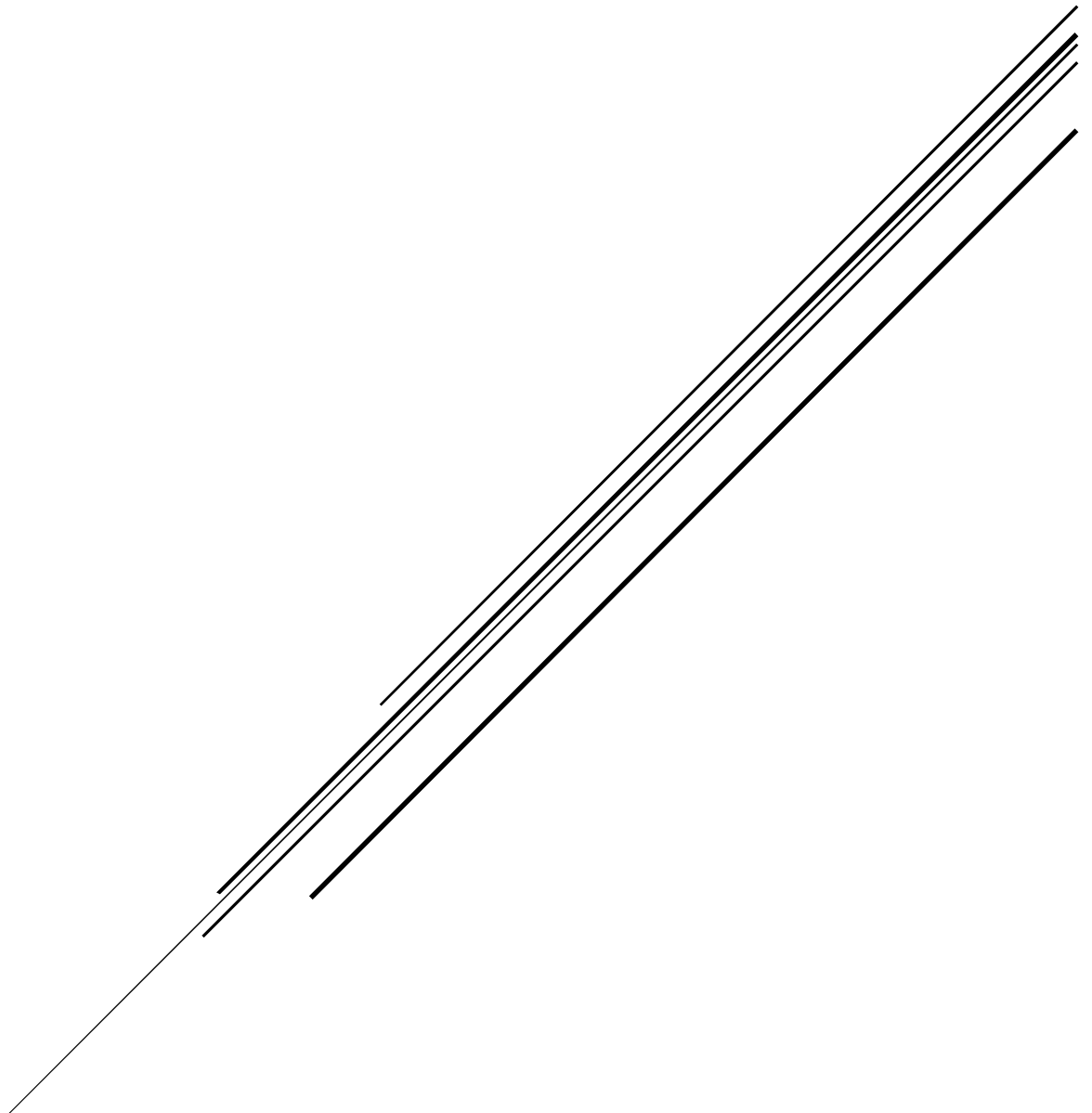


# THE SOURCE OF THE NILE GRANDMOTHERS AND ORPHANS SUPPORT PROJECT IMPACT EVALUATION

A Study for the Foundation for Sustainable Development in Jinja,  
Uganda



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Community-Based Research Fellows 2017

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## **Introduction**

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This research was conducting as part of the Community Based Research Fellowship (CBRF) program started by the Foundation of Sustainable Development (FSD) in conjunction with Northwestern's Global Engagement Studies Institute (GESI). This is the first year of the fellowship where fellows worked directly with FSD partner organizations to investigate organization-specific research questions utilizing community-based research methods. For the purposes of this report, the research was carried out for St. Francis Health Care Services, located in Jinja, Uganda. The role of the fellows at this location was to successfully carry out the monitoring and evaluation of the Grandmothers and Orphans Project, which aims to support grandmother and orphans infected and affected by HIV/AIDS, using community-based research practices.

## **Research Question**

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The research objectives were presented to the community-based research fellows prior to their arrival. The first evaluation objective was to assess the impact of economic empowerment, food security, medical care and educational support to the grandmothers' households in all sub counties in which they are implemented. Secondly, it was necessary to evaluate and assess the technical progress of project activities in the period of nine years. After discussions around the feasibility of the scope of the project, the fellow decided to reduce the years being investigated from nine years to five years. Fellows were also expected to assess the impact of the project and contributions of St. Francis on the reduction of vulnerability within the 300 grandmothers' households. Lastly, it was important to assess the impact of the project on system strengthening and M&E coordination among service providers and stakeholders in the district. From these research objectives, the fellows developed a working research question they could refer to during their project evaluation. The research question is as follows:

*To what extent is St. Francis Health Care Services reaching the initial targets set out for the grandmothers and orphans project over the course of five years?*

With this question in mind, the research fellows could gather relevant documents and conduct a series of interviews to make recommendations to the organization on ways to tailor existing practices and implement new practices to better serve the grandmothers and orphans.

## **Research Methods and Limitations**

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### **RESEARCH METHODS**

Data collection took place from June 19, 2017 to August 17, 2017. This research was conducted in Jinja, Uganda at St. Francis Health Care Services and the surrounding communities it served. To assess the impact of the project and contribution of St. Francis on the reduction of vulnerability within the households in the two sub counties, data through the form of testimonies and success stories of the St. Francis Hospital community members must be obtained. The evaluation used both qualitative methods with quantitative aspects. The methods included document review, key informant interviews, and focus group discussions with community members including the project implementation team. These activities will be evaluated through the following populations: projects officers, grandmothers, and orphans and vulnerable children (OVCs).

### **Document Review**

Document review played a large role in providing a background for each subproject under the Grandmother's Project; it helped broaden the scope of the research to be conducted. Past information and project write ups written by interns including more specific information such as weekly updates and day-to-day successes and failures will enhance the researcher's understanding of the priorities within the community during the allotted period. The document review consisted of data sources such as: past research reports, community assessment outcomes, intern practices, financial documentation from community members and the organization, and annual project reports. Document review allowed the researchers to create specific questions to facilitate the focus group discussions.

### **Interviews**

Key informant interviews provided depth in a way that quantitative measures do not. The unique responses generated by research participants allowed the field researchers to ask follow up questions that gave a greater understanding of the subprojects under the Grandmother's Project. Language did not serve as a barrier for the key informant interviews conducted, therefore a translator was not present. Although the document review process provided a history of each subproject and its involvement with the communities, key informant interviews provided the researchers with essential missing information.

## **Focus Groups**

Focus groups were the most efficient way to reach the community working with the partner organization; it allowed multiple voices to be heard. Focus groups not only catered to time constraints of participants, but it also allowed participants to prompt feedback and views from others in the group, overall enhancing the conversation. Focus group discussions empowered the participant's views of the project, thoughts regarding the project's relevance, and their own roles (if any) in the project creation. A translator was provided by St. Francis to facilitate the language barrier with most interviewees.

## **LIMITATIONS**

One major limitation faced throughout this project was the language barrier. All interviews were delayed and sometimes rescheduled because a translator always needed to be present throughout the interview. Additionally, the geographical meeting was unknown because of lack of direct contact with interviewees. This made it difficult to have complete independence when conducting focus groups. For the previously stated reasons, interviews occurred within the last three weeks of the project which was less than ideal. This also limited the number of interviews we could conduct. For example, we were unable to interview members of the Young Positives and Shadow Idol Youth Club to further enhance our research on the Grandmother's Project.

In the document review phase of the research, it was difficult to obtain documents from St. Francis on each of the eight sub projects under the Grandmother's Project. Sometimes we found that there was no documentation outside of what was written in the project report, which made it difficult to analyze some of the sub projects past the background information provided. I was also difficult at times to obtain necessary documents from St. Francis staff members within a timely manner.

The internet was also a major barrier in conducting research. For most our time spent at St. Francis, the internet either did not work entirely or was extremely weak. This made it difficult to send and receive documents between research partners as well as the St. Francis staff team. Time was lost travelling to town, determining other means for exchanging important documents, and lacking proper documentation to move forward with research.

