

PARTICIPATORY MID TERM REVIEW OF BUSINESS DEVELOPMENT SERVICES: PILOT EXERCISE IN ISSIA

FINAL REPORT 26th JUNE 2003



Mrs. Kyomugisha Immelda, owner of a main street tailor workshop in Ibanda has been attending the training course and is practising what she learnt; promoting a new pattern to her customers.

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Acknowledgement:

This report is the summary of the midterm review of the BDS programme, set up by Micro Finance Institution ISSIA and Stromme Foundation. The Review team spent one week in Ibanda, interviewing a variety of stakeholders in the programme from the 1st to the 5th April 2003. Prior to the teamwork in Ibanda, the Ugandan BDS consultant spent one week in the field to collect information from the participants.

We would like to thank the participants that have contributed with valuable information to the team sharing both the benefits of the programme and their suggestions for improvements. We would also like to thank the staff members of ISSIA that has been helpful in providing the information needed for the review.

Upfront and after the review, the team met with a number of Reference persons that added value to the process with their proposals and their concerns. Thank you to them as well.

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Acronyms

BDS	Business Development Services
BUDS-SSE	Business Uganda Development Scheme, Support for Small Enterprises
DEMIS	Development and Micro Finance Services Limited
DFID	Department for International Development
FIT	
ILO	International Labour Organisation
ISSIA	Initiative of Small Scale Industrialists Agency
IYB	Improve Your Business (ILO Business Training Material)
MBGC	Mbarara Business Growth Centre
MFI	Micro Finance Institution
NCC	Namasuba College of Commerce
SF	Stromme Foundation
SPEED	Support to Private Enterprise Expansion and Development
SPL	Sunshine Projects Limited
SUFFICE	Support to Feasible Financial Institutions and Capacity Building Efforts
TC	Town Council
TNA	Training Needs Assessment
TOR	Terms of Reference
Ushs.	Uganda Shillings

0. Executive Summary

The BDS programme in ISSIA is the result of a request from the MFI to Strømme Foundation, to help setting up a business training for ISSIA's clients, through private sector delivery of training services. A training needs assessment took place in November 2001, and the first pilot training followed in April 2002. After necessary modifications, the full programme started in July 2002. The midterm review was scheduled for early 2003 to make sure the trainees had been able to implement some of the learning into their businesses.

The purposes of the midterm review of the ISSIA BDS experience has been to assess the impact of BDS provision to MF clients, to learn more about how such services can be delivered, to listen to the clients to find out what has been good and what can be improved. As little has been done previously in tailor making BDS for MF clients, the model used is a new innovation and needs to be tested for strengths and weaknesses. For ISSIA the midterm has been useful in order to get in depth information about how the programme has worked to make future improvements. To Strømme Foundation it has been a test case with the conclusion that there is a demand for Business Development Services also by the MF clients. The model can be replicated elsewhere with the necessary modifications, however it requires commitment and motivation from the MFI involved, to work well. Close follow up and monitoring of the delivery of the services is further a critical success factor. Strømme Foundation as a donor/facilitator might assist in getting these systems in place. The review has provided an excellent opportunity to reflect and learn, and to make the necessary changes in the programme. The major conclusions from the report is summarised below:

- Local language skills of provider crucial for success
- Private sector delivery of services promotes outreach and development of new services
- Decentralised training makes it easier for people to attend
- Competencies and skills contributes to peoples' empowerment
- MFIs provides a good network for mobilisation of people for different BDS
- Monitoring of attendance and number of trainings held must be in place in the future
- Agreement of a minimum requirement of training sessions attended to get a certificate
- Trust and transparency of the stakeholders involved is a requirement for further development of the programme
- Open and transparent communication within the MFI itself necessary to promote teamwork and collaboration between the different departments
- Baseline data sheets to be further developed to measure impact on businesses and on people's lives
- Participants should be instrumental in defining impact and what should be monitored

1. Background

Strømme Foundation (SF) is a Norwegian organisation registered in 1976, supporting humanitarian development. As part of the support services within the Micro Finance thematic area and wanting to explore more ways to fulfil its mission of poverty eradication, SF has seen the need to promote Talent Funding/Business Development Services (TF/BDS), as it is referred to within Strømme Foundation, realising that financial services alone is inadequate for enterprise development, but other Business Development Services (BDS) e.g. the need for market information, marketing services, business skills, competencies in design and technical solutions, access to business consultancy and awareness to overcome unfair or rigid regulations which are all areas that can be addressed through TF/BDS. In keeping with the best practices in BDS, SF wants to explore ways for MFIs' clients to get access to BDS. The poorer segment of the entrepreneurs has not been the target for BDS providers in general. In

addition to improve businesses for the clients, the hypothesis is that MFIs will strengthen its own effectiveness and sustainability through higher repayment rates and repeat customers.

Based on a request from Initiative of Small Scale Industrialists' Agency (ISSIA), an MFI partner, in Ibanda, Mbarara District, SF agreed to cooperate in a pilot exercise in setting up a business development training focusing on two of the target groups; low-income earners and women's groups. ISSIA being responsible for facilitation of the pilot exercise and based on a tender contracted a private consultancy firm, Namasuba College of Commerce in Kampala (which Firm prior to this helped ISSIA on an assessment of training needs for both groups) to provide training.

The pilot exercise was planned for a three year period commencing in July 2002 to train 2000 clients on a cost sharing basis, Clients and MFI 30% each while SF 40% in the first year reducing its contribution to 30% and 20% in the two successive years. The initial discussions also envisaged a mid term evaluation after about six months of operation of the pilot exercise, to assess progress and impact to determine any improvements needed and also to learn whether this was a feasible and an appropriate way to promote BDS through MFIs.

This review is in line with the plans and that it be carried out in a participatory manner to actively involve all stakeholders as well as internalise the opportunities of learning.

1.2 Terms of Reference (ToR)

Planning for the mid term review commenced with agreeing on a Terms of Reference and feasible dates. A list of ideas that should go into the ToR was firstly drafted which then was structured into a draft ToR for consultation and suggestions from the main stakeholders: ISSIA, NCC & SF. As there were already discussions between the SF Kampala office and SPEED/BDS staff to get their assistance for the whole review exercise as part of the reference group, the draft ToR was shared with them too. Based on comments and suggestions received from all the above the current ToR was developed. SPL-MBGC was contracted to be part of the team to carry out the mid-term review. Regarding dates a week for information gathering by the local consultant from MBGC prior to the review proper i.e. March 31 to April 09 was agreed upon.

1.3 Programme outline and design

When ISSIA came to SF to ask for collaboration for setting up a business training scheme for their clients, not much had been done on giving MF clients access to BDS in Uganda. A market survey¹ done by SF in November 2001, revealed this, alongside with a search on the MF Practice Yahoo group. Stromme Foundation had limited experience in setting up programmes like this, but based on other organisations experiences and SF's experiences from Kenya, it became clear that following other routes than "best practice" of the industry would not lead to long term sustainability. The market development approach seemed appropriate, particularly as only the bigger players in the sector had access to consultancy services and demand based business training. ISSIA and SF agreed to follow the 7 principles for programme design, developed by the Donor(s) Committee²

1 A limited market research of the BDS Market in Uganda 2001: Interventions, practices, needs and providers, SF November 2001

2 Business Development Services for Small Enterprises: Guiding Principles for Donor Intervention, 2001 Edition

Programme design:

Mission focus: The following mission was identified:

“Improve the performance of clients’ businesses, and thereby the efficiency of the institution (ISSIA).”
Clients: Through improved business practices the clients will be able to improve the profitability of their business. This will help them improve the standard of living.

Institution: Improved repayment rate, increased amounts of savings, reduced operational costs.

Access to affordable, good quality training services will promote clients loyalty to ISSIA.

Define and understand target groups in the BDS market

By end of November 2001 there were 303 groups with an average of 7 members = 2121 clients

Low salaried earners loan product had 639 members taking loans by end of November 2001. Clients total was about 5,000 in ISSIA. The training programme aimed at giving 2000 clients access to Business Skills Training over a 3-year period, starting in 2002. Both group members and teachers are targets for the training. An average of 666 will be trained per year.

Select type of service

The service in demand was business training.³ A needs assessment was carried out stating the immediate needs of the two client groups. This formed the foundation on which the curriculum would be based on.

Assess market for services

The market for consultants that can deliver the services searched for is growing in Uganda. However, there were no available commercial trainers in Ibanda or the close surroundings when the programme was planned. Namasuba College of Commerce had previously worked with Feed the Children. DEMIS, had worked with ISSIA previously on organisational capacity building. Both are commercial providers that are interested in serving this market. NCC was selected to do the pilot. The agreement was that if the pilot was successful, and both ISSIA and SF wanted to go ahead, more consultants should be contacted to present their services. The quality of the training, the price and the consultants ability to communicate (language and otherwise) with the trainees will be factors deciding whether the clients will get the best value for the fee paid. In the future, one would like to see competing companies delivering unsubsidised services, and clients choose from what they perceive as the best value for their money. ISSIA, not SF, shall negotiate with the consultants and assess the service delivered. Class size should promote interaction between trainer and trainees; an average of 30 trainees per class should be aimed for.

Sustainable delivery of services

In case clients could not pay the full amount of the training fee that was negotiated by ISSIA i.e. Ushs.15, 000, the following payment procedure was agreed upon, following best practices, to maintain direct transaction between the clients and the service provider:

ISSIA tops up the loans to those who register for training with the full cost of the training, according to need.

³ ISSIA Training Needs Assessment, November 2001, Namasuba College of Commerce

Example:

If a client wants the full cost of the training fee i.e. UGS 15000, as a loan and also applies for a regular loan of UGS 200,000, the client would get UGS 215,000. The client pays the full training fee to the service provider direct from the loan. The client completes the training (of 5 days, at least 2 hours per day), and starts repaying the total loan i.e. UGS 215,000 at normal terms. At a graduation ceremony, they get their certificate (provided by the training institution) and a reimbursement of part (70%) of the fee paid (UGS10500).

The graduation ceremony should be colourful and also be used to market the training services to new clients.

Market intervention strategies

Stromme Foundation has agreed to reimburse 40 % of the fee in 2002, declining with 10 % per year. ISSIA shall pay 30% and clients shall pay 30% in 2002. The price of the training is supposed to decline as more providers come into the market.

Performance indicators

To monitor the impact of the programme the following performance indicators was supposed to be filled in before the training started. The same questions would be asked at the time of the review to measure any change.

Clients/Trainees:

- *Name: Address: Sex:*
- *Number of family members at school:*
- *Stock at hand:*
- *Savings at hand:*
- *How do I sell my commodities?*
- *How do I keep records?*
- *How much money are the retained earnings in business per month?*
- *Main bottlenecks for improving my business today?*
- *Number of employees?*

ISSIA:

- *How many clients have got access to the training?*
- *Multiple purchases of training? Request for more training?*
- *% Of clients aware of the service?*
- *Number of suppliers providing the service?*
- *Revenue for suppliers?*

The programme was presented to the credit officers to involve them in the programme. Their role in the programme is instrumental, as they shall recruit and do the marketing of the training. They were also to conduct the baseline survey in collaboration with the participants. Mr. Mwongyera, Executive Director of ISSIA/the management was in charge of negotiating with the consultants and to attract more consultants as the programme proceeds.

2. Purpose

The purpose of the review is to

- Assess the appropriateness of the services/training delivered by the Service Providers selected in relation to needs assessments,
- Performance of the service provider during the period in terms of deliverables achieved
- Identify success factors and constraints that impact on the effectiveness of the training to achieve its objectives.
- Lessons learnt
- Determine the degree to which the pilot exercise can offer a replicable model for SF to promote BDS through its partner MFIs.

