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**INTEGRATED DISABLED WOMEN ACTIVITIES**

**FINAL PROJECT REPORT**

**PROGRAM: ECONOMIC EMPOWERMENT & LIVELIHOODS**

**AGREEMENT NUMBER: AID-617-F-14-0000**

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1. **LIST OF CRONYMS**

|  |  |
| --- | --- |
|  |  |
| CRS | Catholic Relief Services |
| FR/RM | Financial management& Resource mobilization |
| HACCP |  |
| IDIWA | Integrated Disabled Women Activities  |
| IDAA | Iganga District Albinism Association |
| IDAPD | Iganga District Action on Physical Disability  |
| IDP SACCO | Iganga Disabled Peoples’ SACCO  |
|  |  |
| SACCO | Saving and Credit Cooperative |
| WWDs | Women with Disabilities  |
| PWDs | People with Disabilities |
| DOPs | District Operational Plan |
| USAID | United States Agency for International Development |
| EEL | Economic Empowerment and Livelihoods  |
| IEC | Information, Education and Communication  |
|  |  |
| UNBS |  |
| URI |  |
| UWEAL |  |
| NGO | Non-Governmental Organization  |

1. **EXECUTIVE SUMMARY**

# The Economic Empowerment and Livelihoods (EEL) Project started on 1st October 2014 and has ended this December 2017. The overall goal of the project was to promote economic empowerment of 300 women with disabilities in 10 sub-counties in Iganga district through microcredit support for improved agricultural production, value addition, and non-farm income generating activities by the year 2017.

**The project specific objectives included:**

1. To empower 300 women with disabilities in Iganga district with livelihood and entrepreneurship skills and provide seed funds to enable them initiate income generating activities by the year 2017.
2. To improve the livelihoods of 150 women with disabilities through microcredit support for agricultural production, value addition, and non-farm income generating activities by the year 2017.
3. To strengthen the capacity and services of IDIWA through improving the organisational capacity, strategic planning, financial management, human and material resources management, fundraising, portfolio and delinquency management by 2017.

**3.2 Planned project outputs include:**

* 300 women with disabilities trained in modern farming, entrepreneurship and business management skills
* 300 WWDs provided with seed fund for investment in household income generating activities
* 25 WWDs trained in making fruit juice and tomato sauce
* 10 (out the 25 WWDs) given additional training and provided on-going technical support to grow and market fruits, vegetables and fruit products
* 25 WWDs supported with credit funds to produce and market fruit juice and tomato sauce
* One fruit juice, tomato sauce making/training centre established
* A grand product launch conducted to promote the products
* 175 WWDs supported with credit funds to engage in other small scale businesses such as retail shops, hair dressing, eating kiosks among others
* IDIWA micro credit program expanded by forming 25 new Community Credit and Saving Groups of poor Women with Disabilities and a loan fund.
* 28 Monthly business training and counselling conducted by IDIWA SACCO for community saving and credit groups
1. **PROJECT IMPLEMENTATION BY RESULT AREAS**

**YEAR ONE**

**Milestone number 1 (a) Feasibility study**

IDIWA developed Terms of Reference, signed a service contract with a team of six consultants and commissioned study on 10th October 2014. The objectives of the study were;

To conduct a market demand survey for fruit juice, tomato sauce, and chalk including estimating the magnitude of domestic, regional, and overseas markets for locally produced and processed fruit and chalk products; Conduct cost-benefit and break-even analyses to enable documentation of economic and market demand associated with the establishment of these proposed enterprises; Estimate the magnitude of investment needed to set up these enterprises into profitable production units, including estimates of the volume of raw materials/inputs required; Determine the location, characteristics, and performance of existing fruit juice, tomato sauce and chalk factories or plants; Identify by-products of fruit juice, tomato sauce, and chalk; and Evaluate the technical feasibility of the three proposed enterprises including the development of the conceptual designs of the fruit juice, tomato sauce, and chalk making plants or production units.

The study reached 21 key informants and 280 other respondents with a mix of qualitative and quantitative research methods to obtain both primary and secondary data on the viability of the fruit juice, tomato sauce and chalk making enterprises in Iganga.

**Key findings on Fruit Juice and Tomato Sauce making**

The study revealed that fruit and vegetable processing is a good business opportunity for small-scale and medium-scale businesses in Uganda and the market is very large because raw materials are readily available and most equipment is reasonably affordable. Despite existence of many brands of fruit juice in the market, the study established that most middle income and low consumers consumed carbonated soft drinks (sodas) and other unnatural flavored artificial or imitation drinks. There was also a growing trend in urban centres of Uganda for higher juice consumption where Mango, pineapple, and passion fruit were the most popular juices. In terms of processing technology, the study revealed that IDIWA has several options at its disposal. It could go semi-manual or full mechanized processing. Nonetheless equipment could be procured from local suppliers or imported direct from manufacturers in Europe, Asia or South Africa. Packaging materials are also available locally and can be purchased at relatively low prices.

The study further revealed that Raw materials and ingredients are available however fruits are sometimes affected by weather conditions. The crop raw materials can be got directly from the gardens of farmers through an out-grower’s scheme or purchased from surrounding markets or farmers. The other ingredients are available in Supermarkets and wholesalers in Kampala

**Key recommendations on Fruit and Tomato Sauce making**

The study recommended;

1. Employing a creative and dynamic team of production and marketing team to meet the needs of its targeted market share. IDIWA recruited team of 13 people including technical staff and casual labourers in 2016. However, due to delays in kick starting juice production, the team has reduced to seven people in 2017; they include a General Manager, Quality Supervisor, Marketing Manager, Machine Operators and Casual labourers.
2. Mobilizing a sizeable amount of initial capital between UGX 150,000,000 and 220,000,000 to seize the available and growing fruit juice and vegetable sauce market opportunity in the region and the entire country.With support from USAID, IDIWA has invested a total of **UGX 169,599,269** into the Juice Plant; specifically, the money was spent on conducting a feasibility and business planning, procurement of processing and laboratory equipment, rent of premise, electrical installation, medical examination and training of workers, consultancy services, brand name and company registration, production trials, sample testing, and supervision and standards audit.
3. Working closely with the various regulatory stakeholders in the food processing industry to avoid complacence. IDIWA has established collaboration with several institutions and organizations including UNBS, URI and UWEAL.

We are also working with Makerere University- School of Food Science, Nutrition and Bio Engineering where the General Manager, and Quality Controller were trained product formulation depending on customer desirability. Several formulae were developed for reference and comparison. The team acquired various skills of equipment use in a factory, given the current status of the food plant which is more advanced than the home factory. This improved on time, labour and the nature of the final product by use of the stick blender which homogenizes the thickener to a better degree than the wooden stick. The team learnt tips no how to maintain a steady supply of a specific product on market, and methods of adding ingredients into the pulp with reduced loss of juice parameters such as flavour, natural taste and colour. For example, addition and filtration of sugar, stabilizer and water to the pulp before heating the contents. This improved on the product’s degree of fineness, particle distribution and volume accuracy thus a better product than the earlier.

The team successfully prepared and submitted the first batch of samples for Standard analysis at UNBS and these were forwarded to the standard offices at Kyambogo and quality results are in the pipeline; the product label was designed and submitted to UNBS together with the first sample. The label has since been approved by UNBS.

The team is inspired to apply the new found skills and knowledge and make adjustments at the plant in order to improve on general cleanliness, for example the drainage system, disinfection system and cleaning methods of equipment before and after production.

The team was able to identify gaps of the production system with reference to the Makerere Food Plant; these will form basis for adjustments for product improvement. The collaboration is great experience in terms of hygiene and sanitary discipline especially during production.

1. Conducting a more comprehensive environmental impact assessment before commencement of the production process. IDIWA conducted an environment impact assessment of the premise and the environment authority-NEMA issued a certificate with conditions.

**Key findings and recommendation on Chalk Making**

The demand for low dust Chalk is very high in Uganda due to a big number mushrooming private and public schools nationwide. The financial analysis established that an initial investment of as low as $2,510 for the proposed chalk making project, hence profitable and viable with a payback period of only one year. However, compared to the fruit juice and tomato making venture, it is financially less attractive as its net cash flows are far too low.

