



School children, Uganda



**OPPORTUNITY**  
International

# Uganda: Building Sustainable Livelihoods

YOUR IMPACT REPORT  
MARCH 2024



## MITYANA, UGANDA

Opportunity International brings together its core competencies in a coordinated manner to tackle extreme poverty in Uganda. The Mityana Opportunity Zone is built on components of agricultural finance for rural livelihoods, education finance for children and youth education, and targeted training services for microbusinesses to increase incomes and create jobs. **For the new grant cycle launched in 2023**, to date, our financial institution Opportunity Bank Uganda, Ltd. (OBUL) has disbursed **\$1.7M in loans to farmers, agribusinesses, schools, parents, and vocational students, towards a 2025 goal of \$8.5M**. Local communities in Mityana, Uganda continue to create sustainable, impactful change.

### CY2023 IMPACT: Mityana, Uganda Opportunity Zone

Results in the Mityana Opportunity Zone		CY2023 Total	2023-2025 Cumulative Target
<b>CAPITAL RELEASED</b>			
<b>Total ag business loans disbursed</b>		<b>1,435</b>	<b>3,000</b>
• <i>Loans disbursed to farmers (individual and group)</i>		1,404	N/A
• <i>Loans disbursed to small agribusiness owners</i>		31	N/A
• <i>Loans disbursed to women (included in totals above)</i>		426	N/A
<b>Total value of ag business loans</b>		<b>\$1,525,321</b>	<b>N/A</b>
<b>Total education loans disbursed</b>		<b>110</b>	<b>512</b>
• <i>School improvement loans disbursed to schools</i>		41	138
• <i>School Fee Loans disbursed to parents (loans to send children to school)</i>		69	374
<b>Total value of education loans</b>		<b>\$141,362</b>	<b>\$455,625</b>
<b>Total Technical and Vocational Education and Training loans disbursed</b>		<b>72</b>	<b>5,726</b>
• <i>Loans disbursed to students for tuition and/or tools</i>		39	N/A
• <i>Loans disbursed to graduates for business start-up</i>		33	5,726
<b>Total value of TVET loans</b>		<b>\$36,432</b>	<b>N/A</b>
<b>Total number of loans disbursed</b>		<b>1,617</b>	<b>9,238</b>
<b>Total value of loans disbursed</b>		<b>\$1,703,115</b>	<b>\$8,450,961</b>
<b>CAPACITY BUILDING</b>			
<b>Farmer trainings</b> (Opportunity's FSAs provide best-practices training to smallholder farmers and link them to markets; individuals may attend more than one training per month)		70,313	14,230
<b>Schools enrolled in Education Quality Training and Support Program</b> (EduQuality training and support to teachers and proprietors)		39	105
<b>Students trained in vocational/entrepreneurship skills</b>		3,416	6,000
<b>Digital accounts opened to improve access to finance for all</b>		TBD	12,793
<b>OVERALL IMPACT</b>			
<b>Number of lives impacted</b>		<b>32,965</b>	<b>99,016</b>



## Programs, Partners, and People in the Mityana, Uganda Opportunity Zone

In the Mityana Zone, we continue focusing on our North star: reaching people who are most in need, and providing **training, access to financial resources, and group support** that will enable them to move out of extreme poverty and create sustainable livelihoods for themselves, their families, and the community.

Opportunity's work in **agriculture, education—including technical/vocational training—and digital innovation** enables the families living in Mityana to build a path to sustainable livelihoods.

### AGRICULTURE

Agriculture Finance Client Services has been actively building the capacity for the Youth Farmer Support Agent (FSA) project in the Mityana Zone. The objective of the Youth FSA project is to build on the learning of the previous youth enterprise challenge project and continue to explore avenues for developing appropriate financial products and services for the youth. Currently we have 73 FSAs under the Youth FSA project.

Recently, there has been a focus on sensitizing local government agencies on the work we have been doing in strengthening youth savings and enterprise groups. Opportunity International has received enthusiastic support from the local governments, and we look forward to collaborating to improve business outcomes for the youth group members.

We currently have 120 Farmer Support Agents under the Uganda Coffee Farmers Alliance partnership. They are currently focusing on savings groups methodology training (“Group Dynamics”) with the farmer client groups they support.

Youth participants in savings group, Mityana



### EDUCATION

In 2023, 39 schools were enrolled in Opportunity's EduQuality program:

- Masaka: 22 schools
- Mityana: 6 schools
- Mubende: 11 schools

During 2023, schools participating in the EduQuality program attended a series of trainings as part of their second (of three) year trainings. At the end the year, and moving into 2024, teachers and school leaders have broadened their skill sets both in and out of the classroom:



## ► Teacher Mentor Professional Development

### *Phonics Best Practices*

Phonics best practices were taught via multiple modules throughout the year, including what beginning readers should be taught, using the teaching sequence for phonics.