## **Research Findings**

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### **ST. FRANCIS HEALTH CARE SERVICES**

St. Francis Health Care Services is a non-Governmental Organization which started in 1998. Operating in the districts of Buikwe, Jinja, Mukono, Kyunga, and Mayuge. St. Francis Health Care Services is accredited health center III. It is also a Ministry of Health accredited antiretroviral treatment therapy (ART) center. St. Francis' scope of work is not limited to HIV/AIDS prevention and treatment but encompasses interventions that directly mitigate the challenges that come with AIDS pandemic. Including social economic empowerment, food security, family strengthening, child protection, sexual reproductive health and rights, maternal child health, child rehabilitation, and youth empowerment.

The project that is intended to undertake a research evaluation is the grandmothers and orphans project which since 2006 has aimed to improve the livelihoods of grandmothers and their orphaned grandchildren who have been affected and infected by HIV/AIDS and have been severely stricken by poverty. Grandmothers are noted to be a major burden bearer when their children pass away and leave behind orphans due to HIV/AIDS, some suffer cases of child neglect by their children who left home and disappeared. This project is segmented into four thematic areas/objectives that included; Provision of medical care to the grannies and their orphaned grandchildren, to improve the socio-economic status of the grannies households, to improve the food security and nutrition status of the grannies households and Educational support to their orphaned grandchildren.

St. Francis has divided the grandmothers into eleven groups to ensure that the needs of each grandmother are being met despite the program's heavy enrollment. The following locations have been divided into two groups: Naminya, Buzika, Kigobe, Kiryowa, and Nakibizi. Ntinkalu is the only group that was not divided. Originally, Ntinkalu was not included in the service area of St. Francis but this group was added in 2011 due to the severe conditions faced by the community members. As fishing was the main source of income in the village, many relatives were eaten by crocodiles. Many grandmothers would participate in stone blasting as an income source. This activity is extremely dangerous and resulted in many grandmothers dying while working. St. Francis was able to successfully intervene and bring in safe IGAs to the grandmothers in this community. A volunteer group also intervened by repairing the bore hole as there were initially no funds to repair it. Due to this contribution, grandmothers are now able to receive free water and children no longer have to

fetch water from the lake. St. Francis' intervention in Ntinkalu has dramatically decreased the vulnerability of these women.

### **School Fees Program**

In 2005, St. Francis Health Care Services saw the initiation of the School Fees Program. This program provides OVCs with school fees for primary school in addition to all necessary scholastic material and school uniforms. In 2011, St. Francis Health Care Services could support 400 children in the school fees program thanks to the support of both the Stephen Lewis Foundation (SLF) and Friends of Reach Out (FORO) who support 300 and 100 students respectively. At the end of 2011, FORO withdrew their support from the school fees program. Thus, the years 2012 – 2015 supported approximately 300 students courtesy of SLF.

In the past, St. Francis had experienced issues keeping track of all students enrolled in the program due to students transferring schools without communication and head teachers marking students who have transferred or dropped out as present to bill St. Francis for that student's enrollment. St. Francis also had difficulty obtaining background information on the enrolled students. Caretakers were also changing the names of enrolled students without communication with St. Francis Health Care Services.

Beginning in 2011, the Grandmother Officer now visits the homes of children enrolled in the program to assess their home situation, enrollment, and data identification. OVCs used to be on a medical record shared with their grandmother but now OVCs were given their own file. Data collection has still proved to be a problem as students had been expected to take a photo for their identity cards upon receiving their complementary scholastic materials. Students who received free scholastic material from St. Francis Health Care Services were rumored to have HIV and were bullied in schools. Thus, students in the program would avoid getting their scholastic material and, consequently, their photo taken. At the end of 2011, St. Francis HCS still needed a perfect criterion for enrolling OVCs. Many students in the school fees program were performing poorly due to poor nutrition, shelter, and family neglect.

In 2012, 300 children received scholastic material and school fees for an entire year. However, as students matriculated into secondary school, the year started with less than 300. Therefore, the Social Welfare Department replaced open spots in the school fees program using the following criteria:

- Number of children in a household eligible for primary school (age) but not in school
- Homes greatly affected by HIV and AIDS as determined by guardians
- Grandmothers who are disabled physically or mentally

This criterion would be the new standard used to enroll OVCs into the school fees program thereafter. Additionally, social workers began to visit children twice a month to evaluate the attendance, performance, discipline, and feeding of enrolled students.

The feedback from school visits in 2012 indicated that: students were arriving late because of long dangerous distances; students were arriving hungry; students were overwhelmed by domestic work. These factors further contribute to poor performances as students may have difficulty comprehending and completing homework.

In 2013, school administration became more involved with the holistic development of children as teachers were told to report cases to the police regarding dangerous journeys to and from school. Additionally, Talking Compounds, messages displayed within the academic community to promote positive lifestyles, were promoted by the administration. Parents were also encouraged to advise their children on the dangers of walking long distances.

In 2012, students had less time to complete homework and faced difficulty working at night after all domestic work was completed because there was no light as most students came from rural areas. In 2014, St. Francis initiated the Friendly Clubs under the Child Protection Program. This club was initiated to improve student performance by encouraging work in a friendly environment. In addition to homework help, students participate in debates, dramas, quiz sessions, and other activities. This program ensured that students were given the opportunity to complete their homework in a timely manner whilst being able to balance their own responsibilities around the house.

2015 saw the initiation of the Safe School Program by both St. Francis Health Care Services and the school management communities. The goal of the program is to create a violence-free learning environment within which pupils develop their skills and confidence to grow into creative, constructive, and thoughtful members of their community. The Safe School Program works to combat poor academic performances and dropout rates, as well as raise awareness around reproductive health and HIV education.



The creation of the parents' committee along with the teacher and pupils' committees allows all community members to become involved with the safekeeping of the community. In the teacher and pupils' committee, one issue affecting both teachers and students is discussed. Following the discussion, a Talking Compounds is utilized.

Limited funding prevents St. Francis from being able to enroll all OVCs within a grandmothers' household in the school fees program as well as providing fees for students desiring to enroll in secondary school.

After interviewing the headmasters of David and Mary Young Primary School, Bukaya Primary School, and Njeru Primary School, it was found that the performance and well-being of students varies per school. At Bukaya Primary School and David and Mary Primary School, there is not a large dropout rate, but there are many transfers. On the other hand, the headmaster at Njeru Primary School reported large dropout rates amongst St. Francis enrolled students. All schools reported no behavioral problems, much involvement from the grandmothers, students arriving on time, and a good awareness on behalf of St. Francis social workers in regards to the status of all students enrolled in the program. Additionally, all headmasters reported that students from St. Francis' sponsorship arrived to school with scholastic materials along with regular visits from St. Francis' social working team.

While regular attendance from students was reported on behalf of all headmasters, most students will come to school without shoes as St. Francis does not provided an allowance for shoes. At Bukaya Primary School and David and Mary Primary School, most students were not eating lunch because they could not afford meals. However, the headmaster at Njeru Parents Primary School reported that there were no students that lacked meals because St. Francis subsidizes the pricing thus making lunch affordable. After following up with St. Francis about this claim, it was discovered that meals are provided to some students and not all due to varying tuition. Students who attend more expensive schools will not have remaining fees for St. Francis to contribute to meals.

Four students who were formerly enrolled in the school fees program were interviewed regarding their experience.

Catherine and John were cousins living in the same household enrolled concurrently in the school fees program from primary five to primary seven in 2008 to 2010. They lived thirty minutes away from school and walked as their form of transportation. Their household included 2 other people. There were several obstacles that prevented Catherine and John from completing school work.

They had many responsibilities around the house such as cooking, cleaning, fetching water, washing, and other household chores. While Catherine and John could go on to complete their secondary school certificate, they both reported that life became harder after St. Francis withdrew its support. Catherine and John had to miss many days during their secondary school terms due to financial strain within the household that forced them to work instead of learn in addition to not having term fees. John reported that there was one term in which he only attended two days of instruction because he lacked school fees. Today, John works at gas station, while Catherine works at a stationery shop.

Peter is a former school fees program participant that received school fees from primary one to primary six. He lived in a household of seven; four other children within that household were supported by the St. Francis School Fees Program. There were many obstacles Peter faced in obtaining his education. On top of the household chores he was responsible for including rearing cattle, splitting firewood, and fetching water, Peter had a four-hour round trip on foot to school each day. These responsibilities on top of his extensive walking distance contributed to him receiving failing grades on homework. Peter recalls life becoming more difficult after St. Francis withdrew its support. He received most his meals at school, so eating meals became difficult when he was forced to drop out of school. Peter was unable to pay for school fees in primary seven, so his education stopped there; he began working as a waiter, then worked as a motorcycle driver, and currently works as a conductor in a taxi.

William, a former school fees program participant as well, was enrolled in the program for his final year of primary school. He lived in a household of five, but the one other child was sponsored by the St. Francis School Fees Program. He lived thirty minutes walking distance away from the school. During his enrollment in primary seven, William was expected to cook, graze cows, and make bricks. He recalls sometimes failing his assignments due to lack of understanding and limited time for revision. After completion of primary school, William also recalls life becoming more difficult than before St. Francis' intervention. During his enrollment in senior four, he sat at home for one full term because he lacked school fees. William and his family were unable to recover from this financial difficulty; therefore, he did not return to and complete secondary school. Fortunately for William, it was at this point that St. Francis intervened and he joined the apprenticeship program.

All students interviewed received scholastic material from St. Francis and do not recall being stigmatized for receiving free materials. Additionally, these students reported a regular school

attendance despite the obstacles they might have faced. Money prevented Catherine, John, Peter, and William from receiving a higher level of education.