School chalk production is a very simple process. Anybody can learn how to do it and apply it successfully with less supervision. School chalk production can be done in the comfort of a home setting. One does not need to establish a big factory. The major equipment for school chalk is the Chalk Mould which is primarily used for molding the chalk to give it its characteristic shape, size and length. For medium and large scale production machinery and equipment can easily be got locally or imported. The study concluded that the proposed chalk making enterprise in Iganga is fifty-fifty feasible; it recommended that the project be developed for IDIWA member groups of PWDs so that the little proceeds from such projects can be enjoyed by individual members in those groups. Alternatively, IDIWA should consider undertaking chalk making on a large scale to enjoy large economies of scale and revenues.

**Milestone 1 (b) Annual Work plan**

In order to ensure effective implementation of project activities, IDIWA conducted participatory planning meetings involving the entire IDIWA team to develop an annual work plan. This followed an induction into USAID work plan format by the Learning contract which was undertaken by the Executive Director, M&E Officer and the Finance and Administration Officer. The work plan was submitted on 9th January 2015 and subsequently approved.

**Milestone 1 (c) Purchase of Office Equipment**

In order to improve the work at the Secretariat and facilitate newly recruited M&E Officer, one desk top computer and accessories were purchased. IDIWA nominated a new Procurement Committee which handled the procurement process and also pre-qualified suppliers of goods and services.

**Milestone 1 (d) Hire M&E Specialist**

IDIWA advertised the job of M&E Specialist and nominated a new recruitment Committee comprising of Board Chairperson, Treasurer, Executive Director, Finance and Administration Officer and one external consultant from Clients Charters worldwide, Ntinda-Kampala. Interviews were conducted on 2nd September 2014 and the M&E Officer assumed office on 1st October 2014.

**Milestone 2 (a) Organizational Capacity Assessment**

The Organizational Capacity Assessment (OCA) involved Board members, Staff and stake holders. The objective was to establish strengths and weaknesses of IDIWA and provide a framework for organizational development. The assessment focused on the areas of Governance, Management, Program Management, Human Resources, Financial Management, Infrastructure and Logistics, External and Public Relations, Building Coalitions and Networks.

In some areas of assessment the organization was functioning at a very basic level, in many areas it was improving and developing some capacity, while in some few areas it was functioning adequately.

The OCA recommended more attention in areas that were found wanting as follows;

* Under governance, to conduct board governance review and training, dissemination and display of mission and vision statements to all staff and stakeholders and mainstreaming of crosscutting issues in organization programs.
* Under management, to develop a new organization structure, hire competent staff, document administrative policies and procedures including team building and developing a risk management plan. Training in organizational development for in the management team was also recommended.
* Under Program Management, a competent M&E staff was to be hired, M&E system developed besides conducting regular review and updating of work plans against activities and mainstreaming M&E in the organizational budget and all staff to be trained in M&E skills.
* Under Human resources management, the Human resources policy to be reviewed and to carry out regular staff performance reviews, develop staff salary review system, carry out needs analysis and develop staff development program.
* Under Financial management, to streamline the accounting, internal control and financial reporting systems, develop a sustainability plan and consider migration from manual to computerized accounting system. Staff and members to be trained in financial management and budgeting.
* Under External relations and Building Coalitions, a marketing and communications strategy to be developed and presented to district, national or international fora and mainstream collaboration and networking activities in the organization budget.

In summary, ¾ of the above OCA recommendations have been implemented by IDIWA for instance; all policies were reviewed, capacity building trainings for staff and board members in financial management, resource mobilization and portfolio and delinquency management were conducted. IDIWA website ([www.idiwa.org](http://www.idiwa.org)) was re-designed for marketing purposes and the team was strengthened by recruiting competent staff were also hired.

**Milestone 2 (b) Strategic Planning**

The strategic planning commenced with formation of a strategic planning team that involved stakeholders at all levels of the Organization. The overall goal of the strategic planning process was to come up with a well-articulated comprehensive development strategy for IDIWA for the next five years (2015-2020). Planning information was obtained through use of an Organisation Capacity Assessment Tool, consultative meetings, focus group discussions, and questionnaires. The planning team redefined the Organization’s vision, mission, and value statements to accommodate new ideas generated.

The following strategic objectives were developed:

1. To advocate for equal opportunities and rights of People with Disabilities, Women and other vulnerable groups in Busoga sub region.
2. To contribute to the prevention and management of disabilities and HIV/AIDS in Busoga sub region through self-help community based initiatives.
3. To improve the socio-economic status of People with Disabilities, Women, other vulnerable groups and the community in Busoga sub region through Agriculture, Entrepreneurship and Vocational skills development.
4. To empower People with Disabilities , Women, other vulnerable groups and the community to participate in activities that promote Health and Nutrition, Sanitation and Environmental protection to ensure sustainable livelihoods in Busoga sub region.
5. To promote inclusive education of children with disabilities and other vulnerable children in Busoga sub region.
6. To empower People with Disabilities, Women, other vulnerable groups and the community to promote good Governance, Democarcy and Human rights in Busoga sub region.
7. To strengthen the organizational capacity of IDIWA to effectively deliver services to PWDs, Women, other vulnerable groups and the community in Busoga sub region.
8. To mobilize recourses to finance activities of the Organisation as well as investing in sustainability projects.
9. Partnering with other civil society organizations to implement objectives stated herein about.
10. To engage in income generating activities for organizational sustainability, the activities shall among others include; food processing and value addition, mobile money services, saving and credit services among others.
11. To enter into contractual agreements with individuals and organizations to carry out activities of the organization.

**Milestone 3 (a) Selection of 100 project beneficiaries**

Community meetings were conducted to select project beneficiaries during the month of December 2014 in ten sub counties in Iganga district. Selection criteria were developed and used to ensure the quality of beneficiaries helps the project to achieve the indented objectives. One hundred women with disabilities were selected under the following disability categories:

* Physical - 65
* Mental -1
* Visual – 13
* Albinos - 3
* Epilepsy-1
* Hearing – 9
* Little people – 1
* Hydrocephalus – 9
* Multiple disabilities - 6

**Milestone 3 (b) Hire Credit and Livelihood officer**

The Micro credit Project Officer and Livelihood Project Officer were recruited in September 2014 and assumed office in October 2014. External resource persons were invited to the interview panel to provide technical support.

**Milestones 4(a) 6(a) and 7(a) 100 Provision of seed funds**

In order to improve livelihoods, 100 trained Women with Disabilities from all the 10 project sub counties of Nakigo, Igombe, Makuutu, Bulamagi, Bukanga, Nabitende, Nambale, Buyanga and Iganga Northern and Central divisions, were supported to develop business ideas and plans for household Income Generating Activities (IGAs). They later received seed funds for investment in their household Income Generating Activities (IGAs).

**Table showing IGAs and the number of beneficiaries involved;**

|  |  |  |
| --- | --- | --- |
| **SN** | **Income Generating Activity** | **No. of Beneficiaries** |
| 1 | Farming | 25 |
| 2 | Retail shop | 4 |
| 3 | Selling clothes | 19 |
| 4 | Selling shoes | 2 |
| 5 | Selling foodstuffs/vegetables | 20 |
| 6 | Soft drink kiosk | 1 |
| 7 | Tailoring | 9 |
| 8 | Produce selling | 6 |
| 9 | Craft making and selling | 2 |
| 10 | Restaurant | 3 |
| 11 | Hair dressing | 1 |
| 12 | Liquid soap making | 1 |
| 13 | Animal (goat) raring | 3 |
| 14 | Fish selling | 4 |
|  | **Total beneficiaries** | **100** |

In order to establish progress and performance of house hold IGAs, provide one-on-one technical support and identify home of beneficiaries, field monitoring visits were conducted in all project sub counties. The field visits were also used for mapping beneficiaries and formation of community micro credit groups.