### *Leading as a Teacher Mentor*

To introduce the Teacher Mentors to the final year of the program, the “Leading as a Teacher Mentor” module summarizes key learnings from the past two years. Teacher Mentors that have joined the EduQuality program in the middle of its implementation are provided with this opportunity, as well as self-study guides, to retain the missed content material from the previous years to set them up for success.

## ► School Leadership Professional Development

### *Child Protection*

As a core intervention of the EduQuality program, Education Specialists introduce child protection to highlight the importance of ensuring the safety and well-being of children in the school environment. School leaders learn the critical importance of implementing and reinforcing a strong child protection policy by all members of a school.

School leaders familiarize themselves with the fundamental components of a child protection policy, as well as the practical steps to implement them, to then create procedures for reporting any concerns, risks or incidents involving children. By doing so, school leaders create a safer and more secure space for children to learn.



### *How to Get a School Improvement Loan*

In this module, Education Specialists work with our Education Technical Assistance Facility and partner with the regional Technical Advisors. School leaders are introduced to the types of school improvement loans that are available for them. A compelling example: investing in gendered bathrooms, which ensure that more girls feel safe and therefore will engage more in their learning.

School leaders are shown how to prepare a school improvement loan application, and all the financial steps in achieving and servicing a loan.

### *School Visits*

Throughout 2023—and continuing in 2024—Teacher Mentors conducted classroom observations and coaching for their peers. Schools will also continue to benefit from one in-person school visit by their Education Specialist over the year to provide individualized support for their implementation of their school development plan.

## TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET)



Youth development group during a problem-solving and conflict resolution lesson, Mityana, Uganda

Opportunity International invests in Uganda's youth population by developing technical vocational training programs that encourage young people to pursue entrepreneurial ventures and equipping them with financial resources and training. With ongoing educational programs, relationships with local business leaders, and start-up capital, young people have the resources they need to build their own businesses, support themselves, and contribute to their families' wellbeing.

Since June 2023, two partner institutions have been identified with 30 participants each to pilot the Street Business School training model. Training runs for three months after which we shall conduct

evaluation and identify any recommendations for future training. Tracking of the participants' baseline will be done at the beginning of training, allowing us to track holistic progress of the beneficiaries.

In Mityana, we are scaling youth outreach and creating job opportunities; to date, 3,416 vocational students have received entrepreneurial/business training.

Loan trends remain constant in terms of the chosen vocations by loan recipients:

- 65% in electrical installation, appliances, and wiring certificates
- 10% to fashions and design/tailoring graduates
- 5% to hairdressing and cosmetology graduates
- 3% woodwork and carpentry graduates
- 14% to tuition loans for students
- 3% "other"
- Business startup loans clearly have gained traction and are meeting a critical need.

### Lessons Learned to Date

In the early days of the TVET program, loan default rates were high. Financial institution partners are devising better ways to manage the processes and adding conditions such as:

- The importance of guarantors or collateral for these types of loans
- Students or graduates should have started up a business; the loan boosts existing capital.
- More trainings have been designed for both the students and the bank officials.

### Centre for Community Development Initiatives and Innovation (CCDII)

Work supported by the Code family:

- Sewing machines and equipment have been acquired for the Fashion and Design/Tailoring students.
- Finalizing vendors for Hairdressing and Cosmetology
- Completed "Clean Water Connection" project which serves 46 households in Muduuma, providing over 300 individuals with clean water for home consumption.



## DIGITAL INNOVATIONS

### ► Savings group digitization project:



Digitization of savings groups using mobile phones creates increased transparency and efficiency

- The digitization pilot of 30 savings groups for people with disabilities finished successfully. An endline survey and report will be available in late March 2024, and will include feedback from group members; interviews with community trainers, OBUL staff and Opportunity's digital innovation team members; and a digitization cost-benefit analysis. Baseline and midline reports indicated that group record digitization resulted in improvements to group transparency and meeting efficiency. Learnings included the need for better community stakeholder communications, which was addressed over the course of the pilot.

- The Digital Innovations team plans to continue trying new ways to work with savings groups, with a goal of reaching 300 groups in 2024, including groups for people with disabilities, youth, and refugee groups.

► **WhatsApp:** We have loaded training content for savings groups focused on digital financial literacy onto the WhatsApp chatbot; material has been translated to two local Ugandan languages. Groups with smart phones will be able to access this training via the WhatsApp chatbot.

► **Digital Financial Services staff:** We recruited one regional project manager who will support the roll out of the savings group digital mobile app in Uganda and other countries; he also will work with developers to add new features and roll out new versions, oversee sensitization training for financial service partners, manage in-country staff, and collect feedback from the ground.



## NAKIVALE

### REFUGEES: INNOVATION, SELF-RELIANCE, AND EMPOWERMENT (RISE)

Since 2019, the RISE project in Nakivale has focused on building resilience and promoting self-reliance among refugees in Uganda by establishing income-generating activities and enhancing economic activity in settlements, thereby lessening dependency on humanitarian aid. Women refugees are especially vulnerable and so our interventions make a special effort to boost their confidence and increase their economic participation.