3. Methodology

Six methods were used in getting the information: Document review, observation, structured questionnaires, Focus group discussion, (and) Individual interviews and Reference Group.

Document reviews: The team-reviewed documents related to SF/ISSIA/BDS program. These include: Training plan, TNA report, Training manuals and baseline data forms for the participants. Sample space for the survey: the service provider provided a list of trained clients.

Observation: Special attention was given to changes and improvements made in behaviour(s) and practices of clients who participated in the trainings. This was used in particular to verify information given during the structured interviews. These included changes in stock lay out, records kept, business expansion /diversification and investment in assets.

Structured Questionnaires (This method was used in two phases):

Phase I – clients were interviewed using (a) the same questionnaire used to collect baseline information. This was to provide the basis of comparison. More information was however collected i.e. age, level of education, family size, other sources of income and methods of payment for services provided.

(Appendix 1: baseline data form)

Phase II – Eight clients were interviewed individually in phase II using an improved questionnaire. The improved questionnaire was designed after phase 1 to take into account the objectives of the mid-term Review (Appendix II)

Selection of interviewees: Centres (ISSIA coordinating centres) were purposely selected to include centres easily accessible by road. Centres selected were: Ibanda TC, Rwengiri, Kyarukumba, Igorora, Kanoni, Kantaganya, Kankyende, Bisheshe and Kiburara.

Individual trainee interviewees were selected based on their availability at their business premises/homes; in their absence another trainee available was interviewed. Centre coordinators helped the interviewers in selecting the interviewees this way.

Focus group discussions: This method was used to get the views of stakeholders on some aspects of the training program. The groups included ISSIA senior staff, 2 ISSIA loan groups, and board members of ISSIA. The loan groups were selected at random on loaning day (4/4/03) - Nyekundiire Rwengwe Group and Kanyansheko Bakyara Group.

Individual Interviews: These were meant to get information from individuals who (actively) participated in the pilot exercise. These included the former Executive Director of ISSIA Mr. Mwangyera Estakio, Director Namasuba Collage of Commerce, Mr. Jamil Ssebalu.

Reference Group:

The team met Dr. Nugawela and Habib Tibrichu, SPEED/BDS, before and after the fieldwork. A meeting with DFID/ILO was held after the fieldwork to brief them on the developments of the programme as well as get their views and suggestions for the future of the BDS programme. Lastly, the team also met with Mr. Suleiman Namara, Chief Executive of AMFIU to share information about the review findings and to get his views and suggestions as seen from the Micro Finance industry.

4.0 Review Findings

4.1 Assessment of overall performance of training by the BDS provider

	Comments
1. Overall training programme	The overall feedback from the clients is that the training has been good.
2. Approach and methodology	The approach including a range of topics seem to be more appropriate. Some topics require more time, but as a brief introduction, it has worked.
3. Attendance and timeliness	ISSIA`s audit on trainee attendance is attached in appendix 6. The findings reveal that only 28 out of 38 listed training courses has been held, with a total of 1010 trainees attending.
4. Training materials and handouts	The training material has not been distributed to the trainees. The training materials are now being translated to Runyankore and would be sold to trainees when training commences in the second year i.e. 2003.
5. Language	Most sessions held in Runyankore, with some in Luganda. There are complaints from trainees interviewed about language problems when training took place in Luganda. Their request is that Trainers should be fluent in the local language spoken when training in the second year commences.
6. Communication	The consultants have seemingly related to the clients in a good way, being respectful and helpful. Some participants have come after training to get help for setting up book keeping templates. Some participants presented this to the team.
7. Locations	The training has been decentralised to the villages where people live. 28 courses have been conducted at 24 different locations. This makes it easy for the trainees to attend compared to if training took place in a central place in Ibanda town.
8. Homogeneity of classes	The formal education level of trainees differs. For most attendants this is fine. Some interviewed suggested that training be modified to meet different educational levels. This may be difficult to be combined with decentralised training.

9. Size of classes	The class size has varied between 8 and 80, with an average of 36. The planning documents indicated to aim for a number of 30. Some participants indicated that the number should not exceed 45 in one class.
10. Adult learning methodology	These methods were applied, with more interaction, less writing on the board (because of literacy level), and ample use of examples.
11. Quality of training	The quality is good. The training curriculum was based according to participants' needs with flexibility to address specific issues raised by participants.
12. Topics raised	The training has been based on the needs assessment carried out prior to planning of the pilot exercise, with adjustments according to feedback from the trainees. The provider has picked up some proposals for changes from the customers.
13. Awareness of market	NCC is now aware of the market in Ibanda in general and the business services in need by the poorer segment in particular. They have brought in new services to be delivered at commercial conditions to businesses and individuals.
14. Follow up - plan	NCC has suggested some recommendations in the training report. These recommendations will be included alongside with the other recommendations.

Table 1: Performance of BDS provider, Source: Interviews and observations by the review team

4.2 Changes that have been introduced and the reasons for the same with an indication of added benefits of such changes

1. Customers did not pay Ushs. 15000 upfront as per training plan. Customers paid or accessed a loan of Ushs. 4500 to meet their contribution of 30%. The management had feared that the turn up might be low if the trainees were required to pay the full cost of Ushs. 15000. This change has been a decision between the management and the service provider without any discussion or sharing with Strømme Foundation another stakeholder. The review team became aware of this only by the latter part of the review.

2. According to plans, training fees were supposed to be paid by the individual trainees prior to or at the start of the training direct to NCC. ISSIA has made a separate contract with the service provider (NCC) agreeing that ISSIA would pay NCC direct and not the trainees. Accordingly ISSIA would recover portion of (30%) payment for the training that trainees should pay where possible upfront and if not later from some through a loan for that amount. This arrangement between ISSIA and NCC denied the pilot exercise the opportunity to test out one of the best practices 'trainees paying directly to the service provider'.

3. It was planned that trainees do written exams at the end of the training. This was discovered to discourage turn up as adults feared failing exams. Exams were later abandoned to oral evaluation.

4. All trainees were supposed to get attendance certificates at the graduation day. Since some had not paid, ISSIA management decided that certificates be given to only those who had paid. Certificates are now given to trainees who pay their training fees.

5. All trainees were supposed to fill in baseline data forms for comparison purposes later on especially impact of training. A large number of (308 out of 1010) trainees have not filled in the baseline data.

4.3 Relevance of training contents to client business enterprises

The training programme was considered relevant to all clients. Three topics that were rated very relevant by clients are: Time management, Customer care and Record keeping. Some trainees asked for more time on bookkeeping and a follow up in their own businesses.

4.4 Degree of Client participation in the training.

A total of 1010 clients were trained under the programme as compared to the targeted number of 1380 in the first year. The clients paid Ushs. 4500 as the training fee instead of Ushs. 15000 that was stipulated in the Strømme Foundation/ISSIA agreement. Some clients attended the training but have not paid the fee up to now. A good number of clients say they benefited much from the training though some did not practice what they were taught.

Some clients trained in a period less than the fixed period of 5 days but got certificates after payment for the training. To make the training useful to trainees, all trainers should be able to communicate in the local language of the trainees to be able to learn and practice what they are taught. Many centre coordinators and group leaders participated in the mobilisation for the training.



Tukahinwa (left) has been the centre coordinator in Rwengiri, Kagongo, and she managed to mobilise 80 people for training. Here she is visiting her neighbour Joviah Bagumah (right) in her hardware shop that has specialised in bicycle spare parts.

4.5 Assessment of the degree of involvement and participation of ISSIA and fulfilment of its obligations as proposed in the plans.

The three-year programme of BDS was developed partly to address clients' need for business knowledge and skills and ways of learning proper use of loan capital, which were found to be some of the needs in the Training Needs Assessment commissioned by ISSIA in 2001. The pilot exercise therefore was to be closely supervised and monitored by ISSIA as one of the primary stakeholders.

This involved (a) communication and follow up of tasks and responsibilities of the Service Provider assigned with the exercise i.e. NCC, (b) promotion, communication and mobilization of clients: group members and low salaried persons for the training, (c) communication and reporting to SF (d) organize itself and fulfil its (ISSIA`s) part of the obligations.

There has been communication and contact between ISSIA and NCC. As learnt at the review from the other key staff, it would have helped them and ISSIA better if more of the staff of ISSIA had been drawn into the processes of the pilot exercise sharing also the important documents like the proposal and agreements between both SF and NCC to understand more clearly the reasons, expectations, requirements from all concerned. It was revealed that there was a Memorandum of Understanding signed between ISSIA and NCC on payments to NCC, which did not correspond to the understanding, and process laid out in the pilot exercise. SF became aware of this only at the review and ISSIA has not considered it necessary and important to share such information with SF who is another important stakeholder in the pilot exercise.

The two institutions NCC and ISSIA were to meet frequently i.e. after each training session. Perhaps this may have taken place between the two executives. With the rest of the key staff not drawn into such meetings, a valuable opportunity to discuss and improve on the training sessions was missed out.

“While ISSIA will negotiate with the consultants over the fees, the consultants will have to get the fees from the clients. This will help create ownership of the results of the training. Clients will have to collect the agreed fees and deposit it on the training Account. Much as this account will be managed by the training consultant, it will be supervised by ISSIA.”⁴(p.4)

The payment system directly by the clients to the trainers has been changed already before the training started according the Executive Director to facilitate the trainees to get access to training, which according to him was the more important aspect in the pilot exercise. There was no other specific reason given for this change in procedure. At this stage following the best practice, which could gradually pave the way for a more sustainable approach, has not been his concern.

“Clients will be put in-groups of thirty. This is the agreed number of people in a class. The purpose of this is to make the class manageable and also give all participants ample time and chance to interact with the facilitators.”⁴(p.4)

There were 28 training sessions and among them 15 had number of trainees listed exceeding the number agreed upon i.e. 30 as described in the proposal, in 8 of the training sessions the number going above 40 and one even going up to 80. At the review, an explanation from one of the staff was that, the trainers might have simply listed everyone who joined the training even if they started the training on the second or the third day. This has raised questions on standards and quality of training imparted and what was agreed upon between ISSIA and NCC as the minimum requirement for the trainee for completion of training. These also raised questions on whether those issued with certificates of attendance at the graduation held in October and December did actually complete satisfactory training. These issues could have been discussed between ISSIA and NCC at feed back sessions if this opportunity was made use of and with full participation of the key staff of ISSIA to review and address these concerns.

Primarily the staff in the Operations Department i.e. Manager and his team of Credit Officers have been the main contacts for the clients to get to know of the training which they have done well. The staff has also made good use of the Centre Coordinators (Groups of 5 to 10 ISSIA members/clients who come together at a Centre for their regular meetings) to assist them in their work of communication and mobilization of clients for the training, besides the trainers themselves going

⁴ ISSIA Three Years Business Development Skills Training Plan July 2002 t6o July 2005

round to promote and mobilize trainees. All trainees contacted were happy with the opportunity for training except when it came to the amount of fees charged for training.

At least one staff member from the Operations Department was present at the start of each training session to welcome the trainees and introduce the trainers. Again at least one staff member from ISSIA was present at the end of the session on the last day of training to close the training as well as explain to the trainees the next steps. When there were non-members, (who have still not joined ISSIA) they were also supposed to explain to them ISSIA services.

