

Social and human capital factors contributing to the functioning and benefits of the income generating activities of the teenage mothers project in Uganda

Master thesis Development and Rural Innovation



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1. Introduction

Teenage pregnancies have large effects on the future of the teenage mother and her child. Research in Uganda found negative social and economic effects (Leerlooijer *et al.*, 2013; Nabugoomu *et al.*, 2018). Socially they face stigma (Leerlooijer *et al.*, 2013), do not belong to the family and need care support they often do not have (Nabugoomu *et al.*, 2018). Economically, they have a lack of schooling, decreasing the job opportunities as they do not have the right qualifications and often their family cannot support them financially (Leerlooijer *et al.*, 2013; Nabugoomu *et al.*, 2018). Similar findings are also found in other parts of the world (Chevalier and Viitanen, 2003; Furstenberg, 1976). Chevalier and Viitanen (2003) looked at the effect of teenage pregnancies on the future life of the teenage mother in Britain. It was found that the teenage mother is 12-24% less likely to do a post-compulsory education, which makes her less qualified for coming jobs (Chevalier and Viitanen, 2003). The pregnancy also has a negative effect on education, payrate and jobs the mother can get. The authors propose that encouraging them to go back to finish their education may reduce these negative effects (Chevalier and Viitanen, 2003). Because teenage mothers face difficulties in both completing education and making a good living in the future, it is important that they get support. Education about sexuality (Jewkes *et al.*, 2009) and encouragement to go back to school (Chevalier and Viitanen, 2003; Furstenberg, 1976) are two strategies that can reduce the number of teenage pregnancies and the consequences due to the pregnancy respectively.

In sub-Saharan Africa, there is a lot of premarital sex, leading to pregnancies among teenagers (Meekers, 1994). Often there is no or partial sexual education given at school, because of resistance of parents (Boult and Cunningham, 1992; Meekers, 1994) and government. In Uganda, there are two major causes of secondary school dropout, the biggest cause is that parents are unable to pay for the school fees and the second is teenage pregnancies (Eloundou-Enyegue, 2004). With regard to payment of school fees, people can acquire a loan from the bank, but the problem with that is the height of the interest rate. The Bank of Baroda (Uganda) has an interest rate of 20% for loans (Bank of Baroda, 2019). Usually, topped up with other costs, which make it hard to repay the loan, especially for a poor person. People from rural areas earn less money per month than people from the city, 303,000 UGX vs. 703,000 UGX respectively (Kamoga, 2017). To get a better picture, 4,100 UGX is approximately 1 Euro, so this will be €73.90 vs. €171.46 respectively.

Three main reasons for teenage pregnancies in Uganda were found during focus group discussions by Råssjö and Kiwanuka (2010): culture, poverty and lack of knowledge about pregnancy and contraception. The first has to do with a power imbalance in the culture: it is a taboo for women to speak about sex, thus also to say no or to ask for safe sex. Also, girls experience pressure from their parents to get married. In the culture it is a shame when a girl is above eighteen, finished with school and not married yet (Råssjö and Kiwanuka, 2010). Therefore the girls focus on relationships (Sekiwunga and Reynolds, 2009) and in this way can get pregnant outside marriage and at an early age. Secondly, poverty leads to an increase in early marriage, as the family hopes to get out some benefits in the form of a dowry. It also leads to unwanted pregnancies, the girl does not get everything she needs from her parents, like enough food or clothes and a boy or man gives her money or buys something for her and expects sex in return (Råssjö and Kiwanuka, 2010; Sekiwunga and Reynolds, 2009). This exchange of money and materials for sex is very common in Uganda. Finally, there is a lack of knowledge about pregnancy and contraception, both in men and women, and they have doubts about the effectiveness of some contraception methods (Råssjö and Kiwanuka, 2010; Boult and Cunningham, 1992). Not all girls understand that being in a relationship with a man is involving sex and that it can lead to pregnancy. Men do not always know how to use condoms or where they are able to buy them, especially in rural areas. Next to that, most other contraceptive methods than condoms are not available for young girls, but only for married women (Råssjö and Kiwanuka, 2010). It seems that poor girls are more likely to become pregnant than girls from richer families due to these reasons.

