

Draft Evaluation Report

Of

**AMFIU's Music, Dance and Drama
Communication Channel**

Submitted to

Association of Microfinance Institutions of Uganda
(AMFIU)

Submitted by

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Executive Summary

This report presents the findings of a quantitative Event Impact Assessment (EIA) that aimed at assessing the effectiveness of the MDD channel for Consumer Financial Education targeting MFIs and MFI clients/consumers among selected SACCOs in Masaka. The survey worked with selected SACCO outlets including Kirimuzala, in Masaka Municipality, and MAMIDECOT in Lukaya Town Council. Following a customized training and orientation exercise lasting one day, a team of 5 researchers, including 4 interviewers and one supervisor were recruited and deployed for fieldwork. Data collection was conducted over a period of two days, from the 8th to the 9th of August 2007.

Methodology: Interviews were planned with the same respondents before and after each event to help gauge impacts. A total of 102 respondents were interviewed both in the pre- and post- event interview rounds. Respondents were randomly selected from the venue of the drama shows and tracked for a post-interview after the drama show and training activities.

Overview of the Findings

Demographics distribution: The mean age of the MFI consumers was 43.47 years, with a gender specific average of 42.1 years for females and 45.8 years for males. The sample was predominantly female with 62.7%, the rest being males.

Who is responsible for upholding the MFI laws of conduct?

- 2 in every 5 respondents (41.5%) at the post event interviews agreed that it was the responsibility of both the SACCOs and their members to avoid corruption. Only 17.6% had agreed similarly at the pre-event.
- There was a marked increase in the number of participants who thought that it was the responsibility of both the SACCO and members to respect the contracts. Perception increasing from about 10% at pre-event to 30% at post-event.
- Respondents strongly upheld the perception that 'it is the responsibility of the SACCO to ensure that members do not take more credit than they can handle', with figures staying above 50% at both pre- and post-event (54% and 51.2% respectively).
- Slightly more than ½ of survey respondents at the pre-event (54.9%) thought that SACCOs bear the prime responsibility to ensure that members read and understand contracts before signing them. This perception only slightly reduced to 47% at the post-event survey.

The proportion of those who think that both the SACCOs and Members equally share this responsibility rose from 15.7% at the pre-event study to 29.4% after the drama shows, representing almost 2-fold increase.

Perception about SACCO management: Majority (70.7%) of the respondents at the post event interviews rightly noted that the SACCO was owned by the members.

Majority of the respondents (43.6%) at the post event interview noted that the board was responsible for ensuring that the SACCO is correctly run.

Most of respondents both at pre (52.2) and post (55%) said that they should hold a meeting and discuss with members on what should be done before getting a loan from an outside source.

The Drama show: Most of the respondents (52.1%) said that they had learnt about how to save or the importance of saving from the drama. Participants were however, concerned about the securities in the drama. They argued that the drama depicts very big securities like houses yet practically they do not have such securities.

Conclusions: The drama is an effective communication tool for the targeted audience, as it engages the audience and educates theme in the process.

Recommendations: It is important that consumers of MFI services are exposed to the drama. The content, however, should be revised in the due course to reflect more of audience concerns and narrow down to the critical knowledge and information gaps about MFI service delivery.

1.0 Introduction

The Association of Microfinance Institutions in Uganda's Transparency program that focuses on messages that include consumer and providers' rights/responsibilities uses various communication channels. One such communication is Music, Dance and Drama that targets both consumers and MFIs. This channel was opted for because it is the most appreciated channel at the community level; it is rooted in the traditions and artistic expressions of many communities in Uganda; and is a collective form of presentation, education, and entertainment. Further, the channel uses the most local resources like, the people, culture, traditions and language thereby communicating effectively about the issues and concerns of MFIs and their membership more conveniently.

The themes of the show include transparency, highlighting issue of savings, debt management, government programs (*Bonna bagaggawale*) and how members can exercise their rights in a SACCO. The implementation process of the music dance and drama channel involves a learning session facilitated by AMFIU staff. On the 8th and 9th of August, 2007 two such shows were conducted in Masaka and an evaluation of the impact of the drama shows on the audience was conducted by Wilsken Agencies Ltd.