**Milestone 4(b), 6(b) and 7(c) First, Second and Third training for Staff and Board members on Financial management, Resource mobilization and Portfolio and delinquency management.**

Mr. Kayuki standing in front (Consultant) facilitating during resource mobilization training

In order to improve the capacity of board members and staff to effectively mobilize and manage project and organizational resources, IDIWA conducted training on financial management, resource mobilization and portfolio and delinquency management for IDIWA Staff and Board members. 14 IDIWA Staff/Volunteers and Board members were trained on financial management and resource mobilization/fundraising. The financial Management training was conducted between 18th and 20th May 2015. It sought to give participants a deeper understanding of;

1. Relevance of Financial management to not-for profits making organisations like IDIWA.
2. Financial planning and budgeting
3. Internal Control System
4. Accountability, activity and financial reporting and interpretation.
5. Investment appraisal

At the end of the workshop, participants had learnt the following;

1. Fundamental accounting principles and the generally acceptable accounting principles
2. Basics for preparation and interpretation of financial statements and how the different statements relate to each other.
3. Basics of budgeting and budget control and role of the different stake holders in budget control.
4. The internal control system and structure including the chain of authority, the role of different stake holders in safeguarding organizational resources, preventive measures of misappropriation of resources and fraud.
5. Basics of financial reporting, accountability and interpretation of financial information.
6. How to appraise investment in sustainability projects.

A computerized accounting package, QuickBooks was installed and the process of migrating from a manual to a computerized accounting system begun with training the finance team on how to operate and manage the system. This system is now fully operational and the following are some of the key benefits;

1. Instant reporting of financial information
2. Customized reporting by budget line/ vote
3. Budget tracking and control
4. Automated reconciliations

The FR/RM training was conducted between 1st and 3rd July 2015 and sought to enhance the capacity of 0f 15 Staff and Board members in diversifying the resource base for sustainability of IDIWA mandate and activities

The training objectives were;

1. To introduce participants to basic knowledge and skills in local and international resource mobilization
2. To increase the capacity of IDIWA to diversify its sources of funding to support sustainable socio-economic and psychological development
3. To set up building blocks for developing a resource mobilization policy and strategy for IDIWA

Achievements and practical skills gained;

1. Writing winning proposals
2. Effective communication and marketing and plans are under way to rebrand all communication and marketing materials i.e. Website, Brochures and Newsletters
3. Strategic positioning especially bearing in mind that the Millennium Development Goals are ending and hence a shift to Sustainable Development Goals
4. Developing fundraising strategy and policy are already in place

Portfolio and delinquency management training was conducted in August 2015 for IDP-SACCO Executive Committee and Management Staff as well as IDIWA staff. The training was organized by IDIWA and facilitated by two volunteers from the US through CRS and conducted from 2nd to 12th August 2015 at IDP-SACCO Office.

The training sought to:

1. Review Loan products in terms of loan purpose, eligibility for loans, maximum loan sizes, loan security (collateral), interest rates, repayment periods and loan supervision (monitoring)
2. Review and establish procedures of dealing with defaulters and or rescheduling loans

**Lessons Learnt from the Portfolio and Delinquency and Portfolio Management training**

* Using cash flow projections to determine loan portfolio size allows management to decide how much it may lend and how much in deposits to increase
* An automated accounting system will allow loan balance amount and individual loan balances to be readily available and accessed by members
* Loan collection is better carried out on designated day in a week in order to minimise
* Limits of the loan portfolio size should base on financial statements and should be changed only upon Executive Committee approval
* Number of due dates for ageing purposes should be reduced; this means that ageing and collection efforts on loans start every day. It is more effective to have a limited number of due dates per month
* Delinquency can eat away a portfolio without anyone realizing it, and then suddenly explode out anyone ***“a hidden beast”.***

**Application of knowledge and skills learnt;**

IDP- SACCO is running an ageing report for discussion on a weekly basis. Mandatory holding period of three months for new members before qualifying them for loans has been introduced. This is because most members usually join, save a little and want loans immediately. This will help to decrease loan to deposit ratio therefore allowing more cash at hand. More resources have been allocated to collecting receivables; we have a dedicated loans officer who goes to the field once a day for loan collection. Incentives to members for paying early by discounting for example on airtime transport. The groups are made aware of their due dates beforehand and when contacting late borrowers, the SACCO starts with 80% of receivables balance first i.e. those with big amounts. They meet/talk frequently with group leaders to discuss receivables status.

**Milestone 5 and 6(c) Establishment of a Juice/Tomato and Chalk production centers:**

Following the feasibility study report findings and recommendations, a business plan for fruit juice and Tomato sauce making was developed; however, the budget presented by the consultant was way beyond the provisions of the project budget and USAID advised that it is revised to fit in the available funds. An alternative business plan has since been submitted to USAID for review and advice.

The premise for the juice and tomato sauce processing was identified in Iganga Municipality and a comprehensive Environmental Impact Assessment was conducted in August through September 2015. The TOR were approved and the main report was submitted to NEMA in September 2015. In an effort to close gaps in the budget, we contacted the CRS about professional volunteers in Food Science and Technology including plant lay out, setting up a laboratory, training, developing product formulae and quality systems. The partnership was formalized by signing a Partnership agreement. The volunteers will be available as and when the production centre is established.

**Milestone 7(c), Set up five microcredit groups and grant 50 loans**

In order to increase access to financial services and micro credit for establishment of new businesses, seven saving and credit groups of WWDs were formed during the period under review. The groups are located in the sub counties of Buyanga, Nakigo, Bukanga, Bulamagi, Makuutu, Nabitende and Nambale.

**Milestone 8 Quarterly business meetings**

To ensure effective utilization of credit funds and effective management of business, a training curriculum was developed for use during business meetings with saving and credit groups of WWDs. Thirty business meetings was conducted for the seven saving and credit groups and individual members in other project sub counties. The meetings sought to provide practical business management skills and business counseling. The meetings also sought to provide opportunity for beneficiaries to share and learn from each other’s experiences. The business meetings focused on entrepreneurship, separating business and family and record keeping as well as buying and selling.

Members have improved in such areas as record keeping, calculating the cost of merchandise, overheads and profits. Most beneficiaries can now meet some of the basic necessities while some have made saving and bought assets such as land, sewing machine, bicycle, cows and goats. Child beneficiaries are getting school fees and treatment for conditions that require constant medication such as psychosocial disability and hydrocephalus among others.

**YEAR TWO**

**Milestone 1 (a) Year One Annual Report.**

The annual report for year one (1st October 2014 to 30th September 2015) was prepared and shared on the 6th November 2015. The report contained details of activities implemented in the reporting period. A financial report for the same period was also attached.

**Milestone 1 (b) Annual Work plan**

For purposes of effective implementation of project activities, participatory planning meetings involving the entire IDIWA team were convened to plan for year II activities and consequently, a detailed annual work plan was developed. The work plan was submitted on 6thof November 2015 and subsequently approved.

**Milestone 1 (c) M&E plan**

IDIWA did not prepare a new MEL Plan for year II following advice from the QED team that the MEL Plan prepared in year one was to work for the entire project period. The team at QED however proposed to find time for a meeting with IDIWA M&E officer to update indicators in the MEL Plan to make them more realistic. The QED team thereafter fixed time and together with IDIWA M&E Officer made revisions to the MEL Plan and this was shared it with the AOR at the mission. The revised indicators were also updated in the reporting systems (Performance Reporting System – PRS and Feed the Future FtF) The MEL plan is being used to track the progress and assess whether the organization is on track to meet its goal and objectives. The MEL plan is also being used to track activities to ensure they are being implemented according to plan.

**Milestone 2: Set up a Juice Production Center.**

Setting up of a Juice Production center has been an on-going activity since the beginning of the EEL project**. T**he overall goal for setting up the production centre is;

To promote social development for women living with disabilities in Iganga through economic empowerment based on agro-processing.

**Specific objectives of the Juice Production Center**

1. To provide employment opportunities for Women, People with Disabilities and the general community through growing and supply of fruits and vegetables to the Juice Centre, direct employment at the factory, and marketing of finished products.
2. To generate income for organizational sustainability.

