



Endline Survey Report

Vocational Training And Education Project

September 2024



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Executive Summary

Despite several national efforts, access to vocational skills and education is still very low in most rural areas in Uganda. In the Busoga sub-region—Eastern Uganda, young mothers are a unique group of youths with limited access to several resources including access to vocational education. With Support from the Associated Country Women of the World (ACWW), CCUG initiated a project to promote access to vocational and business skills among young mothers in 3 rural villages in Mayuge district.

The overall aim of this project was to increase access to vocational education and skills among 100 out-of-school young mothers aged 15-24 in 2 villages in Jinja and Mayuge districts by 2024. The desired project outcomes included; training 100 young mothers in tailoring, hairdressing, and knitting, financial literacy, and business skills. Supporting them to formulate short- and long-term financial goals; formation, registration, and operationalization of 3 VSLAs.

This endline survey was conducted to assess the effects of the project comparing current survey responses to those collected in April 2023. The survey assessed changes related to financial literacy, parenting knowledge, and experiences of Intimate Partner Violence (IPV) among project participants in Wairasa/Ntinkalu and Waitambogwe in Mayuge district.

Methodology: The endline survey adopted the same methodology as that used during the baseline to ensure the comparability of data and results. The study used a descriptive cross-sectional design employing quantitative methods of data collection as was utilized by the baseline. Sixty project beneficiaries were included in the survey using a simple random and convenience sampling method. Permission and consent were sought before data collection. The endline survey utilized the same semi-structured questionnaire which was used during baseline. Collected data was coded and entered into Statistical Package for Social Scientists (SPSS v26), from where it was cleaned and descriptively analyzed.

Summary of Results Attained:

Accessibility: 108 enrolled; 59 Completed DIT exams, 15 completed 6 months but did not sit for DIT exams, 17 undertook 4 months' training and 17 attended at least 2 month's training

Achievements	Changes	Baseline	Endline
81 beneficiaries completed financial literacy classes and formulated short- and long-term goals.	Financial Knowledge	42.4%	90%
	Financial Attitude	47%	86.7%
	Financial Behaviour	39.4%	71.7%
	Overall Financial Literacy	42.9	82.8%
85 beneficiaries were trained in business skills and selected IGAs based on vocational skills.	Formal employment	3%	20%
	Vocational business as the main source of income	-	60%
2 VSLA formed although only 1 is operational is currently being registered at the district level.	The proportion of beneficiaries who save	50%	75%
	Set aside money for emergencies	31.7%	75%
56 attended parenting skills sessions and 20 were provided with Mental Health and Psychosocial support.	Knowledge of 2 children's physical needs	33.3%	95%
	Knowledge of 2 children's emotional needs	20%	68.3%

Conclusion: The project contributed to meaningful changes among beneficiaries; improving their financial literacy skills and behaviour, rates of self-employment, and parenting knowledge. It also significantly contributed to a reduction in rates of Intimate Partner Violence (IPV) through increased GBV awareness, improved self-confidence and conflict resolution skills.





Acknowledgment

I would like to express my appreciation for the efforts of over 100 young women who dedicated themselves to participate in this project by learning vocational education and skills. Despite facing numerous challenges, many of you completed the Directorate of Industrial Training (DIT) exams, and a significant number completed at least four months of training. Your commitment has opened up new employment opportunities, reflecting your hard work and resilience.

I also want to thank the Associated Country Women of the World (ACWW) for their financial support, which was crucial for the smooth execution of this project. Additionally, I extend my gratitude to the CCUG staff members who facilitated various courses, including tailoring, hairdressing, financial literacy, parenting skills, and conflict resolution, and provided Mental Health and Psychosocial Support (MHPS). Special thanks to Nakisige Rebecca, Kagoya Mariam, Namwase Grace, Nabirye Justine, Bandoga Lionel, and Nakirya Brenda Doreen for their contributions.

Finally, I recognize the invaluable efforts of our research assistants, particularly Asuma Denzi, who went above and beyond to gather data from respondents, even those located far from the training sites. Thank you all for your dedication and hard work!

Nangulu Michael





Table of Contents

Executive Summary	i
Acknowledgements	ii
Table of Contents	iii
List of Tables	iv
List of Figures	iv
List of Abbreviations	v
Section One: Introduction and Background	1
Section Two: Project Implementation	1
2.1 Project Objective	1
2.2 Specific Objectives	1
2.3 Activities Implemented	2
2.3.1 Mobilization, Baseline and Dialogue Meetings	2
2.3.2 Vocational Training	2
2.3.3 Financial Literacy	2
2.3.4 Business Skills Training	2
2.3.5 Village Saving and Loan Associations and Revolving Funds	3
2.3.6 Summary of Achievements	3
Section Three: Survey Implementation	4
3.1 Survey Design, Setting and Population	4
3.2 Sampling Size and Sampling Procedure	4
3.3 Survey Instrument and Data Collection Tool	4
3.4 Data Management and Analysis	5
3.5 Ethical Issues	5
3.6 Dissemination Plan	5
Section Four: Results	6
4.1 Demographic Characteristics of Respondents	6
4.2 Vocational Expectations	7
4.3 Financial Literacy and Business Skills	7
4.3.1 Financial Knowledge Rating among Respondents	9
4.3.2 Financial Attitude	9
4.3.2.1 Rating for Financial Attitudes among Project Beneficiaries	11
4.3.3 Financial Behaviour	12
4.3.3.1 Rating for Financial Behaviour	14
4.3.4 Financial Literacy among Beneficiaries	15
4.3.4.1 Financial Literacy Rating among Respondents	15
4.4 Economic Status	16
4.5 Parenting Knowledge	17
4.6 Experiences of Intimate Partner Violence (IPV) among Beneficiaries	17





4.7 Perceived Effect of the Project among Beneficiaries.....	20
Section Five: Discussion, Conclusion and Recommendations	21
5.1 Discussions	21
5.1.1 Financial Literacy and Business Skills.....	21
5.1.1.1 Financial Knowledge	21
5.1.1.2 Financial Attitude	21
5.1.1.3 Financial Behaviour	21
5.1.1.4 Financial Literacy	22
5.1.2 Economic Status.....	22
5.1.3 Parenting Knowledge	23
5.1.4 Experiences of Intimate Partner Violence.....	23
5.2 Conclusion and Recommendations	23
5.3 Limitations	23
5.4 Lessons Learnt	24
References.....	24

List of Tables

<i>Table 1: Summary of Achievements</i>	<i>3</i>
<i>Table 2: Age and Educational level of Beneficiaries</i>	<i>6</i>
<i>Table 3: Challenges respondents anticipated versus those they actually encountered</i>	<i>7</i>
<i>Table 4: Responses on Financial Knowledge among Respondents.....</i>	<i>7</i>
<i>Table 5: Respondents' Confidence in Aspects of Money Management</i>	<i>8</i>
<i>Table 6: Responses on Financial Attitude.....</i>	<i>10</i>
<i>Table 7: Responses on Financial Behaviour.....</i>	<i>12</i>
<i>Table 8: Discussing Financial Decisions and Considered Purchase.....</i>	<i>13</i>
<i>Table 9: Rating of Financial Literacy among Beneficiaries</i>	<i>16</i>
<i>Table 10: Employment status and source of income</i>	<i>16</i>
<i>Table 11: Respondents' knowledge of children and parental needs</i>	<i>17</i>
<i>Table 12: Vulnerability and Experiences of IPV among Respondents</i>	<i>19</i>

List of Figures

<i>Figure 1: Rating for Financial Knowledge among Beneficiaries.....</i>	<i>9</i>
<i>Figure 2: Rating of Financial Attitude among Respondents.</i>	<i>11</i>
<i>Figure 3: Rating of Financial Behaviour among Respondents</i>	<i>15</i>
<i>Figure 4: Perceive effect of the Project among Beneficiaries.....</i>	<i>20</i>





List of Abbreviations

ACWW	: Associated Country Women of The World
CCUg	: Community Concerns Uganda Initiative
CDO	: Community Development Officer
DIT	: Directorate of Industrial Training
IPV	: Intimate Partner Violence
MoES	: Ministry of Education and Sports
GBV	: Gender-Based Violence
LC	: Local Council
SPSS	: Statistical Package for Social Scientists
UBOS	: Uganda Bureau of Statistics
VHT	: Village Health Team Member
VSLA	: Village Saving and Loans Association





Section One: Introduction and Background

Teenage pregnancy is a prevalent health, social, and moral issue in Uganda with 25% of girls becoming pregnant by age 19, according to the Uganda Bureau of Statistics (UBOS, 2018). Due to the COVID-19-induced measures, rates of teenage pregnancies increased. However, due to the COVID-19 pandemic, the rates of teenage pregnancies increased across the country. In the Busoga sub-region, particularly in the districts of Jinja and Mayuge, teenage and young mothers are among the most vulnerable populations (Edema, 2021; Nuwahereza, 2024). They also face a heightened risk of HIV infection, early marriages, gender-based violence, and school dropout.