The **goal** of the evaluation was to assess the effectiveness of the MDD channel in Consumer Financial Education to the MFIs and MFI service consumers in the country.

1.2 Study Area

Following successful implementation of the MDD shows in various districts, this evaluation was planned in Masaka, where the shows were planned. Two SACCOs were purposively selected because they were having their Annual General Meeting (AGM) and were exposed to the drama on the day of the evaluation. Kirimuzala, in Masaka Municipality and MAMIDECOT of Lukaya Town Council were the two SACCOs selected for the evaluation.

1.3 Target Participants

The study targeted members of the selected SACCOs who attended the AGM and watched the drama on the day of the study. A total of 102 interviews were conducted. At least 25 interviews were planned before each event, with a repeat with the same sample after the event. Thus, a total of 50 interviews were planned for each of the 2 events planned in Masaka.

In all the survey conducted 51 interviews with male and female respondents before the drama and a similar number after the events. The same respondents were interviewed after the events. Respondents were randomly selected from the venue of the drama and tracked after the drama and training activities to re-interview them for comparative assessment of their perceptions relative to the survey objectives.

1.4 Data Collection

Training for the field team was conducted a day prior to the commencement of data collection. The training involved orientation into the objectives of the study, understanding of the required tasks, MFI and client dynamics and preferred methodology. The language of the survey was Luganda, a

language widely spoken in the study area. Data collection was conducted by a team of 4 interviewers and one supervisor. Each interviewer conducted 5 interviews at pre-event and the same number after the drama shows.

1.5 Supervision and Quality Control

To ensure high quality of fieldwork returns, the team was headed by a senior field supervisor, who assisted with all technical and logistical issues during fieldwork. The senior field supervisor sat in at least 1 of every 5 interviews (20%) conducted and also back checked a further 20% to ensure that the right responses from the respondent were captured in the interview. Every interviewer had at least 1 of their 5 interviews 'sat-in' at each event while those interviews that were back-checked were selected at the supervisor's discretion.

1.6 Limitations

Setting up and completing interviews at pre-event was a limiting challenge since most members usually turned up close to the commencement of the drama shows. Interviewers had to conduct interviews a little faster in order not to hold respondents late for the drama shows.

However, the respondents were ever willing and patient with the survey, and quite interested in taking the post-evaluation interview,

2.0 Findings

2.1 Demographic distribution of audience and Sample

Figure 1: Demographic Distribution	
Pre-event 'N'	51
Post-event 'N'	51
Gender	
Male	37.3%
Female	62.7%
Mean Age	
Total	43.5
Male	42.1
Female	45.8

The total survey sample was 102 respondents 50% of whom were interviewed at the pre-event and the other portion at the post event. The mean age of the MFI consumers was 43.47 years while the gender specific average was 42.1 years for females and 45.8 years for males. The sample was predominantly female with 62.7%, the rest being males.

2.2 Perception of Individuals' and SACCO's Responsibility

The main objective of the Education through Drama drive is to ensure that Micro Finance Institutions (MFIs) and Consumers are transparent in the way they conduct business with each other.

This is based on the assumption that MFIs would ordinarily offer services on which they do not disclose all the costs. While on the other hand customers do not give enough and correct information to the MFI for them to make a well informed assessment and decision.

Consequently this creates a gap that leads to losses and difficulties on both sides; such as high default rates and multiple borrowings, among other difficulties. It was therefore hoped that the drama shows will enable both MFIs and Consumers to learn and appreciate their respective responsibilities. The study therefore sought to establish how respondents perceived responsibilities for both Consumers and the SACCOs.

2.2.1 Responsibility to avoid Corruption

Figure 2: Responsibility to avoid Corruption	Pre-event (%)	Post Event (%)
SACCO	35.3%	34.1%
Member	33.3%	24.4%
Both SACCO and Member	17.6%	41.5%
Neither SACCO and Member	13.7%	-

Ideally, it is the responsibility of both the SACCO and members to avoid corruption. However, as Table 2 above shows, at the pre-event interviews respondents were asked whose responsibility it

was and only 17.6% said that both members and the SACCO were responsible. 13.7% were of the opinion that neither the SACCO nor the members were responsible for avoiding corruption.

