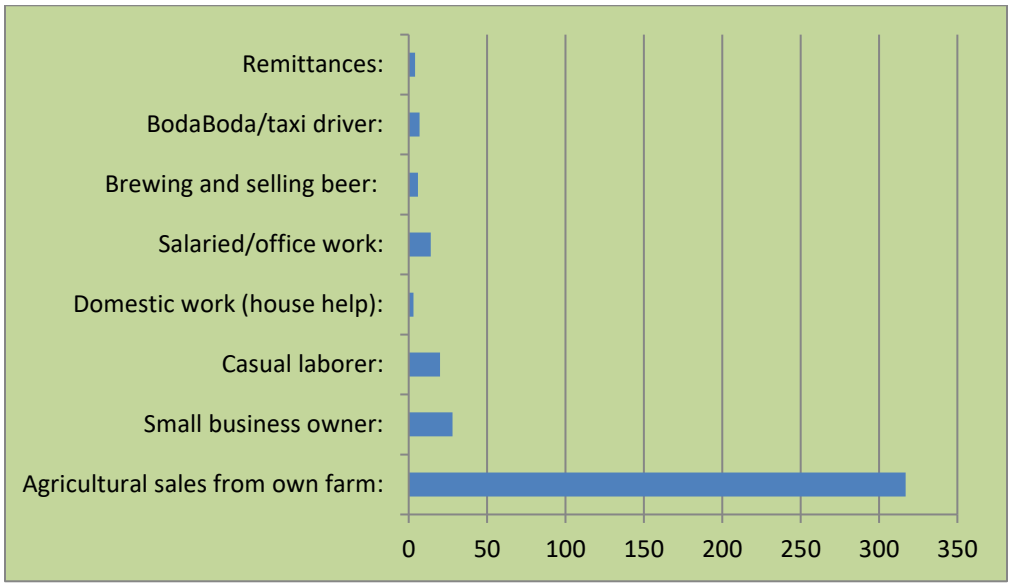
3.2 Participants' Economic Engagements and financial inclusion

3.2.1 Household Income

In this survey, we set out to find out in each household were involved in work that generates income. The majority (90.2%) of the respondents indicated that there is one or two household members engaged in work that generates income while only1% of the respondents said that no one in the household is involved in work that generates income. The study findings revealed

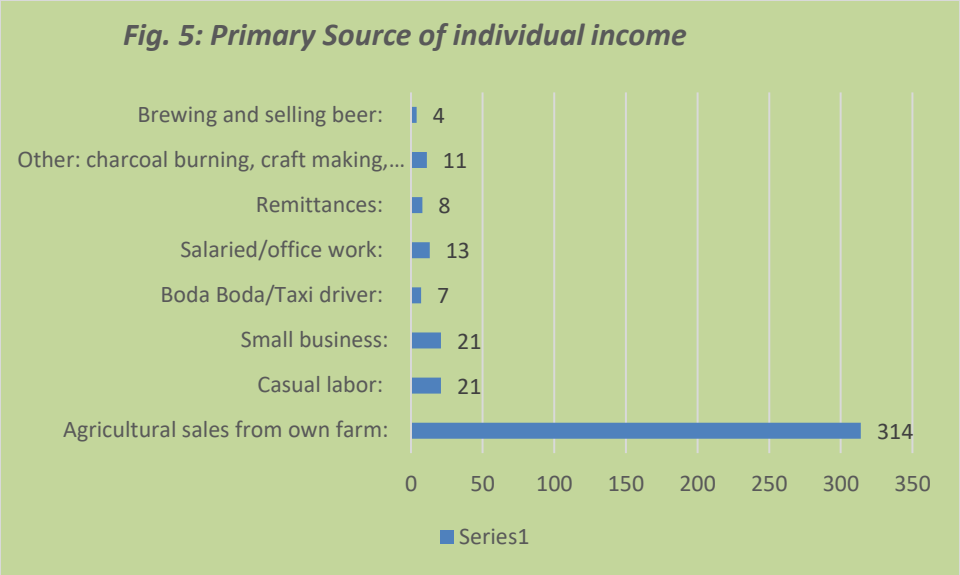
various sources of household income including Agricultural sales, business, casual labour, domestic work (house help), salaried/office work, brewing and selling beer, Bodaboda/taxi driver and remittances. The majority (79.4%) of all respondents listed selling agricultural products from their own farm as their primary sources of household income while 7% said that business was their primary source of income. There were other sources of household income reported as primary sources as shown in the figure below.

Fig 4: Primary sources of household income



The average household income per month was reported to be 200,431 Ugx with the smallest household income being 15,000 Ugx and the largest being 4,900,000 Ugx.

At individual level, still the majority 78.7% of all respondents listed selling agricultural products from their own farm as their primary sources of individual income while 5.3% said that business was their primary source of income. There were other sources of individual income reported as primary sources as shown in the figure below.



The average individual income per month was reported to be 129,518 Ugx with the smallest monthly individual income being 7,000 Ugx and the largest being 2,000,000 Ugx. There were, however, many respondents who found hard time estimating their household and individual income, due in large part to absence of financial records and fluctuating seasonal earnings that depend on the seasonal harvest and prevailing market prices.

3.2.2 Income Expenditure

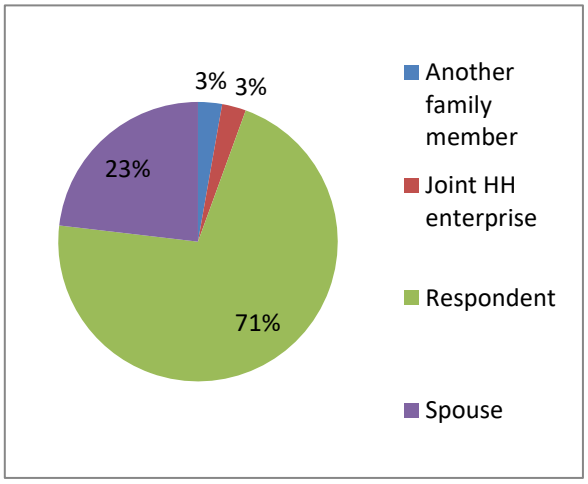
Respondents were asked to identify their three largest household expenditures. The results indicate that out of the income earned by households in Lwengo district, the vast majority is spent on school fees, medical care and non-food domestic items. 314 (78.7%) of all respondents identified school fees, 242 (60.7%) listed medical care while 225 (56.4%) listed non-food domestic items among the three largest household expenditures. On the other hand, 133 (33.3%) of the respondents listed food and only 30 (7.5%) identified agricultural inputs (including labour, fertilizers, seeds, pesticides, herbicides and animal feeds) among the three largest household expenditures.

These findings indicate that the majority of the people in Lwengo district grow their own food as opposed to buying it from the market. Since agriculture was revealed to be the highest household income earner, the findings further indicate that the people in the area grow food for both subsistence and commercial purposes. However, the (re)investment in agriculture remains very little which might be affecting the agricultural yields they get from their farms thus inhibiting the growth of their household income.

3.2.3 Business Ownership

A small proportion (27.1%) of the respondents reported owning a business. Out of the respondents who reported having a business, 71.3% said that it was their own business, while 23.1% said the business was owned by their spouses. 2.8% said the business was a joint household business and 2.8% reported that the business was owned by someone in the household other than themselves or their spouse.

Fig 7: The percentage distribution of business ownership within HHs



These businesses included retail and grocery shops, bodaboda (public motorcycle transport), brewing and selling beer, brick making, charcoal burning restaurants and eateries, house rentals, hair salons, tailoring, agro-based businesses and traditional healing.