The effects of those teenage pregnancies outside marriage are tremendous, the girl is often not welcome at home anymore (Råssjö and Kiwanuka, 2010) and in Africa, often the child is not recognized or welcomed by the father (Boult and Cunningham, 1992). This increases the number of abandoned babies, street children and single-parent families (Boult and Cunningham, 1992). Also, a relation is seen between mothers who are never married and their daughter becoming a teenage mother (Boult and Cunningham, 1992), which causes a vicious circle. Even when the teenage mother does marry the man who impregnated her, the husband is often unable to support the family, as he is young and unskilled (Furstenberg, 1976). Those women who married the father of their child, were several years later a single mother and had the responsibility for supporting the child on her own (Furstenberg, 1976). Often the family of the pregnant teenager and the father of the baby do not give social or material support. This has large social consequences. Compared to the agemates, teenage mothers are lower educated, have more often economic problems and have a higher instability in marriage, and also have more difficulties with raising the child (Furstenberg, 1976). As teenage mothers are often illiterate and poor, their children face negative consequences, (Meekers, 1994), like being a social outcast and not being able to follow a higher education due to the lack of money.

So, the future for teenage mothers and their children is not bright. Especially when she is from a rural area, with little job opportunities. On their own they are not doing well, so it is important that they get support from somewhere. Two programs are found to be effective in giving those teenage mothers support. One way is by having the family of the teenage mother help her. This support gives the teenage mother a chance to finish her education and have a better work-related perspective (Furstenberg and Crawford, 1978). The second way is by introducing programs that focus on helping the teenage mothers to set up small businesses to provide a living for themselves. A study done in Uganda (Blattman *et al.*, 2013) showed that being involved in a business training program was having positive effects after one year. In this women's income generating support program, the women were trained for five days on business skills after which they needed to have an approved business plan and received around \$150 (€137.08) (Blattman *et al.*, 2013). They were brought together in groups to form business support networks (Blattman *et al.*, 2013). This led to an increase in business and poverty reduction, after one year the income per month doubled and the cash savings tripled (Blattman *et al.*, 2013). Also, Biradar (2008) found in his study in Karnataka, India, that an income generating activity almost doubled the income per year, with cow rearing generating the highest income.

However, setting up an income generating activity is not always an effective method to help those teenage mothers, as this does not always generate enough money (Berger, 1989). There are a few reasons why those activities did fail to bring the needed support. First of all, business management is often not part of the training (Marais and Botes, 2007). Secondly, the circumstances can limit the start of profitable income generating activities as the initial investment is usually low and therefore they do not reach the part where it becomes viable (Berger, 1989; Flynn and Sumberg, 2018). Thirdly, most of the times a person can only get a loan when engaged in an ongoing business, for women often sewing and petty trade (Berger, 1989). These types of activities do not improve their financial situation significantly. Finally, as more people are doing the same kind of income generating activities, the competition on the market becomes higher and the viability of the activity lower (Flynn and Sumberg, 2018).

There are also factors that enhance the success of the income generating activity. Firstly, working on a non-traditional activity which have a higher market value increases the success (Berger, 1989). To be able to start with such a new activity, trainings on business management and activity specific skills are needed (Marais and Botes, 2007). Secondly, the viability of an income generating activity can be increased by strengthening the business plan quality of the projects before starting the project itself (Marais and Botes, 2007), however, this also requires some knowledgeable people to evaluate or make such a business plan. A training given in Ethiopia to make a business plan helped to start with a group income generating activity (from now on called IGA) (Steglich and Bekele, 2009). Those IGAs had a

positive effect on the livelihood of the women in such groups (Steglich and Bekele, 2009). The participants related this change to the knowledge and information they received during trainings and cross-visits and valued this highly (Steglich and Bekele, 2009).

Summarising, there are a few prerequisites that increase the likelihood of a profitable and sustainable income generating activity, however also other benefits emerge from coming together in groups. The group is able to save and give out loans (Steglich and Bekele, 2009), which adds to the social security they experience and are able to get knowledge and give support to each other (Blattman *et al.*, 2013). Forming groups that save together and give out loans happens often among poor people (Namboodiri and Shiyani, 2001), also in Africa (Flynn and Sumberg, 2018). In countries where women are having a lower social status, being part of a self-help group also empowers the women in the sense that they are more recognised in the culture (Gupta and Singh, 2016; Sharma and Varma, 2016), their social circle has become wider and their family status in society increases (Sharma and Varma, 2016).