The situation is further complicated by limited opportunities for young mothers to re-enter the education system or access vocational training. According to the Ministry of Education and Sports (MoES, 2021), only 11% of learners have access to vocational education. This inaccessibility is more pronounced in rural areas where long distances to training centres, stigma, limited family support, and poverty create significant barriers.

These challenges limit the ability of young mothers to secure decent employment, leading to consistent financial difficulties that predispose them to violence, exploitation, poor child care, and generational poverty. While several NGOs are undertaking initiatives supporting young mothers to access reproductive health services and prevention from violence, currently, there is a big gap regarding young mothers' access to vocational training. Based on the above, CCUG with support from Associated Country Women of the World (ACWW) initiated several interventions designed to provide the necessary support and resources to help young mothers overcome the barriers they face and achieve economic stability and personal empowerment.

Section Two: Project Implementation

2.1 Project Objective

The project sought to increase access to vocational education and skills among 100 out-of-school young mothers aged 15-24 in 3 villages in Jinja and Mayuge districts by 2024.

2.2 Specific Objectives

1. To provide vocational education and training to out-of-school young mothers.
2. To strengthen trained young mothers to initiate sustainable livelihoods.
3. To promote positive parenting among young mothers





2.3 Activities Implemented

2.3.1 Mobilization, Baseline, and Dialogue Meetings

Through the female local leaders (Nabakyala), Local Council (LC I Leaders), Community Development Officers (CDOs), and Village Health Team Members (VHTs), the mobilization of potential beneficiaries was conducted in 3 villages. The mobilization also included 13 community meetings with community members and parents providing details about the project including sensitization about the education rights of young mothers and the roles of their parents/families in supporting them access to vocational education. After mobilization, a baseline survey was conducted assessing educational level and interests in vocational education, financial literacy, business skills, and household economic status, access to psychosocial support and care, vulnerability to early/forced marriage, family support and care. The baseline survey involved 84 participants and after, the selection was conducted among 66 out-of-school young mothers with an interest to attain vocational education and skills, from poor families, and those at risk of early/forced marriages were enrolled for the first training cohort. In the 2nd cohort, 62 participants were enrolled in both Wairasa and Waitambogwe.

2.3.2 Vocational Training

Based on an open learning model, we selected and rented spaces in 3 selected villages which were conveniently located near the households of the participants to minimize traveling distance to attend classes. The classes were scheduled for 2-3 days a week for 6-8 months. Training was conducted between 9 am and 1 pm on each training day. Beneficiaries were trained in tailoring and hairdressing. Before training, a literacy assessment will be made to establish the literacy levels of beneficiaries. Semi-literate or illiterate beneficiaries were paired with those with higher literacy skills to facilitate peer-to-peer support, learning, and sharing to promote literacy development.

2.3.3 Financial Literacy

Financial literacy education, covering topics such as income, expenses, budgeting, financial goals, saving and borrowing, financial products and providers, and financial negotiation, was integrated into the vocational classes. Although it was a requirement for all beneficiaries to set financial goals related to their vocational training, a significant number experienced delays, and a few did not complete the formulation of their goals. These delays could be attributed to several factors including loss of hope for a long time, repeated exposure to domestic violence, limited family support, and low confidence in their ability to achieve these financial goals.

2.3.4 Business Skills Training

Following financial literacy training, basic business skills training covering capital sources, products and marketing, record keeping, profitability, planning for start-up, and business management were provided. Although participants were required to formulate business plans, low literacy levels hindered this training leading to its eventual dropping.





2.3.5 Village Saving and Loan Associations (VSLA) and Revolving Funds

Although two VSLAs were formulated, only one is functional with 28 members. The group has been saving for the past 6 months (they requested to start saving as soon as they began the training). Three VSLA leaders were trained from Waitambogwe VSLA about VSLA management including setting group rules, shares, savings and loan disbursement/repayment, record keeping, and operationalization of a revolving fund. The group was helped to formulate a constitution and presented it to the sub-county and district authorities. The group hopes to complete registration before the end of September 2024.

2.3.6 Summary of Achievements

Table 1: Summary of Achievements

Indicators	Achievements	Comments
100 young mothers trained in tailoring, hairdressing and knitting	In both cohorts, we enrolled a total of 108 beneficiaries. By the end of the project, 59 had completed DIT examinations; 15 completed 6 months but did not do exams, 17 completed 4 months' training and 17 attended 2 months' training.	15 students did not undertake DIT exams after studying for 6 months due to fears that the examinations require written tests which they worried would highlight this weakness. Additionally, high rates of domestic violence and limited financial family support also contributed to these high dropout rates.
100 young mothers trained in financial literacy, formulate short-and-long-term financial goals	81 beneficiaries completed financial literacy classes and formulated short- and long-term goals.	Some participants had great fears and worries about seeing themselves prosper beyond the training which delayed their completion of financial goals. Many had lost hope, were experiencing domestic violence, had limited support, and could not envision a bright future where they could accomplish financial goals related to their vocational training.
100 beneficiaries trained in business skills and are able to select IGAs based on vocational skills trained, and formulate business plans about it	85 beneficiaries were trained in business skills and selected IGAs based on vocational skills.	Due to low literacy rates, we could not provide training in business plan formulation.
3 VSLAs formed and registered at the sub-county level. 3 VSLA set up and operationalize revolving funds.	1 VSLA formed and operational. The VSLA initiated a revolving fund this month. The VSLA is currently being registered at the district level.	In Wairasa and Ntinkalu, the established VSLA collapsed due to a substantial number of participants getting employment outside their locality. In addition, a significant number of group members had intra-group conflicts, as some members were accused of contributing to domestic violence against other beneficiaries.





Section Three: Survey Implementation

The endline survey employs the same methodology as the one utilized during the baseline to facilitate comparability of the results from both surveys.

3.1 Survey Design, Setting, and Population

The study employed a cross-sectional descriptive design utilizing quantitative methods of data collection. The study utilized the same design as the baseline.

The study setting included Wairasa, Ntinkalu, and Waitambogwe in Mayuge districts. Wairasa and Ntinkalu Villages are situated in Wairasa Sub County, Mayuge district. Both villages are surrounded by sugar cane plantations belonging to Kakira Sugar Limited. Both villages have high rates of school dropouts, early pregnancies and marriages, and domestic violence. Waitambogwe village is located along the Jinja-Iganga highway near Musita Trading Centre. Mayuge district is located in Eastern Uganda and is bordered by Iganga district to the north, Bugiri to the Northeast, Namayingo to the East Republic of Tanzania to the South, and Jinja district to the West.

Although the baseline survey included 84 respondents, the endline included 60. For comparison purposes, 66 respondents who were enrolled in the training were extracted and compared with the 60 who participated in the endline. Overall, the study population included beneficiaries who participated in the project between March 2023 and September 2024.

3.2 Sampling Size and Sampling Procedure

Sixty respondents who had recently participated in the project were selected from three villages in Mayuge District. They were chosen using simple random and convenience sampling methods, particularly in Ntinkalu and Wairasa villages, where many participants had relocated for employment opportunities. Of these, 26 were selected from Wairasa, 11 from Ntinkalu, and 23 from Waitambogwe.