However, after the drama the proportion of respondents who said that it was the responsibility for both the SACCO and members raised by 23.9%. This increase can therefore be attributed, in a larger part, to the drama shows.

2.2.2 Responsibility to respect Contracts

Figure 3: Responsibility to respect Contracts	Pre-event (%)	Post-event (%)
SACCO	29.4%	22.2%
Member	54.9%	47.2%
Both SACCO and Member	9.8%	30.5%
Neither SACCO nor Member	5.9%	-

At the pre-event interviews, most of the respondents (54.9%) said that it was the responsibility of the Members to respect contracts. However, though the proportion of participants who thought likewise stayed highest at 47.2% at the post-event, there was a 7.7% decline from the pre-event level. It is important to note that the drama shows could further have been responsible for the change in this perception that this responsibility.

This can further be inferred from the large proportional increase of participants who thought that ensuring that contracts should be respected equally between members and the SACCO; from 9.8% pre-event to 30.5% post-event - marking a 20.7% increase.

2.2.3 Responsibility to ensure that members do not take on more credit than they can handle

Figure 4: Responsibility to make sure that members do not take on more credit (debt) than they can handle	Pre-event (%)	Post-event (%)
SACCO	54	51.2
Member	30	22.0
Both SACCO and Member	12	24.4
Neither SACCO nor Member	4	2.4

Both at the pre and post-event interviews most of the respondents (54% and 52.2% respectively) noted that it was the responsibility of the SACCO to ensure that members do not take more credit than they can utilize effectively.

However, like in the preceding sections, there was a proportional increase (12.4%) in proportion of the respondents who thought that it was a joint responsibility between the SACCO and the Members.

2.2.4 Responsibility to be sure that members' read and understand contracts before signing

Figure 5: Responsibility to ensure that members read and understand contracts	Pre-event (%)	Post-event (%)
SACCO	54.9	47.1
Member	19.6	17.6
Both SACCO and Member	15.7	29.4
Neither SACCO nor Member	9.8	5.9

The majority of the respondents thought that it was the responsibility of the SACCO to ensure that members read and understand contracts before signing them; with 55% of respondents agreeing at the pre-event and 47% at post-event. Though there is a slight (3.9%) decrease in the post-event perception it is important to note that there was a proportional decrease after the drama shows. However, the proportion of those who think that this is the responsibility of both the SACCO and the members rose from 16% at pre-event to 29% at post-event.

2.3 Perception about SACCO management

2.3.1 SACCO ownership

Table 6 shows responses about the presumed SACCO ownership. The objective was to tease out perceptions about the ownership and management of the SACCO.

Table 6: Who owns your SACCO?	Pre-event (%)	Post-event (%)
Board	8	5
Manager	18	2.4
Government in Kampala	2	-
LC1, 3 or 5	2	2.4
Members	50	70.7
Founder	6	9.8
Other	14	9.8

Results indicate that perception of member-ownership improves from 50% at pre-event to 71% at post-event. Similarly, the proportion of those who thought the SACCO was owned by the manager fell from 18% at pre-event to less than 3% at post-event; marking a 15% decrease.

Other responses, including the area member of parliament, are shown in Table 6 above.

2.3.2 Ensuring that SACCO runs correctly

As shown in Table 7 below, the majority of the respondents (43.6%) at the post event interview noted that the board was responsible for ensuring that the SACCO is correctly run, compared to 34% at the pre-event interview. Other responses included the *manager*, falling from 18% at pre-event to 10% at post-event and *members* falling from 30% to 18%.

Perceptions that the founder was responsible for ensuring that the SACCO runs correctly rose from under 5% at pre-event to 10% at post-event.