In order to achieve these objectives, IDIWA undertook the following activities:

1. Conducting and Environmental Impact Assessment for the proposed Production Centre in quarter one and the report was received in quarter two and shared with USAID. Other activities done at the production Center are as follows;
2. Construction, partitioning and painting of Production centre premises was done by the month of June 2016.
3. Machinery/equipment purchasing was done from F&B Solutions in Kampala; the equipment was delivered in early June 2016 and installed at the facility
4. A waste drainage management system was established at the facility
5. Electricity installation was concluded by end of quarter III
6. National water was installed at the facility
7. Recruitment of Production Centre staff including the Quality Supervisor, Machine Operator and 11 Casual labourers. The Microfinance Project Officer and Finance Manager were assigned roles of General Supervisor and Accountant respectively.
8. An Environmental Management Monitoring Plan (EMMP) was prepared, shared with USAID team and approved.
9. General ground levelling at the premises was also done.

**Other on-going activities at the facility include;**

1. Securing a water extraction permit from the Water ministry
2. Discussion with Industrial Research Institute, Uganda Small Scale Industries Association (USSIA) and Uganda National Bureau of Standards (UNBS) on issues of standards and quality control.
3. Laboratory setup and procurement of other production equipment and raw materials.
4. Trial production being planned for the month of December 2016 which will be followed by the official launch.

**Milestone 3 (a) Selection / Training of 150 year II project beneficiaries**

A selection exercise for the Year II beneficiaries (150WWDs) was conducted between 1st and 14th December 2015 by the Livelihoods and Microfinance Project Officers in the target Sub Counties of Nakigo, Bulamagi, Nabitende, Bukanga, Makuutu, Igombe, Iganga Central and Northern Division, Buyanga and Nabitende, using the existing selection criteria form and for this exercise where a number of qualities were considered for anyone to become an eligible beneficiary. Some of the qualities are as observed below;

* A woman with disability- aged 18years and above
* A resident in the project target Sub Counties, well known by local leaders and other community members
* A committed and hard working person willing to participate in the project
* commitment and will by family to support beneficiaries in the project
* Integrity (trust worthy/faithful person) well known by the community.

However, preference was also given to:

* Applicants above 18 but below 40 years
* Severely disabled applicants
* Those with very many dependents i.e. widows, single mothers and orphans
* Those with good attitude towards work ( with history of participation in any IGA)

At the end of the exercise, a total of 151 beneficiaries was selected because of the extra person who was very needy and could not be made to wait for the next selection in the third year of project implementation. .

**Milestone 3 (b) Training**

The training for 151 selected year II beneficiaries in agriculture and livelihood skills was conducted in the second quarter of year II of project implementation.

The main objective of the study was to equip WWDs with modern agricultural practices, entrepreneurship skills and business management skills to enable them start and maintain their household income generating activities. The trainings were four in number and held at the Sub County Headquarters of Bukanga, Nambale, Nakigo and Iganga Municipal Council P/s. These trainings attracted participants from all the 10 target Sub counties of Iganga District. The trainings were facilitated by standard Agro-Vet Consultants, who deliberated in the local language (Lusoga) and used simplest methods as possible such as brain storming and lecture to deliver the message home. The trainings started on 26th January and ended on 9th February 2016.

Initially, 150 selected beneficiaries were targeted, however, a total of 174 ended up benefiting because some beneficiaries came along with guides to assist them and could therefore not be excluded.

The trainings have yielded results as follows;

1. All the targeted 151 beneficiaries were able to develop business plans and secured seed grants.
2. The fourth quarter monitoring revealed that all beneficiaries had invested the seed grants in IGAs (Business and Agriculture) and were applying skill such as use of modern agricultural methods, records keeping, stocking, among others as trained.

**Milestones 3(c) Provision of seed funds for 150 beneficiaries for establishment of household IGAs.**

A total of 151 beneficiaries were selected and helped in developing business ideas/plans. Seed funds were then disbursed to the beneficiaries between 14th and 18th March 2016 at IDIWA offices.

*A full list of beneficiaries that received the seed grants is attached.*

**Milestone 4: Set up five (10) microcredit groups and grant 75 loans.**

Seven (7) Micro-credit groups were formed in the 3rd quarter (April-June 2016) in the Sub Counties of Makuutu, Bulamagi, Bukanga, Nambale, Nabitende, Buyanga and Igombe with an objective of creating a convenient avenue for accessing loans and increasing membership to IDP SACCO. A total of 95 loans were advanced to beneficiaries from the seven micro credit and saving groups established in year Two. All beneficiaries who received loans from the IDP SACCO were followed up through monitoring visits and are repaying well except a few who had challenges in their businesses. Continuous follow up is being made to ensure that those beneficiaries re-pay their loans.

Creation of savings groups has yielded results as follows;

1. More WWDs who don’t have collateral security are now accessing loans because group members guarantee them.
2. The savings culture has increased among WWDs because all members in groups own savings boxes where they keep dropping money intended for savings and only open them on monthly basis during group meetings.
3. Membership in the IDP SACCO has increased for instance a total of 150 members from 7 savings groups added in year II.

**Milestone 8: Quarterly business meetings.**

Eight (8) Business training and counseling meetings *(for Year one and Year two beneficiaries)* were conducted in the sub counties of Nabitende, Makuutu, Northern and Central Division, Bukanga, Nakigo, Bulamagi , Nambale, Buyanga, Nabitende and Igombe. The purpose for these trainings/ Counseling meetings was to continue enhancing beneficiaries’ skills in entrepreneurship and Business management.

The approach used was brain storming where members were first given opportunity to share challenges faced in their businesses and upon establishment of such facts, they were counseled on individual basis. Some of the challenges shared included; Failure to Manage business from home where they end up using items meant for sale without paying them, records keeping and Savings and loan management where some have failed to pay their loans.

As a result of business trainings/ counseling meetings;

1. Beneficiaries are now able to separate business from family.
2. Many now maintain records of their businesses, especially those able to read and write.
3. Beneficiaries are now able to stick to IGAs they proposed in their business plans unlike before when they kept changing businesses.

**YEAR THREE**

**Milestone 1: Year Three Annual Report, Work Plan and M&E Plan**

To ensure effective activity implementation, IDIWA prepared a comprehensive annual activity report for the period of 1st October 2015 – 30th Sept 2016, together with the corresponding financial report; a detailed annual work plan for the Year III (1st Oct 2016 – 30th September 2017); and the revised Monitoring and Evaluation (MEL) plan and Indicator Reference Sheet, through a participatory process involving the Board and staff members and volunteers. All these documents were submitted to USAID and approved by the Agreement Officer’s Representative (AOR) in November 2016.

**Year III Milestone 2: Training 50 WWD beneficiaries and IDIWA Staff**

In order to improve livelihoods and entrepreneurship skills, 50 Women with Disabilities received short-term agricultural sector productivity or food security training. The training sought to improve the capacity of selected 49 WWDs in the sub counties of Nakigo, Igombe, Makuutu, Bulamagi, Bukanga, Nabitende, Nambale, Buyanga and Iganga Northern and Central divisions, to fend for themselves through identification of resources and identifying feasible business opportunities.

The training was conducted from 23rd to 26th January 2017, at Iganga Municipal Council Primary School.