Graduation ceremonies were planned to award certificates to successful trainees. This was also seen as an opportunity for ISSIA to promote and publicize its training on BDS as well as other services of micro finance. Two Graduation ceremonies were held in October and December last year: 2002. 460 trainees attended the first and 938 the second respectively according to information given to Strømme Foundation. ISSIA has distributed 629 certificates to those who attended training and completed payment for the training.

It was the plan that the training be conducted in the local language to make the training easier for the trainees to follow. From the feedback got from trainees, it was noted that this has not happened in all cases. One of the trainers was not conversant with the language used locally and as a result, someone from among the trainees some times had to translate. This of course reduced the time available for learning and limited the ability of those who did not follow well to ask any questions. This needs to be addressed in the next phase of training that trainers should be selected from among those who are conversant with the language used locally.

It was in the plans to get the baseline information recorded from each trainee on the first day of training before the start of training. From the number of data sheets filled in and made available to the review team, i.e. 309, it appears that a large number has not filled in the baseline data. Further some of forms filled in do not have complete information to make good use of it on a later date. It was also noted that the information filled in do not correspond to the meaning of the question asked, indicating that the data sheet needs to be improved to help a reader to more easily understand the questions and become able to give the information asked for.

4.6 Assessment of the Degree of involvement and participation of Strømme Foundation and fulfilment of its obligation as proposed in the plans.

Stromme Foundation fulfilled its obligation of refunding the contribution as stipulated in the proposed plans whenever they received ISSIA claim.

Stromme Foundation again took the initiative of following up the BDS pilot exercise, in progress to assess the impact on the trainees though the payment of clients to trainers was not followed as stipulated in the agreement between ISSIA & Stromme Foundation. For improvements of the BDS, the clients should pay the trainer up front as stipulated not ISSIA taking the risk of paying the trainer in advance thus putting ISSIA at a potential loss.

4.7 Assessment of the impact of the overall training on clients' business enterprises

Assessment of Impact: All interviewed clients who attended the training appreciated/reported changes in their business operations. Out of 15 trainees who had properly filled their baseline data form, only one was keeping records before the training but all the fifteen are keeping at least one form of records - credit sales after the training. Some clients interviewed had diversified to another business after training and others reported qualitative changes in customer care, time management and improved marketing strategies like keeping premises clean and display of goods.



With many years of experience from running her restaurant, Mrs. Tumusiime has now diversified her business and opened a grocery shop next door.

Mrs. Tumusiime Jane, Kanoni:

“I joined ISSIA many years ago and have been in a group with 10 members. For many years I have had a small restaurant and a few rooms for renting in the backyard of my home in Kanoni. My business was not big, but able to feed the family. I have six children aged from 12 to 20. My husband used to stay away most of the time, so I had to depend on my own income to get the children through school. When I heard about the business training coming up in Kanoni, I went to register and was able to participate in the first training course in April 2002. Most of the topics were relevant to the type of business I had, and in particular, record keeping has been important for me to improve my business after the training. Now, I am calculating the price of the ingredients of the food and drinks I sell, and I am able to find the right price to gain a profit. Another topic I enjoyed much was customer care. Through Jamil in Namasuba College of Commerce I got to know about their College of Hotel Management. My children have always been helping in the business and I decided to send my firstborn son to the college in Kampala last year. He is now bringing back new ideas from school that we can implement in the business.

Over the years, my business had been growing, but the space was very limited. In August 2002 I started to expand the restaurant. Through my credit group in ISSIA, I got a loan of Ushs. 900000 for the construction of the new semi sheltered restaurant. Since the new restaurant was completed the business is further growing nicely and my husband decided to come home and help me with the hotel and the restaurant. He is now in charge of that, and I have opened a grocery shop next door. In addition to that, I go every day to the secondary school to sell tea and buns to the students. My mother is keeping the shop for me while I am away. I make an average profit of Ushs. 2500 a day from the food sales to the students. The restaurant is also doing well with an increasing number of customers coming for meals and drinks. I am happy about my decision to expand my business. The whole family

is working together now and we are doing well. I am repaying my loan according to schedule and the school fees as my children are approaching secondary and tertiary education.”



Mrs. Tumusiime Jane posing in front of the new restaurant that has just been completed, October 2002

4.8 Assessment of the appreciation of the services provided to the target groups.

Most clients appreciated the training undertaken especially micro enterprises. Statements like “the training opened my eyes”, “ every customer is now considered very important to my business” and “I now get up very early to prepare for my customers” tell it all.

4.9 Assessment of the potential for repeat market for BDS as a result of the initial support provided and benefits felt by the target groups.

By talking with the clients, both in groups and as individuals, most of them expressed that they are prepared to continue training when a new possibility occurs. They liked the training and the trainers, many of them remember the topics raised and have (invariably) put the new learning into practice. The Board members met during the review, confirmed that this was their impression too when interacting with the clients. Many of the trainees met during the review mentioned bookkeeping as very useful, and that more time was needed to learn it properly. This might indicate that there is a demand for a specific training course in records keeping. Otherwise, a combination of topics and themes as in the NCC curriculum seems to work well for most clients. The pre-review fieldwork interviewing 44 clients on what topics they had applied in their business, concluded with the following (Appendix 4 a, b):

Topic	Number that has applied it in business	%
Time management	12	29
Savings culture	16	39
Records keeping	29	70
Marketing	17	42
Business expansion	2	5
Customer care	28	68
Business start up/spotting	2	5
Business diversification	4	10

Table 2: Applied business practices, Source: Field Interview Summary, App. 4 a, b.

This gives clearly an indication that some of the topics are more practical than others, and the curriculum might need adjustments accordingly in a continuation of the programme. The service provider has picked up a need for adding the subject “business and family”, where issues dealing with extended family and still to protect ones business are addressed.

Most clients when asked expressed a concern about the cost of the training, but since none of the trainees seem to have paid the full cost i.e. UGS 15,000, but instead a subsidised fee of UGS4500, it is hard to tell what cost they refer to. As it became clear throughout the review process that ISSIA had used a certain amount of pressure to mobilise people for the training (“if you do not train, you might not get a next loan”), the team cannot draw clear conclusions on what would be the repeat market for training courses, given that the registration for training courses should be based fully upon voluntarism. However, many have implemented new learning in their businesses, they express an enthusiastic and positive attitude to the training that has taken place, and they ask for more training. The service provider has also been asked by ex-trainees to help them with applications for the BUDS-SSE programme. Based on the above, the team concludes that there is demand for more business training among ISSIA clients.

4.10 Assessment of needed modifications, improvements on the pilot exercise as a feasible option/ model for support to BDS in Issia

Communication

Based on the findings by the review team, that a number of issues were treated different from the agreements between the two partners i.e. ISSIA and Strømme Foundation, there is a need for drastic modification and change. The first obvious issue is to change the attitude from saying something and acting differently. All partnerships must rely on a certain amount of trust – and this trust has been violated as a result of not keeping to the agreement and not being willing to share the needed changes with other partner in advance. There may be valid reasons for not sticking to the agreement, but this should then be communicated to other partner clearly and concisely along with the reasons before such changes are introduced.

The team working with the BDS programme needs to communicate better among themselves. Internally in ISSIA, they need to reach a common understanding on how all the details should be carried out. Regular meetings should be held to ensure that everybody involved is updated. This includes the financial management and the board of ISSIA as well. Stromme Foundation would like to be informed about the progress made and might assist the staff with certain capacity building and planning competencies if needed.

The service provider raised concerns about lack of communication within ISSIA and the provider’s need for more interaction with the MFI. The ISSIA clients during trainings raise questions to the provider as if they were ISSIA officers. Clients should be briefed that BDS provider’s ToR did not include ISSIA operations.

As ISSIA officers would be present to list attendance at training sessions, it is advisable that ISSIA use this opportunity to listen to and talk with clients. Encouragement to the clients, how they can benefit by applying the learning in their businesses, would be important. In the present situation, with internal turmoil, rumours easily come up, and correct and honest information should be passed on to the clients to strengthen ISSIA reputation.

Training of staff

The credit officers were not familiar with the topics of the training course. A full training programme, specifically set up for them, will make them familiar with the programme and also enable them to encourage and give advice to clients afterwards. Other topics that should be considered in the staff training are the use of mentors and role models from the client base, and how to develop and use a questionnaire with the participants.

Class size:

Originally the plan was to aim for classes around 30. This is still a recommendable number to ensure a manageable group and enough attention from the trainer to all participants. However, the class size needs to be flexible to be practical, but it is recommended that it should not exceed 45 people a session.

Attendance:

Attendance lists must be filled in by the ISSIA staff. This would help avoid the provider, due to different interests, manipulating the lists. Start up time has to be respected and the attendance list for that day should be closed after 30 minutes from start of the classes each day. It is a common understanding between the parties that in the continuation of the programme, no trainees will earn a graduation certificate unless he or she completes 80% attendance. The timeliness of the trainees will also be taken into consideration.

Language:

All teaching should take place in the language used locally. For training of teachers, this might not be a fixed rule.

Mission:

The Mission as originally described could serve for the training programme when it resumes.

Target groups:

At the time of the review, only one group of low salaried persons had been trained and that too prior to implementing the pilot exercise. As they were also one of the target groups for the training, the continuation should provide training for them as well. In a previous focus group discussion, they expressed a need for the organisers to look into weekend training possibilities for this group. Some interviewed raised the issue of selecting classes based on previous formal education level. Others condemned this. The review team is of the view that this might be an option in the future when hopefully there would be a range of trainings and courses to select from and each individual could then choose the level of her/his choice. Trainees with both formal education and illiterate, who were trained together, have not found this as a problem.

Type of service

The service in demand is business training. That has not changed after the needs assessment was carried out. However, there might be additional BDS needs within the client base of ISSIA, but at this point of time, these demands are not given priority by ISSIA nor Stromme Foundation. That might be a next step. The organisers should look into adding and removing topics to further improve the curriculum according to demands of clients and their willingness and ability to pay for these.

Market for services

The market for consultants is expanding, and from discussion with different service providers, it seems they are increasingly becoming aware of the BDS market directed to the poor entrepreneurs. The Namasuba College of Commerce are now building their consulting services in Ibanda based on consultants coming from the area. NCC has announced a reduction in the fee per client from UGS 15000 to UGS 11000 in the second year. This indicates that the market mechanism has started working in Ibanda. Even though reduction in fees is announced, ISSIA should now actively look for more than one provider, and promote competition among several providers to ensure quality and pricing that would be acceptable to clients.

Sustainable delivery of services

The loan scheme for training has not been tried out according to plans. However, all staff members consulted on this issue stated that it would be possible to give a loan for training. Since this approach has not been tried out, and since no plausible reason was given why it was not tried out, ISSIA is recommended to explore the “loans for training” scheme. After training and final graduation, the client will get a reimbursement. In the long-term perspective, there will be no subsidies for training which is an argument for exploring this method for poor entrepreneurs to access training.

Market intervention strategies

The price of the training must come down. NCC mentioned that they could decrease the price to UGS 11000 from this year, 2003. Competition from several providers might bring the price further down.

Performance indicators

These need update and change. It is recommended that staff members and clients together develop the indicators, and focus on what would be meaningful for them to assess. What do the trainees themselves value as progress? The indicators are developed to be part of a participatory monitoring and evaluation system for the future. A good baseline is crucial to measure impact of an intervention. In a pilot programme like this, the impact side would be the most important to assess, to know the future potential for this type of interventions with MF clients.

It is suggested that the training programme for the ISSIA staff should include methodology for using questionnaires, how to develop indicators with the participants and to include them into a future M/E system.

4.11 Benefits to ISSIA

The pilot exercise listed the following areas for assessment as benefits that ISSIA would derive from the exercise.