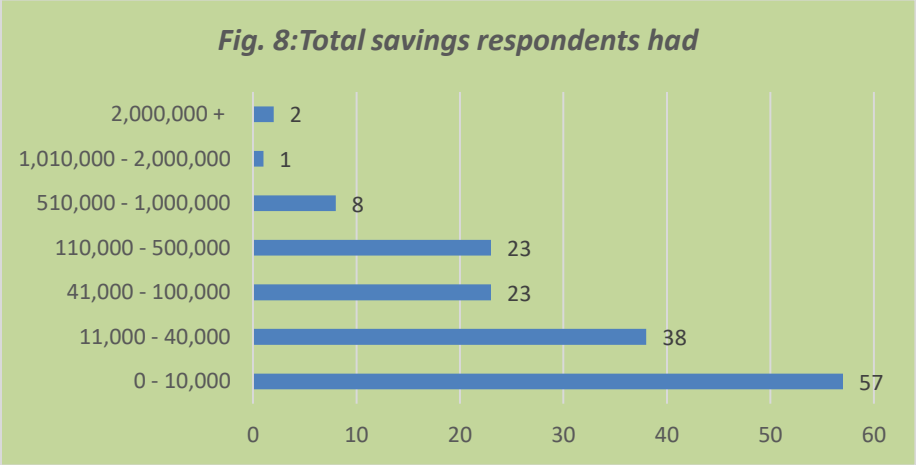
There was a big difference in value between the smallest and largest businesses in the area. The minimum business value was reported to be 50,000 Ugx while the maximum business value was reported to be 20,000,000 Ugx. The average monthly business income was discovered to be 241,955 Ugx with the minimum monthly business income being 5,000 Ugx and the maximum being 3,700,000 Ugx. On the other hand, the average monthly business expenditure 111,262 Ugx with the minimum expenditure being 10,000 Ugx and the maximum expenditure being 950,000 Ugx.

The overwhelming barrier for the respondents who didn't own a business was a lack of start-up capital. Of the 291 respondents who did not own a business, 88.7% (258) said they lacked start-up capital. Other reasons cited for not owning a business were lack of necessary skill to run a business, inadequate market, illness or disability and some respondents said they don't want to do business.

The study findings however revealed that the businesses in the study area have minimal contribution towards job creation in the district. Out of 108 respondents who indicated that their HHs owned a business, the majority (57.4%) said that the businesses employed only one or two people while 25.9% did not employ any person at all at the time of the interview. The findings further indicate that the businesses which were reported to employ one or two people, most of these employs were other household members or casual laborers who were employed on an as-and-when-needed basis. Only 4 (3.7%) respondents said that they employ five or more people in their businesses.

3.2.4 Savings

Approximately, 38% of the survey respondents reported having savings while 62% do not have any. Of these 152 respondents who reported having savings, 118 (77.6%) had savings of 100,000 Ugx or below, while only 3 (2%) had savings above 1,000,000 Ugx.

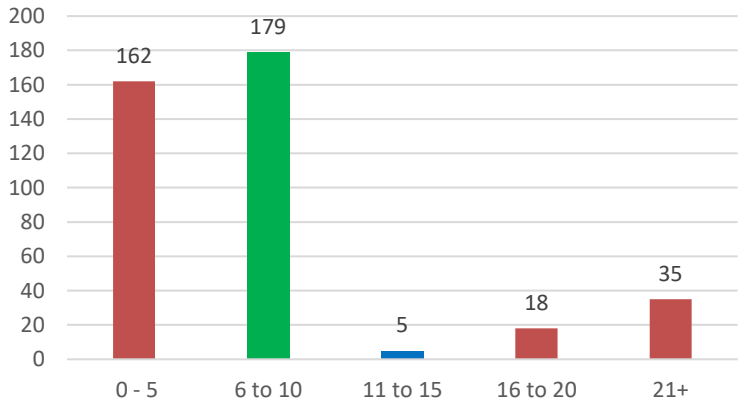


The survey findings indicated that there was a strong correlation between income levels and savings. The respondents who reported less income also reported less savings while those that earned more, also reported more savings. The findings further revealed that there is a poor saving culture in Lwengo District considering that 62% of all respondents reported not having savings at all.

3.2.5 Access to Commercial Banking

Out of the 399 respondents, only 51 (approximately 13%) indicated that they had a bank account. Respondents attributed this partly to the long distances between their homes and the nearest banks. For 59.4% of the respondents, the nearest bank was reported to be over 5 kilometers away from their homes which makes it unfeasible to use the banks for the small amounts of money they earn and save.

Fig. 9: Illustration of the distance in kilometres from respondents' homes to the nearest bank



Asked what the requirements to join a village banking group or open a savings account in a bank were, *129* (32.3%) knew at least two of the requirements. The requirements pinpointed by the respondents included the following:

1. *Memberships Fees*
2. *Identification (National ID, Passport, Village ID etc)*
3. *Passport photos*
4. *Community members (Resident in the area)*
5. *Recommendation letter from the Local Council*
6. *Buying a chair, Buying a dozen of plates*
7. *Guarantors*
8. *Initial deposits*

39.3% of the respondents indicated that they could fulfill these requirements while the majority

(60.7%) of the respondents indicated that they could not fulfill them. The requirements pinpointed most as those that are hard to fulfill included membership fees and monthly savings, national identification cards and getting guarantors.

Fig. 10 Bank requirements which are hard for respondents to fulfill

3.2.6 Loans

153 (38.3%) of the respondents said that they had received a loan in the past while 94 (23.6%) indicated that they had a loan at the time of the interview. Almost half (48.5%) of the respondents who had received loans got the loans from village banks, 28 (16.8%) acquired the loans without interest from friends/relatives while only (31) 18.8% acquired the loans from a commercial bank. There were several other sources from which respondents got their loans from as shown in the table below.

Table 6: Table showing the sources and sizes of loans acquired in the past

Variable	***n***	***%***
Loan source		
NGO	*12*	7.3
Commercial bank	*31*	18.8
Money lender (with interest)	*5*	3.0
Village bank	*80*	48.5

Relative/Friend (without interest)	*28*	16.9
Other (Specify)	*9*	5.5
Loan Size		
0 - 100,000	*67*	*43.8%*
100,001 - 500,000	*62*	*40.5%*
500,001 - 1000,000	*10*	*6.5%*
1,000,001 - 2,500,000	*7*	*4.6%*
2,500,001 - 5,000,000	*6*	*3.9%*
5,000,001+	*1*	*0.7%*

The average loan size of the loans received was 446,307.19 UGX. Although the biggest loan acquired was reported to be 8,500,000 UGX, 84.3% of the loans received were small loans of 500,000 UGX and below, with the smallest reported to be 10,000 UGX. The survey findings clearly showed that the loan repayment periods vary greatly depending on the size of the loan. The respondent who received the smallest loan (10,000 Ugx) said that she was required to pay back the loan in one month, while the one who reported the biggest loan was required to pay it back in 60 months.

Although the average loan size was small as indicated above, some respondents had problems paying back their loans as 24.2% of the respondents responded in the affirmative when asked whether they have ever failed to pay their loans on time.

Reported changes that loans brought in respondents' households included:

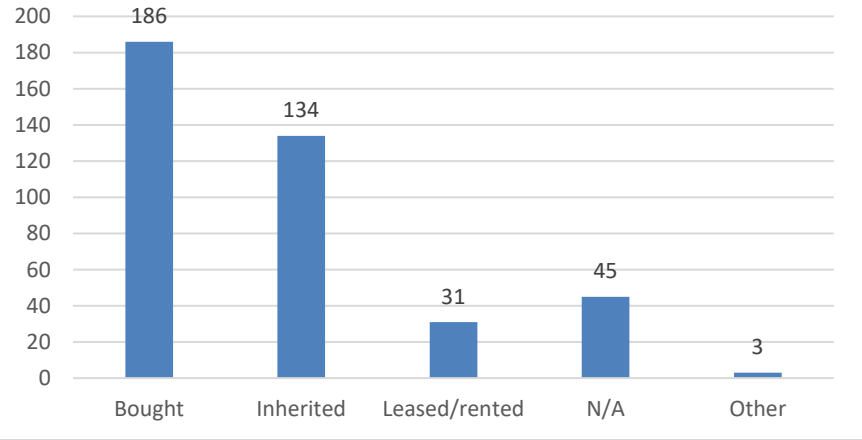
1. Human lives were saved due to ability to pay medical costs.
2. Improved standards of living due to ability to complete/renovate houses and buy household requirements.
3. Increased asset portfolio by enabling acquisition of a piece of land and vehicle.
4. Increased household agricultural output due to the enhanced ability to buy quality agricultural inputs.

5. Ensured uninterrupted continuity in the education of children by facilitating timely payment of children's fees / university tuition.
6. Improved household income due to increased capital investment in an existing household business and facilitating the establishment of a new business.
7. Reduced financial pressure in the household by enabling rent payment.

3.2.7 Land Ownership

In Uganda, land is one of the most respected assets one can own. The study findings indicated that 88.7% of the respondent HHs owned land while 11.3% did not. The 354 respondents who said that they owned land were asked how they obtained it. The majority (52.5%) of these respondents said that they acquired their land through direct purchase while 37.9% indicated that they inherited the land. 8.8% said they obtained their land through lease while 0.8% said they acquired their land through other means which they declined to explain.