A comprehensive report and analysis of the school reports obtained from 2011 to 2015 was attempted. This would have included analyzing the progress of an individual student, matching them to a household, and grandmothers group to evaluate the progress or decline of a household and grandmother's group. However, this analysis was unsuccessful as the researchers were unable to determine a standard for evaluating the school reports from dozens of different schools with personalized methods for student evaluation. The school reports obtained did not reflect all students enrolled in the school fees program. While some reports were missing, some came in blank, while others lacked names. The researchers were also unable to obtain a list of all grandmothers involved in the program along with their appropriate grandmother's group from 2011 to 2015 which made this research project impractical.

### **Vocational Training/Apprenticeship Program**

By 2011, there became a dire need to engage with OVCs who had finished primary school and were left idle. These children were not using their time effectively and getting involved in crimes thus increasing their vulnerability once again. Most students in the school fees program are unable to attend secondary school due to financial hardships.

Fortunately, St. Francis HCS introduced the Vocational Training (VT) program in partnership with NGOs Children of Grace and Lordsmeade Vocational College. Vocational training allowed students to learn hands-on skills that will enable them to create their own jobs. In addition to the hands-on skills, students were offered career guidance sessions and mentorship by motivational speakers. Courses available to students include: hairdressing, carpentry, electrical installation, construction, and mechanics. Eighteen children in primary six with poor performances were enrolled in VT. From 2012 – 2014, twenty students were selected for VT based on a vulnerability assessment.

In 2015, the apprenticeship was implemented over the VT program partnering OVCs with local artisans to train them on-job to ensure first-hand practical skills. Each day students are required to produce and correct a product. This new method has greatly reduced transportation and other logistical costs as students work with an artisan that is within walking distance of their home. St. Francis implements a skills market survey to establish the need for skills within a community. OVCs use this as a guide when determining a skillset and guardians play a role in selecting an artisan to

partner with their OVC. The apprenticeship has proven itself to be more effective at training youth over the VT program as determined by the skills acquired and behaviors exhibited by youth at the different training points.

To enhance the experience of these students, St. Francis created a second program for students enrolled in the apprenticeship and former VT students. This program educates students in financial literacy, savings, and the Selection Planning and Management (SPM) of enterprises and marketing. Students were enrolled in a five-month course that met once a week for five hours and received training from a business professional.

Interviews with 4 individuals who participated in vocational training and apprenticeship revealed a few challenges participants faced after receiving vocational training and participating in the apprenticeship program. The first challenge was the unexpected and lengthy job search process following training and program completion. Interviewees reported a job search process between 4-8 months. The long job search process presented the second challenge – the inability to secure a job using the skills acquired through the programs. One participant gained skills in mechanics through the apprenticeship program in 2015; however, after he finished the program the long job search process forced him to get a job fixing phones. This participant is still fixing phones while searching for jobs that will allow him to leverage the skills he acquired in the apprenticeship program. The last challenge that was voiced among the participants was the need to gain additional trainings to supplement the trainings received through the program. A participant who gained skills in building construction stated that the trainings did not perfect his skills. Thus, he went to construction sites to get additional training and they would pay him a small salary. Eight months after receiving the additional training, he was able to find a job using the skills he acquired from vocational training and additional trainings at the construction sites. This participant is now a contractor.

### **Awareness Programs**

Each year, the grandmothers' host several awareness events in which they seek to raise awareness of the challenges they face as elderlies within the community. As grandmothers raising OVCs, they are often faced with many financial, emotional, and social challenges that come with parenting along with their increasing age and health issues. These events include an Advocacy Day, Exhibition, and Radio Talk Shows.

The main goal of the Advocacy Days is to not only raise awareness within the community but also amongst the government. The program is an annual eight-hour event in which hundreds of community members and officials are educated and the grandmothers are supported. This support given to the grandmothers by both community members and government officials strengthens the grandmothers as they face obstacles in parenting for a second time. A mixture of formal and informal events occurs throughout the day to entertain and educate the attendees. A procession led by a brass band followed by a parade of grandmothers always opens the program. The grandmothers write messages on poster boards and encourage the younger generation to stop the spread of HIV and domestic violence.

All other events occur in various orders annually. To demonstrate a parenting strategy, grandmothers use storytelling presentations to convey its role in these households. Grandmothers use storytelling for relationship building and teaching morals. The government shows their support for the grandmothers by hosting a miniature marathon is held for these women and awarding the winner with a prize from the State Minister for the Elderly. Grandmothers can display and pass down their cultural knowledge to the community through fashion shows and food exhibitions. A fashion show displaying the wardrobe of their own parents allows the grandmothers to connect the past generation with the present generation. In addition, a food exhibition portraying different foods from different cultures, as well as foods no longer eaten in society, bridge further connections to the past and other cultures.

The attending government official gives a speech supporting the grandmothers and delivers a letter from the grandmothers to the Ugandan Parliament regarding their immediate needs. This event gains much media attention from the community and has received television broadcasting on some of the leading television stations.

From 2011 to 2012, the grandmothers hosted monthly radio shows to discuss major issues affecting this community and advertise for their annual Advocacy Day. The grandmothers who hosted the radio shows were selected by other grandmothers who identified these individuals as leaders. The selected grandmothers attended meetings to share potential topics for a show that will benefit both members of the community and the grandmothers. The developmental topics discussed by the grandmothers raised popularity and awareness amongst the community regarding the issues the grandmothers face. Listeners would repeatedly call in to request that the

grandmothers host their radio show twice a month. The radio shows were discontinued after 2012 due to financial strain. Since the radio shows did a successful job of advertising the Grandmothers' Advocacy Day, new methods of advertising were used such as travelling to and conversing with different communities. However, in 2014 the community did express to radio managers the desire for grandmothers to be on the radio every day.

Each year the grandmothers participate in dozens of exhibitions that allow the grandmothers to sell their products from their income generating activities. In the past, the grandmothers were selling their products at a lower price than the normal market trend. However, this led to businessmen taking advantage of the grandmothers. Therefore, the grandmothers now sell their products at market trends. In 2015, a group of grandmothers selling briquettes were offered a mini contract for a local big hotel to test their efficiency and a group of grandmothers selling mushrooms were given the opportunity to supply a tourist hotel with mushrooms. Additionally, St. Francis entered an agreement with Njeru to provide the grandmothers with a stall in the local open monthly market. The exhibitions have proved to give these women much financial success.

### **Income Generating Activities (IGAs)**

To increase the wealth and independence of the grandmothers', St. Francis has introduced the Income Generating Activities (IGA) project. This project ensures that grandmothers can generate a steady source of income to maintain the demands of their family. In 2011, ten groups were assisted in beginning different IGAs. St. Francis guided the grandmothers in a 4,500,000 UGX budget over all IGAs to build and maintain their businesses. All resources were purchased from within the community. The initial IGAs included four groups involved in piggery, one group in mushroom growing, four groups in poultry, and one group involved with goat rearing. Piggery went on to become one of the most successful IGAs implemented in Jinja. Nile Breweries began to donate residues and only demanded fees for transportation and delivery, largely increasing the profits for piggery. Amongst the most recent additions to IGAs include briquette making, vegetable growing, soap making, and craft making. St. Francis provides the grandmothers with trainings that they might master their work and maximize their profits. Grandmothers involved in the same IGA are placed within the same group. A leader is selected who then becomes responsible for determining the market for their products, follow up on their peers within the group, and report any issues to St. Francis regarding the IGA.

St. Francis has consistently been taking the grandmothers on field trips to Naminya Demonstration Farms in the area to provide the grandmothers with hands on experience. In 2011, the construction of a new structure to accommodate 2,000 birds being reared by the grandmothers at the Naminya Demonstration Farm took place. Some visitations consist of only the IGA leaders attending with the purpose of increasing farming skills and exporting knowledge. St. Francis will also use the Demonstration Farm as a training ground for grandmothers new to the program. The demonstration farm serves as a communal IGA; each grandmother specializes in her own activity and contributes her talents to the farm. The Naminya Demonstration Farm executive committee hosts monthly meetings for group representatives from each IGA to discuss daily farm maintenance. Once the farming becomes profitable, the proceeds are equally shared amongst grandmothers. This provides the grandmothers with additional income for saving and investing. In addition, the Naminya Demonstration Farm is a place of comfort as the grandmothers use it as a meeting point to deliberate concerns regarding projects such as IGAs, family strengthening, VSLAs, and demonstration farm updates.

From 2011 to 2012, water was harvested from the roofs to the tank, however major dry spells have led to shortages. These shortages require water to be purchased to maintain the farm. This became expensive and was heavily affecting the progress of the Demonstration Farm, especially the irrigation and piggery and poultry projects. In 2012, St. Francis partnered with the Ugandan Water Body (National Water and Sewerage Corporation) to place water connection throughout the farm. As of 2013, the demonstration farms now have running water.