3.3 Survey Instrument and Data Collection Tool

Just like the baseline, data collection in the endline included the use of an interviewer-administered questionnaire which was used to collect data from respondents. Trained research assistants conducted these interviews either face-to-face or digitally via phone, particularly during the endline survey when a significant number of respondents had relocated from their original training locations.

The questionnaire covered several sections including Vocational Interests; Financial Literacy and Business Skills; Parenting Knowledge; and Experiences and Perpetuation of Gender-Based Violence (GBV).





The sections related to GBV were adapted from existing instruments such as the Validation of the Psychological Maltreatment of Women Inventory (Tolman, 1999) and the Abusive Behaviour Inventory (Shepard & Campbell, 1992). The financial literacy questions were based on the core questions from the OECD/INFE's Measuring Financial Literacy (2011), while the parenting questions were derived from the Better Parenting training manual for caregivers of highly vulnerable children (Pact Ethiopia, 2014). In both cases, the questionnaire was translated into Lusoga and Luganda for easy comprehension. During the baseline, additional efforts were made to attain a translator for beneficiaries who did not understand both languages.

3.4 Data Management and Analysis

After each day of data collection, Research Assistants reviewed the data for completeness. The project manager then conducted debriefing sessions with the researchers to address any challenges and discuss potential solutions. Subsequently, the data was coded and entered into the Statistical Package for Social Sciences (SPSS) for cleaning and processing. Although SPSS version 22 was used for the baseline and version 26 for the endline, the analysis methods remained consistent across both surveys.

3.5 Ethical Issues

Permission to undertake the study was sought from district authorities including seeking support from the CDO, Wairasa Sub County. At village levels, permission to conduct the survey and implement the project was sought from Local Council I Chairpersons with support from Female Local Leaders and VHTs. At an individual level, informed consent was sought from project beneficiaries before collecting data from them.

3.6 Dissemination Plan

The endline report will be disseminated to the following stakeholders;

- 1) Mayuge District local government
- 2) CDO, Wairasa Sub County, Mayuge district
- 3) The Associated Country Women of the World (ACWW)





Section Four: Results

This section presents the key findings of the endline survey. The results are organized according to demographic data, economic status, financial behaviour, and practices, vulnerability to children, and early and forced marriage. This section also presents results about financial literacy and business skills, parenting knowledge, and experiences of domestic violence among young mothers.

4.1 Demographic Characteristics of Respondents

Table 2: Age and Educational level of Beneficiaries

Category	Baseline		Endline	
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)
Age range				
14-16	3	4.5	1	1.7
17-19	13	19.7	4	6.7
20-22	28	42.4	17	28.3
23-25	22	33.3	38	63.3
Educational level				
No formal education	2	3	6	10.0
P.1-P.6	28	42.4	19	31.7
P.7 (Got a PLE Certificate)	5	7.6	10	16.7
S.1-S.3	13	19.7	12	20.0
S.4 (Got a UCE Certificate)	15	22.7	12	20.0
S.6 (Got a UACE Certificate)	3	4.5	1	1.7

According to the study results, most respondents (38 or 63.3%) were in the age bracket of 23-25 years with a mean age of 23 and a standard deviation of 2.2. In the baseline, most project participants (28 or 42.4%) were aged 20-22 and the average age was 21.4 with a standard deviation of 2.3.

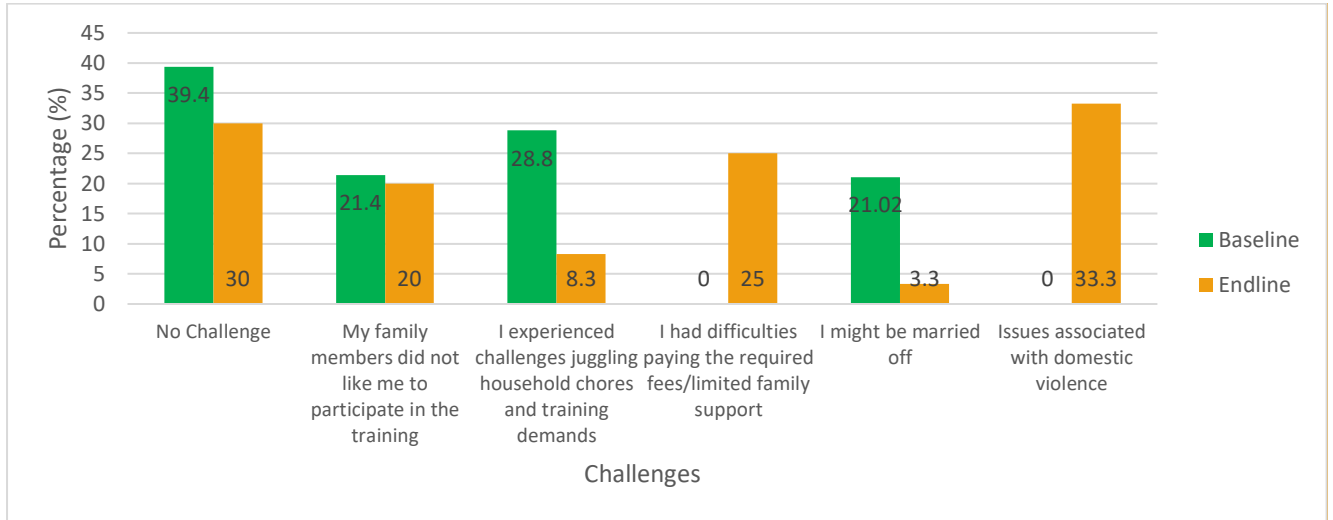
As regards the highest educational level, for both surveys, most beneficiaries had attained primary education in the classes of P.1-P.6; 42.4% for baseline and 31.7% for endline. This implies that there were no meaningful changes in the demographic data of respondents included in both the baseline and endline surveys and comparisons made between the results of the two surveys are valid.





4.2 Vocational Expectations

Table 3: Challenges respondents anticipated versus those they actually encountered (n=66 for baseline and 60 for endline)



There were variations between the expected and actual challenges that respondents experienced. During the baseline, the biggest number of respondents (28.8%) expected to experience challenges juggling household chores and training demands while 33% experienced issues associated with domestic violence.

4.3 Financial Literacy and Business Skills

This section details information about financial literacy with an emphasis on financial knowledge, financial behaviour, and financial attitude. It also presents information about the business knowledge of respondents and their economic status.

Table 4: Responses on Financial Knowledge among Respondents

Category	Baseline		Endline			
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)		
Whether respondents were taught about money management						
Yes	13	19.7	58	96.7		
No	53	80.3	02	3.3		
Whether respondents had ever heard about...						
Financial Goals	Yes	13	19.7	Yes	60	100
	No	53	80.3	No	-	-
Investment	Yes	28	42.7	Yes	60	100
	No	38	57.6	No	-	-
Budget	Yes	55	83.3	Yes	60	100
	No	11	16.7	No	-	-
Saving	Yes	55	83.3	Yes	60	100
	No	11	16.7	No	-	-
Return on Investment	Yes	12	18.2	Yes	59	98.3
	No	54	81.8	No	01	1.7
Entrepreneur	Yes	17	25.8	Yes		100
	No	49	74.2	No		-





Endline survey results show that nearly all respondents (58 or 96.7%) have been taught about money management. Additionally, every project beneficiary surveyed was familiar with the concepts; of financial goals, investment, budgeting, saving, and entrepreneurship. However, one respondent (1.7%) had not heard of the term of return on investment. In contrast, at the baseline, 80.3% had not been taught about money management, 80.3% had never heard of financial goals, 57.6% were unfamiliar with investment, 81.8% had not heard of return on investment, and 74.2% did not know about entrepreneurship. These results show a meaningful improvement in knowledge about these financial concepts among respondents.