Fig. 11: How respondents obtained their land



This indicates that a large number of community members have some form of readily available capital in form of land on which land-based income generating activities can be established. This would go a long way in increasing their HH incomes, thereby giving them more capacity to meet the education needs of their children.

3.3 School attendance and parents' engagement in the children's education

3.3.1 School attendance

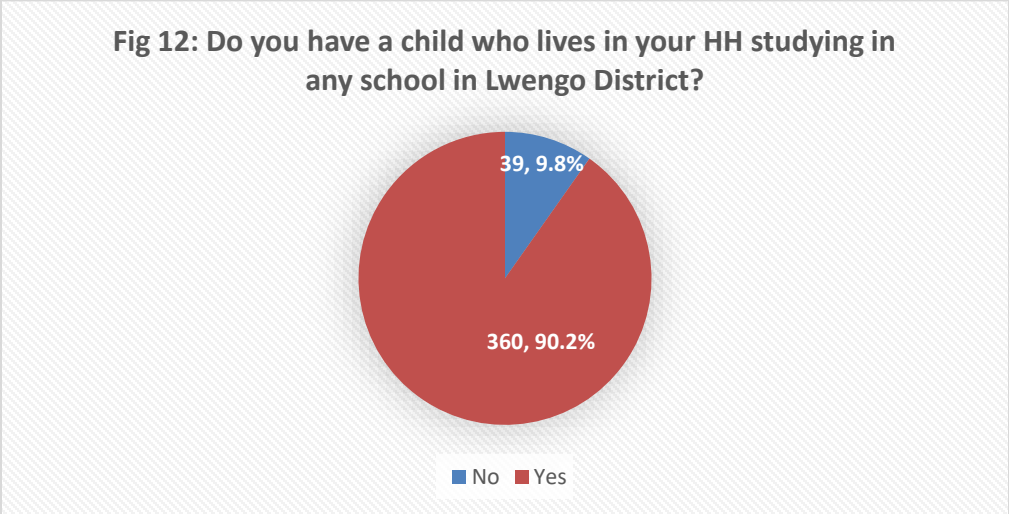
The findings of this survey indicated that the majority of the children in the Lwengo District attend school. Only 69 (17.3%) of the respondents surveyed reported that there were children between the ages of 6 and 18 in their households who were not attend school (school dropouts). When asked why such children of school-going age were not in school, 70.3% of these households indicated that they were unable to meet the cost of their children's education. Others indicated that the children had a disability (18.9%) while 10.8% said that the children were needed at home for work.

However, it was discovered that although the percentage of the households who reported having no school drop-outs was high (82.7%), most of the children in school did not consistently attend school. Many reported that children missed school for many days, sometimes up to 2 consecutive weeks in a term, mainly due to the failure of the parents / guardians to provide school requirements and pay school dues in time. As such, much as these children were literary in schools, their studies were always interrupted thus affecting the normal learning process and the children's school performance.

Furthermore, it was discovered that there were many children in Lwengo whose education was sponsored by organizations and not their parents or guardians. Such organizations include The Mbajja Foundation, Rakai Health Services Program through their OVC and DREAMS Projects and others. It was further discovered that many sponsorship schemes were for a limited time, mostly for 2 years, mainly aimed at helping struggling children complete a certain level of education such as Primary, Ordinary or advanced level. Although such programs provided a temporary solution to the retention of children in school, it did not guarantee that the sponsored children would be able to complete their education. These programs are therefore not sustainable because in most cases, when they lose funding, the sponsored children also drop into the school drop-out zone.

3.3.2 Parents' engagement in their children's education

The data collected revealed that the majority of the children in the Lwengo district attended schools from the same district. 90.2% of the households sampled were reported to have at least one child studying in a school in Lwengo district.



Respondents were asked which schools their children attend in Lwengo district and a list of these schools was compiled (See Appendix 7). This list will be used to guide KISA in the choice of schools to scale-up to.

Respondents were then asked whether they visit their children's schools. The greatest proportion (45.2%) of the respondents revealed that they visit their children's schools between 1 to 2 times in a term while 31.1% said they visit the schools between 3 to 5 times. While 6.3 indicated that they visit the schools more than 5 times a term, 17% indicated that they do not visit their children's schools at all.

The study findings indicated however, that parents did not necessarily talk to the teachers about their children's education whenever they visited the schools. The majority (70.7%) of the parents who visited the schools talked to the teacher only once or twice about the children's education. It wasdiscovered most of the parents who frequent the schools do so for other reasons, notable of which is to plead for more time to look for the money to pay the school dues.

The majority (79.4%) of the study participants said that they believed it is important to sit in the classroom when their children are being taught. However, when asked whether they had ever sat in a classroom when their children were being taught, only *36.6%* answered in the affirmative. The biggest percentage (63.4%) of the respondents had never.

The study participants were further asked what they would gain from sitting in the class when their children were being taught. Below, are the gains pinpointed;

1. Get proof that the child is studying and following what is being taught in class.
2. See how the child concentrates in class.
3. Gain more energy and courage to continue paying for child's fees.
4. Feel happy after realizing that the child is serious and attentive in class.
5. Get to monitor learners who are active and participative and those who are not.
6. See how teachers handle children while in class.
7. To learn about the child's performance in class.
8. The presence of the parent in a class would improve children's focus.
9. Help to monitor the child's performance and behaviour at school

The data above indicates that much as the people in Lwengo district seemed to know the importance of actively engaging in their children's education, their level of engagement is low. The visits the parents pay to the schools do not necessarily translate into parents' engagement in the education of their children beyond payment of school fees.

3.4 SCOBA Information dissemination and reach

Out of 399 respondents, the majority (319) had never heard of SCOBAs before. When asked where they got the information about SCOBAs from, 35% said they got the information from another school, 31.25% said they got the information from other community members,31.25% indicated that they got the information from members of existing SCOBAs while only 2% had heard of SCOBAs from radio. This implies that the communication efforts so far have been inadequate as its reach to the target beneficiaries / clients is still minimal.

RECOMMENDATIONS

Based on the study findings and the identified gaps, the following recommendations are presented for consideration for better implementation of the SCOBA-SUP and designing of KISA's future projects.

- The study revealed that Lwengo District is religiously diverse. 46.4% of the respondents were catholic followed by the Muslim at 26.3%. Hence, KISA should constantly guide SCOBAs and YSCs to as a principle consider initiating group-owned projects that do not violate religious norms.

- Since the survey revealed that majority of the people in Lwengo District have mobile phones, Kisoboka Africa should explore the possibility of adopting and utilizing a mobile phone-based platform to enhance saving and lending activities of SCOBAs in Lwengo and other districts of Uganda. Any platform adopted should use USSD codes as opposed to Apps as the majority of rural residents use basic phones.

- The study findings revealed that 81.5% of the respondents are able to read and write the Luganda language. Considering this situation, therefore, Luganda should be used as the main program delivery language. All program IEC materials and tools should as well be availed to target communities in Luganda. KISA should as well engage Runyakitara language translators for communities such as Kyamatafali that had pockets of households that where comfortable with the Runyakitara language.

- Survey data finds that 31.9% of household income is spent on school fees, 23.9% on medical care, 22.2% on non-food domestic items, 13.1% on food. Therefore, it Is high time to scale-up the SCOBA approach to cover more households and schools in KISA's target areas and thus enable HHs to save, invest and consequently earn income to pay for children's education, and meet their medical, domestic and food requirements.

- The survey findings revealed that 88.7% of the respondent HHs owned land. This indicates that a large number of community members have some form of readily available capital in land. To bring sustainable change to the local communities, therefore, it is very vital to empower members of SCOBAs to effectively use their savings and embark on land-based income-generating businesses. This will enable them to raise income that will support the education of their children. KISA should also consider appropriate income-generating support to HHs that do not own land.

- Data shows that majority of the respondents (79.9%) never heard of SCOBAs before while 20% heard it from sources such as other schools (35.0%), community members (31.3%), SCOBA members (31.3%), and very few on radios (2.5%). Therefore, community members should be empowered and encouraged to take lead, through peer influence, in the scale-up of SCOBAs approach themselves.