Figure 7: Who is ultimately in charge of making sure that the SACCO runs correctly?	Pre-event (%)	Post-event (%)
Board	34	43.6
Manager	18	10.3
Government in Kampala	6	5.1
LC1, 3 or 5	-	7.7
Members	30	17.9
Founder	4	10.3
Other	8	5.1

2.3.3 What should your SACCO do before taking a loan from an outside source?

When participants were asked to indicate what the SACCO should do before taking a loan from an outside source, most respondents both at pre (52.2) and post (55%) event interviews said that *there should be a meeting held to discuss the issue with members*. 27% percent at the post event noted that members should mobilize their own savings, marking a 16% percent increment from the pre-event interviews. Other suggestions included *looking at the terms and conditions of the lender*, 26% at pre-event and asking for as much as is needed (11%at pre-event).

These results indicate that members possibly learnt from the drama shows that it is worth making an informed choice before taking an outside loan. See Table 8 for summary results.

Table 8: What should your SACCO do before taking a loan from an outside source?	Pre-event (%)	Post-event (%)
Ask for as much as we can get	10.8	2.5
Avoid taking loans	2.2	2.5
Mobilize our own savings	10.9	27.5
Find out the terms and conditions	26.1	22.5
Hold a meeting and discuss it with members	52.2	55
Do not Know	4.3	2.5

2.3 The Drama show

2.3.1 What did you learn from the drama show?

Table 9: Lessons learnt from the drama	Post-event (%)
How to save or importance of savings	52.1
How to manage loans	45.8
Why to tell the truth and only the truth	10.5
Meetings are necessary for the SACCO	12.5
Nature of <i>Bona Bagaggawale</i>	20.8
Other	6.3

The themes of the drama show included transparency and highlighted issues of savings, debt management, government programs (*Bonna bagaggawale*) and how members can exercise their rights in a SACCO. After each show there was a learning session that was facilitated by AMFIU

staff and also dwelled on the issues raised by the drama. It was therefore expected that respondents would mention some of the highlighted issues as lessons they drew from the drama.

True to this expectation all respondents mentioned at least one of the themes when asked what lessons they had learnt from the show. Most of the respondents (52.1%) said that they had learnt about how to save or the importance of saving and another 45.8% mentioned that they had learnt about how to manage loans.

A further 20% mentioned that they learnt the nature of *Bona bagaggawale* from the dram shows.

From these responses we can deduce that the drama shows were useful in educating the audience about issues of saving, debt management, government programs and how members exercise their rights in a SACCO.

2.3.2 Comments on the drama

Respondents were appreciative of the drama shows for the lessons they drew from its content. '*I have learnt to be patient and trustworthy*' was a comment made by a male respondent in the Kirimuzaaala SACCO. While another female respondent in the MAMIDECOT SACCO said that the drama was good because it taught her to '*be patient and save*'. Other comments were;

I have learnt that the money should be used for the purpose for which it was borrowed (Male respondent, MAMIDECOT SACCO)

The drama encourages members to return funds borrowed (Female respondent, Kirimuzaaala SACCO)

The respondents noted that the drama was also good in educating people about management of loans. However, members highlighted the need for increased training of the consumers of MFI services about the MFI services through the drama shows.

You should take the drama throughout the country so that all people watch it (Male respondent, Kirimuzaaala SACCO)

More effort should be put on training (Female respondent, MAMIDECOT)

Participants were however, concerned about the nature of securities depicted in the drama shows. They argued that the drama depicts very big securities (collateral) like houses yet practically they do not have such collateral.

'The drama focuses on big securities and not small ones like sofa sets (furniture), boda bodas (commercial motor cycles), and kibanja (plot of land)' was a comment by a male respondent in the Kirimuzaaala SACCO. Participant therefore suggested that securities should be reduced to depict those they actually can afford.

They should reduce on the securities (Female, MAMIDECOT)

Participant recommended that consumers should also stay with a copy of the contract and this will enable them to familiarize with the contents of the contract. This is derived from the fact that one character in the drama blamed his failure to re-pay on failure to understand the contents of the contract.

Members should also get a copy of the contract after signing for the loan (Female respondent, Kirimuzala SACCO)

Participants noted that it is ideal that SACCOs are encouraged to consult with the local councils before giving a loan to a consumer. They noted that this would ensure that people who are not able to respect the terms of the loan are not given any loans.