(a) Improved repayment rate, (b) increased amounts of savings, (c) reduced operational costs. (d) Access to affordable, good quality training services will also promote client's loyalty to ISSIA. ⁵(p.2)

The following table demonstrates the comparative position of ISSIA in relation to the above indicators as well as a few other important indicators between the periods immediately before the start of the pilot exercise i.e. March 2002 and at the time of review, February 2003. The table also helps one to see trends over the last three 3 years: 1999 to 2001 on the same indicators.

	As at May 1999	As at May 2000	As at May 2001	Status as at March 2002	Status as at February 2003
Client Savings	97,708,893	91,098,615	179,348,603	165,501,514	113,528,592
Operational costs	34,780,068	57,846,317	108,347,229	147,497,953	161,279,877
Generated income	65,677,266	75,870,235	181,464,880	228,621,291	179,345,796
Outstanding loan portfolio	120,722,342	95,675,260	312,795,123	366,485,714	440,454,395
No. Loans disbursed	296	856	2,894	3,008	2,883
Amount disbursed	341,145,000	711,513,000	1,005,911,424	1,000,504,461	1,243,744,420
Amount repaid	254,230,851	736,560,082	803,044,573	967,168,897	1,183,151,018
Repayment rate	66	54	81	89	93.7
No. of loans in default	23	41	37	113	96
Amount of loans in default	14,445,850	33,912,800	24,506,140	10,422,602	8,695,255
Arrears amount	19,986,100	41,060,300	33,109,600	28,146,900	19,648,050
Arrears No. loans	49	98	161	248	206
No. of group	9	46	198	314	306
No. of members (in groups)	486	1,277	4,053	5,155	5,557
No. of individual accounts	438	909	3,166	3,845	4,325
No. of active members (with loans)	186	886	1,418	2,102	1,950
No. of members dropped out *					
No. Credit Officers	2	3	3	5	5
Case load	93	295	473	420	390
Operational sustainability %	189	131	167	155	111

* Data not tracked

Table 3: Performance Indicators of ISSIA, Source: Finance and Credit Departments ISSIA

The loan repayment rate has been on the increase, including during the period under review, from 89% to 94%. Similarly ISSIA has improved its control over default management in the last four years. Operational self-sufficiency has continued to record a surplus even though the actual amounts have been on the decline. Similarly client savings has been on the decline. Two key areas ISSIA wanted to improve for which purpose they thought BDS for clients training might help, appeared to have worked although there is no exclusive evidence to attribute the improvements to the BDS training.

Having satisfied clients is vital for survival of Micro Finance Institutions similar to almost all other enterprises. All clients contacted expressed their appreciation for the opportunity for training on BDS to improve their business enterprises. There was also an expression of a desire for more training, which ISSIA could consider in the future.

⁵ ISSIA Three Years Business development Skills Training Plan July 2002 to July 2005

The BDS pilot exercise has provided ISSIA and its staff with a valuable opportunity and experience (when they organized BDS for its clients) in the first year. It was the impression of the review team that ISSIA wants to make good use of the learning from the mid term review exercise to make the necessary improvements, changes into the entire process of training as well as get much better involved when the next phase commences to get the best benefits for itself as well as help its clients to gain the optimum benefits from the training.

4.12 Benefits to Stromme Foundation

As SF had decided to provide support to BDS for MFI clients, the initiative that came from ISSIA provided a challenge to test out how this could be done. Neither the literature search nor the network of BDS donors and organisers could provide a tested out model that could be put into practice right away. The input for the model came through the focus group based needs assessment, and the two pilot courses held in April 2002. ISSIA provided a good environment to test the model, adjust it and then go full scale.

The pilot exercise gave the two organisations in partnership the opportunity to test Best practice principles; what works and what cannot work in the actual context. The commitment by ISSIA to look for private sector providers and to pay their part of the cost was a precondition for SF to co-fund the pilot exercise.

Stromme Foundation had the benefit of fulfilling its mission through helping the needy clients of ISSIA to be trained in business management, which would improve their businesses. For further benefit to Stromme Foundation, ISSIA needs to be transparent and do things the way both parties have jointly agreed upon. Transparency and good communication must be practiced to avoid conflict of interest. This could then pave way for better cooperation in future with Stromme Foundation.

5.0 Assessment of appropriateness of model

Based on the findings, the interviews and the observations in the field during the review, the team concludes that this type of programme is an appropriate intervention to make MF clients access BDS, in this case business training. As previously stated, the model needs modifications and adjustments and full commitment from the involved parties, in order to work well. In addition to Best Practice principles for design and planning, development of new models and approaches need sufficient resources when it comes to capacity building and close follow up. Despite the disparities found in the ISSIA programme compared to plans, the team has come to these conclusions based on the following reasons:

- The training is **affordable** due to facilitation of subsidies and an option for an upfront loan for training. There is a pre planned exit strategy, coming into practice when hopefully the market competition has brought the price down to be manageable for the poor
- The training **reaches the poor**. Among the participants there are poor entrepreneurs, some of them living in the slum area of Ibanda.
- The training **reaches illiterate people**. The training sessions have been planned to fit for illiterate people as well, teaching in short slots at a time. An estimate by the provider rates the illiterate rate among those trained to be 60%.
- The training is set up **based on local needs** when it comes to topics and the time most convenient for the trainees.
- **Decentralised training**. The consultants move to where the clients live, and have made it easy for people to participate.
- **Outreach is good**. Whether the numbers are based on the total number of trainees according to ISSIA survey (1010) or the ones who has paid fees (629), the outreach is characterised as very good in this type of programme based on the short time it has been in place.

- The training **promotes the value of competencies and skills**. ISSIA through this programme is advocating competencies as a way to improve people's lives. Participants in the training are exposed to new ideas and how to seek for improvement (in the business, in ones managing of time, how one treats customers etc.)
- The training **contributes to empowerment of people**. Many of the clients have received their first certificate ever. Achievement and the ability to know have a positive impact on empowerment.

5.1 Is the model replicable?

The approach can be copied to other MFIs and environments, but will need local adaptations to fit with context and local needs. Commitment to carry out and follow up is a requirement for any MFI that might want to venture into facilitation of similar programmes based on private sector delivery of services to their clients. The costs incurred of giving poor entrepreneurs access to services, should not be underestimated, and requires funding from outside or financial commitment from the MFI itself. Working with innovations as in this case, clearly shows that many unexpected issues come up and need to find their solutions. If such programmes are set up in partnership with donors, it is recommended to give extra attention from the donor for a period of time, in the form of close follow up, capacity building of staff, monitoring systems etc., until the model is fully developed.



Namasuba College of Commerce opened a branch for computer training in Ibanda as they discovered a market for such services. Students come for training after work and in the morning.

5.2 Does the model promote private sector development?

When ISSIA started the programme, there were no known providers of BDS in Ibanda. After arriving there, the Kampala group of consultants (NCC) soon discovered an unmet demand, not only for business training, but for other services within the BDS area as well.

- They soon opened the Ibanda Branch of Namasuba College of Commerce, Computer Training, where they are training individuals at commercial fees.
- Recently, NCC organised a meeting informing about the BUDS-SSE programme for interested entrepreneurs in Ibanda. According to NCC 65 persons attended of whom 47 were from those trained through the ISSIA pilot exercise. NCC is now preparing applications for entrepreneurs that want access to BUDS-SSE Business Development Services. So far they have prepared 8 applications for BUDS-SSE. NCC is doing this job for the entrepreneurs billing them the market fee for consulting services.
- NCC assists businesses in Ibanda to register under a business name.
- NCC is about to open a shop where they would sell training materials, including the training handbook that is translated to Runyankore. NCC intends to mobilise ISSIA Centre coordinators and group leaders to distribute the books to the clients, earning a commission per book they sell.

These examples show that there is a market for many types of BDS also in the rural areas.

6.0 Performances of BDS provider

The BDS Providers/trainers delivered good services to the trainees that went through the five days programme. The knowledge and skills would, if fully utilized, help them recognize the usefulness of training in business skills. Clients interviewed showed a sign of satisfaction though some complained about Luganda language used by some trainers who at times needed an interpreter thereby consuming the little time they had for classes.

How many that actually has been through the 5 days, or 4 days (80 %) of training is difficult to know, as the attendance lists are still being studied by the ISSIA board. The fact is that the ISSIA board after the review has found that ten (10) of the courses listed were non-existent. This is a bad signal and might open room for speculations in disfavour of honest play from the service provider or other stakeholders involved. How this could happen if ISSIA were present at the opening and closing of the training course, is a mystery. Further, it is a mystery that ISSIA who paid the NCC upfront, would not be keener to control that the service already paid for, would be delivered.

7.0 Success factors and constraints

Success Factors

The BDS training program is considered beneficial to the trainees. Some of the factors that have contributed to this success include:

- Large membership of ISSIA and geographical coverage - ISSIA has 5557 members. Some members are in 306 women groups of 5-10 members and operate in Ibanda and Kamwenge. This made it easy for mobilizations of clients.
- Support by local leaders particularly the Deputy Resident District Commissioner Ibanda and Assistant Chief Administrative Officer Ibanda. This gave the programme a credible image.
- Some clients envisaged getting bigger loans after the training. This was also promised during mobilization for the training.
- Some members looked at cost sharing as an opportunity to benefit from ISSIA.
- Training was made for all members. The small traders had the opportunity to mix and share ideas with respected businesspersons in the area. The idea of getting a certificate was very motivating especially to those with low level of formal education and no certificate in their names. Some received their first certificate in their lives.

Constraints

Some of the constraints identified include:

- Levels of education: Most clients had low levels of formal education and illiterate. This made it difficult for them to follow the training. The classes were selected by location, not based on levels of education. Some could not take notes therefore cannot refer to what they were trained in. They cannot therefore implement skills trained in like records keeping.
- Payment of Ushs. 15,000/= was considered high by small traders operating with a capital of Ushs. 30,000/= to 50,000/= though in effect they paid Ushs. 4500/=
- Timing: Though the time of training in the afternoon was agreed upon between trainers and trainees, the rainy season affected the attendance. Most of the trainees were involved in agriculture and some would come late because of rain.
- Attendance register was not properly kept to assess the trainees who followed the training and qualified to get a certificate. All clients who attended, even one day, got certificates. This watered down the importance of attendance.
- Poor coordination between trainers and ISSIA staff – Though several staff from ISSIOA were involved, some of them have not been aware of all aspects of the Pilot Programme both original proposal and the modified understanding between ISSIA and NCC. This has failed to create ownership among all staff of ISSIA of the Pilot Exercise.

- No follow-up plan that has been designed to ensure implementation and guide clients if and when they meet difficulties.
- The implementation of the programme coincided with the internal problems in ISSIA leading to the retirement of the Executive Director. This heavily affected the programme as internal communication had become difficult.
- The fact that 10 of the 38 training courses that supposedly were held towards the end of the year were non-existent, without ISSIA's knowledge shows poor follow up of the programme by the MFI.