The specific training objectives included:

1. To train women with disabilities in organic farming, home gardening skills and soil improvement practices like crop rotation, intercropping, green manure and compost making.
2. To conduct training in organic pest and disease management among preferable crop enterprises.
3. To train women with disabilities in skills for organic seed treatment with local materials and the various methods of field establishment namely direct seeding, transplanting and other methods.
4. To train farmers in soil fertility management practice and moisture management within the root zones
5. To train and demonstrate skills of harvesting, post-harvest handling and processing of major crops in which the women are engaged.
6. To train and guide women farmers in project identification, design and implementation of small scale businesses.
7. To train members in basic business planning, business mobilization, business management, entrepreneurship, and agricultural marketing.
8. To train farmer groups in group dynamics and record keeping and their importance in enhancing collective development.
9. To train the participating groups in resource identification and management for proper business growth and management.
10. To train farmers in leadership skills and team building role in business management

**The content included:**

1. **Agronomic practices training** covered modern agricultural practices in line with selected enterprises including maize, beans, groundnuts, beans, cabbages, and tomatoes, with focus on the following:
* Land preparation and siting
* Seed bed preparation and management
* Seed selection and seed rating. Beneficiaries were encouraged to use high quality breed vigour for bumper harvest
* Planting methods and spacing i.e. planting in lines and recommended spacing
* Weeding and weed control methods
* Pests and disease control focusing on organic methods such as using ash, urine and local herbs
* Fertilizers with emphasis to organic fertilizers
* Post-harvest handling including packaging, drying and transportation harvesting indices/maturity indices and storage
1. **Farming a Business**

Project beneficiaries were guided on enterprise selection, record keeping and the various types of records, marketing work plan and budget preparation, concepts of trade and marketing and Income Generating Enterprise for self-employment.

1. **Saving and Credit Management**

Most participants had prior knowledge and were saving in VSLAs and SACCOs in their respective villages. The different forms of saving were emphasized as well as the importance of saving were emphasized.

Participants were introduced to Iganga Disabled People’s SACCO with detailed information on the mode of operation, meaning of credit, reasons for borrowing and when to borrow as a business person, and advantages and disadvantages of credit in business, and sources of credit including SACOOs, VSLAs, Micro finance institutions and Banks.

1. The idea behind organic management of pests was to create conditions which prevent or minimize the occurrence of pests and diseases causing organisms. These were only used when attacks got out of hand, especially where the situation of the crops was under stressful conditions and were not be able to resist pest and diseases. We used synthetic/inorganic pesticides when it became necessary but the beneficiaries were advised to avoid using these pesticides **Organic Management of Pests and Diseases** because they kill useful insects which eat pests. Many synthetic chemicals are expensive and are also dangerous to the soil, health of people and their domestic animals.

There are isolated cases where beneficiaries who were practicing maize were using pesticides called Rocket, Striker and Dudu acelemectin to fight against the deadly pest called fall army worm which had attacked and destroyed the maize plantations in the whole Busoga region.

**Avoiding pests and diseases build-up**

Participants were taken through the best way to avoid pests and disease build-up is by creating a living soil that keeps the plants healthy and vigorous. Good crop husbandry methods are the first protection against pests and disease damage. You can therefore control pests and disease build-up including:

* Apply adequate amounts of compose, plant teas, and liquid manure.
* Using mulch; a tick, light-excluding mulch will suppress and, eventually kill the majority of weeds that harbor pests.
* Avoiding shock from drought and lack nutrients.
* Avoiding weak plants by careful seed selection of resistant varieties, use good seed when planting, be careful before accepting seedlings from other farmers- you may just be importing problems especially soil pests and diseases.
* Planting local ingenuous varieties which are usually the best adapted to local conditions; their seeds should always be saved for future planting.
* Appropriately spacing your crops in the fields.
* Growing in appropriate season; vigorous growth is the best defense, especially for small vulnerable seedlings, sowing late often coincides with emergence of pests and diseases.
* Planting and weeding early.
* Using appropriate tillage practices.
* Using crop rotation; this breaks the pet cycle and prevents a carry –over of pests to the next season.
* Practicing intercropping

**Repelling and killing pests:**

Some methods that can be used to repel and/or kill pests are:

* Barriers e.g. trenches against wild animals, ash against crawling pests, and netting against birds.
* Traps against wild birds, animals and insects.
* Trap-crop (an alternative hosts) e.g. milk weed may attack aphids which may otherwise go to a crop such as cowpeas.
* Removing the pests by hand.
* Introduction or encouragement of predators such as snakes, lizards chameleons, wasps, spiders, toads, praying mantis and birds.
* Using a lamp (light) at night to trap night-feeding insects such as moths.

**Understanding the problem:**

Beneficiaries were tasked to know the type of pests or disease attacking the crop as this minimizes time wastage trying to control the wrong problem. You may find centipedes woodlice in a hole in a potato but slugs or wire worms will have been the real culprit that made the hole in the first place. Correct identification also means that you not kill beneficial animals and insects such as ground beetles, centipedes and earwigs in the mistaken belief that they are harmful.

Some methods about pests than can help a farmer are:

* Breeding habits
* Life cycle
* Hosts plants
* Predators
* Encourage Natural and Biological Control

**Natural Pesticides:**

In order to avoid the use of synthetic chemical pesticides, pesticide usually made from other plants can be used as they are less harmful to the soil, human begin and domestic animals. Many of the natural pesticides do not kill but because of their strong smell, they send pests away.

It is important for a farmer to make a correct assessment of the pest problem in order to determine whether the infection is serious enough to require the use of pesticides or, if there are only a few pests which can be controlled naturally by others predators. The following natural pesticides are known to be effective and be used as follows;

|  |  |  |
| --- | --- | --- |
| **Material** | **Methods of preparation and application** | **Pests controlled** |
| Red peppers | -Crush a handful of pepper fruits in a polythene container and add 4 liters of water.Leave for 1 to 3 days or boil for 20 min.Dilute the mixture in an equal amount of soap. Filter and spray on the crops. | Whiteflies, aphids, ant, slugs, snails, beetles, cutworms, caterpillars, mealy bugs. |
| Onions | -Crush leaves or bulbs of the plant mix in water and allow to stand for 2 to 3 days. Filter and dilute in an equal amount of soapy water.Apply on the crops as a spray. These plants have a strong smell which repels most pests. | Ants, aphids, army, worm, caterpillars and coding moth. |
| Tobacco leaves | -Crush a handful of fresh leaves and add water. Filter and dilute the liquid with 5 equal parts of soapy water. Use as a spray. -Crops should only be harvested 4 days from spraying.-Crush tobacco leaves to form a powder, which can be dusted on plant leaves.Tobacco leaves can also be placed below the crops of the same family. E.g. tomatoes, Irish potatoes, egg plants, etc.**Tobacco is very poisonous because of its nicotine content. Care must therefore be taken when using it.** | Slugs, snails, beetles, thrips, cabbage worms, caterpillars and mealy bugs. |
| Tomato leaves | -Crush a handful of tomato leaves and add 2 liters of water and add an equal amount of soapy water. Spray the crops. Spray every two days.-Scatter tomato leaf/stem pruning in cabbage garden or intercrop tomatoes with cabbage. | Cabbage butterfly, caterpillars and other insects. |

**Other Methods of Pests and Disease Control**

|  |  |  |
| --- | --- | --- |
| **Material** | **Preparation and application**  | **Pests and diseases controlled** |
| Cow ding | -Place fresh cow dung in the field and partially cover. Exude a gas that repels some insects as it rots.-Dry the cow dung, mix with grain and store.To drive away moles, put dry cow dung in a smoker, lit it and direct the smoke into the mole hole. | Caterpillars and other insects, also drives away moles and weevils. |
| Wood ash | -Spread evenly on vegetables to dehydrate soft –bodied insects.-Spread thickly around plants or seedbed to deter soil pests.-Spread around the banana stool to control nematodes.-Heap around tree trunks to prevent termite attack.  | Soft- bodied insects: aphids, cabbage roof fly, caterpillars, cutworms, grasshopper larvae, nematodes, slugs, snails, stalk borer, squash bags and termites, mildew and club rot. |
| Oil (paraffin, vegetable cooking oil) | -Mix 1 liter of the oil with 15 liters of soapy water, stir thoroughly to give a uniform mixture, use as a spray on crops. Some crops may be affected by oil, so it is good to test first. Do not spray on hot days.  | Aphids, caterpillars, flies, insect eggs and larvae, mites mosquito larvae, red spider mites, scale thrips and white flies. |

**Fertilizer Application**

Participants were introduced to two types of fertilizers including Artificial and Natural fertilizers. There are several types of artificial that can be applied on the vegetables but most of the times have a strong side effect to the consumers of these vegetables. **Natural fertilizers (organic manure)** is a substance (in solid or liquid form) made out of plant materials, animal wastes and water, and it takes two forms i.e.Compost manureandLiquid manure.