Table 5: Respondents' Confidence in Aspects of Money Management

Category	Level of confidence	Baseline (n=66)		Endline (n=60)	
		Frequency	Percentage (%)	Frequency	Percentage (%)
Respondents' Confidence in... Planning spending with consideration for my income levels	Not confident	37	56.1	10	16.7
	Somewhat confident	21	31.8	30	50.0
	Very Confident	08	12.1	20	33.3
Budgeting for myself	Not confident	28	42.4	9	15.0
	Somewhat confident	20	30.3	31	51.7
	Very Confident	18	27.3	20	33.3
Planning for my short-and long-term financial goals	Not confident	41	62.1	10	16.7
	Somewhat confident	18	27.6	35	58.3
	Very Confident	07	10.6	15	25.0
Keeping track of my expenditure	Not confident	40	60.6	11	18.3
	Somewhat confident	24	36.4	31	51.7
	Very Confident	02	3	18	30.0
Ability to manage my finances	Not confident	18	27.3	7	11.7
	Somewhat confident	34	51.5	32	53.3
	Very Confident	14	21.2	21	35.0

The endline survey results revealed a significant increase in respondents' confidence in several aspects of financial management. Specifically, 50 respondents (83.3%) reported feeling confident about planning their spending in relation to their income. When it comes to budgeting, (51 or 84.7%) expressed confidence, and (50 or 83.3%) felt confident about planning for both short-and long-term financial goals. In tracking their expenditures, 49 respondents (81.7%) were confident, while 53 respondents (88.3%) were confident in their overall ability to manage their finances.

In comparison to the baseline results, where only 29 (or 43.9%) felt confident about planning spending with their income in mind, (38 or 57.3%) were confident in budgeting, and 25 respondents (25 or 38.2%) were confident in planning for their financial goals. Additionally, at the baseline, only 26 respondents (39.4%) were confident in tracking their expenditures, while 48 respondents (72.7%) were confident in managing their finances.

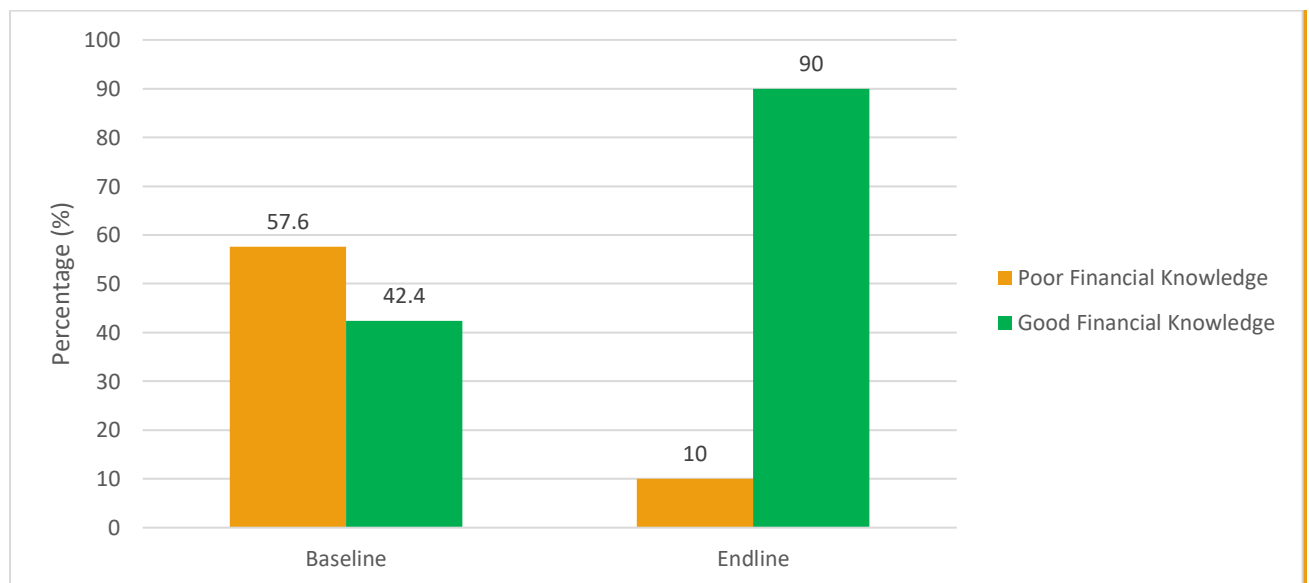




4.3.1 Financial Knowledge Rating among Respondents

The study adopted the same rating for financial knowledge as was utilized for the baseline. The rating was based on 11 questions that measured their awareness about hearing/learning about 6 financial concepts (financial goals, investment, budget, saving, return on investment, and entrepreneur) and their confidence in utilizing them. Ratings were binary; either they were Inadequate or Adequate. To be rated as having adequate financial knowledge, project participants would have heard/learned or utilized at least 6 or more of the 11 concepts. To be rated as having inadequate financial knowledge, beneficiaries would not have heard/learned or applied at least 5 or fewer of the concepts. Responses to the 11 questions were transformed through SPSS into binary responses based on whether they had heard/learned about the concepts, and their confidence in applying them. When respondents had heard/applied the concepts, the responses were re-coded 2 while responses where they had not heard/learnt/applied them were re-coded 1. For the overall rating, the scores to the 11 questions were computed to yield a total score that ranged from 11 to 22, 11 being the lowest and 22 being the highest. The scores were divided into two sections depicting two possible ratings; Poor Financial Knowledge (11- 17) and Good Financial Knowledge (18-22). The study adopted this rating based on the definition of good financial knowledge as provided in the guide to creating financial literacy scores and financial inclusion indicators by Atkinson (2015).

Figure 1: Rating for Financial Knowledge among Beneficiaries (Baseline, n=66; Endline, n=60)



Endline results showed an increase of 112.3% in knowledge and confidence of respondents in financial management, from 42.4% who had good knowledge by baseline to 90% by endline.

4.3.2 Financial Attitude

This section describes results about the financial attitudes of beneficiaries, focusing on their views on saving, budgeting, and investment. While the financial literacy ratings in this study were based on the





framework established by Atkinson (2015), we expanded the scope of financial attitudes to include additional components related to budgeting and investment.

Table 6: Responses on Financial Attitude

Note: Strongly Agree=SA, Agree=A, Disagree=D, and Strongly Disagree=SD

Attitudes towards saving	Baseline				Endline			
	SD	A	D	SD	SA	A	D	SD
I think it is more pleasing to spend money than save it for a long term	3%	4.5%	75.8%	16.7%	1.7%	6.7%	90%	1.7%
I believe saving money is necessary and important	50%	47%	3%	-	3.3%	96.7	-	-
I think I can save despite getting small amounts of money	22.7%	63.6%	13.6%	-	6.7%	88.3%	5%	-
I believe I can risk my own money through saving or investing it	19.7%	72.7%	6.1%	1.5%	6.7%	91.7%	1.7%	-
Attitude Towards Budgeting								
I feel that sometimes, one can buy things that cost more money than they intend to spend	1.5%	15.2%	60.6%	22.7%	-	10%	90%	-
Before I buy something, I believe it is important to carefully consider whether I can afford it	45.5%	50%	1.5%	3%	16.7%	83.3%	-	-
I think it is vital that individuals be aware of their monthly income and expenditure	18.2%	51.2%	24.2%	4.5%	8.3%	81.7%	10%	-
I am confident that I can have a personal budget that I stick to	13.6%	45.5%	34.8%	6%	-	83.3%	16.7%	-
I think I can aside money each month for saving and future needs	21.2%	53%	19.7%	6%	-	86.7%	13.3%	-
Attitude Towards Investment								
I believe I can have defined financial goals and work to achieve them	60.6%	33.3%	6.1%	-	3.3%	96.7%	-	-
I think it is important to establish my own business in the near future	65.2%	34.8%	-	-	6.7%	93.3%	-	-

The endline results present a positive change in respondents' financial attitudes, particularly towards saving, budgeting, and investment. Regarding saving, the majority of respondents (55 When asked whether they believed saving money is necessary and important, all respondents (60 or 100%) agreed while 57 or (95%) felt they could save despite getting small amounts of money. Additionally, nearly all (59 or 98%) indicated that they could risk their own money through saving or investing it.