After completing interviews with over 100 grandmothers, it was discovered that popular income generating activities among the grandmothers involved cultivation, animal rearing, crafts and selling charcoal or firewood. Many of the grandmothers attended the business trainings offered by St. Francis and they expressed that the cultivation and animal rearing trainings they received were the most beneficial, as they could strengthen their current cultivation and rearing practices. However, while these grandmothers acquired these skills, they still face challenges beyond their control. Grandmothers noted instances of their animals and the money collected from their IGAs being stolen. Grandmothers were unable to support their families due to this sudden loss of capital. For the grandmothers involved in cultivation, they voiced two main challenges. The first challenge has been noted by St. Francis in the past and was echoed in conversations with the grandmothers. The long drought has been a major challenge for grandmothers and a source of frustration, as they

are unable to generate enough crops that are suitable for sale and profit. The second challenge is the infiltration of pests in gardens. Grandmothers reported that their crops have been severely affected by pests and they are unable to remedy the issue due to the high cost of commercial pesticides. Lastly, grandmothers voiced that they were involved in some labor- intensive income-generating activities such as digging. They complained of back problems because of the this specific IGA.

### **Shadow Idol/Young Positives Youth Empowerment**

The Shadow Idol Youth Empowerment and the Young Positives group were initially created to provide a safe space for both OVCs and youth infected with HIV/AIDS respectively. It has since evolved into a group that educates youth, regardless of their status, and equips participants with skills and knowledge to make them responsible and positive contributors to their communities.

The groups meet regularly on Saturdays to participate in activities such as, dance, music, health talks, health care, and drama as well as to engage in meaningful discussion. The youth can share their stories with mentors who are able to offer significant feedback. In 2012, the youth club members visited eight primary schools and six secondary schools and paired up with a teacher to teach students about HIV/AIDS awareness, preventative methods, and morals. Twenty youth members educated students about peer pressure, the effect of the HIV/AIDS epidemic on the community, and HIV related illnesses through plays and songs. To conclude the day's programming, 489 students were tested through Voluntary Counseling and Testing (VCT) and learned of their HIV Siro Status.

Though the Shadow Idol Youth Empowerment club was a safe space for the youth, parents and guardians began to question the role of the youth group. In 2011, St. Francis noticed that several youths register to participate in the program without the consent of their caretakers. The caretakers began to view the youth group as a means for children to escape their responsibilities. To remedy the issue, St. Francis introduced a consent form that would be disseminated to caretakers and require a signature before any child participated in any Shadow Idol programming.

In 2014, the Shadow Idol Youth Empowerment activities expanded as the youth were introduced to skills in small business management by a local mentorship, including: basket weaving, small vegetable gardening, and bead making. The youth groups also created posters that promoted important causes in society such as gender equality. A field trip to the National Agricultural Show



and Exhibition allowed students to take their learning outside of the classroom and gain exposure to different types of professions.

In 2015, the health session began to be guided by “Word Starts with Me” Sexual Reproductive Health. Sexual Reproductive Health became a main area of development during this time as well as AYV using information and Communication Technology (ICT). The youth were also able to participate in the Day of the African Child by presenting a skit that demonstrated the importance of good parenting, child protection, and fighting against stigma surrounding HIV positive children. Participation in the Youth World AIDS day gave the members an ample opportunity to share their experience with their peers through song and dance.

To conduct a comprehensive evaluation of this portion of the grandmothers and orphans project, it was necessary to look at attendance records. Analyzing the trends in attendance of Shadow Idol participants would help determine the retention rate of youth in the group and develop recommendations to help increase youth retention rates. However, this was difficult to analyze. The attendance records were inconsistent. For example, a child’s name would have four different spellings over the five years which makes it difficult to conclude whether it is the same person. Additionally, the ages recorded during attendance were inconsistent. A participant could be 18 in 2012 but be 16 in 2015. This made it difficult to draw accurate conclusions based on the state of the attendance data. Additionally, there was no differentiation between the Shadow Idol Youth Empowerment and Young Positives attendance records.

The Adobe Youth Voices (AYV) empowers young people to harness creativity and digital skills to create change in their lives and their communities. Their goal is to inspire youth around Uganda to change their behavior, utilize their talents, be resilient, be creative, and to search for career guidance. In 2012, they partnered with a girls’ school in Jinja to host workshops educating students on the purpose of AYV. AYV members have could display their talents throughout Kampala, including one member recording an inspirational song based on their life experiences. AYV has managed to generate a large amount of media publicity amongst other AYV circles and stakeholders. In 2013, the Red Cross Society invited two AYV members to present their media products that highlighted AYV accomplishments. The AYV program also submitted two films to the International Film Festival in 2013. In “Jackie’s Letter,” Kemigisha Jackie discusses living with HIV in a letter to a friend. In “Let Them Be,” defilement is personified as it brutalizes a child.

Additionally, twenty AYV members attended a prestigious international conference to enhance their ability to use the media to make software. The last major event for 2013 was AYV sending two members along with two educators to California for the AYV Summit. In 2015, two youth were selected to attend the International Education and Resource Network (iEARN) Conference. Both participants were awarded \$500 and \$200 respectively to implement a project in media.

### **Village Savings Loans and Association**

The Village Savings and Loan Association (VSLA) was St. Francis' first intervention with the grandmothers in the Jinja area. It was a priority of this community as many grandmothers had financial difficulties. The VSLA works to improve the saving habits of grandmothers through accountability, increase loan accessibility, as well as maintain a welfare fund. Grandmothers contribute shares each week to generate funds within the account. Grandmothers are charged 500 UGX for missing meetings and tardiness, but ample communication results in waived fees.

A share is defined as the minimum amount of money a grandmother can contribute to savings. Each time a grandmother saves money, it is measured in shares. The share minimum is determined by the least amount of money a grandmother can contribute; however, the share amount determined by each group cannot be less than 500 UGX per the constitution constructed by St. Francis. The number of shares contributed per grandmother varies as it is dependent on their financial state during the meeting time. Some groups limit the number of shares a grandmother can contribute per meeting, while others have an open share policy, allowing an unlimited number of shares to be contributed.

The welfare fund serves as an emergency fund for the grandmothers. At each sitting a grandmother must contribute the welfare fund. If a grandmother needs to borrow money for an emergency such as a death or illness, she is can borrow from this account and return the money without interest. This fee starts at 200 UGX but varies per group. If a grandmother is unable to pay the welfare fee at the time of the meeting, the member must pay the fee at the next meeting in addition to the fee she is required to bring.

Per the VSLA contract, a grandmother is only allowed to receive a loan that is proportional to the shares she has contributed. This loan generates interest and must be paid back within an allotted time. The grandmothers determine within their group the length of a cycle before the funds generated through savings, interest, fines, and the welfare fund are distributed. This sharing

process can occur either every six months of year. After all loans have been collected, the funds are then distributed. Each grandmother receives the money that she has placed in savings as well as the welfare fund that she has contributed. After these funds have been distributed, the remaining funds generated through fines and interest are equally distributed amongst members. St. Francis offers money management training to the grandmothers before a share out occurs to ensure that the grandmothers use their large sum of money wisely.

In 2011, St. Francis desired to obtain SACCO formation for the grandmothers' groups into open loans to general members of the community. This was unsuccessful because not all grandmothers group were financially stable and literate. The groups needed to generate more money to successfully obtain SACCO formation in addition to receiving training in financial literacy.

Although SACCO formation was unsuccessful, the VSLA has generated much success for the grandmothers involved. After a share out occurs, grandmothers can purchase land, generate new income generating activities, and pay for school fees at a secondary and university level.

After interviewing grandmothers', it was found that all grandmothers have a difficult time bringing money for savings. Most grandmothers are single parents who have large financial responsibilities as their children must eat, attend secondary school, and receive health care amongst others. Sometimes a grandmother will find that the number of children within her household can increase as she is the only person who is willing to take on the responsibility of another child. Some grandmothers have the responsibility of caring for their sick parents or husbands, which bears another financial responsibility. When a grandmother is dealing with too many financial hardships, she fails to attend a savings meeting. However, after interviewing over 100 grandmothers, it was found that most grandmothers do their best to attend the meetings unless there is a serious health issue they must attend to – themselves or someone within the family – or there has been a death in the family. If a grandmother is unable to attend, it is common for them to send their savings in with a grandmother who is already planning on attending the meeting. There are some grandmothers that come to meetings even though they are not able to be saving money yet.

Additional challenges grandmothers face in bringing money for savings, include poor IGA progress, limited or no land for cultivation, living with unemployed children, lack of house help to watch over young children, and chronic illnesses.

Before St. Francis' intervention, only seventeen out of the one hundred and twelve people surveyed participated in financial savings. Many grandmothers confessed to not knowing what savings was. They continued to say that the group has been a source of positive peer pressure for them, and the loan policy of only being allowed to borrow if one saves has incentivized them to save even more. Additionally, the VSLA has served as a support group for these women. They can share their problems with one another and know that their confidentiality will be respected.

Graphs were created from the bookkeeping for each VSLA groups (See Appendix). Data obtained from Kigobe A has not been published because there was a significant amount of information missing. While there was a list of 30 – 35 participants in the group from 2011 – 2015, a range of 2 to 7 documents were obtained per year. This would significantly skew the findings and give an inaccurate outlook on the progress of the group. Only three other groups were missing partial information. Nakibizi A & B were missing documentation from 2011 – 2012, and Buzika A was missing 2013. All groups were reported as sitting and meeting every year, so the missing information can be attributed to the passing around of documents amongst the grandmothers as a grandmother dies or when a new person is voted in as secretary or vice chair.