Compost manure is made out of dry, green vegetation, animal waste and ash piled in layers either in a pit or on the surface.This is made out of some green plants before flowering, chopped, put on to a jerry can, covered for 3 weeks but stirred every after 3 days.

Liquid manure is made out of urine, cow dung mixed with urine/water (cillary). This is allowed to decompose for a period of 14 days.

**Advantages of Applying Organic Manure:**

* It increases soil fertility
* It increases crop production leading to food security
* Due to increased crop production house hold income increases
* It is made from locally available materials
* It is cheap to make and easy to apply
* It is not harmful to soil micro-organisms, animals and humans

**Distribution of Seed funds:**

In order to enable trained Women with Disabilities make use of the new found skills, IDIWA assisted them to prepare business work plans based on their choice of Income Generating Activity. A total of UGX 9,759,500= was distributed to the 49 trained Women with Disabilities for investment in household income generating activities. Beneficiaries are involved in a number of IGAs maize, beans and ground nuts growing, animal raring, retail shops, grocery stalls, eating kiosks, first and second hand cloth selling, shoe selling, and Boda Boda business among others.

As a result, beneficiaries are earning income and sustaining themselves and immediate family members in terms of feeding, medical care, and school fees among others basic needs.

**Year III Milestone 3: Microcredit Groups**

To increase access to financial services and promote improved livelihoods, IDIWA mobilized 49 WWDs and supported formation of five (5) community saving and credit groups. The groups were established in the sub counties Bukanga, Bulamagi, Nakigo, Buyanga and Nambale, between.

The saving and credit groups have enabled WWDs come together, share and learn from each other’s experience, save and borrow from the group fund.

All the 49 WWDs trained registered have with various saving and credit groups established in 2017, and have opened bank accounts with Iganga Disabled People’s Saving and Credit Cooperative Society (IDP-SACCO) both as groups and as individuals, hence, increasing IDP-SACCO membership from 351 in 2016 to 790 in 2017.

IDIWA made a transfer of UGX 19,250,000= to IDP-SAACO in 2017; make a total of UGX 96, 612,173 total transfers to IDP-SACCO in the three year of the EEL project. This has increased the loan portfolio from UGX 21 in 2015 to UGX 89,000,000= in 2017.

A total of 23 WWDs accessed credit funds from IDP-SACCO to a tune of 7,950,000= UGX 2017, for investment in household Income Generating Activities (IGAs) such as retail, grocery stalls, and agriculture. The loans attract a nominal interest rate of 4% per month. This is meant to teach WWDs that there is a cost attached to borrowing, and to enable the SACCO generate income for overhead costs.

The members also borrow from the group fund which provides resources and funds for investment in small scale businesses of Women with Disabilities. The saving and credit groups have bye-laws which guide strictly followed during the weekly and monthly meetings; the bye laws provide for penalties for non-compliance such as late coming, late loan repayment and idle gossip and failure to save among others. Members are encouraged to do mandatory and voluntary saving using the saving boxes which are opened during the business meetings and individual savings recorded.

**Milestone 4: Quarterly Business meetings:**

In order to promote effective management of small scale businesses of Women with Disabilities, IDIWA conducted eight quarterly business meetings purposely to enable sharing of experiences and learning from one another, and provide one-on-one technical support to Women with Disabilities. Business meetings involved beneficiaries’ right from project Year one to Year three i.e. a total of 150 Women with Disabilities from 20 community saving and credit groups in the 10 project sub counties. The business meetings took a participatory approach by brain storming and members given opportunity to share the challenges they face in businesses; this was followed by raising comments, observations and advice from all members of the group. IDIWA and IDP-SACCO staff came later to conduct training and provide one-on- one technical guidance and counselling depending on the needs identified. The areas of training included separating business from family, record keeping, buying and selling, marketing and business planning.

The Some of the challenges shared included; Failure to Manage business from home where they end up using items meant for sale without paying them, records keeping and Savings and loan management where some have failed to pay their loans.

As a result of business trainings/counseling meetings;

1. Beneficiaries are now able to separate business from family
2. Many now maintain records of their businesses, especially those able to read and write.
3. Beneficiaries are now able to stick to IGAs they proposed in their business plans unlike before when they kept changing businesses.

**Year II Milestone 2: Establishment of a Juice Processing Center**

In order to create employment opportunities for Women with Disabilities, IDIWA is establishing the Juice Processing Centre, and this has been an ongoing activity since the beginning of the Economic Empowerment and Livelihoods project. The following activities were conducted during this reporting period:

* Installed a three phase power line to match the capacity of machinery, hence, several changes were made in terms of internal electrification and facility improvements
* Installation and testing of the equipment by supplier (F&B Solutions Kampala)
* Procurement of items including weighing scale and laboratory equipment and consumables to mention but a few
* Documentation of Standard Operating Procedures -SOP
* Hazard Analysis and Critical Control Points Trainings by US Volunteers from CRS
* Monitoring meetings with the USAID AOR and Environment Officer for activity update and guidance
* Conducted six production trials
* Environmental management activity development. We established drainage system for waste water in line with the environmental impact assessment report and NEMA approval conditions and IDIWA environmental management plan
* Registration of independent company (LANCY FOODS AND BEVERAGES LTD) and brand name (LANCY MANGO JUICE) respectively
* Product testing for Chemistry and Microbiology and Standard Mark registration with Uganda National Bureau of Standards- UNBS, is still on-going

**6.0 MONITORING, EVALUATION, LEARNING AND ADAPTATION**

***Year One***

IDIWA conducted During a Household Survey to establish baseline information for monitoring and evaluation of the project. Tools were developed including beneficiary selection criteria tool, baseline survey questionnaire and data quality assessment tool, prepared monitoring checklists. Other activities included; Supervision and review of the feasibility study on fruit juice, tomato sauce and chalk, identification, selection, and monitoring of 100 project beneficiaries, organizational capacity assessment process and strategic planning, development of a MEL System for IDIWA.

**Key findings of M&E activities:**

A beneficiary selection criteria tool was developed and total of 100 individuals selected as beneficiaries for the EEL Year 1 project. These were given seed funds and short-term agricultural sector productivity and food security training to effectively invest according to their business plans. The second quarter monitoring revealed that 30 members had effectively applied new technologies or management practices and their businesses were performing fairly well.

A household survey of selected 100 beneficiaries was conducted in May 2015 and reached of 89/100 individuals purposely to establish the situation of beneficiaries before project implementation and critical issues of concern. Age of Clients, level of Education, Marital Status, Presence of Caregivers,and Nature and Severity of disability, Number of children owned by beneficiaries, Means of living, Type of shelter used by beneficiaries, level of accessibility to Children education, accessibility to medical services, Agricultural Methods used, Property ownership, loan History and Presence of other partners offering support to WWDs. The study covered 10 Sub Counties.

* Majority of the WWDs (41.5%) were Youths below 30 years and therefore with potential to engage in economic activities
* The level of education among beneficiaries was very low and therefore high illiteracy rate where over 60% of beneficiaries were illiterate, unable to read and write
* Only 4.4% of beneficiaries were using modern agricultural methods while 95.5% still used traditional methods of agriculture and therefore required a lot of capacity enhancement for them to switch to modern methods of farming
* Only 20.22% of beneficiaries had accessed a loan before and therefore had some experience in loan management while 79.78% had never accessed a loan and therefore no loan management experience

In conclusion,most of the targeted beneficiaries were living below the poverty line with very high levels of dependency and indeed suitable for economic empowerment.

Another monitoring session was conducted in the fourth quarter to check on progress of IGAs and trainings on microcredit and business counseling, Monitoring and Evaluation visits were conducted in the 10 project sub counties and all the 100 beneficiaries were reached.