In terms of budgeting, 90% (54 participants) disagreed with the notion that it is sometimes acceptable to spend more than intended. All respondents (60 or 100%) believed it is important to assess affordability before making a purchase. Furthermore, 90% (or 54 participants) agreed on the importance of being aware of monthly income and expenses. When asked about personal budgeting, (83.3% or 50 respondents) were confident they would adhere to a budget, and 87% (or 52) felt they could regularly set aside money for savings and future needs.

Regarding investment attitudes, all respondents (60 or 100%) agreed on the importance of having defined financial goals and working towards them, and they also valued the idea of starting their own business in the near future.



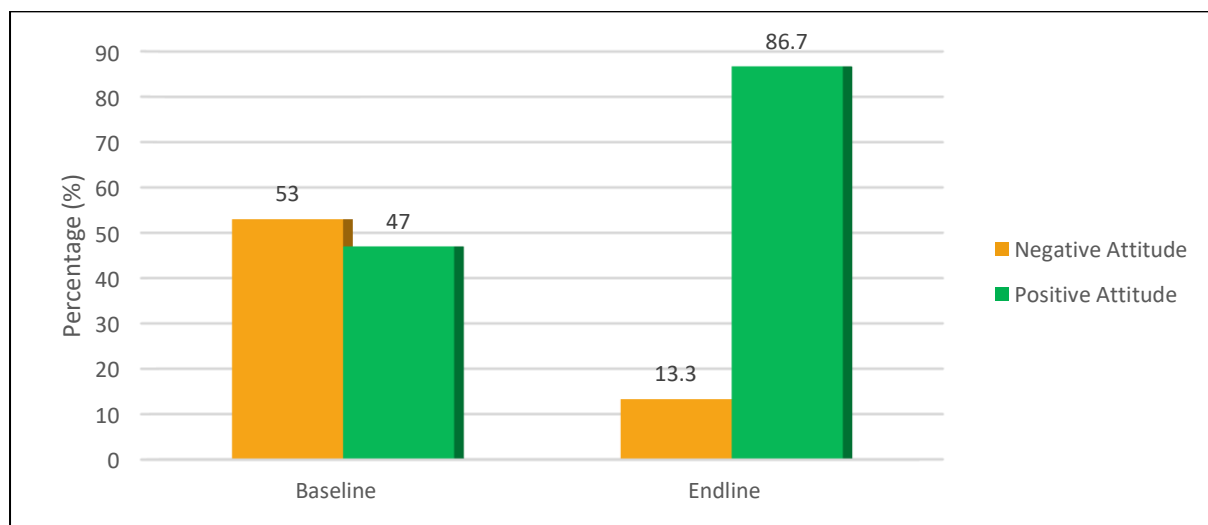


Comparing these results to the baseline survey, there has been a marked improvement in attitudes. At baseline, 93% of respondents disagreed that spending money was more pleasing than saving it. Additionally, 97% believed saving money was necessary, and 86% felt they could save despite small incomes. 92% felt comfortable risking their money through saving or investing. In terms of budgeting, 83.3% disagreed with the idea of occasionally spending more than intended, 96% recognized the importance of evaluating affordability before purchasing, and 69% saw the value in being aware of monthly income and expenses. Only 59% felt confident about maintaining a personal budget, and 74% believed they could regularly save money. Finally, 94% of respondents at baseline believed in setting financial goals, and all (100%) saw the importance of starting their own businesses.

4.3.2.1 Rating for Financial Attitudes among Project Beneficiaries

Financial Attitude rating among project participants was based on 11 statements that measured their perception and judgment of financial intentions towards money with an emphasis on saving, budgeting, and investment. Ratings were using these 11 statements that had point scales from 1-4 (Strongly Agree=4, Agree=3, Disagree=2 and Strongly Disagree=1). Two statements were phrased negatively and were reverse-coded to match those that were phrased positively. To get overall ratings, the scores were computed through SPSS to yield a total score that ranged from 11-44, with 11 being the lowest and 44 being the highest. Higher scores meant respondents had a positive attitude while lower scores indicated that the respondents had a negative financial attitude. The scores were divided into 2 sections; Positive Financial Attitude (33-44) and Negative Financial Attitude (11-32).

Figure 2: Rating of Financial Attitude among Respondents (Baseline, n=66; Endline, n=60).



The endline survey results showed a considerable improvement in financial attitudes among project participants, with the proportion of respondents having a positive financial attitude rising from 47% at baseline to 86.7% at endline, representing an increase of 84.5%.





4.3.3 Financial Behaviour

In this section, information about respondents' skills and actions toward achieving short and long-term financial goals is described. This includes actions such as engaging in active saving including emergency saving, discussion about household budget, short-and-long-term goals, and considered purchases.

Table 7: Responses on Financial Behaviour

Average amount saved each month	Baseline		Endline	
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)
I don't save	33	50.0	09	15
Less than 10,000	08	12.1	26	43.3
10,000-20,000	11	16.7	11	18.3
20,001-30,000	07	10.6	02	3.3
30,001-40,000	03	4.5	05	8.3
40,001 and above	04	6.1	07	11.7
Number of times that respondents save per month (Baseline, n=44; Endline, n=51)				
Daily	-	-	01	2
Weekly	36	81.8	38	74.5
Bi-monthly	01	2.3	04	7.8
Monthly	07	15.9	08	15.7
Methods of Saving (Baseline, n=44; Endline, n=51)				
Traditional method (box/pot/kettle)	7	15.9	6	11.8
Cash round	5	11.4	02	3.9
SACCO	-	-	15	29.4
VSLA	32	72.7	28	54.9
Frequency of Setting aside money for emergencies				
Often	01	1.5	28	46.7
Sometimes	07	10.6	10	16.7
Rarely	13	19.7	7	11.7
Never	45	68.2	15	25.0
Whether respondents needed to borrow money in the past 3 months for personal or family needs				
Yes	26	39.4	30	50
No	40	60.6	30	50
Whether respondents who needed money accessed it (Baseline, n=26; Endline, n=30)				
Yes	21	80.8	27	90
No	05	19.2	3	10
Source of funds that respondents accessed (Baseline, n=21; Endline, n=27)				
SACCO	04	81.0	3	11.1
VSLA	17	19.0	21	77.8
Money lender	-	-	2	7.4
Bank	-	-	1	3.7

Results presented above show that less than half of the respondents included in the endline survey (26 or 43.3%) were saving less than 10,000 per month and the biggest number (38 or 74.5%) were saving weekly. The minimum amount saved per month was 1,000/=, while the maximum was 150,000/=. This is a decrease compared to the baseline, where the minimum was 4,000/= and the maximum was 80,000/=. Despite more beneficiaries saving smaller amounts, there was an overall





increase of 81.4% in the average amount saved, rising from 9,196.9/= at baseline to 16,683.3/= at endline. The most common method of saving reported was through VSLA (28 or 54.9%) and nearly half of the surveyed participants (28 or 46.7%) reported setting aside money for emergencies often. When asked whether they needed to borrow money in the past 3 months for personal or family needs, half of the respondents (30 or 50%) agreed and of these, 90% (or 27 respondents) got the money mostly from VSLAs.

When compared to the baseline, there have been notable changes in the financial behaviour of project beneficiaries between the baseline and endline. Baseline results showed that half of respondents (50%) were not engaged in saving, and of those who were, 81.8% saved weekly. In addition, the majority of project beneficiaries (68.2%) were not setting aside money for emergencies.