### **Home-Based Care**

St. Francis' Home Based Care Program (HBC) ensures that grandmothers and OVCs who are unable to travel due to financial or health issues are able to receive the proper medical care they deserve. Every Saturday a team consisting of a nurse/clinical officer, counselor, driver, and the grannies officer travels to the villages of patients in need of medical attention. Most patients treated through HBC are grandmothers, as OVCs are most often treated at St. Francis through their participation in the Shadow Idol/Young Positives Program. In addition, most OVCs are at school while the grandmothers receive HBC. Between 2011 – 2015 the number of grandmothers under the care of St. Francis has grown expanded from three hundred to five hundred. St. Francis has successfully managed to administer care to the eleven groups in the Jinja area over the five-year period.

During a HBC assessment, the team evaluates the progress and needs of a grandmother through personalized treatment. The team emphasizes to the grandmothers the importance of nutrition and hygiene in maintaining good health habits. For grandmothers that are not ill, St. Francis provides counseling for the grandmothers. On Saturdays, the grandmothers and the team gather to discuss issues that they are facing within their community. As a follow up, St. Francis visits the

grandmothers during the week after their VSLA group meeting to maximize the attendance of the grandmothers.

In 2014, St. Francis provided all households under the grandmothers' project with mosquito nets. By 2015, the team began performing pill counting for every HIV positive grandmother and orphan to ensure that proper adherence is followed. Additionally, St. Francis introduced specialized clinic days for grandmothers and OVCs to ensure that they were receiving proper care. HIV positive grandmothers were assigned treatment supporters who were required to visit the grandmothers twice a week to monitor drug adherence.

Although St. Francis has managed to successfully administer care of the grandmothers despite the programs large increase, there are many new challenges the organization has faced due to this expansion. For each grandmother to receive a quality home based care, the team must visit a maximum of five households. This visit would include psychosocial support, comprehensive counseling to educate grandmothers on their treatment and encourage positive attitudes, and games with children as the grandmothers are treated. Unfortunately, St. Francis is short staffed and this project implementation is too costly. Therefore, around thirty households are visited each Saturday. If a grandmother is critically ill and in need of urgent HBC, the grandmother who serves as the Vice Chair communicates with the grandmothers' officer. This visit is not restricted to Saturday, as these are emergency situations that need to be addressed as soon as possible.

Transportation remains a major barrier for treatment administration. For the grandmothers, transportation to St. Francis is expensive as they still have the financial burden of maintaining a household.

The grandmothers' project does not have a vehicle which limits the number of households the team can visit on Saturday in addition to any possible field visits during the week.

After surveying the grandmothers about their general attendance at the Saturday Family Strengthening meetings, 110/112 grandmothers confessed a consistent attendance. When the grandmothers were asked if St. Francis listens to the concerns they had about their community, all one hundred and twelve participants said yes. The high attendance and popularity of this program

amongst the grandmothers shows that St. Francis is accomplishing its mission of improving the families of grandmothers.

## **Recommendations**

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### **School Fees Program**

Since many school reports were sent to St. Francis blank, without names, or not at all, it is recommended that St. Francis sets rigid standards for grandmothers as they bring the school reports to St. Francis. These standards should include, but are not limited to, names on reports and completed reports. Additionally, reports should be stored electronically and placed on the OVCs' file. This will provide additional space within the office and allow St. Francis to decrease their spending on administrative fees.

To further evaluate the success of the school fees program, it is recommended that St. Francis records the percentage of students that finish primary seven and go on to pursue their education in secondary school. This is also a good indicator of the success of the grandmother's program in creating and/or improving the financial independence of grandmothers.

Another method for evaluating the success of the school fees program includes exit interviews. This should be required of everyone at the end of the financial support they receive from the school fees program. This could include a brief survey or a formal interview.

### **Vocational Training/Apprenticeship Program**

To eliminate the obstacle of a lengthy job search for individuals who complete the vocational training and apprenticeship program, St. Francis should partner with local organizations to secure and reserve a limited number of spots for past participants. A former participant mentioned that he was a part of the cohort who helped build the Omoana house. While this participant did not gain the position simply because of his connection to St. Francis, it is an example of what the program could look like. Currently, St. Francis is building a secondary ward. Individuals who have acquired skills in construction through vocational training and the apprenticeship program could be employed in this effort. This is one way that St. Francis can become more involved in the post-program completion aspect of the vocational training and apprenticeship program to help lessen the burden of a lengthy job search for participants.

### **Awareness Programs**

While many community members are familiar with the struggles grandmothers may face within their community, the community members are not entirely aware of the free and low cost health care St Francis offers to all members within the community. The researchers recommend that St. Francis utilizes the Young Positives and Shadow Idol Youth Empowerment members to increase awareness within the community. The Young Positives and Shadow Idol Youth Empowerment members have previous experience with educating their peers about St. Francis Health Care Services and HIV and AIDS. This opportunity would further empower the youth at St. Francis and benefit members of the community.

### **Income Generating Activities**

To further support grandmothers and ensure that the challenges they face with their respective income generating activities are reduced, it is suggested St. Francis consider the following recommendations. To combat issues of pests, St. Francis should introduce a training that teaches grandmothers on how to make their own pesticides. A grandmother in the Kasanja group noted that she makes her own pesticide and she does not have pest issues with her crops. Through introducing a pesticide-making training, grandmothers will be better equipped to care for their crops and improve the quality of their crops, ultimately yielding more profit for their cultivation IGA.

The second recommendation involves the introduction of training that are more sensitive to grandmothers' abilities and age. Despite the desire to introduce liquid soap making for grandmothers, they recognize the process to making the product is highly labor-intensive. For grandmothers still interested in soap making, it would be best to initiate trainings on jelly soap making instead of liquid soap making. This form of soap making is less labor-intensive and grandmothers are equipped to make their own soap as well as sell the soap for profit. Another training that should be implemented is sewing and marketing their products. Many grandmothers voiced that they already have the skills in sewing and would like additional trainings to perfect their skills and market their products to potential consumers. Like the previous suggestion, the final recommendation involves further enhancing the skills the grandmothers have in animal rearing, poultry and cultivation. Refresher trainings in the activities grandmothers are familiar with will help enhance the quality of their practices and products.

While St. Francis has been able to provide a plethora of IGA trainings, it is equally important for the grandmothers to receive additional trainings on how to manage businesses well. St. Francis has successfully hosted business trainings in the past, but it is recommended that businesses trainings and money management become a regular training offered to the grandmothers at St. Francis.

### **Young Positives and Shadow Idol Youth Empowerment**

The Young Positives and Shadow Idol Youth Empowerment programs lacked an organized method for collecting attendance. It is recommended that St. Francis develops an electronic system that harbors the identity of the individual and their attendance patterns. All youth involved in either program should have an electronic file at St. Francis which maintains one age, name - including spelling, and date of birth for the student.

### **Village Savings Loans and Association**

The VSLA is a great financial indicator of how a grandmother has progressed upon entering the program. Since there are currently more than 500 grandmothers enrolled in the Grandmother's project, it is unrealistic and financially unfeasible for St. Francis to keep track of each individual grandmothers' saving habits. However, St. Francis can pay attention to the progress of the group. Therefore, it is recommended that St. Francis tracks the average attendance per meeting, average welfare fund contributed per grandmother, average savings fund contributed per grandmother, and the total amount of money collected per cycle. This will help St. Francis gauge the progress of their eleven grandmothers' groups. This will lead to specialized care and a better understanding of the similar issues grandmothers may face within a specific region.

It is recommended that the VSLA is used in the Vulnerability Assessment. If a grandmother can save more, she is more financially stable than she was upon entering the program. The more positive indicators present, the higher the probability that a grandmother is ready to graduate from the program and make room for other grandmothers in the area.

While St. Francis has a constitution for the VSLA, it is recommended that St. Francis encourages the grandmothers to adhere to the constitution specifically when it comes to bookkeeping.

### **Home-Based Care**

The grandmothers who receive home-based care treatment were asked to present ways that St. Francis could improve their home-based care practices to help better serve the grandmothers as intended. After much praise of the organization and their work, the grandmothers identified a few



improvements that could be made the home-based care service. In regards to transportation, the Ntinkalu group suggested that there should be a doctor stationed near their area that could be more accessible to them. While this may not be attainable by the organization, instead, St. Francis should consider linking grandmothers who find it difficult to follow up on appointments to other neighboring clinics.

It is also recommended that St. Francis expand the drugs they have in the clinic for grandmothers and OVC. Grandmothers voiced that often times St. Francis lacks the necessary drugs to help treat their chronic illnesses. A drug/treatment that grandmothers agreed should be stocked in the clinic is insulin, as many of the grandmothers suffer from diabetes. They also noted that often they may bring their grandchildren into the clinic for treatment, but the treatment they need is unavailable. Grandmothers end up not getting the treatment for the OVC because they may need to travel to another clinic to receive the treatment and they are unable to pay the cost of the treatment. By St. Francis expanding the drugs available in the clinic for grandmothers and OVC, they can help better assist the grandmothers and ensure they are receiving the best support possible by St. Francis.