***The key findings were as follows;***

Percentage change in value of household assets among beneficiaries was at 5%. Most of the beneficiaries had not improved on the value of assets as revealed at baseline. They were still re-investing to increase capital and would afterwards buy assets. A few (5%) are those who used the seed fund to boost the existing small businesses they owned.

A total of 7 effective saving and credit groups were formed while 62 of the beneficiaries had opened savings accounts with the IDP SACCO, and 20 IDIWA/IDP-SACCO Board/Staff members were trained in organization and loan management while 6 organizational policies were reviewed.

***Year Two:***

We prepared data collection tools and to track, assessed the progress of the planned activities and carried out a household survey among the selected beneficiaries to enable IDIWA evaluate the impact of the project. We revised the MEL Plan, created and updated the IDIWA M&E data base and reported in the USAID PRS, FtF System, and Trainet. We designed data collection tools, monitoring checklists, conducted a baseline study for Round II beneficiaries, Conducted quarterly project monitoring sessions, prepared quarterly progress reports to USAID and conducted weekly project review meetings including four board quarterly monitoring meetings. We conducted a baseline survey for year two beneficiaries was conducted and produced a report. We conducted M&E sessions, generated reports from the system, documented change stories and Lesson learnt documented. The M&E system has greatly improved our data storage and reports generation and decision making.

**Key Lessons include:**

1. Pre-selection meetings help a lot to mobilize potential beneficiaries for selection as the meetings target community leaders who get to be sensitized about the project and later, these mobilize the right beneficiaries for the selection exercise.
2. Most PWDs cannot move alone because of their special needs; they need helpers and guides to get to training venues and such other facilities as sign language interpretation, Braille material and accessible environment to be able to participate effectively. This has implications on the budget as one will not know exactly how many beneficiaries would require help until the selection is done. Special needs have to be taken into consideration right from planning stage if a development activity involving PWDs has to succeed.
3. Community leaders need close monitored during mobilization and selection of beneficiaries; they ask for registration fees from members. IDIWA received complaints from some beneficiaries that some community leaders who helped in mobilization were asking for some money ranging between UGX 5,000 to 10,000 which tarnishes the name of the organization. It was also established that some politicians especially councilors of PWDs wanted to include their relatives in the project even when they were not disabled.
4. When beneficiaries are supervised in buying intended seed grant inputs other than just giving them cash to plan on their own, they establish businesses as planned unlike in the past when some misused the money for unintended expenditures. This is because IDIWA supervised them and it worked out well.
5. It was also learnt that as much as the trainings are only intended for WWDs, they are always attended by other people including men who are either caretakers of WWDs (severely disabled) or guides to WWDs. There is need to always include them in budget for example 150 were target while a total of 174 were trained during the recently concluded training.
6. Immediate monitoring and follow up on beneficiaries after disbursement of seed funds helps to reduce challenges of misuse and diversion of seed grants which occasionally occurs once there is delay.
7. Turn up of beneficiaries during business counseling sessions is always poor in the rainy season as beneficiaries spend more time in gardens.
8. Members are reluctant to attend meetings that don’t have transport re-fund.
9. Savings boxes enhance saving for instance most beneficiaries who had savings boxes deposited more savings on their individual accounts in the IDP SACCO than those without.
10. Property can only be acquired after a long period of time as it was observed that only year beneficiaries had managed to acquire property over a period of One year and six months.
11. Mobilization of PWDs to participate in project activities is very complex as one need to plan additional support for helpers and guides, sign language interpretation for the deaf, Braille for people with visual impairment, as well as physical accessibility.
12. Some beneficiaries used change from IGAs originally agreed and indicated in their business plans. This affected level of benefit from the IGA, hence, the need to provide inputs and not cash. Some beneficiaries who were already engaged in business and therefore, non-farm activities performed better than those that were starting. In project year two, the selection criteria was reviewed to prioritize WWDs with some experience in business.
13. It’s very risky to disburse money to beneficiaries who have no other incomes during times of food crisis as it’s diverted to buying food. This was discovered during fourth quarter monitoring when some beneficiaries said they could not starve and die during famine yet had money. Late disbursement of funds for agriculture affected yields as most crops have strict times for planting i.e. Ground nuts.
14. PWDs are trusted and honest clients representing an untapped potential that Micro Financial Institutions (MFIs) need to bring on board. The recovery rate for the loan fund beneficiaries is 97%, which is beyond expectation for people who have not accessed financial services because service providers always equate disability to inability to perform. If WWDs are given opportunity to access services such as financial education and business counselling, they will gain confidence and use credit facilities to increase their working capital and eventually become economically independent. IDP-SACCO has helped bring financial services to WWDs which were previously out of reach.
15. Record keeping has been a problem for most beneficiaries because of high levels of illiteracy.

***Year Three***

From the monitoring visits, it was established that before the project 87% of the beneficiaries were earning less than UGX 20,000 per month while those earning between 110,000 – 200,000 were 9%. With the EELP intervention, i.e. provision of seed grants and loans. The women were able to start up IGAs in Business and Agriculture. This has reduced the number of those earning less than 20,000 from 87% to 71% while those earning between 110,000 -200,000 have increased from 8.78% to 18.48%. This is clear indication that incomes are steadily increasing because of the project interventions.

* All WWDs now have access to financial services especially by the IDP SACCO and at least 38% of the beneficiaries had accessed a loan.
* It was established that 48% of the IGAs/businesses were doing well while 2% of the beneficiaries were performing excellently. Most of the beneficiaries in business had not yet picked up with the issue of using skills taught majorly because of education limitations, however, those in Agriculture were practicing the skills. Most of the EELP beneficiaries (WWDs) did not have capital before the project, however capital at the time of monitoring in February to April 2017, it was as seen to be increasing though at a slow pace.

**Challenges faced and action taken to address them:**

1. In year one, some beneficiaries diverted seed funds to buying food while others did not commit the whole amount because their families were starving and they could not afford putting food on table. This was a big challenge for a project that was just starting. However, we conducted administrative reviews in sub counties where such cases had been registered and explained the advantages of having household IGAs. Beneficiaries later found money from elsewhere and established IGAs and they are happy with the benefits. In year two, we introduced a committee of selected beneficiaries and IDIWA staff to support the rest of beneficiaries during purchasing of material inputs for agriculture and other IGAs. All seed funds were put to the intended use and this is an improvement compared to the first year.

1. Establishment of the Juice processing Center has been a real challenge. The feasibility revealed so much that had not been provided in the budget. During planning we thought environmental impact assessment would be part of the feasibility study but it was not the case. We had to find another consultant to do the work piece. The certification by National Environment Management Authority (NEMA) came with several conditions. We had several meetings with USAID staff to agree on budget adjustments and the grant agreement was subsequently revised to accommodate the changes. We secured a soft loan from the Microfinance Support Center to renovate the building and establish a drainage system for waste water, however, the production system is manual and opens at several points, and as such, there is a lot of manual handing between the raw material to the final product. This is not allowed in food processing. IDIWA has engaged technical consultants who have recommended several improvements to the system. These ones are being used to mobilize more resources for a close juice processing system for quality products that can compete for a reasonable market share in the country.

We were not able to train women with disabilities on fruit juice processing and launch the product as earlier planned due to the long procedure of securing certification by the UNBS; however we have achieved a number of milestones including:

* Certification of the premise by NEMA
* Environmental Risk mitigation planning/HACCP
* Procurement of processing equipment
* Documentation Standard Operating Procedures
* Registration of the company *(Lancy Foods and Beverages Ltd)* and brand name *(Lancy Mango Juice)*
* Developing the formulae and the product
* Recruitment and examination of key staff
* Approval of label by UNBS
* Submission of the first sample to UNBS
* Lancy Foods and Beverages Ltd was identified by Ministry of Trade and Commerce for SME support
1. The first half of the year 2017 was characterized by prolonged drought and hunger which lead to poor performance of business generally. This affected loan recovery and some businesses of beneficiaries almost collapsed. Those engaged in agriculture were worsted hit. As a mitigation measure, IDIWA selected 49 WWDs whose businesses were performing well before the drought and provided them additional seed funds which has increased their working capital and brought business back to life. IDIWA conducted continuous monitoring and follow up of loan beneficiaries; this has promoted timely loan repayment.