Table 8: Discussing Financial Decisions and Considered Purchase

Respondents' frequency of discussing...	Baseline		Endline	
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)
Spending decisions				
Often	1	1.5	31	51.7
Sometimes	24	36.4	08	13.3
Rarely	06	9.1	03	5
Never	35	53	18	30
Saving decisions				
Often	7	10.6	30	50
Sometimes	22	33.3	11	18.3
Rarely	12	18.2	3	5
Never	25	37.5	16	26.7
Budget for the household				
Often	1	1.5	33	55
Sometimes	20	30.3	12	20
Rarely	06	9.1	02	3.3
Never	39	59.1	13	21.7
Short-and-long-term financial goals				
Often	1	1.5	30	50
Sometimes	12	18.2	11	18.3
Rarely	6	9.1	03	5
Never	47	71.2	16	26.7
The likelihood of respondents comparing prices in different shops before purchasing something new				
Not Likely	5	7.6	7	11.7
Somehow likely	5	7.6	2	3.3
Very likely	56	84.8	51	85
The likelihood of respondents buying products without comparing prices				
Not Likely	61	92.4	52	86.7
Somehow likely	01	1.5	2	3.3
Very likely	04	6.1	6	10
Likelihood of waiting until the product becomes cheaper before buying it.				
Not Likely	32	48.5	49	81.7
Somehow likely	22	33.3	06	10
Very likely	12	18.2	05	8.3





The endline survey results reveal that a substantial number of respondents were actively engaged in financial discussions with their partners and/or family members. Specifically, 65% reported frequently discussing spending decisions, and 68.3% regularly discussing saving decisions. Additionally, 75% of project beneficiaries surveyed indicated that they frequently discussed household budgets. Among the 60 respondents surveyed, nearly 70% (68.3%) reported discussing both short-and long-term financial goals with their partners and/or family members.

Regarding purchasing behavior, 85% of beneficiaries said they were more likely to compare prices across different shops before purchasing an item while 86.7% were less likely to buy products without comparing prices. However, 81.7% of respondents mentioned they are unlikely to wait for a product to become cheaper before buying it.

In contrast with the baseline survey results, there has been a significant financial behaviour shift among respondents. Baseline results showed that 53% had never discussed spending decisions with the family and/or partners, 37.5% had never discussed saving decisions, 71.2% had never discussed financial goals and 59.1% had never dialogued about household budgeting with their partners and/or family members.

On purchasing behaviour, 84.8% indicated that they were more likely to compare prices in different shops before buying something new, 92.4% were unlikely to procure products without comparing prices while 48.5% said they would not wait until a product becomes cheaper before buying it.

4.3.3.1 Rating for Financial Behaviour

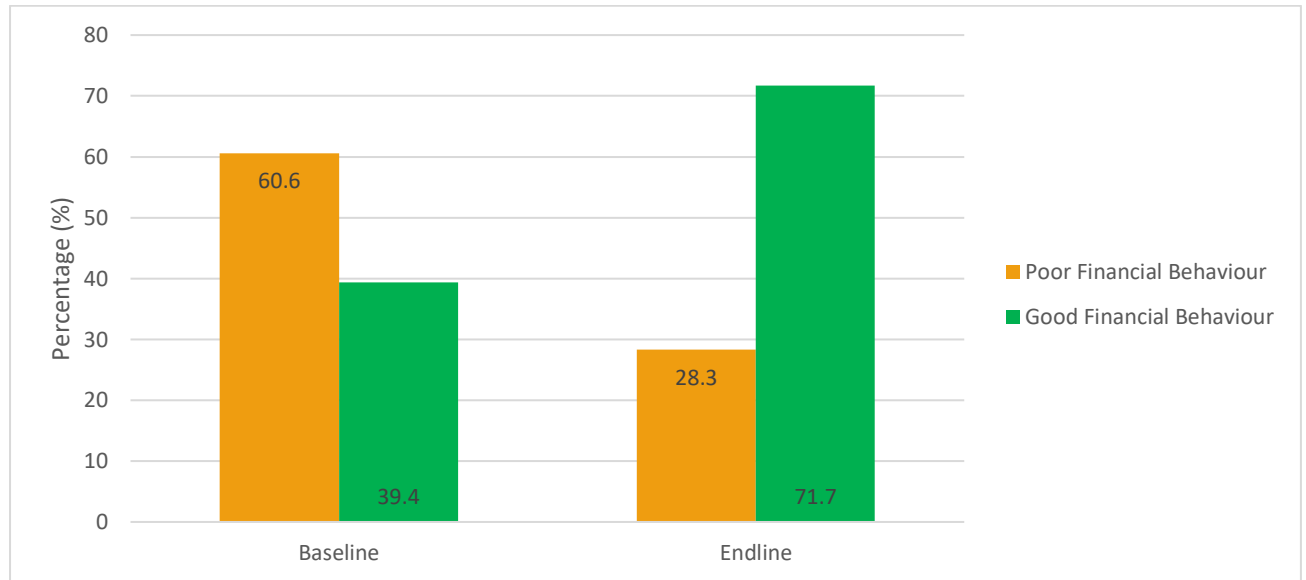
Financial Behaviour among project beneficiaries was rated based on 9 questions/statements that measured their actions toward achieving short and long-term financial goals. All the responses to the 9 questions/statements were transformed through SPSS into binary responses that had scores of 1 and 2; 2 symbolized a positive response/behaviour and 1 symbolized a negative response. Four questions had a 4-point scale related to the frequency of engaging in financial-related actions (Often=1, Sometimes=2, Rarely=3, and Never=4). Through SPSS, the scale was transformed and responses were re-coded to 2 responses (Often=2, Sometimes=2; Rarely=1 and Never=1). In addition, 3 questions used a 3-point scale related to the likelihood of considered purchase (Not likely=1, Somehow likely=2, and Very likely=3). The scale was also transformed and responses were re-coded to 2 responses; Not likely=1, Somehow likely=2, and Very Likely=2). To get overall ratings, the scores were computed through SPSS to yield a total score that ranged from 9-18, with 9 being the lowest and 18 being the highest. Higher scores meant respondents had positive behaviour while lower scores indicated that the respondent had negative behaviour. To be rated as having positive behaviour,





respondents must have recorded positive responses for at least 5 questions/statements while to be rated as having negative behaviour, respondents must have recorded negative responses for 4 or few questions/statements. The scores were divided into 2 sections; Poor Financial Behaviour (9-13) and Good Financial Behaviour (14-18).

Figure 3: Rating of Financial Behaviour among Respondents (Baseline, n=66; Endline, n=60).



The endline survey revealed an 81.9% increase in the proportion of beneficiaries demonstrating good financial behavior. More specifically, the percentage of project participants with good financial behavior rose from 39.4% at the baseline to 71.7% at the endline.

4.3.4 Financial Literacy among Beneficiaries

This section is a combination of the previous three sections (Financial Knowledge, Financial Attitude, and Financial Behaviour).

4.3.4.1 Financial Literacy Rating among Respondents

To obtain overall financial literacy scores among young mothers, frequencies for scores for financial knowledge, financial attitude, and financial behaviour were summed up based on their ratings (positive/good and negative/poor). After a total score of all positive/good and negative/poor dimensions of financial literacy were obtained. An average of the total scores was calculated and later, each average score was divided by the total sample size for the study (84) and multiplied by 100 to get the percentage score. Respondents were rated as either having low or high financial literacy. The overall percentage for low financial literacy was correlated to the average score for the 3 negative/poor rating scores for the 3 dimensions. Likewise, the overall percentage for high financial literacy level was calculated based on the average score for the positive/good ratings for the 3 dimensions as detailed below;





Table 9: Rating of Financial Literacy among Beneficiaries

Dimensions	Baseline				Endline			
	Financial Knowledge	Financial Attitude	Financial Behaviour	Percentage	Financial Knowledge	Financial Attitude	Financial Behaviour	Percentage (%)
Positive/Good	28	31	26	42.9%	54	52	43	82.8%
Negative/Poor	38	35	40	57.1%	06	08	17	17.2%
Total	66	66	66	100	60	60	60	100

Study results showed a sizeable improvement in financial literacy rates among project beneficiaries, with rates increasing from 42.9% at baseline to 82.8% by endline, which represents an increase of 92.7%.

4.4 Economic Status

Table 10: Employment status and source of income

Employment status	Baseline		Endline	
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)
Peasant farmer	27	40.9	-	-
Formal employment	02	3.0	12	20.0
Casual labourer	12	18.2	02	3.3
Self-employed	-	-	35	58.3
Unemployed	25	37.9	11	18.3
Source of Income				
Crop farming	28	42.4	11	18.3
Kameeza money	05	7.6	07	11.7
Small-scale retail business	13	19.7	05	8.3
Remittance from relatives	08	12.1	01	1.7
Casual work	06	9.1	-	-
Vocational business	-	-	36	60
Others	06	9.1	-	-

The endline survey results showed that just over half of the respondents (35 out of 60, or 58.3%) were self-employed, with vocational business serving as their primary source of income (36 or 60%). This represents a major change from the baseline, where the majority of respondents (25 or 37.9%) were unemployed and relied mainly on crop farming for their income (28 or 42.4%).