### **Family Strengthening**

While the researchers have no personal recommendations for St. Francis regarding family strengthening. The grandmothers interviewed highly recommended that St. Francis begins to host family strengthening meetings with OVCs. While project reports have supported that St. Francis has already done this in the past, the researchers modified the recommendation to say that St. Francis should increase the amount of family strengthening conversations that include OVCs. This would strengthen the relationship between grandmothers and their children and ease tension regarding uncomfortable and difficult conversation, such as safe sex practices and HIV/AIDS.

### **Conclusion**

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The St. Francis Grandmother's Project has worked tirelessly to alleviate the effects of the HIV/AIDS epidemic throughout Jinja. The ability of St. Francis to provide medical care to the grannies and their orphaned grandchildren, improve the socio-economic status of the grannies households, improve the food security and nutrition status of the grannies households, and provide educational support to their orphaned grandchildren has been proved through the organization's accomplishments as seen through the youth groups, grandmother's empowerment, and the increased ability of grandmothers to own their own businesses and save money.

Research projects such as these are essential because they provide organizations with accountability for the work that they have promised to complete. It allows the organization to determine whether they have met the mission, goals, and objectives that were originally set in place. It is at this point that an organization can successfully and efficiently move forward and better serve their community.

## **CBR Fellowship Management at St. Francis Health Care Services**

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To better serve future CBR Fellows at the organization, below are some recommendations to enhance the CBR Fellow experience.

The first step to strengthening the overall CBR Fellow experience is to make their research a priority. While the research carried out by the fellow is independent and requires minimal intervention by the organization, it is still necessary for the staff who are directly involved with the research topic to be present along the way. In other words, staff who are familiar on the research topic should be prepared and willing to provide the necessary documents and support to the fellow as needed. There were instances where past fellows were unable to receive crucial documents and support in a timely manner to effectively carry out their research. By preparing the staff who work directly on the research topic and informing them of potential needs of the fellow, it will help staff see the fellows and their needs as a priority.

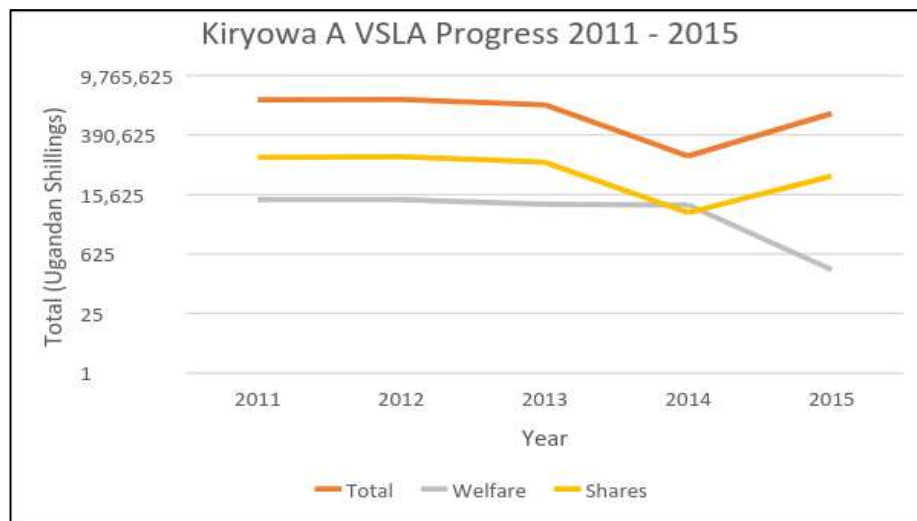
Secondly, there should be set times to check in with researchers, as it will ensure that both the researcher and the organization are on the same page. These check-ins can be set from every week to every two weeks- the best arrangement can be determined by the fellow and organization staff overlooking the research. The check-ins would offer a more structured environment for fellows to ask questions pertaining to their research and clear up any confusion. Ultimately, this will have positively impact the research carried out by the fellow.

Considering the recommendations proposed by past CBR fellows at the organization can help enrich the CBR Fellow experience and have a positive effect on the research conducted.

## Appendix

### Kiryowa A VSLA Progress 2011 - 2015

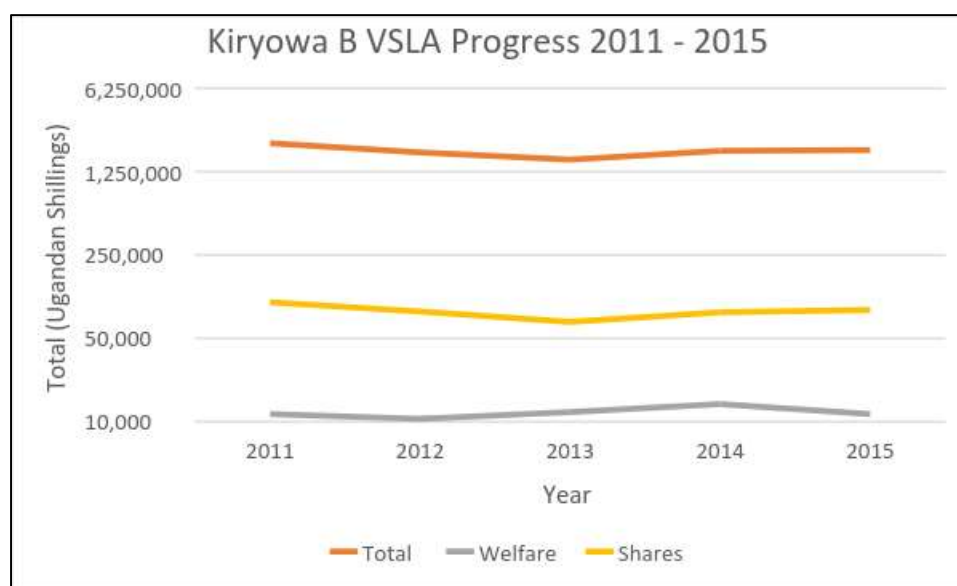
Year	2011	2012	2013	2014	2015
Total Savings	2,615,600	2,672,600	2,010,900	125,400	1,259,500
Welfares	11,775	11,900	9,250	8,900	267
Shares	117,400	120,050	89,700	5,825	42,667



**Figure 1.** Kiryowa A experienced a steady decrease from 2011 to 2013. In 2014, the total savings collected and average share per grandmother dramatically decreased and dramatically increased in 2015. While the decreases in 2011 - 2013 could easily be explained by poor business success, 2014 is probably defined by some disaster such as a drought and failed crops. Even though Kiryowa A was able to recover after 2014, they were still dramatically behind their previous savings which resulted in 117,400 UGX and 120,050 UGX in 2011 and 2012 respectively.

### Kiryowa B VSLA Progress 2011 - 2015

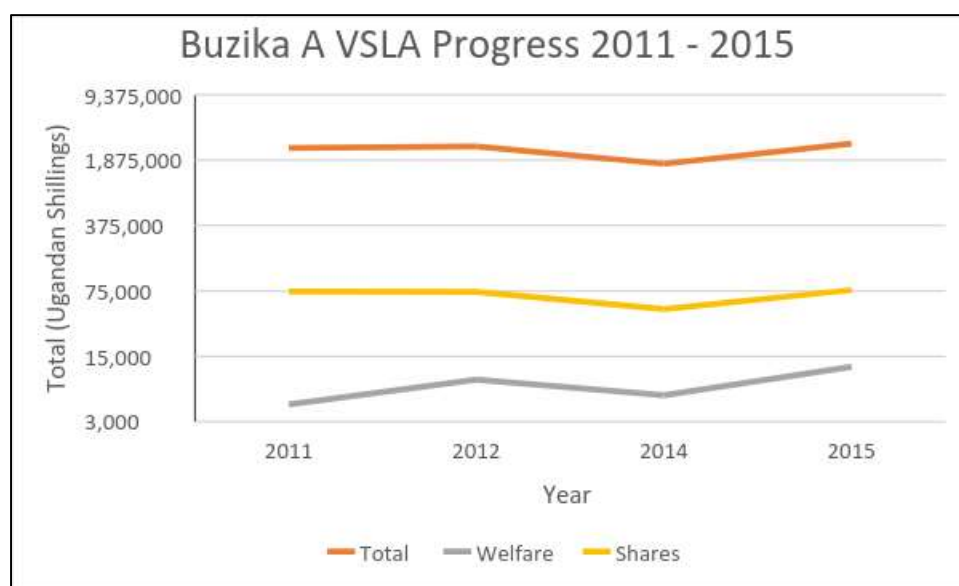
Year	2011	2012	2013	2014	2015
<b>Total Savings</b>	<b>2,170,000</b>	<b>1,818,500</b>	<b>1,578,500</b>	<b>1,874,000</b>	<b>1,897,000</b>
<b>Welfares</b>	<b>11,579</b>	<b>10,553</b>	<b>12,000</b>	<b>14,053</b>	<b>11,553</b>
<b>Shares</b>	<b>100,316</b>	<b>83,526</b>	<b>68,368</b>	<b>82,421</b>	<b>86,211</b>



**Figure 2.** While Kiryowa B experienced a decrease in average savings, welfare, and total savings in 2013, all other years exhibited successful growth. The group was able to recover from the decrease in savings contribution and maintain a steady increase in the average number of shares contributed as well as total amount saved. While the welfare contribution does decrease, the variation is small enough to ignore it and assume no major findings.