8.0 Feedback from Reference persons

Dr. Nugawela and Habib Tibrichu, SPEED/BDS

The team met with Dr. Nugawela and Habib Tibrichu, There was a brief meeting before the field visit on March 31st and another after returning to Kampala on April 07th. The feedback is summarized below:

- This is an interesting approach that SPEED/BDS would like to be further briefed on. SPEED/BDS looks forward to receive the final report, and would like to receive a short profile of the programme as soon as possible.
- The programme has a high ambition of outreach and the number of trainees to be trained is high for a programme like this. The programme might need local adjustments and changes but have a potential for replication with other institutions/MFIs.
- It also has a high ambition for the clients to pay directly to the service provider. In most cases, the facilitator (i.e. SF) will prefer to have a contract with the provider in order to be able to intervene and adjust as the programme goes on. As overheads are high when you start provision of BDS in a new place, the service providers would rarely be willing to take the full risk themselves.
- The baseline data should be made as simple as possible, and the intermediary (ISSIA) should be trained in order to help clients to fill in the forms and to monitor the progress of the programme.
- Simple monitoring sheets can be developed for ISSIA to fill in and then send to SF according to schedule. This should be part of the overall BDS monitoring and evaluation. SF should look at how they can organise this and provide capacity building to ISSIA.
- The intermediaries' role is to advocate for services and make them accessible to their clients.
- Think of which other forms of BDS that could complement the present programme. The business training should be linked to other form of BDS, i.e. market access and creation of market linkages. That could be the next service for the clients to access.
- Best Practices approaches need someone to advocate for them and to follow them through.

SPEED/BDS has been operating with a 50/50 cost share with the clients for many years.

Gavin Anderson FIT Africa/ILO

FIT Uganda has mostly focussed on how to use media as a means for facilitating BDS services, i.e. through radio programmes raising topical issues for entrepreneurs or promoting local consultants to give business advice over the radio. They have trained 14 trainers in IYB; the trainees were existing consultants that wanted to improve their skills. His comments to the ISSIA model is listed below:

- This model can work well and could be published on the radio station next to Ibanda. Gavin can link ISSIA to the person in charge for the programme to make awareness building about the service.
- The main issue at the demand side of BDS is to make awareness and mobilise people.
- Social marketing for services is needed until people themselves see the benefit of the service.

- SF should look into how they can experiment with growing the demand side for services, how the media can be utilised for marketing purposes, associations and networks, groups etc.
- Experience that down- to- the-earth training works best with this group of clients – the trainer need to build trust with the trainees, speak their language, give relevant examples, be “one of them”.
- Always consult the client for what are their needs. Explore if a certain course is needed in one specific topic, for some specialised type of business etc.
- Payment in the form of “sachet” – small portions can work better for poor people. The cost of Ushs.15000 seems reasonable, does SF really have to subsidise this programme? And how will ISSIA recover their costs?
- Persuasion is acceptable in the start-up period of a programme until people themselves discover the benefits of e.g. training.
- The biggest danger: Free services are still thrown at people in Uganda, and when the attitude of free services is widespread, this approach cannot work.

AMFIU, Mr. Suleiman Namara

The team also had the chance to speak to Mr. Suleiman Namara Executive Director of AMFIU on April 08th after the fieldwork had been exercised. His comments are listed below:

- MF plus is increasingly an issue in Uganda. The financial services are not sufficient on its own. Training is regarded as one of the relevant “pluses” from the MFI industry point of view. From what I hear about the model, it is a good one, and it can be replicated in other places and with other MFIs. It is important to conduct a needs assessment upfront as you did in this case.
- Empowerment of the client is a concern of the industry. A client should understand what it takes to borrow, the fee system etc. Often, the client is not fully aware of what they enter into when taking a loan.
- It is important for the client to understand what kind of service they are buying upfront. Services should be tailored to the business’ needs.
- There are no other institutions doing these kinds of things, and I am glad that ISSIA/SF are doing this. I would be glad to follow the continuation of the programme and to publicize your experiences to other MFIs, through the AMFIU quarterly newsletter.
- There is still much free training within the BDS area in Uganda, please follow up in the Donor/NGO Coordination Committee and advocate for private sector delivery.
- The subsidies are seemingly packaged in an acceptable way.
- The training package is of interest to AMFIU to assess quality and standard, can we get access to it? (He was given NCCs details)
- It is great that the provider will now sell training material in the local language to the trainees.
- This is a socially right approach.

9.0 Lessons Learnt

Attendance, mobilisation, motivation for training

- Heavy rains affect training attendance, and setting up of training in the rainy season should be avoided.
- There should have been an upfront system to handle attendance from non-ISSIA members of the trainings, as it created problems for the service provider. ISSIA is likely to pay the costs for their training.
- Attendance list should be filled in/signed by a person from ISSIA to secure that the agreed upon principles are exercised:
 - Timeliness – if you are more than 30 minutes late, the attendance list is closed

- Each trainee should have at least 80 % attendance to qualify for a certificate and a reimbursement of fee.
- The classes should have a manageable number of trainees, with an absolute upper limit of 45.
- The attendance of non-members in the training could be more actively used for recruitment of new clients by the ISSIA staff. A training course with issuing of certificates is a great promotion for the MFI and should be used for what it is worth.
- The mobilisation work should be developed further. The group leaders and centre coordinators have done a good job, but could be further informed and encouraged to give the right message to the clients. Promotion of the training through the Radio West might be another way of attracting clients and make the programme known. SF should be a partner in exploring new ways for mobilisation and publicity of the programme.
- The training should be held in the locally spoken language to make sure all participants can benefit.
- With new clients non-members of ISSIA, it would be fair to ask for attendance in the training before they could become members.
- A certain persuasion on clients to make them attend training in the start up of a programme is acceptable, but direct enforcement can discourage motivation for learning and should be avoided. To use carrots rather than sticks are a better strategy, leading to more positive results.
- The training must be so relevant and applicable that the trainees immediately see the benefit of applying it in their business.
- Promises to give loans to anyone who trains, is dangerous to the MFI and should be avoided. It might attract deliberate defaulters.
- All stakeholders engaged in setting up the programme (provider, ISSIA, SF) need to agree upon a minimum attendance to get the certificate.
- Better and transparent communication among all stakeholders if aspects of a pilot exercise is to succeed
- Baseline data should be better organized and periodic follow up maintained with assessment against the baseline data to monitor progress as well as impact

Internal problems in ISSIA

- SF had no idea about the internal problems in ISSIA that coincided with the start up of the BDS programme. As a donor SF should have been informed, both as a funding partner and perhaps possibly to help solve these problems.
- The internal problems affected the programme in a negative way. The disagreements between the factions finally got associated with and led to the retirement of the Executive Director. The climate needed for collaboration across the departments within ISSIA necessary for successful implementation was not available.
- The service provider claimed that he had asked for a meeting with all stakeholders to discuss the set up of the programme as they had some concerns about the payment issues and mobilisation of clients. This call for a meeting was not met, as claimed by the service provider but a direct contract between the provider and ISSIA was entered into, where ISSIA has agreed to pay the service provider upfront in instalments for the services provided. Again according to the service provider, the management of ISSIA took responsibility for communicating this to SF, which did not happen. As the start-up of the programme also coincided with the handing over the responsibility of the programme to a new person internally in SF, the needed trust to communicate directly to SF for the provider was not in place, according to the service provider. According to SF, the service provider did not make any request to SF for a meeting with SF nor the SF consultant who was instrumental in the initial design of the pilot exercise. During several visits they could have been approached by the service provider to share such concerns. It was a disappointment to SF that both ISSIA and

the service provider with whom there was close contact and good relations decided to keep several important information on the pilot exercise from SF until SF had to probe into these at the mid term review.

- The organisational turmoil as presented to the team during the review, needs to be addressed in order for ISSIA to be able to serve its clients in the future. SF, as a funding partner, both in BDS and MF, should consider mobilising resources for necessary organisational processes to take place. As an example, the SPEED training programme will in the near future conduct training for board members in strategic planning and that might be of interest to ISSIA board members.
- SF should use its influence to mediate between the parties in the conflict, and make it clear that SF is dealing with the institution of ISSIA, not with the individuals of the organisation.

The future of the programme

- ISSIA has through this programme, even within a short time, contributed to market development in Ibanda. Service providers are there and are developing new products and services within the BDS area continuously.
- In addition to the 30% contribution agreed upon for the programme, ISSIA now takes the full risk, and one wonders whether that is necessary and useful when trying to develop market forces to act. If other budget items need to be added to implement the programme in a good way, these should be shown.
- The continuation of the programme should focus on advocating for training and creating new attitudes to skills and competencies.
- The direct payment of the full cost to the provider from the client was not given a chance to be tested. In a continuation of the programme it should be considered how this approach could be carried out with support from ISSIA and service providers. A model where the facilitator pays its share to the provider and thus has an influence on the development of the programme is a model suggested by SPEED. However, this model what SPEED promotes does not have the long-term sustainability goal with direct money transaction between the client and the provider as is behind the Best Practice thinking.
- ISSIA should decide what changes are needed to be made and communicate this to the other stakeholders. Some of these issues would typically be:
 - Teaching manageable class of not more than 40 clients – aiming at an optimum class size of 30 to increase impact and ability to put into practice what you have learnt. The cost issue must be taken into account when discussing the class size.
 - Set up of a good monitoring system for attendance
 - Clients should be trained in their local language
 - Follow up on trained clients to prove whether they practice what they learn.
 - Stromme Foundation to be informed of any change in case need arises.
 - Transparency as an important principle to be followed by all stakeholders
 - Risk taking should move from ISSIA to the trainers as regards training payments.
- SF should as a responsible donor and BDS facilitator, be more involved in a close follow up of the restructuring and continuation of the programme. Since it is a pilot programme, one can expect that many things need adjustments and SF can act as a discussion partner and assist in design of the changes.

10. Appendices

Appendix 1: Terms of Reference

Participatory Mid Term Review of Business Development Services: Pilot Exercise in ISSIA

1. Background

Strømme Foundation (SF) is a Norwegian organisation registered in 1976, supporting humanitarian development activities in about 20 countries in Africa, Asia and South America. The mission of SF is to eradicate poverty based on Christian values working through local partner organisations with similar values. SF focuses its support in two thematic areas: Micro Finance (MF) and Education for children at risk.

As part of the support services within the Micro Finance thematic area and wanting to explore more ways to fulfil its mission of poverty eradication, SF has seen the need to promote Talent Funding/Business Development Services (TF/BDS), as it is referred to within Strømme Foundation, realising that financial services alone is inadequate for enterprise development, but other Business Development Services (BDS) e.g. the need for market information, marketing services, business skills, competencies in design and technical solutions, access to business consultancy and unfair or rigid regulations which are all areas that can be addressed through TF/BDS. In keeping with the best practices in BDS, SF wants to explore ways for MFIs' clients to get access to BDS. The poorer segment of the entrepreneurs has not been the target for BDS providers in general. In addition to improve businesses for the clients, the hypothesis is that MFIs will strengthen its own effectiveness and sustainability through higher repayment rates and repeat customers.

Based on a request from Initiative of Small Scale Industrialists' Agency (ISSIA), an MFI partner, in Ibanda, Mbarara District, SF agreed to cooperate in a pilot exercise in setting up a business development training focusing on two of the target groups; low-income earners and women's groups. ISSIA being responsible for facilitation of the pilot exercise and based on a tender contracted a Private consultancy firm, Namasuba College of Commerce in Kampala (which Firm prior to this helped ISSIA on an assessment of training needs for both groups) to provide training.

The pilot exercise was planned for a three year period commencing in July 2002 to train 2000 clients on a cost sharing basis, Clients and MFI 30% each while SF 40% in the first year reducing its contribution to 30% and 20% in the two successive years. The initial discussions also envisaged a mid term evaluation after about six months of operation of the pilot exercise, to assess progress and impact to determine any improvements needed and also to learn whether this was a feasible and an appropriate way to promote BDS through MFIs.

This review is in line with the plans and that it be carried out in a participatory manner to actively involve all stakeholders as well as internalise the opportunities of learning.