4.5 Parenting Knowledge

Table 11: Respondents' knowledge of children and parental needs

Respondents on 2 physical needs of a child	Baseline		Endline	
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)
Clothing	24	36.4	25	41.7
Education	17	25.8	44	73.3
Food	33	50.0	37	61.6
Medical care	05	7.6	5	8.3
I don't know	42	63.6	6	10
Shelter	-	-	3	5.0
Emotional Needs of a Child				
Attention	06	9.1	15	25.0
Care	22	33.3	47	78
Love	42	63.6	44	66.7
I don't know	60	90.9	28	46.7

Note: The results are cumulatively represented, and the percentages are more than 100.

Endline results presented above show that the majority of respondents (44 or 73.3%) were aware of at least 1 physical need while 5% (or 3) did not know of any physical needs of a child. Altogether, 95% could identify at least one physical need and a similar number of 95% were aware of at least 2 physical needs. When compared to the baseline, there has been a tremendous increase in beneficiary knowledge of children's physical needs, from 33.3% who knew 2 physical needs by baseline to 95% by endline.

Endline results also showed that the majority of respondents (47 or 78%) listed care as one of the emotional needs of children. Altogether, 93.3% could list at least one emotional need while 41 (or 68.3%) could name at least 2 emotional needs. This represents a notable improvement in beneficiary knowledge of emotional needs where 80.2% were aware of at least one emotional need and only 20% could identify two emotional needs.

4.6 Experiences of Intimate Partner Violence (IPV) among Beneficiaries

This section provides information about experiences of domestic violence among respondents in the 6 months before the survey. Respondents were asked whether they had experienced 4 forms of violence and their frequency perpetuated by their partners and/or family members.

Endline results presented below in Table 12: show that slightly over a third of respondents (22 or 36.7%) were at risk of experiencing some form of violence from their partners or family members and the biggest number (36.4%) were worried of experiencing emotional/psychological violence.

The two most common forms of physical violence experienced by beneficiaries in the six months before the survey were being denied permission to leave the house without their partner's permission





and physical assault (8.4%). Overall, 16.7% of beneficiaries who participated in the endline survey reported experiencing some form of physical violence during that same six-month period.

Regarding sexual violence, endline survey results found that the highest two forms were refusal to use contraceptive methods and false accusations of cheating to limit respondents' movement, with rates of (13.4%) respectively. Altogether, 23.3% of respondents indicated that they experienced at least one form of sexual violence in the past 6 months before the survey.

Being called annoying and abusive names (10%) and being consistently told that they are mentally unstable or crazy/insane (15%) were the two most common forms of psychological violence that respondents indicated that they experienced. Overall, 18.3% of respondents mentioned experiencing at least one form of psychological/emotional violence.

Withholding physical needs such as food or health care even when their partners had funds (10%) and refusing to get further education or vocational training (6.7%) were the most common forms of economic/financial-related violence reported by respondents. Altogether, 13.3% of respondents experienced some form of economic/financial-related violence.

When all forms of violence were combined, nearly 3 out of every 10 respondents (28.3%) reported experiencing one or more forms of violence in the 6 months prior to the survey. When compared to the baseline where 72.7% indicated that they experience some form of violence, this is a considerable reduction in violence.





Table 12: Vulnerability and Experiences of IPV among Respondents

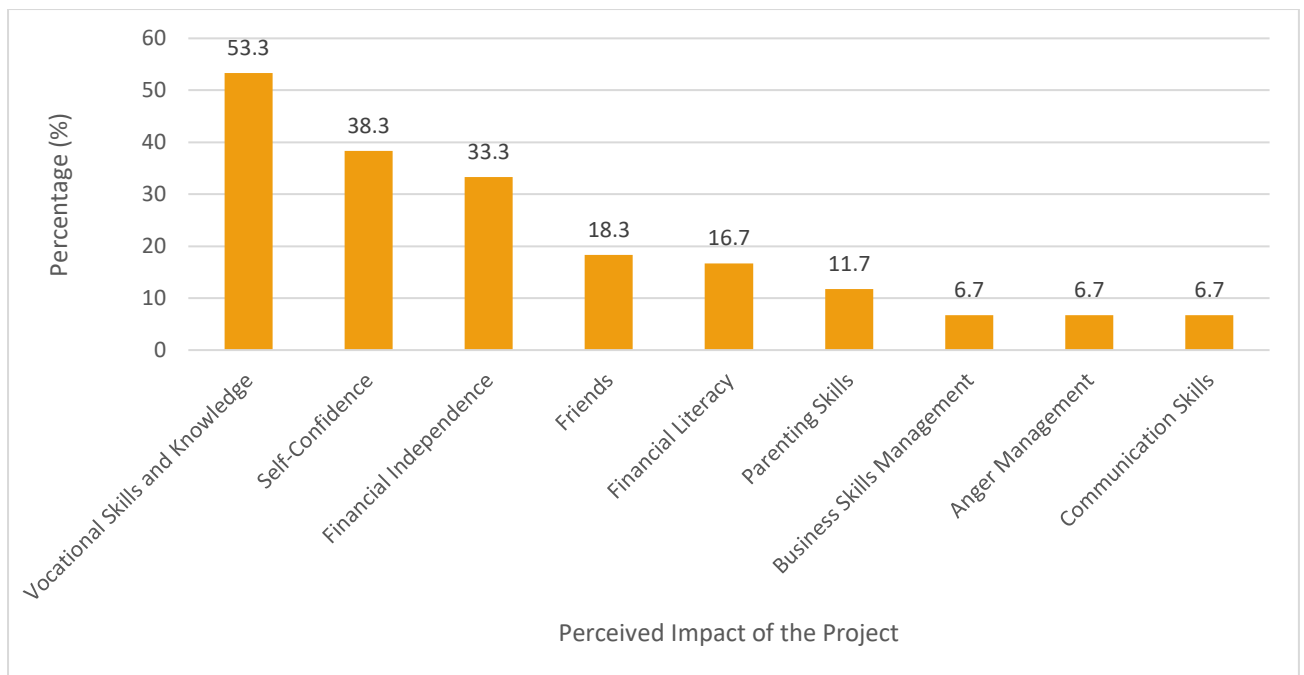
Whether respondents were in danger of experiencing IPV by the time of the survey	Baseline		Endline			
	Frequency (n=66)	Percentage (%)	Frequency (n=60)	Percentage (%)		
Yes	43	65.2	22	36.7		
No	23	34.8	38	63.3		
Category of violence respondents were in danger of experiencing (Endline, n=22, Baseline, n=43)						
Sexual violence	15	34.8	01	4.5		
Emotional/Psychological Violence	15	34.8	08	36.4		
Physical Violence	29	67.4	06	27.3		
Economic Violence	04	9.3	07	31.8		
Experiences of IPV among respondents						
In the past 6 months, has your partner...	Often	Sometimes	Rarely	Often	Sometimes	Rarely
Physical Violence						
Kicked, punched, pulled your hair, slapped, bit, burnt, or hit with an object?	6.1%	7.6%	13.6%	1.7%	1.7%	5%
Refused you to leave the house without his permission?	4.5%	6.1%	12.1%	5%	3%	5%
Tried to strangle or kill you through choking?	1.5%	1.5%	1.5%	1.7%	3.3%	-
Threatened to beat you or take away your child?	7.6%	4.5%	15.2%	-	-	8.3%
Sexual Violence						
Attempted to force you to have sex against your will (attempted rape)?	1.5%	4.5%	6.1%	-	5%	10%
Forced you to have sex against your will (rape)?	6.1%	3%	3%	3.3%	6.7%	-
Refused you to use contraceptive methods?	15.2%	1.5%	1.5%	5%	1.7%	6.7%
Forced you to have sex with other people in exchange for money or other gifts?	-	-	1.5	-	-	-
Had affairs with other women and used that information to abuse you?	1.5%	-	9.1%	6.7%	1.7%	-
Made false accusations of cheating and used that information to limit your movement?	4.5%	9.1%	6.1%	6.7%	-	6.7%
Psychological/Emotional Violence						
Refused you to speak to your family members or friends unless you have his permission?	3%	3%	6.1%	3.3%	-	-
Calling you annoying and abusive names even when you told him to stop?	-	3%	3%	3.3%	6.7%	-
Threatening to kill you or your children or both?	1.5	4.5	3.0	-	-	-
Consistently telling you that you are mentally unstable or that you are crazy/insane?	3%	1.5%	4.5%	8.3%	-	6.7%
Forcing you to take drugs or alcohol against your will?	-	-	-	1.7%	-	-
Economic/Financial-related violence						
Stole or used your money without your permission	1.5%	3%	1.5%	3.3%	1.7%	-
Refused you to work or engage in an activity that generates income for yourself?	3%	6.1%	4.5%	1.7%	-	-
Refused you to get further education or vocational training	6.1%	9.1%	15.2%	5%	-	1.7%
Withheld physical needs such as your partner denying you money for food or health care even when he had the funds?	3%	3%	3%	5%	5%	-