Nakivale continues to be a “hive of entrepreneurial activity” per our Opportunity colleagues in the United Kingdom, with Opportunity Bank Uganda Limited (OBUL) disbursing \$1M in loans and holding \$6M in savings for refugees. Since RISE was launched over 10,000 people have learned financial literacy (72% refugees, 28% hosts; 60% women, 19% people with disabilities); 10,616 savings accounts have been opened, 2,367 business loans disbursed, and 3,755 remittances processed.

In 2022 Opportunity was awarded a grant from The Challenge Fund for Youth Employment (CFYE) to extend RISE by addressing the economic and capacity challenges faced by young refugees, which prevent them from accessing productive employment and entrepreneurship opportunities. The project targets 10,000 refugee youth (18-35 years) in Nakivale and Rwamwanja settlements and aims to create and/or improve jobs by supporting refugees to identify and initiate new business opportunities.

To date, through RISE youth challenge fund:

- 10,332 refugee youth have learned financial literacy
- 20 trainers—including refugees—have learned skills to manage the Business Development Services program with over 120 aspiring young refugee entrepreneur participants
- 64 refugee-led social enterprises are progressing through business incubation and acceleration
- 178 jobs have been created
- 385 jobs have been improved with support from refugee-led organizations

There is a refugee from Democratic Republic of Congo. She and her five children now live in Nakivale Refugee Settlement, Uganda, after her husband was taken and their neighbors killed. Thanks to Opportunity International, Therese hopes she can start a business in Uganda and build a safer and secure life for her children.





# LISTENING TO OUR PEOPLE ACROSS UGANDA

## CLIENT STORIES

Opportunity International strives to be client-centric, to design and evaluate programs with client perspective and experience in mind. One approach that centers the client at the middle of the experience is the use participatory videos in which clients hold and speak to the camera. While Opportunity has extensive experience with video production of client stories, this is the first initiative in which clients were invited to produce such videos, generating a less filtered, more direct channel for client voice and participation.



*"I got this hope from Opportunity Bank. They told us that disability is not inability." Moses, client*

Opportunity implemented an innovative approach to raising client voices that merged participatory videos with an evaluation approach that captures the “most significant change.” The process involves:

- Training participants in participatory research tools and basic videography
- Storytelling and journey mapping
- Identifying the “most significant change” stories to highlight in videos
- Supporting clients to select subjects and record their story on video
- Editing videos to merge stories with dramatizations produced by participants
- Viewing/analyzing videos to incorporate into Opportunity project evaluation
- Sharing the videos with stakeholders to give voice to clients in guiding the project

The methodology was applied in Uganda in **two projects focused on financial education with very marginalized populations: people with disabilities and refugees**. The projects delivered financial education, organized savings and loans groups, and linked clients to banking services. The participatory video process was integrated into project evaluations to give clients direct voice in providing feedback to Opportunity and key stakeholders. Insights into client experience included the following:

- The financial aspect of client lives is only one factor for clients in considering their financial choices. Other aspects play into financial decisions, including displacement or disability trauma, social exclusion and isolation, mental and physical health, and family dynamics.
- The project interventions were valuable broadly, and there were substantial benefits beyond access to microfinance. Additional physical benefits included starting and sustaining livelihoods and investing in education.



Savings group members





- The social interaction and community that emerged from savings and loan groups was highly valuable to participants.

In addition, the process acted as a platform to support exchange and dialogue among diverse stakeholders. This exchange was designed to foster understanding and action. For example, after a stakeholder session with the (Central) Bank of Uganda during which the videos were shared, Opportunity project staff were asked to be an advisor to the Bank on financial service policy for reaching people with disabilities.

Ugandan client videos can be viewed [here](#) and [here](#).

## FARMER EXPERIENCES

Using a unique story-capture client research methodology developed by Opportunity International, researchers interviewed farmers in Western Uganda to generate insights to support farmer training in regenerative agriculture, as well as other interventions.



Future farmer, Mityana, Uganda

### Key research findings reflect on participants relationship with:

- **Self:** People's sense of self is closely linked to their farming (and business) and family identity.
- **The Environment/Land:** Farmers suffer from unpredictable weather and insufficient rain, soil exhaustion and rocky soil, insufficient availability of manure and crop waste for fertilization and mulching, and negative perceptions of commercial fertilizers and chemicals.
- **Community:** There are many self-help groups in the community, many associated with churches, and access to finance is limited to savings groups. Many social vices plague the community – alcoholism, gambling, prostitution, teen pregnancy, and witchcraft.
- **Family:** There is a wide variety of family structures and experiences, all male dominated.
- **God:** God plays a strong role in the lives of people interviewed; the church plays a critical role in people's lives and community.

The research also noted, in terms of gender, that women are the main crop producers and gender division of labor and labor shortages give women heavy workloads.

**Through access to education, financial resources, and technology, we witness people working their way out of extreme poverty, living with dignity and hope.**

**We are filled with deep gratitude for your commitment to making the world a better place for all.**

**Thank you.**