In Uganda, to help teenage mothers, the teenage mothers project was founded. It was founded in 2000 in Lwakhakha, a rural village in Uganda, by the community-based organization African Rural Development Initiatives (ARDI) (Leerlooijer *et al.*, 2013), and funded by *Adopt a Goat*, a foundation now under Phoebe Education Fund for aids Orphans and vulnerable children in Uganda (PEFO) Nederland (Adopteereengeit, 2012). At the moment, the project is running in multiple villages across the Namisindwa and Manafwa districts, in the east of Uganda. The teenage mothers project has five intervention components; a) raising awareness in the community, b) support the teenage mothers socially in groups and teach them about sexual and reproductive health and rights, c) getting the mothers back to school and create the ability to generate income, d) counsel the mothers to cope with difficult situations, and e) advocacy by persuading the leaders to support the teenage mothers (Leerlooijer *et al.*, 2014). ARDI counsels both the teenage mothers and her parents, with the goal of the family supporting their daughter so she will be able to finish her education. They bring the teenage mothers together in teenage mother solidarity groups, in which they get emotional support from each other and an ARDI volunteer. After the teenage mothers have gone back to school after giving birth, the parents of the teenage mothers join the group and set up individual and/or group IGAs. This involvement of parents is important, as the teenage mothers in this project mentioned that they wanted to go back to school, but lacked money for school fees (Leerlooijer *et al.*, 2013). At first, ARDI provided each teenage mother with a goat, but when external support for ARDI stopped, ARDI was not able to continue with it. ARDI promotes active participation of the parents in the groups and IGAs as with the idea that this leads to an increased support for the parents and the teenage mothers. Next to this, when the groups starts with an IGA, often poor community members join the group to increase the group size and the amount of the initial investment in the IGA, as there is no financial support from ARDI. Therefore those groups consists of teenage mothers, parents and community members and will be called solidarity groups instead of teenage mothers solidarity groups. All the group members invest actively in the IGA and the saving and credit program that was set up to be able to give out loans within the group. Those loans can be used to start with an individual business or provide in their individual needs. However, for ARDI it remains unclear if this IGA supports them sufficiently.

There are not many studies looking into the success of group coordinated IGAs, that take the social and human capital framework, and assess the economic as well as the social benefits for the members. As such IGAs are often part and parcel of women and poor people's support projects, this master research studied the role that social and human capital played for the success of group-level IGAs and how this benefitted the group members.

2. Theory

To research the support the IGA gives the group members, a lens is needed to look at the problem. I will explain why I did not opt for a pure economic study, but chose to take the social and human capital framework. Both social capital and human capital are essential to make an IGA successful, therefore providing a better lens.

Individual IGAs are often studied from an economic perspective, as the purpose of setting up such an individual IGA usually is to earn a living (Davis *et al.*, 2010). The economic perspective can to a certain extent show the success of the IGA as it looks into the financial capital and the economic benefits obtained from the IGA in terms of money. So, this only measures the economic support obtained, but according to literature there are also other benefits that arise from being together in a group. Next to that, social capital is needed for an self-managed group to be able to function (Upton, 2008). Both social (Gubbins and MacCurtain, 2008) and human capital (Smith *et al.*, 2008) are needed to be able to have a functioning group-level IGA.

One contributor to the success of a business is a large human capital, especially specific technical knowledge about the activity that is set up and business management (Marais and Botes, 2007; Steglich and Bekele, 2009). Next to that, diversity of group members is also a factor of human capital, more diversity and knowledge present leads to a higher human capital: this diversity increases the ability of the group to bridge to different types of people and makes it easier to get to knowledgeable people, which enhances the success of the group (Smith *et al.*, 2001).

On group level, social capital is found to be crucial when collective goals only can be reached by cooperating together (Petruzzi *et al.*, 2014). Studies have shown that social capital is enhancing the success of effectively working together (Petruzzi *et al.*, 2014), as decisions are made more easily and the satisfaction of such group members lasts longer (Petruzzi *et al.*, 2015). It is also shown that trust, which is a part of social capital, is an important prerequisite to be able to collaborate together (Upton, 2008; Petruzzi *et al.*, 2014). When there is a lack of trust, the cooperation is worse between group members and their behaviour is more focused on the individual instead of on the collective (Upton, 2008; Gubbins and MacCurtain, 2008). Often in groups there is a lack of trust, which in turn increases the chance of the IGA to fail. So, for working together in a group, social capital is needed, mainly for a functioning self-organised group. According to Tuckman (1965) each formed group goes through four phases; forming, storming, norming and performing. Those phases happen when the group grows together and in the last phase the group has become a team and collaborate well together (Tuckman, 1965). This is only true for groups that complete all the phases positively, before moving to the next phase, first the issues of the current phase need to be resolved (Halverson, 2008). Each phase can also decrease the functioning of the group, for example when in the storming phase, the group members have conflict with each other, but also need to be able to solve those conflicts, otherwise their productivity stays low (Halverson, 2008). This is especially for self-organised groups, as those groups have a bottom up approach and need to establish the power relations and norms themselves. Therefore, social capital is essential in self-organised groups to function well and to arrive at the performing phase, to become a team.