2. Purpose

The purpose of the review is to (a) Assess the appropriateness of the services/training delivered by the Service Providers selected in relation to needs assessments, (b) Performance of the service provider during the period in terms of deliverables achieved, (c) identify success factors and constraints that impact on the effectiveness of the training to achieve its objectives. (d) Lessons learnt and (e) determine the degree to which the pilot exercise can offer a replicable model for SF to promote BDS through its partner MFIs. Therefore, the objectives of the review are:

- To assess overall performance of training by the BDS provider (the extent to which training was carried as originally planned and if changes have been introduced the reasons for the same with an indication of added benefits of such changes) carried out especially between July and October 2002 including relevance of training content to client business enterprises.
- To determine the degree of client participation in the training and cost sharing including how feasible and helpful has been the arrangement of access to loans to cover portion of client's share of costs.
- To assess the degree of involvement and participation of ISSIA and fulfilment of its obligations as proposed in the plans.
- To assess the degree of involvement and participation of SF and fulfilment of its obligations as proposed in the plans.
- To assess the impact of the overall training on clients' business enterprises (i) improved business practices, (ii) increased profitability of businesses (iii) visible improvements in the standard of living of clients resulting from their improved businesses.
- To assess the appreciation of the services provided to the target groups and the potential repeat market for BDS as a result of the initial support provided and benefits felt by the target groups,
- To assess, comment and if needed suggest modifications, improvements on the pilot exercise as a feasible option/model for support to BDS in the background of the best practices in BDS

3. Review team

The review will be carried out by a team of four persons comprising one from ISSIA, an external consultant – recruited preferably locally from a BDS consultant established and known to the region with expertise on BDS and two from Strømme Foundation including its BDS consultant, who took part in the planning and design of the pilot programme. The External BDS consultant from the region will commence activities one week prior to the arrival of the team in order to facilitate establishment of the performance and impact evaluation indicators, preparatory questionnaires, list of database required. He will be responsible for the supporting documents for the evaluation and will contribute to the preparation of the final report. In addition, the external consultant, as a member of the review team, will participate in the interviews and other meetings and discussions.

4. Reference group

The review team will consult resource persons e.g. Consultants of the service provider, Technical assistance projects engaged in BDS activities such as SPEED/BDS staff, DFID/ILO and AMFIU, Mbarara Business Growth Centre etc., as a reference group to obtain inputs to the assessment and a feedback on the preliminary findings, analysis and conclusions.

5. Scope of work

Prior to commencement of the review, i.e. March 24 to 28, the external consultant will be offered the assignment to finalize preparatory documents, gather, tabulate and document the required data for the review. The list of the needed data and information will be developed together with the consultant and with inputs from the other members of the team and the reference group. These will involve definition

of main performance and impact indicators, preparation of guidelines for interviews, questionnaires, list of data to be collected, list of all supporting documents, list of persons to be interviewed etc. One of the tasks of gathering information will be to fill in the same questionnaire used for data collection of trainee clients prior to the training.

The second phase of the mission of the external consultant will be to work with the review team with effect from 28th of March 2003 to carry out the following tasks:

- Preliminary meeting among team members;
- Meeting with reference group, SPEED/BDS prior to field visit and all listed in the reference group after the field visit;
- Agreement and testing of tools to be use;
- Interview the service providers and obtain all the performance data and comments,
- Preparation of an out line of the review report and the documents to be attached to the report;
- Field visits, interviews of trainers BDS, ISSIA staff and selected clients,
- Assess the market for BDS services among the group;
- In the office study of documents, discussion of data collected, how to go about it etc. Get additional information from staff, if necessary.
- Consult the office of Mbarara Business Growth Centre (MBGC) and other institutions (Private Sector Development Promotion Centre in Bushenyi)
- Preliminary findings, analysis, conclusions and recommendations
- Wrap up meeting with the reference group
- Preparation of Model reference document –Success Story of two pages based on the findings;
- Writing of the report, draft to be out
- Feed back period for stakeholders
- Editing of the report
- Final report sent to HQ

6. Reporting

The Strømme Foundation's BDS Consultant will be responsible for writing of the review report. A draft of the report shall be developed in consultation with the rest of the team members who will be required to make written contributions and assist the BDS Consultant.

7. Deliverables

Final documents of questionnaires and other review tools finalized,
Transcripts of all interviews,
Contact information of all persons contacted and interviewed;
Copies of all data collected, tabulated as supporting document,
Final review report to be communicated to the head office.

8. Time frame

The formal review will commence on Monday March 31st and end on Wednesday April 09th 2003

Grantham Fernando,
March 17, 2003

Appendix 2: Improved Questionnaire

**QUESTIONNAIRE FOR MID TERM REVIEW OF
BUSINESS DEVELOPMENT SERVICES: PILOT EXERCISE IN ISSIA**
Information given will be treated as confidential and will only be used for this survey only

Date: _____

Name	Sex	Age	Education Level	Main Business & Location

Number workers	Own/Rented premises	Other Businesses	Has farm or not

1. How was the training?
2. How did you know about the training?
3. The extent to which training was carried out.
.....
4. How was the training relevant to your business operations?
1. Very relevant 2. Relevant 3. Not relevant 4. Difficult
.....
5. How did you participate in organising the training?
7. How would you feel Cost sharing a training programme?
8. What's your feeling about cost sharing the cost of training?
.....
9. Did you find the arrangement of access to loans to cover a portion of client's share of training costs useful?
.....
10. **Assessment of the impact of the overall training on clients' business enterprises**

a) Improved business practices

Course detail	Good	Fair	None	Remarks
Time management				
Saving culture				
Bookkeeping				
Marketing				
Business expansion				
Salesmanship/customer care				

The art of risk taking				
Business start up/sporting				
Business diversification				
OVERALL				

b) Increased profitability of businesses

Tasks	Before Training	After Training
Type of business		
Type of products		
Estimated monthly costs		
Estimated monthly overheads		
Estimated monthly sales		
Monthly profit		

c) Visible improvements in the standard of living of clients resulting from their improved businesses.

- i).....
- ..
- ii).....
-
- iii).....
- .

11. Assessment of the appreciation of the services provided to the target groups.

- What topic was most beneficial?
- How did you implement it?
- How did it affect your enterprise?
- What other topics would you like to cover?

12. Assessment of the potential repeat market for BDS as a result of the initial support provided and benefits felt by the target groups,

- i) Was the training worth the fees paid? Could you have paid more or less?
.....
- ii) Will you/have invited other/friends to attend the same training?
.....
- iii) How many days did you attend?

13. Assessment of needed suggest modifications, improvements on the pilot exercise as a feasible option/model for support to BDS in the background of the best practices in BDS

- a) What do you think could have improved this training?
1. Timing 2. Language 3. Training Materials 4. Clarity 5. Period

.....
b) Do you need more training? Which areas?

.....
14. What are your constraints?

i).....

...

ii).....

.

ii).....

.

Thank you for your time and information.

Signature:.....

**QUESTIONNAIRE FOR MID TERM REVIEW OF
BUSINESS DEVELOPMENT SERVICES: PILOT EXERCISE IN ISSIA**
Information given will be treated as confidential and will only be used for this survey only

Date: _____

Name	Sex	Age	Education Level	Main Business & Location

Number workers	Own/Rented premises	Other Businesses	Has farm or not

1. How was the training?
2. How did you know about the training?
3. The extent to which training was carried out.
.....
4. How was the training relevant to your business operations?
1. Very relevant 2. Relevant 3. Not relevant 4. Difficult
.....
5. How did you participate in organising the training?
7. How would you feel Cost sharing a training programme?
8. What's your feeling about cost sharing the cost of training?
.....
9. Did you find the arrangement of access to loans to cover a portion of client's share of training costs useful?
10. **Assessment of the impact of the overall training on clients' business enterprises**

a) Improved business practices

Course detail	Good	Fair	None	Remarks
Time management				
Saving culture				
Bookkeeping				
Marketing				
Business expansion				
Salesmanship/customer care				
The art of risk taking				
Business start up/sporting				
Business diversification				
OVERALL				

b) Increased profitability of businesses

Tasks	Before Training	After Training
Type of business		
Type of products		
Estimated monthly costs		
Estimated monthly overheads		
Estimated monthly sales		
Monthly profit		

c) Visible improvements in the standard of living of clients resulting from their improved businesses.

- i).....
- ii)
- iii).....

11. Assessment of the appreciation of the services provided to the target groups.

- What topic was most beneficial?
- How did you implement it?
- How did it affect your enterprise?
- What other topics would you like to cover?

12. Assessment of the potential repeat market for BDS as a result of the initial support provided and benefits felt by the target groups,

- i) Was the training worth the fees paid? Could you have paid more or less?
.....
- ii) Will you/have invited other/friends to attend the same training?
.....
- iii) How many days did you attend?

13. Assessment of needed suggest modifications, improvements on the pilot exercise as a feasible option/model for support to BDS in the background of the best practices in BDS

- a) What do you think could have improved this training?
1. Timing 2. Language 3. Training Materials 4. Clarity 5. Period
.....
- b) Do you need more training? Which areas?
.....

14. What are your constraints?

- i).....
- ii).....
- ii).....

Thank you for your time and information.

Signature

Appendix 3(b): Baseline Data 2

STRØMME FOUNDATION /ISSIA BDS MID-TERM REVIEW SUMMARY

KEY: Records Kept

1. Purchases
2. Sales
3. Expenditure
4. Credit Sales
5. Profit
6. Stocks

Bottlenecks

1. Small Capital
2. Interest Rate/Short repayment period
3. Bad Debt/Delayed payments
4. Costs
5. Big Family

Other Sources of Income

1. Agriculture
2. Another Business
3. Salary of Spouse

Financials (in Millions)

1. Stock at hand
2. Cash at hand
3. Savings at bank

Selling Commodities

1. Mobile
2. Fixed/Shop Premises

ABRIVIATIONS:

1. TC - Town Council
2. Tc - Trading Centre
3. Sc - Family Members in School

Support Personnel

1. Family Members
2. Hired Labour

BASELINE DATA 2

Name	Sex	Age	Educ. Level	Location	Type of Business	Family Members		Financials			Selling Commodities		Records kept						Bottlenecks					Support Personnel		Other sources of income		
						Sc.	Total	1	2	3	1	2	1	2	3	4	5	6	1	2	3	4	5	1	2	1	2	3
1. Muhuza Alone	M	35	P. 7	Ibanda TC	2 nd hand clothes	4	6	.4	.33	.07	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	1	0	0
2. Kamukama Misach	M	42	P. 7	Ibanda TC	2 nd hand clothes	7	12	.2	.1	.05	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0
3. Gareeba Ruth	F	48	GD. III	Ibanda TC	Drug shop	4	8	1.0	.5	.02	1	0	0	0	0	0	0	0	0	0	1	1	0	1	1	0	0	0
9. Kyakumumpa Maria	F	35	P. 2	Ibanda TC	Mkt Stall	0	1	.09	.0	.0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
10. Komugisha Elizabeth	F	-	-	Ibanda TC	Mkt Stall	1	2	.03	.1	.25	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Kamugisha Juliet	F	39	Dip. Accts	Ibanda TC	Mkt Stall	6	10	.7	.1	.25	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
15. Nyamwiza Demiton	F	43	P. 7	Ibanda TC	Mkt Stall	3	6	.01	.02	.02	0	1	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0
23. Tumusiime Jane	F	46	P. 7	Kanoni Tc	Restaurant	6	10	.3	0	.15	0	1	0	0	0	0	0	0	0	0	0	0	0	2	1	0	0	
24. Ashaba Jane	F	34	S. 4	Kanoni Tc	Drug Shop	3	5	.1	0	.25	0	1	0	0	0	0	0	0	1	1	0	0	0	0	2	0	0	0
25. Kakuru Florence	F	35	-	Kantunganya Tc	Retail	-	-	.25	0	.02	1	1	0	0	0	0	0	0	1	0	0	1	1	1	0	1	0	0
26. Kawawa Wilberforce	M	30	S. 2	Kantunganya Tc	Retail	2	6	.25	.06	.04	0	1	0	0	0	0	0	0	1	1	1	0	0	1	0	0	0	0
27. Asimwe Janemary	F	39	-	Kantunganya Tc	Drug shop	4	7	.5	0	.05	0	1	0	0	0	0	0	0	1	0	1	0	0	0	0	1	1	0
30. Kyomugisha Imelda	F	35	S. 4	Ibanda TC	Tailoring	3	4	1.0	.3	.05	0	1	1	1	0	0	0	0	0	0	1	0	0	0	2	1	0	0
37. Nkwansibwe Sarah	F	23	-	Kiburara Tc	Drug shop	-	3	1.0	.2	.2	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
38. Katushabe Jovureti	F	32	P. 6	Ishongororo Tc	Restaurant & Bar	4	6	.8	.3	.1	0	1	0	0	0	0	0	0	1	0	0	0	0	0	3	1	0	0
Total													1	1	0	0	0	0	7	4	3	3	3			9	1	2
Percentage													7	7	0	0	0	0	47	27	20	20	20			60	7	13