- Lwengo District and development partners should be engaged to ensure that funding for rural communities' financial capacity development is harmonized and adequately catered for in Lwengo District development plans and budgets.

- While a pocket-sized proportion of the respondents (27.1%) reported owning a business, they would benefit more from value-addition capacity development support and training, mainly in areas such as better post-harvest handling and affordable agro-processing technologies; sales and marketing; as well as management of small-scale community-based initiatives.

- Kisoboka Africa should embark on mass financial literacy campaigns covering a wider area since the baseline data disclosed that a larger proportion of people find a lot of difficulty in valuing their business, keeping records, and tracking personal and household incomes and expenditures.

- The baseline data showed that none of the schools where respondents educated their children showed any inclination of educating children with special needs (Appendix 7). Therefore, Kisoboka Africa may find it challenging to impact parents to educate their CWDs. Kisoboka Africa needs to share this information with relevant professionals and DPOs for the enrichment of their CWD programs in Lwengo District. We also recommend that, without stepping out of its scope of operation, the SCOBA project may as well be scaled-up in targeted inclusive schools and other mainstream schools of learners with SNE. Besides cascading SCOBA services to well-targeted mainstream schools of CDWs, we recommend that SCOBA leaderships would be guided to give sufficient emphasis on encouraging parents of CWDs to join groups and benefit from the saving and borrowing services.

- Based on information generated from this survey, there is a poor saving culture among adult community members in the surveyed areas as 62% of all respondents reported having no savings at all. Therefore, future efforts of KISA should put significant priority to empowering communities to adopt the culture of saving.

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APPENDICES

Appendix 1: Approval letter from the CAO, Lwengo District

TELEPHONE: 075 3 387960
077 2 387960
Office: 048 5 660344

Email: caolwengo@gmail.com
lwengodistrict@gmail.com

Website: www.lwengo.go.ug
In any correspondence on this subject please quote **No. CR/D/218/1**

THE REPUBLIC OF UGANDA

LWENGO DISTRICT LOCAL GOVERNMENT
Office of the Chief Administrative Officer.
P.O. Box 1330
MASAKA

Date: 17/06/2020

The Team Leader/Founder
Kisoboka Africa

REQUEST FOR PERMISSION TO CARRY OUT A BASELINE SURVEY IN THE DISTRICT.

The above subject refers.

This is to grant you permission as requested to carry out a baseline survey in the District in the Sub-Counties of; Lwengo, Kyazanga, Ndagwe, Kisekka and Malongo in your research.

Ensure that all the Standard Operating Procedures of Ministry of Health on Covid19 are observed and you are required to share the results of the survey with this office.

KISEMBE GRACE
Chief Administrative Officer/Lwengo District

CHIEF ADMINISTRATIVE OFFICER
P.O. BOX 1330, MASAKA
LWENGO DISTRICT LOCAL GOV'T

Copy to:
Resident District Commissioner/Lwengo
District Chairperson/Lwengo
District Internal Security Officer/Lwengo
District Community Development Officer/Lwengo

Appendix 2: Temporary movement waiver for the survey field team

THE REPUBLIC OF UGANDA

OFFICE OF THE PRESIDENT

RESIDENT DISTRICT COMMISSIONER LWENGO

TELEPHONE NUMBERS: OFFICE LINE: 0392174609, RDC: 0772607314/0704571378
P.O.BOX 1330, MASAKA

Our Ref: LW001/RDC/2020

Date: 21/07/2020

TO WHOM IT MAY CONCERN.

SUB: TEMPORARAY MOVEMENT WAIVER TO:

Permit issued to: Jamale Fahad

Boda Boda (s) Reg No: UFB 360s / 0755193914

Permitted to Carry the following people in the field with in Lwengo District.

1. Katende Stephen
2. Naluwugge Daisy
3. Kiza Brain
4. Tushabe Bruce
5. Mujaba Dickson
6. Kamanda Ddungu
7. Sabiriye Pius.

Note: Permit is valid for 14 days only.
21/07/2020
to 04/08/2020

Nalubega Mariam Seguya
Deputy Resident District Commissioner

DEPUTY RESIDENT DISTRICT COMMISSIONER LWENGO DISTRICT 12 JUL 2020 P.O.BOX 228, MASAKA

Appendix 3: Team Leader Training Manual

SCHOOL COMMUNITY BANKS AND YOUNG SAVERS CLUBS BASELINE SURVEY

Team Leader Training Manual

By Wasswa Alex Lusiba

Duties and responsibilities of the Team Leaders

As a Team Leader, you are responsible for the following;

- Coordinating all the fieldwork and ensuring that everything during data collection goes according to plan.
- Arranging logistics, managing the team's movements.
- Acquiring approval from relevant authorities.
- Distributing and collecting survey materials and checking completeness of the survey.
- Quality assurance and control. In this regard, s/he will conduct spot checks, high frequency checks, and audits on the data collected.

Preparing Logistics

Always ensure that all the logistics needed for the field work are ready on the day before. Ensure that all the survey material is printed, arranged and ready for pick up. In case Kisoboka provides transport for the team (as opposed to giving them transport money) ensure that the transport is also arranged the day before.

Introducing the team at the village

When the team reaches the village, it is your responsibility to lead them to the Village In-Charge (Chairperson or his designate). It might be the Vice Chairperson, the Secretary, the Defence Secretary or any other member of the village Local Council. Once you are in the home / office of the village in-charge, please follow these steps;

1. After exchanging pleasantries.
2. Introduce yourself, Kisoboka Africa and the team you are leading.
3. Explain the purpose of the visit. Be sure to explain the whole purpose of the study. ***(At this moment, hand in the Introduction letter from Kisoboka to the Village In-charge. Be sure to attach a copy of the approval letter from the District.)***

4. Introduce the baseline survey activity, its purpose and give details of all the activities you intend to do in the day.
5. After that, ask for consent to carry out the said activity in the village.
6. Once the consent has been given, be sure to thank him/her.
7. Arrange for and carry out sampling.
8. Assign the team the routes to follow and let the work begin.

Sampling

In this Baseline survey, **Clustered Systematic Sampling** will be used**.** It is solely your responsibility to ensure the right sampling procedures. This perhaps, is your most important responsibility because having the right sample of any given village will be key to ensuring the integrity and reliability of the data.

By the time you go to the village the villages will already be selected. So your responsibility will be to carry out a systematic sampling exercise to select the households to participate in the survey as respondents.

Procedure of doing the systematic sampling

1. Get the Village In-Charge to tell you the number of households in that village**.**
2. The Village In-Charge will further help you to list all households in the villages in their order of settlement.
3. Highlight names on the village list following the village count-off frequency; starting with the very first household.
4. Allocate enumerators to the selected household. Every enumerator should be assigned to one direction to avoid crisscrossing each other and look disorganized to the village residents.
5. In case the household head or the spouse are not available at a sampled household, the enumerator should proceed to the next household on his/her list and come back to this household later.

NOTE: It is very important that you make a fresh village household list following the right order as opposed to following the already existing village household list. The order in which Households appear is very important.

Allocation of work to enumerators

Immediately after permission has been granted to work in the village, inform the Village In-charge that you will need his support in showing you the boundaries of the village and

throughout the day. Ensure that you collect his/her phone number for use in emergencies such as when you feel any member of the team is insecure, when you meet unusually many refusals.

Once sampling is complete, with the help of the village In-Charge, allocate routes to the enumerators and ensure that every one has understood which direction to take.

Quality control

As a Team Leader, it is primarily your responsibility to ensure that the data collected is of the highest quality. Therefore, on top of other duties you will perform, you will be required to carry out quality assurance and control through the following measures:

1. **Briefings:** Ideally, every morning, you should brief the enumerators before you leave for field. Inform them of the village where you are going, the distance to the village, the workload for the day and any other information that they might need to do a good job. In case you didn't conduct a debrief session the previous day, you can also address issues faced in the field the previous day.
2. **Careful allocation of work to enumerators:** You should study your team very fast; both in training and early field days and allocate them work according to their strengths.
3. **Real time support to the numerator:** Know that you are the go-to person for administrative and technical support at the village. Be ready to offer technical support to the enumerators in real time whenever they encounter any difficulties or challenges.
4. **Spot checks:** You will be required to carry out spot checks on enumerators. Through these spot checks, you should be able to identify problem questions in the survey and whether the enumerators follow the survey protocol. You should also identify personal difficulties of the enumerators and offer tailored support.
5. **Debriefs:** Whenever time allows, you should conduct a debrief session in the evening after fieldwork. Be sure to thank the enumerators for the day's work as this will raise their motivation.