4.7 Perceived Effect of the Project among Beneficiaries

Figure 4: Perceive effect of the Project among Beneficiaries (n=60)



When respondents were asked how the project had impacted their lives, slightly over half (32 or 53.3%) mentioned vocational skills and knowledge, 38.3% reported they got new friends while 33.3% stated financial independence.





Section Five: Discussion, Conclusion and Recommendations

5.1 Discussions

This section presents results discussed in relation to related literature and they are organized according to the research questions/objectives. It also provides a summary of the results, conclusion, and recommendations

5.1.1 Financial Literacy and Business Skills

5.1.1.1 Financial Knowledge

According to the endline survey results, nearly all project beneficiaries (96.7%) reported being taught about money management and they were familiar with the concepts; financial goals, investment, budgeting, saving, and entrepreneurship. The biggest number of respondents (83.3%) reported feeling confident about financial planning and overall management of their finances (88.3%). Overall, endline results found an increase of 112.3% in the knowledge and confidence of respondents in financial management, from 42.4% by baseline to 90% by endline. The results are similar to findings obtained by Driwale (2021) in his unpublished study in Wakiso district which found that the majority of youths knew money management, savings, and investments. Likewise, the results are similar to those obtained by Makhandia (2013) in her study in Kenya among 60 youths which found that 80.9% had good financial knowledge.

5.1.1.2 Financial Attitude

The endline results found that the majority of beneficiaries had favorable financial attitudes. More specifically, 100% believed saving money is necessary, 95% felt they could save despite earning small amounts of money, 98% indicated that they could risk their own money through investment or saving while 100% believed it is important to assess affordability of an item before practice. Furthermore, 90% were aware of their monthly income and expenses, and all respondents (100%) believed in the importance of having defined financial goals and working towards them. When compared with baseline results, the study found a notable improvement in financial attitudes as the proportion of beneficiaries having a positive financial attitude increased from 47% by baseline to 86.7%, an increase of 84.5%.

5.1.1.3 Financial Behaviour

Endline results showed that 74.5% of respondents were saving on a weekly basis with an increase in the average amount saved from 9,196.9/= by baseline to 16,683.3% by endline. The most common method of saving was through the VSLA (54.9%) and 46.7% reported setting aside money for





emergencies. Furthermore, 68.3% indicated that they regularly discussed saving decisions with their partners/family, 75% discussed household budgets, and 68.3%.

The endline results showed that 74.5% of respondents were saving weekly, with the average amount saved increasing significantly from 9,196.9/= to 16,683.3/= . This growth reflects a greater commitment to savings and improved financial habits over time among beneficiaries. The most common saving method through which beneficiaries saved was the Village Savings and Loan Association (VSLA), as reported by 54.9% of respondents. Additionally, 46.7% reported setting aside money for emergencies, demonstrating a proactive approach to financial security.

Moreover, 68.3% of respondents regularly discussed their saving decisions, while 75% engaged in conversations about household budgets. Furthermore, 68.3% discussed their financial goals with their partners/family, and 85% compared prices before making purchases. These discussions are essential for creating a supportive financial environment and ensuring that saving strategies are supported by family members.

Overall, the project contributed to an improvement in financial behaviour as evidenced by the increase in the beneficiaries demonstrating good financial behaviour rising by 81.9%, from 39.4% at baseline to 71.7% by endline. This improvement could be attributed to structured saving methods such as those provided by the VSLA, and open discussions about financial decisions and planning with their partners/families.

5.1.1.4 Financial Literacy

Overall, a combination of strong financial knowledge, positive attitudes, and proactive financial behaviors contributed to an improvement in financial literacy among beneficiaries. The results indicate that the project significantly improved financial literacy rates, which rose from 42.9% at baseline to 82.8% by endline representing an increase of 92.7%.

5.1.2 Economic Status

The study results showed a remarkable shift in employment from 37.9% of respondents who were unemployed and relied mainly on crop farming (42.4%) by baselined to 58.3% who became self-employed and had vocational businesses serving as their primary source of income (60%). Moreover, when asked what they thought the biggest impact of the project was on their lives, 53.3% indicated acquiring vocational skills and knowledge while 33.3% stated that it led them to become financially independent.





5.1.3 Parenting Knowledge

The study results showed considerable changes in beneficiaries' knowledge of children's needs. More specifically the percentage of beneficiaries who knew 2 physical needs increased from 33.3% by baseline to 95% by endline. Additionally, the proportion of parents who were aware of 2 children's emotional needs also increased from 20% by baseline to 80.2% by endline. Worth noting is that 11.7% of respondents indicated that the biggest impact the project had on their lives was learning parenting skills.

5.1.4 Experiences of Intimate Partner Violence

Nearly 3 out of every 10 beneficiaries (28.3%) reported experiencing one or more forms of violence in the six months leading up to the endline survey. The most common form of violence was sexual violence, reported by (23.3%) of respondents, followed by psychological violence at 18.3%, physical at 16.7%, and lastly economic/financial-related violence at 13.3%.

Overall, there was a meaningful reduction in the rate of IPV experienced by respondents from 72.7% by baseline to 28.3% by endline. This decline could be attributed to several interventions implemented during the project including teaching beneficiaries about Gender-Based Violence (GBV) and life skills such as conflict resolution, anger management, and communication skills. Additionally, improved self-confidence and social networking among beneficiaries as reported by 38.3% and 18.3% respectively—may also have contributed to this positive change.

5.2 Conclusion and Recommendations

The project contributed to meaningful changes among beneficiaries; improving their financial literacy skills and behaviour, rates of self-employment, and parenting knowledge. It also significantly contributed to a reduction in rates of Intimate Partner Violence (IPV) through increased GBV awareness, improved self-confidence and conflict resolution skills.

There is a need for CCUG to continue seeking funding to expand interventions to address the current rates of IPV as well as strengthen the project to become self-sustaining.

5.3 Limitations

1. In Ntinkalu and Wairasa villages, most project beneficiaries had moved on and accessed jobs outside the sites in areas such as Kampala and Busia making it harder to difficult to reach them and limiting the sample size for the endline assessment.
2. Because all information was self-reported by beneficiaries during data collection, there may have been some exaggerations and omissions that could have affected the study results.





5.4 Lessons Learnt

1. There is a need for thorough project planning including comprehensive risk planning and management. Future projects utilizing the open learning model need to have backup plans in case training sites are not secured within the projected timeline.
2. Young mothers experience high rates of Gender-Based Violence and need robust support systems to address this violence. CCUG could partner with local organizations that provide support to victims of violence to support beneficiaries.
3. It is important to tailor the training of young mothers—who have spent long periods outside the formal school system, to their needs and accommodate low literacy rates and slow learning paces. Additionally, the use of visual aids, role-plays, practical demonstrations, and simplified language can improve comprehension and engagement.

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