Appendix 4(a): Topics applied in Business Practices

STRØMME FOUNDATION /ISSIA BDS MID-TERM REVIEW SUMMARY

KEY: **Records Kept**

1. Purchases
2. Sales
3. Expenditure
4. Credit Sales
5. Profit
6. Stocks

Bottlenecks

1. Small Capital
2. Interest Rate/Short repayment period
3. Bad Debt/Delayed payments
4. Costs
5. Big Family

Other Sources of Income

1. Agriculture
2. Another Business
3. Salary of Spouse

Financials (in Millions)

1. Stock at hand
2. Cash at hand
3. Savings at bank

Selling Commodities

1. Mobile
2. Fixed/Shop Premises

ABRIVIATIONS:

1. TC - Town Council
2. Tc - Trading Centre
3. Sc - Family Members in School

Support Personnel

1. Family Members
2. Hired Labour

Interview summary

Name	Sex	Age	Educ. Level	Location	Type of Business	Family Members		Financials			Selling Commodities		Records kept						Bottlenecks					Support Personnel		Other sources of income		
						Sc.	Total	1	2	3	1	2	1	2	3	4	5	6	1	2	3	4	5	1	2	1	2	3
1. Muhuza Alone	M	35	P. 7	Ibanda TC	2 nd hand clothes	4	6	.7	.4	.09	1	0	1	0	0	1	0	0	0	0	0	0	0	1	0	1	0	0
2. Kamukama Misach	M	42	P. 7	Ibanda TC	2 nd hand clothes	7	12	.3	.0	.2	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0
3. Gareeba Ruth	F	48	GD. III	Ibanda TC	Drug shop	4	8	.1	0	.2	1	0	1	1	1	0	0	0	0	0	0	1	1	0	1	1	0	0
4. Byaruhanga Annousiat	F	25	S. 4	Rwengiri Tc	2 nd hand clothes	0	3	.3	.05	.11	0	1	1	1	1	0	0	0	0	1	0	0	0	0	0	1	0	1
5. Baguma Fred	M	48	GD. II	Rwengiri Tc	Bicycle Spares	8	10	3.0	.15	.26	1	1	0	0	0	1	0	0	1	0	0	0	0	1	0	1	0	0
6. Kaberuka Charles	M	50	P. 4	Rwengiri Tc	Tailoring	6	10	1.5	.05	.16	0	1	1	1	1	1	0	0	1	0	0	0	0	1	0	1	0	0
7. Mwambutsya Fidelis	F	54	S. 4	Rwengiri Tc	Clinic	3	10	.8	.05	.26	0	1	1	1	0	1	1	0	0	0	1	1	0	1	0	1	0	0
8. Beinomugisha Saturina	F	36	S. 3	Ibanda TC	Stationary	3	7	2.5	.06	.03	0	1	1	1	1	0	0	0	0	1	0	0	0	0	0	1	0	1
9. Kyakumumpa Maria	F	35	P. 2	Ibanda TC	Mkt Stall	0	1	.1	.0	.04	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
10. Komugisha Elizabeth	F	-	-	Ibanda TC	Mkt Stall	1	2	.3	.1	.25	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Arinaitwe Jane	F	32	P. 4	Ibanda TC	Selling Food	6	11	.02	.05	.07	0	1	1	1	1	0	0	0	0	0	1	0	0	0	2	0	0	1
12. Kempaka Gorretti	F	-	S. 3	Ibanda TC	Mkt Stall	3	4	1.2	.1	.24	0	1	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0
13. Kebaraza Scovia	F	32	P. 7	Ibanda TC	Mkt Stall	4	5	1.0	.06	.09	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0
14. Kamugisha Juliet	F	39	Dip. Accts	Ibanda TC	Mkt Stall	6	10	2.0	.25	-	0	1	1	1	1	0	0	0	0	1	0	0	0	0	0	0	0	1
15. Nyamwiza Demiton	F	43	P. 7	Ibanda TC	Mkt Stall	3	6	.01	.02	.02	0	1	1	1	0	0	1	0	0	0	0	0	1	1	0	1	0	0
16. Twezibwe Dinah	F	34	S. 2	Ibanda TC	Mkt Stall	-	-	.03	.04	.06	0	1	1	1	0	1	0	0	0	0	0	1	0	1	0	0	1	0
17. Tumwesigye Beatrice	F	33	S. 4	Igorora Tc	Retail Shop	1	3	.5	.03	.15	0	1	1	1	0	1	0	0	1	0	0	0	0	0	0	1	0	0
18. Kaddu Evas	F	28	S. 4	Igorora Tc	Retail Shop	2	5	.8	.05	.15	0	1	1	1	1	0	0	0	0	1	0	0	0	0	0	1	1	0
19. Kyomukama Dinah	F	36	S. 2	Kyarukumba Tc.	Bicycle Spares	7	11	.08	.02	.03	0	1	0	0	1	1	0	0	1	0	0	0	1	1	0	1	0	0
20. Kabejura Fred	M	33	Vet. Ass	Kyarukumba Tc.	Vet. Drugs	-	3	.8	.3	.15	0	1	1	1	1	0	0	0	1	0	0	0	0	1	0	1	1	0

21. Rukogwa Jacent	F	50	S. 2	Rwomuhoro Tc	Restaurant	5	9	.3	.03	.05	0	1	1	1	0	1	0	0	0	1	1	0	0	0	0	1	1	0
22. Byaruhanga Lillian	F	40	P. 7	Rwomuhoro Tc	Mkt stall	9	11	.5	.01	.06	0	1	0	1	1	0	0	0	1	0	0	0	1	1	0	1	0	0
23. Tumusiime Jane	F	46	P. 7	Kanoni Tc	Restaurant	6	10	.2	.02	.11	0	1	0	1	0	0	1	0	0	0	0	0	0	1	0	1	0	0
24. Ashaba Jane	F	34	S. 4	Kanoni Tc	Drug Shop	3	5	.9	.05	.19	0	1	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
25. Kakuru Florence	F	35	-	Kantunganya Tc	Retail	-	-	.5	-	.08	1	1	0	0	0	1	0	0	0	0	1	0	1	0	1	0	0	
26. Kawawa Wilberforce	M	30	S. 2	Kantunganya Tc	Retail	2	6	.25	.06	.04	0	1	1	0	1	0	1	0	1	0	1	0	1	0	0	0	0	
27. Asimwe Janemary	F	39	-	Kantunganya Tc	Drug shop	4	7	.15	.04	.09	0	1	1	1	0	0	0	0	1	0	0	0	0	0	0	1	1	0
28. Kenyangi Annet	F	-	-	Ibanda TC	Retail	-	-	.4	.06	.08	0	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
29. Kobugabe Jane	F	27	S. 4	Ibanda TC	Drug Shop	1	4	.8	.4	.1	0	1	1	1	0	1	0	0	0	0	0	0	1	0	0	0	0	
30. Kyomugisha Imelda	F	35	S. 4	Ibanda TC	Tailoring	3	4	1.5	.5	.06	0	1	0	1	0	1	1	0	0	1	0	0	1	0	1	0	0	
31. Namata A fsa	F	40	P. 7	Ibanda TC	Retail	4	6	.4	.03	.01	1	1	1	0	0	0	1	1	0	0	0	0	1	1	0	1	0	
32. Hajati Ssebintu	F	35	S. 4	Kankyende Tc	Knitting	4	6	.65	.02	.07	0	1	0	0	1	1	1	0	1	0	1	0	0	0	2	0	0	
33. Rubanda Elly	M	60	-	Bisheshe Tc	Milling	3	5	-	.05	.3	0	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	0	
34. Katungi Patience	F	39	S. 4	Bisheshe Tc	Retail shop	4	6	.5	.02	.02	1	1	0	1	1	1	0	0	0	0	1	0	0	1	0	0	0	
35. Tinshonga Johnson	M	31	P. 6	Bisheshe Tc	Retail shop	2	6	.6	.08	.12	0	1	1	1	0	0	1	0	1	0	1	0	0	1	0	0	1	
36. Turyahabwa Wilson	M	37	S. 2	Kiburara Tc	Retail shop	5	7	.5	.05	.1	0	1	0	0	0	0	0	0	1	0	0	0	0	1	0	1	0	
37. Nkwansibwe Sarah	F	23	-	Kiburara Tc	Drug shop	-	3	.8	.25	.2	0	1	1	1	1	0	0	0	0	0	1	0	0	0	0	0	1	
38. Katushabe Jovureti	F	32	P. 6	Ishongororo Tc	Restaurant & Bar	4	6	.8	.3	.1	0	1	1	1	0	1	1	0	1	0	0	0	0	0	3	1	0	
39. Rugasa Saad	M	33	P. 6	Ishongororo Tc	Retail shop	6	9	3.0	.06	.2	0	1	0	0	0	1	0	0	1	0	0	0	0	1	1	0	1	
40. Katongole Richard	M	39	S. 3	Ishongoro /Katojo	Cattle Trade	6	11	1.5	-	.09	1	0	1	1	0	0	1	0	1	0	0	0	0	1	0	1	0	
41. Kampire Mercy	M	24	S. 4	Ishongororo Tc	Clinic	-	3	1.5	.05	.1	0	1	1	1	0	0	1	0	0	1	0	0	0	2	0	1	0	
42. Zikanga Jeska	F	42	P. 3	Ishongororo Tc	Retail shop	5	7	1.0	.02	.16	0	1	0	0	0	1	0	0	1	1	0	0	0	1	0	1	0	
43. Kansime Allen	F	27	S. 2	Ishongororo Tc	Tailoring	-	7	1.6	-	.13	0	1	1	1	0	0	1	0	1	0	0	0	0	1	0	0	1	
44. Sauda Nakawesi	F	38	S. 2	Rwengiri Tc	Retail shop	2	5	.2	.01	.07	0	1	0	0	1	1	0	0	1	0	0	0	0	0	0	1	0	
Total													29	28	18	23	14	1	19	6	11	6	65	22	22	26	8	7
Percentage													66	64	41	52	32	2	43	14	25	14	11	50	50	59	18	16