1. Beneficiaries engaging agriculture want to be given seeds for each season as per Government Operation Wealth Creation Program. However, negative societal attitude towards PWDs still exists; this leads to discrimination and isolation of PWDs from social services, hence, low self-esteem and self- stigmatization by PWDs themselves. This perpetuates a cycle of poverty among PWDs. IDIWA is training WWDs beneficiaries as champions under the new Labour Market Project, to enable them engage and demand for inclusion in Government anti-poverty programs

**7.0 PROGRAM MANAGEMENT**

In order to improve program management, we developed a comprehensive M&E system; we conduct regular review and updating of work plans against activities and mainstreaming M&E in the organizational budget. The M&E officer gives hands on skill to other members of staff to ensure effective project monitoring.

The team was strengthened by recruiting additional staff including a Monitoring and Evaluation Manager, Finance and Administration Manager- FAM and two Project Officers (Micro credit Project Officer and Livelihoods Project Officer). An Accounts Assistant was later recruited to support the FAM.

A Capacity Building plan was developed basing on the findings of the OCA, covering the areas of Governance, Management Human resources management, financial management, Infrastructure and logistics, External relations and Building coalitions, and is was duly implemented.

The team was trained on Financial Management for non-financial managers, and Fundraising and Resource Mobilization. Computerized financial and M&E systems were installed; as result our financial and program management, and leadership and decision have greatly improved, enabling IDIWA win grants from the Independent Development Fund – IDF, Disability Rights Fund –DRF, Positive Action of Children –PACF, and African Women’s Development Fund –AWDF.

In partnership with Catholic Relief Services-CRS, several capacity trainings were conducted by volunteers from the US and these included:

1. Cooperative Management, and Portfolio and Delinquency Management. The SACCO clientele has increased from 265 in 2014 to 900 in 2017, saving increased from UGX 7,202,850 to UGX33,298,900, the share capital from UGX 7,825,000 to UGX 15,364,000=, the loan portfolio increased from UGX 17,451,600 to UGX 64,879,600. The SACCO has expanded to nearby districts in Busoga sub region providing financial services to Women and People with Disabilities. These services were previously out of reach.

IDP-SACCO received donation of a computer laptop with accounting software installed and UGX 700,000= for printing flyers and brochures to promote the SACCO.

1. Organizational Development training by a volunteer from CRS from 15th-24thJune/2016. The training sought to streamline roles of staff and management to improve its efficiency and effectiveness towards serving its beneficiaries and achieving its strategic goals. Consequently, following recommendations left by the CRS Volunteer two policies i.e. the lateness policy and the Cell phone policy were drafted and are now being implemented.
2. Hazard Analysis and Critical Control Planning – HACCP training for the Production Centre and Finance and Administration teams. The training sought to Review the production process and offer possible recommendations, Develop standard operating procedures. As a result, we identified gaps in the juice production system and documented the Standard Operation Procedures –SOPs. These have since formed basis for resource mobilization for closing the gaps in the system ahead of certification by Uganda National Bureau of Standards –UNBS and developing sustainability strategies the activity.

**8.0 CROSS CUTTING ISSUES**

**Youth and Gender:**

In order to ensure appropriate representation of young women with disabilities in program activities, we selected 179 young WWDs out of the total number of 300 beneficiaries selected. Overall, 60% of the beneficiaries are youth.

**Environmental Issues:**

The preliminary environmental impact assessment established that there are likely to be some adverse consequences of some activities of the fruit juice and tomato sauce processing project on the environment. Disposal of fruit waste, air and noise pollution and farming activities may affect the environment. The study report recommends mitigation measures including not allowing waste water out of the production center, production of animal feeds, biogas and manure from solid waste.

A comprehensive IEA of Juice processing was conducted by Heboco Consult and the report put responsibility on IDIWA to ensure mitigation measures are delivered. The Juice Center premise was approved by the National Environment Management Authority – NEMA with conditions to mitigate the negative environmental, safety, health and social impacts associated with the development cycle of the fruit juice factory, in line with national and international environmental, health and safety standards, policies and regulations that govern establishment and operation of such projects, and ensuring maximization of the positive impacts emanating from this project.

IDIWA developed an Environmental Risk Mitigation Plan which was shared and approved by the USAID Environment Officer, and is duly being implemented. A drainage system for waste water was established as part of the risk mitigation plan.

**Sustainability and Coordination:**

One of the gaps identified by the OCA was lack of a sustainability plan and coordination; in order to promote organizational sustainability, the following has been done.

1. We developed a fundraising and resource mobilization policy and strategy as well as action plan to guide our FR/RM efforts and carried out mapping of NGOs, Private Companies and individuals that would support our activities. As a result, IDIWA has secured funding from several donors DRF, IDF, PACF and AWDF. IDIWA has secured volunteers and interns from such organizations as Education Institutions (Makerere, Kyambogo and Busoga Universities, CRS, Foundation for Sustainable Development, FSD-Uganda Chapter, UNBS, URI, USSIA, UWEAL, AFFCAD and Ministry of Trade and Commerce at the local level, and Indian University at the international level.
2. IDIWA is leading a consortium with the Civil Society Budget Advocacy Group-CSBAG and Iganga District Action on Physical Disability- IDAPD on the Disability Budget Advocacy Project in Luuka and Mayuge districts.
3. We shared activity reports with CAO, District Planner and CDO In order to promote organizational sustainability, visibility and collaboration with stake holders. IDIWA also participated in the DOPs meetings.
4. We also developed timelines for communicating and reporting to partners and reconstructed IDIWA Website ([www.idiwa.org](http://www.idiwa.org)), and opened accounts on Facebook: *IDIWA NGO* and Twitter: *IdiwaNgo.*

**8.0** **CHANGE STORIES**

1. IDIWA developed a five year strategic plan which expanded the area of operation from Iganga to Busoga Sub region, and opened doors to other vulnerable groups of people including Women, Youths, Children, People Living with HIV/AIDS and Elderly. This has come with new opportunities for networking, partnerships and funding.
2. Securing USAID funding for the Economic Empowerment and Livelihoods Project is a big success. In addition to the Pre-Award Survey conducted by USAID, IDIWA conducted in- house systems audit and OCA which revealed several gaps in different capacity areas. The project was an eye opener to IDIWA and in order to address and close all issues raised in both reports, we developed risk mitigation and Capacity Building plans which we implemented by conducting capacity trainings and developing new organizational policies and amending old ones, and establishing computerized systems for financial, Monitoring and Evaluation, and Communication. The social media has expanded our local and international networks, and currently we are negotiating a project with the Big Lottery Fund UK.
3. The project has had lasting impact on the beneficiaries. The majority are earning income from the household Income Generating Activities –IGAs and small scale businesses; some have made saving with IDP-SACCO while others have bought property and constructed permanent houses. The majority can afford basic requirements such as school fees and medical care.
4. The IDP-SACCO has grown in terms of clientele, membership, share capital and portfolio. Women and People with Disabilities have sustainable access to financial services which were previously out of reach.
5. Although not yet operational, the Juice Center provides beneficiaries an opportunity for Women and PWDs, and the community to use their land to grow mangoes and supply, and direct employment of Women and PWDs at the factory. It also provides a sustainable funding stream for the organization.

**9.0 HIGHLIGHTS FOR THE NEXT COURSE OF ACTION**

IDIWA is building on the current achievements by:

* Fast tracking certification of mango juice product by the UNBS to enable mass production, testing of the market and launching the product
* Seeking government support for Small and Medium Enterprises
* Procuring additional equipment for processing and packing natural juice
* Establishing an out growers scheme to ensure a sustainable supply of raw materials to the factory
* Procuring vehicles for transportation of raw materials and finished products
* Conducting research on producing power from waste products

**10.0 APPENDICES**

1. Change stories
2. General list of beneficiaries of project beneficiaries
3. List of loan beneficiaries
4. Approval of product label