### Buzika A VSLA Progress 2011 - 2015

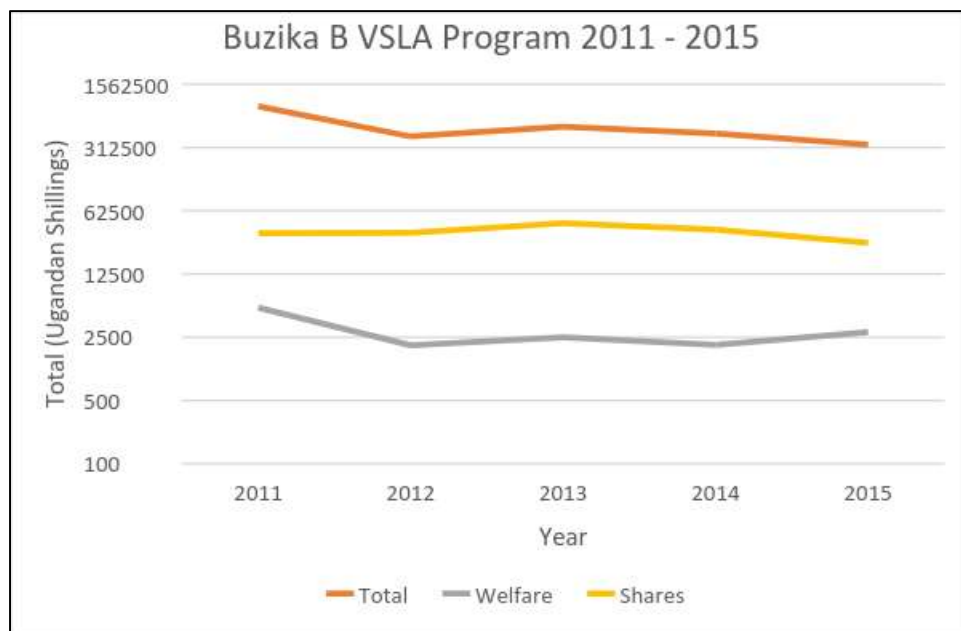
Year	2011	2012	2013	2014	2015
Total Savings	2,522,700	2,624,500	N/A	1,714,800	2,820,000
Welfares	4,569	8,406	N/A	5,713	11,578
Shares	73,922	73,031	N/A	47,875	76,547



**Figure 3.** The Buzika A group exhibited steady growth and was able to successfully recover from a difficult year in 2014. While the savings for the 2011, 2012, and 2015 years do not show much variation regarding average shares, the average welfare fund greatly increases. This indicates financial growth.

**Buzika B VSLA Progress 2011 - 2015**

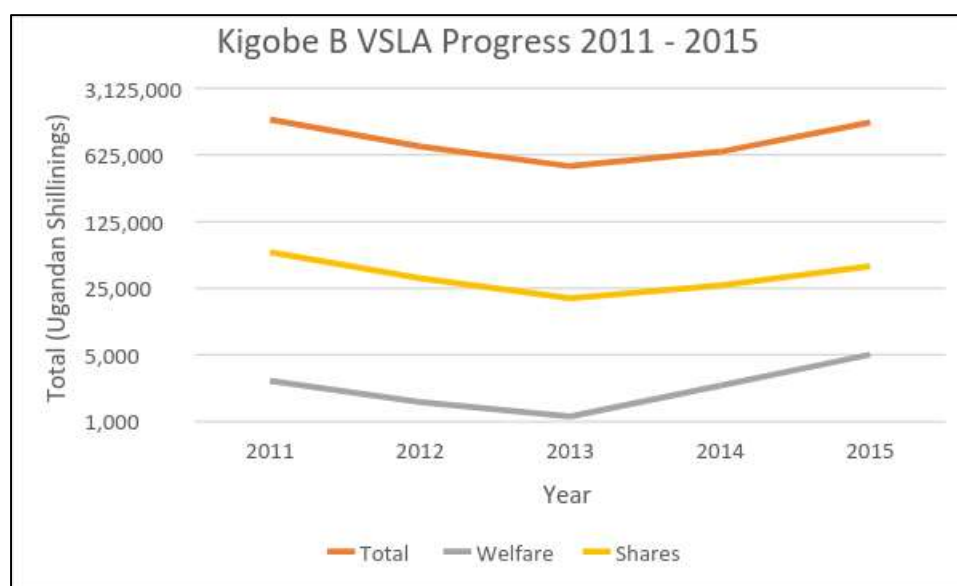
Year	2011	2012	2013	2014	2015
<b>Total Savings</b>	<b>893,300</b>	<b>413,900</b>	<b>529,000</b>	<b>448,200</b>	<b>335,200</b>
<b>Welfares</b>	<b>5,309</b>	<b>2,036</b>	<b>2,500</b>	<b>2,064</b>	<b>2,836</b>
<b>Shares</b>	<b>35,295</b>	<b>35,591</b>	<b>45,591</b>	<b>38,682</b>	<b>27,636</b>



**Figure 4.** The Buzika B group has an overall steady decline amongst total savings, average welfare contributions, and average shares. Even though the decline within Buzika B is more than likely attributed to struggling business, chronic illnesses, and family issues, it should be noted that when compared to other groups, Buzika B is behind.

### Kigobe B VSLA Progress 2011 - 2015

Year	2011	2012	2013	2014	2015
<b>Total Savings</b>	<b>1,465,600</b>	<b>770,300</b>	<b>476,500</b>	<b>675,300</b>	<b>1,378,700</b>
<b>Welfares</b>	<b>2,678</b>	<b>1,600</b>	<b>1,130</b>	<b>2,383</b>	<b>5,041</b>
<b>Shares</b>	<b>59,957</b>	<b>31,739</b>	<b>19,587</b>	<b>26,783</b>	<b>42,414</b>

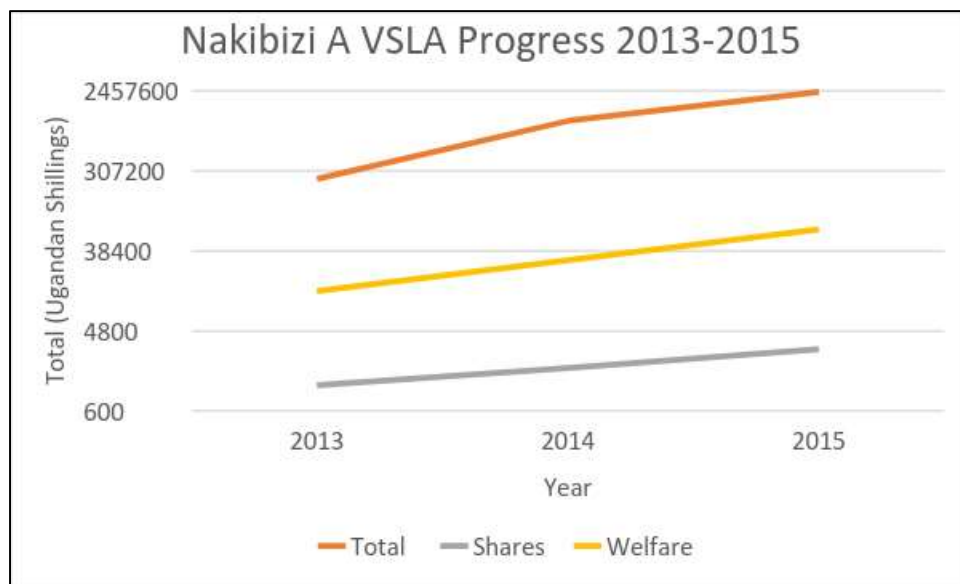


**Figure 5.** The numbers for Kigobe B are relatively low when compared to other grandmothers' groups. The average welfare fund indicates that the grandmothers are improving their financial condition despite a difficult time during the first few years.



### Nakibizi A VSLA Progress 2013 - 2015

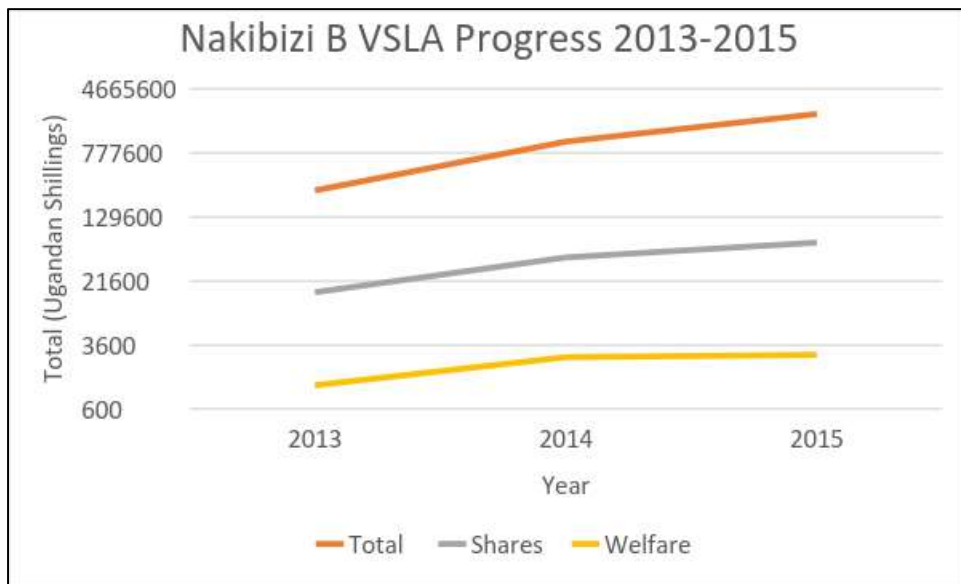
Year	2013	2014	2015
<b>Total</b>			
<b>Savings</b>	<b>250,000</b>	<b>1,125,500</b>	<b>2,392,000</b>
<b>Welfares</b>	<b>1,176</b>	<b>1,840</b>	<b>3,000</b>
<b>Shares</b>	<b>13,529</b>	<b>30,317</b>	<b>67,353</b>



**Figure 6.** Nakibizi A represents what all VSLA graphs should look like. While the number of members doubled from 2013 to 2014, the members were able to generate an exponential amount of money over the course of three years. These numbers show that the households of members within Nakibizzi A are probably more stable because they can contribute excess wealth to the savings group.