   During this session, you should ask the enumerators to publicly share their experiences for the day – both positive and negative. Allow them to share even the funny ones and let them enjoy a good laugh. Applaud the positive things done and address issues and challenges experienced.
6. **High Frequency checks:** As a Team Leader, you will be required to go through some or all the work submitted by the enumerators and check for 'errors' or omissions in the data. Once you have identified the errors as part of the debrief sessions, you call the responsible individual and try to find out the truth. Some responses may look like errors yet they are accurate responses. So before you call it an error, be sure to check with the enumerator who conducted that interview.

7. **Recommendation for firing:** As a last resort, as a Team Leader, you can recommend any member of the team for firing. Grounds for such a recommendation include:
    a. Failure by the enumerator to do his / her work due to incompetence or any other reason.
    b. Insubordination and failure to follow instructions of the Team Leader.
    c. Physical or sexual assault meted out to a team mate or members of the host village.
    d. Gross disrespect of team mates and / or host village employees or the project beneficiaries.
    e. Violation of Kisoboka Africa's policies especially the child Protection Policy.
    f. Violation of the confidentiality clauses in the survey protocol.

When you return to office;

- Receive the completed surveys from the enumerators and complete the village tracking sheet. In case the completed surveys are less than your expectations, immediately verify from the enumerators before they leave. ***UNDER NO CIRCUMSTANCES WHATSOEVER***, should an enumerator be allowed to go home with filled survey questionnaires.
- Conduct a debrief session if necessary.
- Arrange the survey materials for the next day.

The Village Tracking Sheet

Take utmost care while filling the village tracking sheet since it is a very important monitoring in this survey. It is a summary of what happens at the village, thereby being a monitoring report in its own right. It helps you track the surveys done and the work assigned to and accomplished by each team member. It also has a comment section which you will have to use to report any happening that had an impact on the day's work (especially challenges) or something that will require tracking in the future.

THE END

Appendix 4: Enumerator Training Manual

SCHOOL COMMUNITY BANKS SCALE-UP PROJECT (SCOBA-SUP)

Baseline Survey Enumerators' Training Manual

Developed with technical support from;

Wasswa Alex Lusiba

Supported by:

The Queen's Commonwealth Trust (QCT)

INTRODUCTION

This survey training manual is developed as a tool for the research team to better understand all aspects of data collection. As an enumerator (data collector), you are responsible for collecting high quality data and it is very important for you to understand and strictly follow the protocols outlined in this manual.

In this manual, you will find detailed information about this research study (baseline survey), the basic principles of good data collection, how to prepare for the research work and how to properly record answers on paper. Some of the things highlighted in this manual may seem very simple or obvious. However, everything mentioned is of utmost importance either for the success of this project, for your own career development or for your own safety in the field.

During the training, we will work as a team. However at some points, we will break into smaller groups or even work one-on-one. We shall also have exercises to examine the participants' understanding of the topics being handled, and also role-plays to taste what it feels like to carry out an interview.

A brief background to this Baseline Survey

Kisoboka Africa implements 2 programmes. These are School Community Banks (SCOBAs) and Young Savers Clubs (YSCs). Through those respective projects Kisoboka implements various activities that economically empower parents and students / pupils. At the moment Kisoboka seeks to scale-up the School Community Banks program by introducing them to more schools. This project is called ***SCHOOL COMMUNITY BANKS SCALE-UP PROJECT (SCOBA-SUP)***

As part of a broader Monitoring and Evaluation plan, Kisoboka is conducting a baseline survey to create a baseline against which the impact of the project will be evaluated in future. This activity is therefore of utmost importance and should be carried out with utmost care. Kisoboka is relying on you to collect data of the highest quality. Do not disappoint the trust Kisoboka has shown you to consider you as part of this activity.

The Research Team and the responsibilities for each

The baseline survey is a simple research project with a very small team. In the context of the Baseline survey, the team will include the following.

Research Consultant (RC)

The RC is will take lead in carrying out the research design, developing the survey tools and protocol, training the data collection and overseeing the report writing process.

The Team Leaders (TLs)

The TL is responsible for;

- Coordinating all the fieldwork and ensuring that everything during data collection goes according to plan.
- Arranging logistics, managing the team's movements
- Acquiring approval from relevant authorities
- Distributing and collecting survey materials and checking completeness of the survey.
- Quality assurance and control. In this regard, s/he will conduct spot checks, high frequency checks, and audits on the data collected.

Field Officers (FOs) / Enumerator

The FOs are responsible for;

- Conducting interviews and collecting data of the highest quality.
- Following the protocols stipulated in this manual.

Your role as an enumerator

As far as the Baseline survey is concerned, your main task is to conduct interviews with selected respondents. Your role as a Data Collector is very crucial for the survey. The success of this Baseline Survey will be determined by the quality of data you will collect. The quality of the data you collect will be determined the quality of your work and the choices you make while doing your work.

Code of conduct

As an enumerator, you must observe the following code of conduct;

- You must be courteous towards everybody (community leaders, the respondent, other members of the team and any other person you may encounter while at the village). Your behavior can have an enormous influence on how people express their opinion and perceive the entire project.
- You must be punctual and arrive at the agreed upon time. Always endeavor never to keep the respondents waiting.
- You must inform the respondent that all the information is strictly confidential. This is very important in research as questions asked are often sensitive and personal.
- You must avoid disturbing or upsetting anyone by your behavior.
- You must be properly dressed so that the respondents will be inclined to trust and respect you as a reliable and responsible person.
- You must exercise patience and tact in conducting the interview to avoid antagonizing the respondent or leading him / her to give biased answers.
- You must maintain a neutral expression while conducting the interview in order not to influence the opinion voiced by the respondent. Even a small smile at an answer category can be enough to prevent the respondent from selecting it. Your reactions should be free of any judgment - positive or negative.
- You must follow strictly all instructions in this training manual and read all questions as they appear in the questionnaire. Be exhaustive and do not take shortcuts while reading questions.
- You must keep in touch with your Team Leader and inform him/her immediately of any challenges you encounter.

Relationship with the Team Leader

You should always follow the advice given to you by the TL. S/he will assign you work at the beginning of the day and provide you with all the necessary materials and instructions. He will also give you feedback about your work and updates about where you are going that day.

You must inform the TL about the difficulties or challenges you encounter in the field. If at any time you encounter resistance from the village leaders or the community members, call the Team Leader immediately. The Team Leader on the other hand should at all times have a contact list of all the leaders in the community (from the district, downwards) that can be of help in case the Field Officers find themselves in problems with the community leaders or members.

Communication

Communication is of utmost importance. All members on the team must have phones and everyone must use them whenever necessary. Everyone in the team should be in constant communication with the TL. There should never be a moment where the TL does not know where you are or what you are doing during working hours.

Basic rules of using your phone

- Always have your phone on.
- Always keep your phone charged.
- Always have airtime on your phone. If Iit runs out, inform the TL immediately.
- Never answer personal calls during an interview.

Introduction letters

Always have proof that the work you are doing is authorized by the relevant authorities. Make sure that you have your Staff ID (wear it), introductory letter and authorization letters from the relevant authorities.

POLITICS

You must understand how your conduct in relationship to politics can damage the image of Kisoboka and its capacity to operate freely.

General tips

- While on duty during field work, avoid engaging in open political discussions and displaying partisan tendencies.
- Ensure that all local governments and security officials receive notification of the teams present in their areas of jurisdiction and the nature of activities being carried out. Establish a good working relationship with them.
- Conceal your political affiliation. Avoid political signs and symbols, as well as clothes that may show a specific political affiliation (eg. Red, yellow, blue or green t-shirts.)
- Avoid political gatherings and avoid being entangled in political arguments.
- Move with personal identification all the time.
- Be informed about recent political news and developments in the area of operation.
- Always be alert and aware of your surroundings.

In case of political encounters (campaigns, protests and demonstrations);

- If possible, divert and move to the nearest point of safety.
- Do not make attempt to take pictures or record. In fact, don't even attempt to make a call until you are at a point of relative safety.
- If confronted, don't over-react. Remain as calm as possible.
- **For emphasis,** avoid communication as you may be misunderstood and put your life in danger.