Appendix 4(b): Lessons learnt

STRØMME FOUNDATION /ISSIA BDS MID-TERM REVIEW SUMMARY

Business Practices

KEY:

- | | | |
|---------------------|-------------------------------|-----------------------------|
| 1. Time management, | 2. Saving culture | 3. Book keeping |
| 4. Marketing | 5. Business expansion | 6. Customer care |
| 7. Risk taking | 8. Business start up/sporting | 9. Business diversification |

Lessons Learnt/Business practices

Name	Sex	Age	Educ. Level	Location	Type of Business	Family Members		Financials			Selling Commodities		Business Practices										
						Sc.	Total	1	2	3	1	2	1	2	3	4	5	6	7	8	9		
1. Muhuza Alone	M	35	P. 7	Ibanda TC	2 nd hand clothes	4	6	.7	.4	.09	1	0	0	1	1	0	0	0	0	0	1	0	
2. Kamukama Misach	M	42	P. 7	Ibanda TC	2 nd hand clothes	7	12	.3	.0	.2	1	0	1	0	1	0	0	0	0	0	0	0	
3. Gareeba Ruth	F	48	GD. III	Ibanda TC	Drug shop	4	8	.1	0	.2	1	0	1	1	0	1	0	0	0	0	0	0	
4. Byaruhanga Annousiat	F	25	S. 4	Rwengiri Tc	2 nd hand clothes	0	3	.3	.05	.11	0	1	0	0	1	1	0	1	0	0	0	1	
5. Baguma Fred	M	48	GD. II	Rwengiri Tc	Bicycle Spares	8	10	3.0	.15	.26	1	1	0	1	1	1	0	1	0	0	0	0	
6. Kaberuka Charles	M	50	P. 4	Rwengiri Tc	Tailoring	6	10	1.5	.05	.16	0	1	0	1	0	1	0	1	0	0	0	0	
7. Mwambutsya Fidelis	F	54	S. 4	Rwengiri Tc	Clinic	3	10	.8	.05	.26	0	1	0	0	1	1	0	1	0	0	0	0	
8. Beinomugisha Saturina	F	36	S. 3	Ibanda TC	Stationary	3	7	2.5	.06	.03	0	1	1	0	1	0	0	0	0	0	0	0	
9. Kyakumumpa Maria	F	35	P. 2	Ibanda TC	Mkt Stall	0	1	.1	.0	.04	0	1											
10. Komugisha Elizabeth	F	-	-	Ibanda TC	Mkt Stall	1	2	.3	.1	.25	0	1	0	1	0	0	0	0	0	0	0	0	0
11. Arinaitwe Jane	F	32	P. 4	Ibanda TC	Selling Food	6	11	.02	.05	.07	0	1	0	1	0	0	0	0	1	0	0	0	
12. Kempaka Gorretti	F	-	S. 3	Ibanda TC	Mkt Stall	3	4	1.2	.1	.24	0	1	0	1	0	0	0	0	0	0	0	0	
13. Kebaraza Scovia	F	32	P. 7	Ibanda TC	Mkt Stall	4	5	1.0	.06	.09	0	1	0	0	1	0	0	1	0	0	0	1	
14. Kamugisha Juliet	F	39	Dip. Accts	Ibanda TC	Mkt Stall	6	10	2.0	.25	-	0	1	1	1	1	0	1	0	0	0	0	1	
15. Nyamwiza Demiton	F	43	P. 7	Ibanda TC	Mkt Stall	3	6	.01	.02	.02	0	1	0	1	0	0	0	0	0	0	0	0	
16. Twezibwe Dinah	F	34	S. 2	Ibanda TC	Mkt Stall	-	-	.03	.04	.06	0	1	0	1	0	0	0	0	0	0	0	0	
17. Tumwesigye Beatrice	F	33	S. 4	Igorora Tc	Retail Shop	1	3	.5	.03	.15	0	1	1	0	1	0	0	1	0	1	0	0	
18. Kaddu Evas	F	28	S. 4	Igorora Tc	Retail Shop	2	5	.8	.05	.15	0	1	1	1	0	1	0	1	0	0	0	0	
19. Kyomukama Dinah	F	36	S. 2	Kyarukumba Tc.	Bicycle Spares	7	11	.08	.02	.03	0	1	0	1	1	0	0	1	0	0	0	0	
20. Kabejura Fred	M	33	Vet. Ass	Kyarukumba Tc.	Vet. Drugs	-	3	.8	.3	.15	0	1	1	1	1	1	1	1	0	0	0	0	

21. Rukogwa Jacent	F	50	S. 2	Rwomuhoro Tc	Restaurant	5	9	.3	.03	.05	0	1	0	1	1	1	0	1	0	0	0
22. Byaruhanga Lillian	F	40	P. 7	Rwomuhoro Tc	Mkt stall	9	11	.5	.01	.06	0	1	0	0	1	1	0	1	0	0	0
23. Tumusiime Jane	F	46	P. 7	Kanoni Tc	Restaurant	6	10	.2	.02	.11	0	1	0	0	1	1	0	1	0	0	0
24. Ashaba Jane	F	34	S. 4	Kanoni Tc	Drug Shop	3	5	.9	.05	.19	0	1	0	0	0	0	0	1	0	0	0
25. Kakuru Florence	F	35	-	Kantunganya Tc	Retail	-	-	.5	-	.08	1	1									
26. Kawawa Wilberforce	M	30	S. 2	Kantunganya Tc	Retail	2	6	.25	.06	.04	0	1	0	1	1	0	0	0	0	0	0
27. Asiimwe Janemary	F	39	-	Kantunganya Tc	Drug shop	4	7	.15	.04	.09	0	1	0	1	1	0	0	0	0	0	0
28. Kenyangi Annet	F	-	-	Ibanda TC	Retail	-	-	.4	.06	.08	0	1	0	0	1	1	0	1	0	0	0
29. Kobugabe Jane	F	27	S. 4	Ibanda TC	Drug Shop	1	4	.8	.4	.1	0	1	0	0	1	1	0	1	0	0	0
30. Kyomugisha Imelda	F	35	S. 4	Ibanda TC	Tailoring	3	4	1.5	.5	.06	0	1									
31. Namata A fsa	F	40	P. 7	Ibanda TC	Retail	4	6	.4	.03	.01	1	1	1	0	1	0	0	1	0	0	1
32. Hajati Ssebintu	F	35	S. 4	Kankyende Tc	Knitting	4	6	.65	.02	.07	0	1	0	1	1	1	0	0	0	0	0
33. Rubanda Elly	M	60	-	Bisheshe Tc	Milling	3	5	-	.05	.3	0	1	0	1	0	1	0	1	0	0	0
34. Katungi Patience	F	39	S. 4	Bisheshe Tc	Retail shop	4	6	.5	.02	.02	1	1	0	1	0	0	0	0	0	0	0
35. Tinshonga Johnson	M	31	P. 6	Bisheshe Tc	Retail shop	2	6	.6	.08	.12	0	1	0	1	1	1	0	1	0	0	0
36. Turyahabwa Wilson	M	37	S. 2	Kiburara Tc	Retail shop	5	7	.5	.05	.1	0	1	1	1	1	0	0	1	0	0	0
37. Nkwansibwe Sarah	F	23	-	Kiburara Tc	Drug shop	-	3	.8	.25	.2	0	1	1	1	0	1	0	1	0	0	0
38. Katushabe Jovureti	F	32	P. 6	Ishongororo Tc	Restaurant & Bar	4	6	.8	.3	.1	0	1	0	1	1	0	0	1	0	0	0
39. Rugasa Saad	M	33	P. 6	Ishongororo Tc	Retail shop	6	9	3.0	.06	.2	0	1	0	0	1	1	0	1	0	0	0
40. Katongole Richard	M	39	S. 3	Ishongororo /Katojo	Cattle Trade	6	11	1.5	-	.09	1	0	0	0	1	0	0	1	0	0	0
41. Kampire Mercy	M	24	S. 4	Ishongororo Tc	Clinic	-	3	1.5	.05	.1	0	1	1	0	1	0	0	1	0	0	0
42. Zikanga Jeska	F	42	P. 3	Ishongororo Tc	Retail shop	5	7	1.0	.02	.16	0	1	1	1	1	0	0	1	0	0	0
43. Kansime Allen	F	27	S. 2	Ishongororo Tc	Tailoring	-	7	1.6	-	.13	0	1	0	1	1	0	0	1	0	0	0
44. Sauda Nakawesi	F	38	S. 2	Rwengiri Tc	Retail shop	2	5	.2	.01	.07	0	1	0	1	1	0	0	1	0	0	0
Total													12	16	29	17	2	28	0	2	4
Percentage													29	39	70	42	5	68	0	5	10

Appendix 5: List of Trainings

ISSIA TRAININGS – JULY – DECEMBER 2002			MALE	FEMALE	No.
	LOCATION	2002			
1	Rwengiri	29/7 – 2/8	14	26	40
2	Rwomuhoro	29/7 – 2/8	11	26	37
3	Rwengiri	5 th – 9 th /8	8	21	29
4	Kamigamba	5 th – 9 th /8	17	7	24
5	Kaburo	12 th – 16 th /8	14	23	37
6	Kanyansheko	12 th – 16 th /8	14	24	38
7	Nyabuhikye	12 th – 16 th /8	24	45	69
8	Kyarukumba	19 th – 23 rd /8	20	8	28
9	Ibanda TCI	19 th – 23 rd /8	10	70	80
10	Kagango	26 th – 30 th /8	6	11	17
11	Town Centre II	26 th – 30 th /8	14	38	52
12	Kanoni	2 nd – 6 th /9	10	11	21
13	Bisheshe	2 nd – 6 th /9	13	24	37
14	Rwengkobwa	9 th – 13 th /9	47	16	62
15	Mabonwa	9 th – 13 th /9	9	22	31
16	Ishongororo				
	(A) Kakunyu	16 th – 20 th /9	9	15	24
	(B) Kakindo	16 th – 20 th /9	8	15	47
17	Kanyarugiri	23 rd – 27 th /9	19	33	52
18	Kyenkanga	23 rd – 27 th /9	13	1	14
19	Ibanda TC III	30 th /9 – 4 th /10	1	7	8
20	Kyampangara	30 th /9 – 4 th /10	29	24	53
21	Igorora	14 th – 18 th /10	9	8	17
22	Rwomuhoro II	14 th – 18 th /10	13	30	43
23	Ibanda TC IV	21 st – 25 th /10	8	24	32
24	Kiburara	21 st – 25 th /10	11	11	22
25	Nyamarebe	28 th /10 – 1 st /11	15	12	29
26	Kashangura	28 th /10 – 1 st /11	30	21	51
Sub-Total (July-Oct 2002)			396	572	
27	Kakunama	4 th – 8 th /11	11	16	27
28	Kazo	4 th – 8 th /11	19	14	33
29	Rwensikiza	18 th – 22 nd /11	11	10	21
30	Kankyende	18 th – 22 nd /11	15	16	31
31	Rushango	18 th – 22 nd /11	19	30	49
32	Nyamarebe II	25 th – 29 th /11	18	16	34
33	Ishongororo	25 th – 29 th /11	14	12	26
34	Kankiga	2 nd – 6 th /12	17	13	30
35	Kibande	2 nd – 6 th /12	12	19	31
36	Kantaganya	2 nd – 6 th /12	14	9	23
37	Ishongororo	9 th – 13 th /12	13	26	39
38	Kankyende	18 th – 22 nd /12	46	40	86
			209	221	