**Nakibizi B VSLA Progress 2013 - 2015**

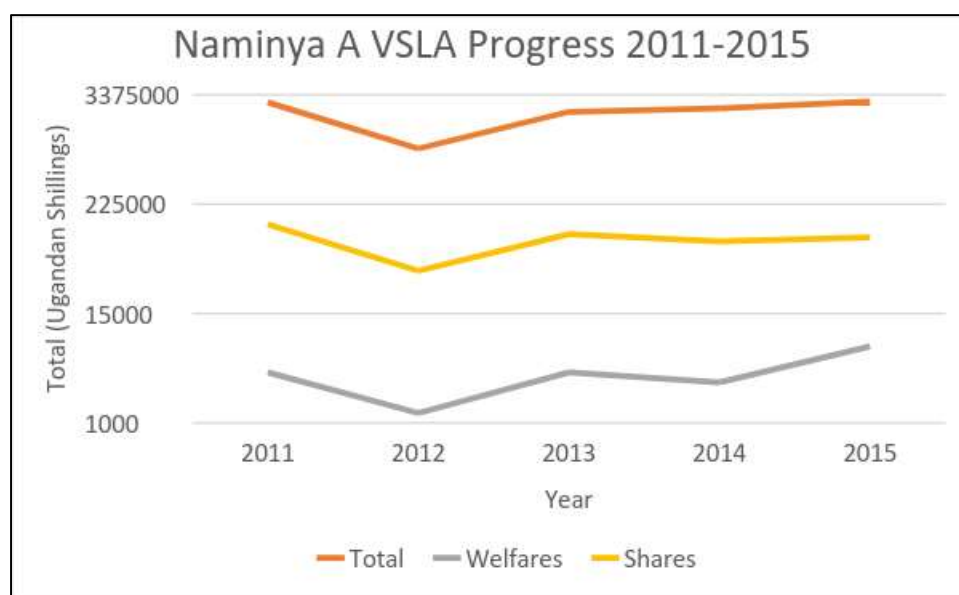
Year	2013	2014	2015
<b>Total Savings</b>	<b>271,600</b>	<b>1,066,200</b>	<b>2,304,200</b>
<b>Welfares</b>	<b>1,163</b>	<b>2,550</b>	<b>2,731</b>
<b>Shares</b>	<b>15,813</b>	<b>41,875</b>	<b>63,086</b>



**Figure 7.** Nakibizi B has had a successful three years as the average share and welfare fund contributed has dramatically increased. The grandmothers here are growing in financial independence and demonstrating the objectives St. Francis desired for these women.

### Naminyia A VSLA Progress 2011 - 2015

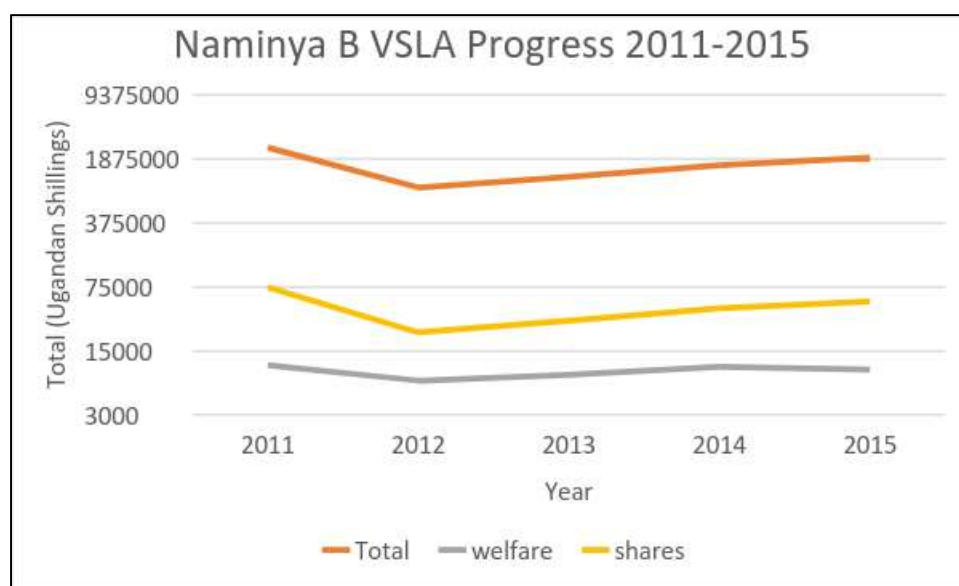
Year	2011	2012	2013	2014	2015
<b>Total Savings</b>	<b>2,810,400</b>	<b>894,000</b>	<b>2,222,100</b>	<b>2,413,200</b>	<b>2,858,600</b>
<b>Welfares</b>	<b>3,510</b>	<b>1,280</b>	<b>3,505</b>	<b>2,731</b>	<b>6,681</b>
<b>Shares</b>	<b>136,500</b>	<b>43,300</b>	<b>107,100</b>	<b>89,846</b>	<b>99,111</b>



**Figure 8.** While 2012 may have been a difficult year for Naminyia A, this group has been successful because they showing growth and the ability to recover. 2012 could have been attributed to a large drought or extremity that affected all grandmothers in the area.

### Naminyia B VSLA Progress 2011 - 2015

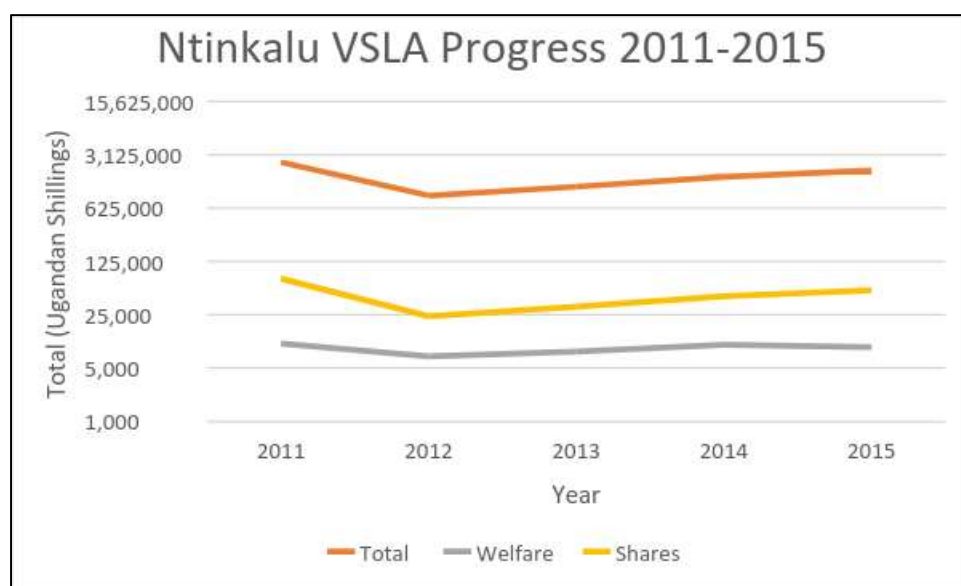
Year	2011	2012	2013	2014	2015
<b>Total Savings</b>	<b>2,495,316</b>	<b>913,300</b>	<b>1,192,800</b>	<b>1,599,500</b>	<b>1,939,400</b>
<b>Welfares</b>	<b>10,455</b>	<b>7,121</b>	<b>8,228</b>	<b>10,121</b>	<b>9,397</b>
<b>Shares</b>	<b>74,324</b>	<b>23,897</b>	<b>32,138</b>	<b>43,824</b>	<b>52,323</b>



**Figure 9.** Naminyia B has demonstrated success due to its constant growth despite its decline in 2012.

### Ntinkalu VSLA Progress 2011 - 2015

Year	2011	2012	2013	2014	2015
<b>Total Savings</b>	<b>2,495,316</b>	<b>913,300</b>	<b>1,192,800</b>	<b>1,599,500</b>	<b>1,939,400</b>
<b>Welfares</b>	<b>10,455</b>	<b>7,121</b>	<b>8,228</b>	<b>10,121</b>	<b>9,397</b>
<b>Shares</b>	<b>74,324</b>	<b>23,897</b>	<b>32,138</b>	<b>43,824</b>	<b>52,323</b>



**Figure 10.** The Ntinkalu savings group more than likely experienced a disaster that led to a dramatic decrease in production. However, these grandmothers have managed to successfully exhibit slow growth since this time.