THE WORK

This section presents the work details such as the area of operation, working days and hours, daily schedule, checklists of things you will need in the field.

Area of operation

With certainty, our area of operation is Lwengo District with a possibility of additional work in Lyantonde and Ssembabule districts.

Working days

The working days for this project will be any day between Monday and Saturday. However, the exact days and schedule will be communicated by the Team Leader.

Working hours

The working hours for this project are 8:00 am to 6:00 pm. You will be required to report to office at 7:15 for briefing and pickup survey materials. Please don't be late because this will delay the entire team. Be ready for departure at 7:45 am and sometimes you might return as late as 7:00 pm.

It should be noted that our work may be affected by the events in the village. It should therefore be clear that we must work in tandem with the village program.

Preparations (Be prepared)

You will be working in a school environment. You should therefore always wear decent clothes that portray a good image to the students / pupils and the entire school community at large. Self-respect, mutual respect within the team and respect for the school we are working in (at times at the expense of your own comfort) is a must.

Commitment

You are expected to work for the duration of the work. Remember that your absenteeism from duty will disorganize the entire team and render the team unable to complete the day's task.

While in the field, you are expected to be focused on the task ahead of you. You should be ready to respond positively to instruction from your Team Leader. In field work, many abrupt instructions occur and you should be ready for them.

Paying attention to details

You are expected to pay keen attention to the minutest detail while collecting data. Keen attention is especially required when recording figures. One of the major objectives of this survey

is to understand the respondents' financial status.

A mere omission or addition of a "0" on a response (e.g recording 500,000 instead of 50,000 or 5,000 instead of 50,000) changes the response value and renders your survey misleading and useless.

Schedule for a typical field day

Time	Activity
7:15 am	Meet at Kisoboka Offices
7:15 - 7:45 am	Briefing on the day's work schedule and expectations and getting the day's survey material
7:45 am	Depart for fieldwork
8:30 am - 6:00 pm	Household interviews
6:30 - 7:00 pm	Arrival at office and handover of filled survey tools.

Survey materials

You must make sure EVERY MORNING that you have ALL the materials you need in order to successfully complete your work. Please use the checklist below to ensure that you have everything you need before you leave office.

Daily checklist for Survey materials

- Enough copies of the **household survey questionnaires.**
- Two blue pens and a notebook
- The Baseline Survey training manual
- Copies of introduction letters
- A copy of the district approval
- Identity cards
- Clear bag

Personal things you need in the field

- Plenty of drinking water
- A sweet drink preferably a juice
- A snack
- Raincoat / jumper / jacket / sweater
- A wrapper for ladies (if you must wear short dresses and / or trousers)

What to do every day when you return from the field

- Hand over your filled questionnaires to your Team Leader and ensure that s/he fills in the number of questionnaires completed in the village tracking sheet.
- Sign against your name and work on the tracking sheet.
- Attend a debrief session.
- Attend high frequency checks whenever required.

INTERVIEW PROCESS AND PROTOCOL

It is important that you see each interview as a new source of information and avoid treating it as a mechanical process. Interviewing skills develop with practice but there are a number of general guidelines and interviewing tips that you can follow. This section therefore, outlines a number of basic principles, do's and don'ts and tips you can follow in conducting an interview as smoothly as possible.

Who to interview?

This is a household survey. Therefore, our respondent is the Household Head. In case he/she is not around, we can interview the spouse. No one else in the household should be interviewed.

Also, we expect our respondent to be 18 years and above or in rare cases, an emancipated minor.

Not all village residents will be interviewed. A sample will be determined through systematic sampling using the list of all village residents. The sampling will be carried out by the Team

Leaders once you reach the village in the morning.

Making contact on the day of Survey

When you enter the village, the first thing you should do is to visit the LC Chairperson's home/office, introduce yourself and say you are working for Kisoboka Africa. Then go ahead and introduce the project in general and then the activity (baseline survey) you are carrying out in the village. Ask for permission to carry out the said work.

Before starting the survey (Step-by-step)

- Greet the respondent and the other people around politely.
- Introduce yourself (wear your ID), Kisoboka and the purpose of your visit.
- Inform the respondent about the study (giving only the information that you are supposed to disclose), the length of the survey, and ask for their cooperation.
- Thank the respondent for consenting to participate.
- Make sure the respondent is comfortable and in a private space.
- Start the survey.

What if the respondent is reluctant to participate?

You may encounter some people that express hesitancy and reservation, or plainly refuse to participate. With the right approach, you should be able to encourage potential respondents to participate. In such cases, do the following;

- Identify yourself again emphasizing that you work for Kisoboka Africa and if they want to see the introductory letters, let them.
- Explain to them that you are not selling anything.
- Tell them the purpose of the study once again.
- Emphasize that all the information being collected will be held and used with utmost confidentiality.

If the person refers to other research agencies and how research is not helpful to him / her in

any way;

- Highlight that you are from Kisoboka Africa and that you cannot talk on behalf or defend other organizations that you don't know.
- Highlight that this study in particular is about economic empowerment and financial inclusion in the area and seeing how the children in the area can be helped to remain in and complete school.
- Focus on the positive aspects of the survey such as;
  - ✓ most people enjoy the experience
  - ✓ The survey is important.
  - ✓ Time spent in an interview passes very fast.
  - ✓ The insights from the study will help to better understand people's views on the issues being studied.

If the person becomes defensive, giving all sorts of reasons not to participate, provide empathy and understanding of his / her viewpoint or situation. Use statements like "I can understand that", "you are right" etc. if you may have visited at a bad time, tell the person that you will come back at a more appropriate time. Ask them for the best time to come and try again later.

If the persons is adamant and asks why you cannot just contact another person, explain;

- The uniqueness of the opportunity
- How the respondent has been selected to participate in something that is important for the betterment of his community.

If the respondent totally declines to be interviewed, politely thank him/her and wish the person a pleasant day. **DO NOT** act offended or disappointed in any way. It is absolutely within their rights to refuse to participate in the study and this should not affect their chance for benefiting from the project in the future.

Private nature of the interview

All the data collected is strictly confidential. Ensure that the respondent understands it clearly. You should therefore ask the respondent to go to a place where s/he is least likely to be disturbed. It is very important that the survey should never be conducted in the presence of other people (except for small kids who cannot comprehend anything at all).

If another person does not understand and refuses to leave, you must use tact and imagination to try and persuade her to leave you alone with the respondent. You can do the following.

- Explain as politely as possible that the interview must be conducted in private, and that you are instructed not to begin / continue the interview until you are alone with the respondent.
- You can also ask the respondent to persuade the other person to leave.
- If it proves very difficult to start the interview in private, try to satisfy the other person's curiosity by reading the first few questions (although, please avoid the sensitive questions). And then say something like, "would you now excuse us for a little while?"

The presence of other people during the interview may cause the respondent embarrassment and influence some of his / her answers. Overheard interviews may also cause negative consequences later.

How to read questions to the respondent

Questions should always be read;

- As they are written in the text, unless the question instructions specify "do not read" or "observe".
- Slowly and clearly.
- In a pleasant voice that conveys interest and professionalism.
- In their entirety, to make sure the respondent has heard the question completely. Do not change the wording or order of the questions.
- In a conversational tone. Keep eye contact with the respondent as good eye contact and your tone of voice is very important in establishing a good relationship.

Tempo (pace) of the interview

It is very important to keep the tempo of the survey constant. Not slow, yet not so fast. The respondent should never feel at any moment that you are rushing him / her or delaying him / her.

Avoid long discussions with the respondent when they are not necessary or related to the survey. If you or the respondent digresses from the survey, try to bring back the respondent's attention to the survey. Be polite in doing so but don't give up, even if some patience is needed. It is important to build a relationship with the responde3nt and make them feel that what they are telling you is important. So, don't interrupt them so suddenly. Listen briefly to what they have to say and then gently and respectfully but firmly lead them back to the survey. Always remember that you are the one running the interview so make sure you always remain in control.

After administering the survey many times, you will feel very familiar with the questions in the survey. You might even feel bored and get the temptation to rush through the questions. At this point it is important to remember to be professional and follow the survey protocol. Rushing through the survey may confuse the respondent and give the impression that giving accurate answers is not all that important. For the sake of respecting the respondent's valuable time and for quality of the data, endeavour to give the respondents equal time to answer the questions.

Always remember that every interview is with a new respondent who has never heard those questions before.