To consult with the LCs before the loan is given (Male respondent, MAMIDECOT)

3.0 Conclusions

From the study we realize that the drama show is a very effective tool of communication for the local communities. This is portrayed by the increase in the proportion of respondents at the post event interviews on issues to do with transparency highlighted in the drama.

4.0 Recommendations

It is therefore important that the most of the consumers of MFI services should be exposed to the drama shows. This would be facilitated not only through drama shows at the Annual General Meetings but it should also be through other community meetings and mass media (like radio).

APPENDIX I: Evaluation form for MMD performances

INTERVIEW				
Interviewer's name	Date of interview	Name of SACCO	Name of respondent	

INTERVIEWER: ADMINISTER THIS QUESTIONNAIRE TO A RANDOM SAMPLE OF SACCO MEMBERS IMMEDIATELY BEFORE THE SKIT, AND IMMEDIATELY AFTER TO THE SAME PEOPLE. RECORD RESPONSES FROM BOTH INTERVIEWS ON THIS SHEET, IN THE APPROPRIATE COLUMNS

BEFORE THE SKIT

Hello; Good morning/afternoon.

My name is and I am from AMFIU. We want to know what people think about Music Dance and Drama Presentations like the one you are about to see, and what they learn from watching them. I'd like to ask you some questions before the show, and also ask you some after the show. It will just take a couple of minutes. Is that okay with you? Please stay around after the skit so I can ask you some more questions. Thank you!

AFTER THE SKIT

Hello again. As I said, I wanted to ask you some questions before and after the skit. Again, this will just take a couple of minutes. Can we begin now?

		Before	After
1	Are you a member of the _____ SACCO? [if No, thank the respondent and terminate interview]		
2	What is your name?		
3	How old are you?		
For each of the following things, please tell me whose responsibility you think it is: the SACCO, the member, both, or neither.			
4	Responsibility to avoid corruption	1. SACCO 2. Member 3. Both 4. Neither	1. SACCO 2. Member 3. Both 4. Neither
5	Responsibility to respect contracts	1. SACCO 2. Member 3. Both 4. Neither	1. SACCO 2. Member 3. Both 4. Neither
6	Responsibility to be sure that members don't take on more credit (debt) than they can handle	1. SACCO 2. Member 3. Both 4. Neither	1. SACCO 2. Member 3. Both 4. Neither
7	Responsibility to be sure that members read and understand contracts before signing.	1. SACCO 2. Member 3. Both 4. Neither	1. SACCO 2. Member 3. Both 4. Neither

		Before	After
8	What did you learn from the drama show? [Do not read answers. Circle all that apply.]		1. How to save or importance of savings 2. How to manage loans 3. Why to tell the truth and only the truth 4. Meetings are necessary for the SACCO 5. Nature of Bona Bagaggawale Other: _____
9	Who is in ultimately in charge of making sure that the SACCO runs correctly? [Read list. Circle only one answer.]	1 Board 2 Manager 3 Government in Kampala 4 LC1, 3 or 5 Members 6 Founder 7 Other	1 Board 2 Manager 3 Government in Kampala 4 LC1, 3 or 5 Members 6 Founder 7 Other:
10	What should your SACCO do before taking a loan from an outside source? [Do not read answers. Circle all that apply.]	1 Ask for as much as we can get 2 Avoid taking loans. 3 Mobilize our own savings first. 4 Find out the terms and conditions of the loan. 5 Hold a meeting and discuss it with members. 6 Other	1 Ask for as much as we can get 2 Avoid taking loans. 3 Mobilize our own savings first. 4 Find out the terms and conditions of the loan. 5 Hold a meeting and discuss it with members. 6 Other
11	Who owns your SACCO? [Read list. Circle only one answer.]	1 Board 2 Manager 3 Government in Kampala 4 LC1, 3 or 5 5 Members 6 Founder 7 Other	1 Board 2 Manager 3 Government in Kampala 4 LC1, 3 or 5 5 Members 6 Founder 7 Other
12	Do you have any other comments on the Drama show? [Record answers]		