Objectivity

It is extremely important to remain absolutely neutral about the subject of the interview and in asking each and every question. Many people are naturally polite, particularly with visitors and they tend to give answers and adopt attitudes that they think will please the visitors. For this reason, it is important you don't give any sign of preference to one type of response over the

other. This means that you should not express surprise, approval or disapproval about the answers given by the respondent and never let the respondent know your own opinion over the survey or a particular question. Do not laugh or smile at the answer categories or the answer given by the respondent or if the respondent has not understood the question properly.

Always assure the respondent that there is no right or wrong answer to any of the questions. Everything they say is right and that their answers will not affect them in any way.

Avoid any preconceived ideas about the respondent's ability to answer certain questions or about the kind of answer he is likely to give. For instance, never make assumptions about the respondents' answers with statements like "*I know this probably doesn't apply to you, but…"*

You will constantly be surprised by the respondents' capacity for comprehension as they are difficult to predict at first glance. So never assume that certain respondents will be unable to understand a certain question, that they will be unable to answer it correctly or, on the contrary that the question is easy and straight forward to understand and answer.

You should also not suggest an answer or attempt to guess an answer from a vague response. Avoid using language that is suggestive of the answer you think makes sense. This is not acceptable.

Probing and "don't know" answers

Some questions in the survey have answer options - "don't know" or "refused to answer". **NEVER** read out these options. A good data collector will probe the respondent if s/he has difficulty answering a question. You should not rephrase the question or ask other questions. You should rather repeat the question as it is written or give an example if one is given in the survey manual. Avoid making up your own examples. This is especially important because every data collector must treat the respondents in exactly the same way. It is best to avoid accepting answers like "I don't know" by helping the respondent to reconsider his/her answer. Though don't force him her

if s/he doesn't want to answer. It can happen that even with your help, the respondent cannot give an answer. In such cases, you can use the response "don't know".

You will need to probe further to get an appropriate response when the respondent;

- Seems to understand the question but gives an inappropriate response.
- Does not seem to understand the question, or does not seem to have heard the question.
- Is unable to answer the question asked (eg. says s/he doesn't know the answer).
- Misinterprets the question
- Gives incomplete information or an answer that is not clear.
- Is taking a long time to answer the question and/or hesitates.
- Asks for a specific part of the question to be repeated (in which case, you repeat the whole question).
- Asks for one choice to be repeated (in which case, you repeat all choices).
- Answers too quickly when you know the question requires time to answer.
- Gives the same answer repeatedly for different questions.
- Gives you two or more answers for the same questions.

You should be careful to maintain neutrality in probing. If the respondent gives an ambiguous answer, your probes should be similar to these neutral probes.

- Can you explain a little more?
- I didn't quite hear you well; could you please tell me again?
- There is no hurry. Take a moment to think about your answer.
- Remember there is no right or wrong answer.

Survey fatigue and feedback

Sometimes, especially if the survey is long, respondents start to get bored and provide irrelevant responses. D this, it is important to encourage the respondent throughout the interview process. You might need to do this quite often to help maintain motivation and encourage good performance. It is one of the ways of maintaining control over the interview.

Feedback may be useful when the respondent;

- Needs to focus and get his /her attention back to the question.
- Is digressing from the topic.
- Is making inappropriate or personal enquiries.
- Is performing well; listens attentively answers appropriately.

Useful feedback techniques

- Vary the type of feedback by using different phrases (eg. Great, excellent, good etc).
- Pause briefly after feedback.
- Use short feedback sentences for short responses and slightly longer feedback sentences for longer responses.
- Keep eye contact when giving feedback.

Interruptions

Interruptions may occur during an interview. Take care that even if interrupted or delayed, you should remain patient and polite at all times.

Numbers and amounts

There are some questions in the survey where you have to record amounts. If it is difficult for the respondent to add up the values, it is you job as a data collector to help in doing so. Make sure that your calculations are correct. Use pen and paper if necessary. Only use the phone calculator when you really need it. You don't want the phone to become a disturbance or distraction to the respondent.

Take extra care in recording figures, as a simple omission or addition changes the response entirely.

How to handle your survey material / tool

You should never hold the tool in such a way that the respondent can read what is written on the tool. There might be instructions that are not meant for the respondent to see. Additionally, the respondent might read some response options and gets tempted to choose what s/he reads.

Exercises

Be ready to carry out exercises and tests as part of this training. Be as participatory as possible as participation will be important in understanding the survey and how to conduct interview.

THE END

Appendix 5: Survey Questionnaire

SCHOOL COMMUNITY BANKS SCALE-UP BASELINE SURVEY

Village Name: _____ Date: _____

Respondent ID: _____

Good morning/afternoon/evening. My name is _____ and I work with Kisoboka Africa, an NGO working in Lwengo District. Our goal is to ensure financial inclusion and youth empowerment in underserved communities. To achieve this, we are intending to scale-up school community banking (SCOBAs) activities to more communities in Lwengo district. School community banks are school based groups of parents who save and borrow money to embark on income generating initiatives that are used to finance children's education and improve their livelihoods. SCOBAs also provide parents with business skills and individual technical support in their businesses to improve their incomes. In that respect, we are conducting a baseline survey among the potential beneficiaries of Kisoboka programs. We would very much appreciate your participation in this survey.

The interview usually takes between 15 and 20 minutes to complete. Your views are important and will help us to make our work better. Please know that whatever you tell us will be kept strictly confidential and will not be shown to other persons. Your participation in the survey is completely voluntary. If we should come to any question you don't want to answer, just let me know and I will go on to the next question; or you can stop the interview at any time. Please know that your participation and the answers you give today will not affect you in any way.

If you have any questions, we will provide you with the contact information of our staff; Bruce and Daisy. ***(GIVE CONTACT INFORMATION TO RESPONDENT.)***Do you have any question about the survey? May I begin the interview now?

Signature of interviewee (acknowledging consent): _____

Name of interviewers: _____ Date of interview: _____

Language of Interview: _____

Basic Information

1. What is your name? _____
2. **OBSERVE:** Sex of the respondent: _____

3. How old are you? _____

4. What is your religion? _____

5. What is your marital status?

Married		*Single/never married*	
Separated/divorced		*Widowed*	

6. Do you live in a rural or urban area? *Urban* ☐ *Rural* ☐

Household Information

7. How many persons live in your household (***those who live together, share meals especially supper, and acknowledge the authority of the HHH over them***)? _____

8. How many children of age 18 and below live in your HH? _____

9. Of those children, how many are not your own? _____

10. Of those children that are not your own, why are they living with you?

Child of a deceased relative		*Child of a deceased friend/neighbor*	
Parents unable to support child		*Other: Specify:*	

11. How many children in your HH live with disabilities? _____

12. Of all the children living with you how many are in school? _____

13. Are there any children between 6 and 18 years in your HH who are not in school?
Yes ☐ *No* ☐

14. **If yes,** why are these children not enrolled in school?
School fees (too expensive) ☐ *Child has a disability* ☐ *Needed for work* ☐
Other (Specify): _____

15. Is the house you stay in owned by a member of your household?

Owned by HH Member		*Rented*	
We stay in the house freely with permission from the owner			

16. What is the main roofing material of house you stay in?

Roofing tiles		*Iron Sheets*	
Thatch/Papyrus/banana fibre		*Others (Specify):*	

17. What is the main flooring material in the house your HH stays in?

Floor tiles / Terrazo		Cement	

Uncovered concrete / bricks		Dirt floor	

18. What fuel do you use for cooking at home? _____

19. Do you have electricity at home *(Including solar, generators, batteries)* Yes*N* ☐ ☐

20. In your household, does anyone have a mobile phone? *Yes* ☐ *No* ☐

21. In your household, does anyone have a radio? *Yes* ☐ *No* ☐

Literacy and Education Level

22. What is the highest level of school you attained? _____

23. Can you read and write English? *Yes* ☐ *No* ☐

24. **(If yes),** what level? *Easily* ☐ *With difficulty* ☐ *Not at all* ☐

25. Can you read and write Luganda? *Yes* ☐ *No* ☐

26. **(If yes),** what level? *Easily* ☐ *With difficulty* ☐ *Not at all* ☐

27. Can you read and write Runyakitara? *Yes* ☐ *No* ☐

28. **(If yes),** what level? *Easily* ☐ *With difficulty* ☐ *Not at all* ☐

Household and Personal income

29. How many persons in your household are engaged in work that earns income? _____

30. What were the sources of income for your household over last year? (Check all that apply).

Agricultural sales from own farm		*Salaried/office work*	
Small business owner		*Brewing and selling beer*	
Casual laborer		*Bodaboda/taxi driver*	
Domestic work (house help)		Remittances	
Others (Specify)			

31. Which of the income sources above was the primary source of income for your household last year? (Give only one answer) _____

32. What wasthe total income in a typical month last yearfor your Household?
_____

33. What were the sources of income for you as a person over last year? (Check all that apply).

Agricultural sales from own farm		*Salaried/office work*	
Small business owner		*Brewing and selling beer*	
Casual laborer		*Motorcycle/taxi driver*	
Domestic work (house help)		Remittances	
Others (Specify)			

34. Which of the income sources above was your primary source of income as an individual over last year? (Mark only one answer) _____

35. What was yourtotal income in a typical month last year as an individual?
_____

Income Expenditure

36. How does your household spend its income? (List top three expenditures)
_____ _____
_____

37. Does anyone in your household own a business? *Yes* ☐ *No* ☐

38. **If yes**, who is primary business owner?

Respondent		*Spouse*	
Joint HH enterprise		*Another family member*	

39. Do you own a business of your own? *Yes* ☐ *No* ☐

40. **(If no)**, why? *(Tick all applicable)*

Lack of initial capital		*Lack of necessary skill*	
Lack of market		*Illness or disability*	
I don't want		*Other (Specify):*	

41. (If yes), what kind of business is it? _____

42. What is the value of your business in assets and stock? _____

43. How much money do you earn from your business in a month? _____

44. How much money do you spend on your business in month? _____

45. How many people do you employ in your business? _____

Land Ownership

46. Do you own any piece of land? Yes ☐ No ☐

47. **(If yes)**, how did you obtain the land?

Inherited		*Bought*	
Leased/rented		*Other*	

Savings and Banking

48. Do you have any savings? *Yes* ☐ *No* ☐

49. What is the total amount of savings that you have? _____

50. Do you have a bank account? *Yes* ☐ *No* ☐

51. What is the distance from your home to the nearest bank, in kilometers? _____

52. What are the requirements to join a village banking group or open a savings account in a bank? _____ ☐ _____
_____
_____

53. Can you fulfill all those requirements? *Yes* ☐ *No*

54. (If not), what requirements can't you fulfill? _____
_____
_____

Loan Use and Individual Income

55. Have you ever received a loan? *Yes* ☐ *No* ☐

56. Do you currently have a loan? *Yes* ☐ *No* ☐

57. Where have you ever gotten a loan from? *(Tick all that apply)*

NGO		*Village bank*	
Commercial bank		*Relative / Friend(Without interest)*	
Money Lender (With interest)		*Other (Specify):*	

58. What was the amount of the biggest loan you have ever gotten? _____

59. In total, how much were you supposed to pay back for that loan? _____

60. In what period were you required to pay back the loan? _____

61. Have you ever failed to pay your loan in time? *Yes* ☐ *No* ☐

62. What did you use the loan for? ***(Tick all that are applicable)***

Agricultural inputs (seed, fertilizer)		*Start a business*	
Reinvest in existing business		*Buy household items*	

Pay school expenses		*Buy clothing*	
Wedding / Festivities		Others (Specify):	

63. What changes, if any, have loans brought in your life?

_____

_____

Education Information

64. Do you have a child who lives in your HH studying in any school in Lwengo District?
Yes ☐ *No* ☐

65. If yes, which school(s)? ***(Probe for the village, parish and Sub county in which the school is located.)***

_____

_____

66. How many times in a term do you visit the school?

_____

67. Out of the times you visit the school in the school term, how many times do you talk to your child's teacher about your child's education? _____

68. Do you think it is important to sit in a class when your child is being taught?
Yes ☐ *No* ☐

69. Have you ever sat in a class when your child is being taught? *Yes* ☐ *No* ☐

70. How many times in a term, do you sit in a class when your child is being taught? _____

71. In your opinion, what do you gain when you sit in the class when your child was being taught?

_____

_____

72. Have you ever heard of SCOBAs before? *Yes* ☐ *No* ☐

73. **(If yes),** where have you ever heard it from? ***(Probe for membership in an existing SCOBA)***

_____

_____

THE END

Appendix 6: Village Tracking Sheet

SCHOOL COMMUNITY BANKS SCALE-UP PROJECT BASELINE SURVEY

Village tracking sheet

(To be filled by the Mobilizer and Team Leaders)

VILLAGE DETAILS *(To be filled by mobilizers)*		
Mobilization Date: _____	Village ID: _____	
Village: _____	Name of Parish: _____	
Sub-county: _____	District: _____	
Total # of HHs in the village: _____	# of HH required: **16**	Count-off frequency: _____
Village Committee member worked with Name: _____ Designation: _____ Tel. No.: _____	**Comment about Village:**	
Mobilisers Name: _____	Signature: _____	

WORK ACCOMPLISHED *(To be completed by the Team Leaders)*				
Survey Date: _____			# of HH Surveys completed: _____	
Enumerator Name	**Surveys assigned**	**Surveys Completed**	**Comment**	**Signature**
TOTAL				
General comment:				

Signed:

Name: _____ Signature: _____

Appendix 7: List of Lwengo-Based schools where respondents educated their children

1. A.K Junior School Kinoni
2. Arise and Shine Primary School, Lwengenyi
3. B.K Memorial S.S, Kyazanga
4. Bigando Primary School
5. Bijaaba A Cope Centre P/S
6. Bijaaba Islamic Primary School
7. Bijaaba S.D.A Primary School, Lwengo
8. Bunjako Church of Uganda P/S
9. Bunjako Primary School
10. Bunyere Primary School
11. Busibo Whole Family Kindergarten
12. Fresh Kid Kyamatafari P/S
13. God's Will Infant P/S Kyasenya
14. Hillside Church of Uganda Primary School, Kitabazi - Lwengo
15. Homeland Primary School, Lugologolo
16. Hope Bulemere Primary School
17. Ikirah Education Centre Lwentale
18. Jaga P/S,Jjaga
19. Kalyamenvu Muslim Primary School
20. Kalyamenvu Primary School
21. Kanku Miracle Centre P/S Lwengo
22. Kaserutwe P/S Kito
23. Kewerimidde Primary School Kankamba
24. Kinoni Integrated S.S
25. Kinoni Integrated Secondary School
26. Kitooro Hill View P/S, Lwengo
27. Kwagalakwe Primary School
28. Kyamaganda P/S
29. Kyanukuzi P/S
30. Kyanukuzi S.S
31. Kyasonko Primary School
32. Kyazanga Junior Primary School
33. Kyembazi Primary School
34. Kyetume P/S
35. Little Kids Bukumbula
36. Lwebidali Primary School
37. Lwengo Community Primary School
38. Lwentale Primary School
39. Lyakibirirzi Primary School
40. Lyakibirizi Cope Primary School
41. Makondo Primary School
42. Mirembe P/S Ndagwe Lwengo District
43. Modern SS, Mbiriizi Town Council
44. Nakateete Primary School
45. Nakateete Secondary School
46. Nakyenyi Secondary School
47. NamisungaPrimary School Kiyumbakimu-Lwengo
48. Ndagwe Primary School
49. Ngugo Primary School
50. Parental Care P/S,Kyasenya Lwengo
51. Queens Infant Primary School Lwengo
52. Rwengengi Nursery P/S
53. Smart School Primary School Lwengo
54. Sseke S.S
55. St. Charles P/SBalimanyankya,
56. St. Francis KyembaziKiseka
57. St. Joseph Kinoni P/S
58. St. Joseph Primary School Lwensambya
59. St. Kizito Primary School, Kyazanga
60. St. Matia Mulumba Kolanolya
61. St. Matiya Primary School Lwengo
62. St. Michael Primary School Kikoba
63. St. Paul Primary School
64. St. AloysiousBukumbula Primary School
65. St. AloysiousBusubiro P/S
66. St. John Baptist Kalyamenvu Primary School, Kyazanga
67. St. Joseph Primary School Kyasonko
68. St. Maria Gorret P/S, Makondo
69. St. Matia Primary Kabusirabo
70. St. Paul Primary School Kyanukuzi
71. St. Stephen P/S Kyasonko
72. St. Denis P/S Makondo
73. Timothy Primary School Bunyere