2.1 Human capital

Human capital is about the skills and knowledge people have (Schultz, 1961), acquired by experience and education (Unger *et al.*, 2011). Next to the general education, vocational training is important, as ARDI provides this in the form of tailoring for teenage mothers, but also other group members could have followed vocational trainings. This can be used by them to set up an individual or group IGA.

Human capital is something that can be invested in. Education and training are two important aspects by which the chance to be successful is increased (Schultz, 1961; Black and Lynch, 1996). More human

capital is linked with a higher success rate of businesses, especially in businesses younger than eight years (Unger *et al.*, 2011). When investing in human capital, it is important to invest in education level, but especially in specific knowledge and skills required for the coming task (Unger *et al.*, 2011). For example knowledge specifically about rearing goats and skills to be able to milk the goat are needed before being able to set up a profitable business. Additionally, Ichniowski *et al.* (1995) found that the success depends on the way the information from the training is communicated. Therefore, it is important to know the content of the training and when this training was given.

Another aspect of human capital is about the human skills and personality of people (Oh *et al.*, 2015). In a group, diversity is important; the group members can be diverse in their personalities, education or social circles. This is important as a more diverse group leads to a accessibility of more diverse resources, thereby increasing the chance of having a successful business (Smith *et al.*, 2001).

2.2 Social capital

Social capital is about the network we have around us and the resources that are available through that network (Álvarez and Romaní, 2017). The strength of the network with the willingness of sharing the obtained resources through this network is what is of importance in this research, as this is of influence on the success of the IGA. Especially because it is a self-managed group project, so there is a need for coordination and communication about the tasks needed to be done, hence social capital is needed to be able to analyse the effectiveness of this management. The network is the teenage mothers project, consisting of ARDI and the solidarity groups. The total solidarity group is taken, because ARDI supports the IGA linked to the saving and credit activity of the group to make this durable; it is one and the same group and in practice referred to as the solidarity group. Stimulating to work on an IGA is seen as providing aid to the people involved, but experience showed that those IGAs are not always economically viable (Berger, 1989). Therefore, the focus of this study is on the IGA, looking at the effect it has on the different aspects of the group.

Social capital comprises of structural social capital, which refers to the network relations, rules and values guiding people's behaviour, and cognitive social capital which refers to the perspectives of the members on the group motivating them to behave in such a way that they reinforce or change group rules and values (Álvarez and Romaní, 2017). These influence each other; the rules influence the way the network is perceived by the members, but at the same time, the individual perception and action of the members influence the rules. For example, when a lot of people are doing something different, the rules can be changed. This mutual influence explained Giddens (1984) with his agency-structure theory, which highlighted that structure and agency do influence each other and they are not totally separate. Individuals (agency) are influenced by the structure and they can create structure by their agency (Giddens, 1984). Archer (1995) on the other hand, argues that the structure and agency can be analytically separated and that is their strength. Being separated, the interaction between the two can be better explored (Archer, 1995). Giddens (1984) puts more emphasis on the agency of the individual to influence the structure, whereas Archer (1995) thinks the system decreases the freedom of the individual. In this research, the view of Archer is prioritized, as the groups are analysed as a whole, in which some different perspectives are given, but my focus is more on the group and the comparison of groups.

There are different types of social capital. It can be divided into 'bonding social capital' and 'bridging social capital' (Putnam, 2000; Gittel and Vidal, 1998), in which bonding refers to strengthening the bond between the same kind of people, while bridging is about linkages with people outside your social circle, whom were not known before (Putnam, 2000; Woolcock, 2001). This bonding and bridging also comes back in the concepts of strong and weak ties of Granovetter (Woolcock, 2001). Next to this, social capital can be divided into four concepts as elaborated on by Pretty and Ward (2001): connectedness, networks and groups; common rules, norms and sanctions; relations of trust; and

reciprocity and exchanges. Another concept is given by Bourdieu (1986), he introduces power as a part of social capital.

This research is focused on the four aspects of social capital from Pretty and Ward (2001): as those are more extensive than just looking at bridging and bonding of the group but does include it, through the strong and weak ties in the concept ‘connectedness, networks and groups’, and the power of Bourdieu comes back in the perceived fairness of the rules in this research, as elaborated on in ‘rules, norms and sanctions’. The theoretical framework is shown in Figure 1 below.

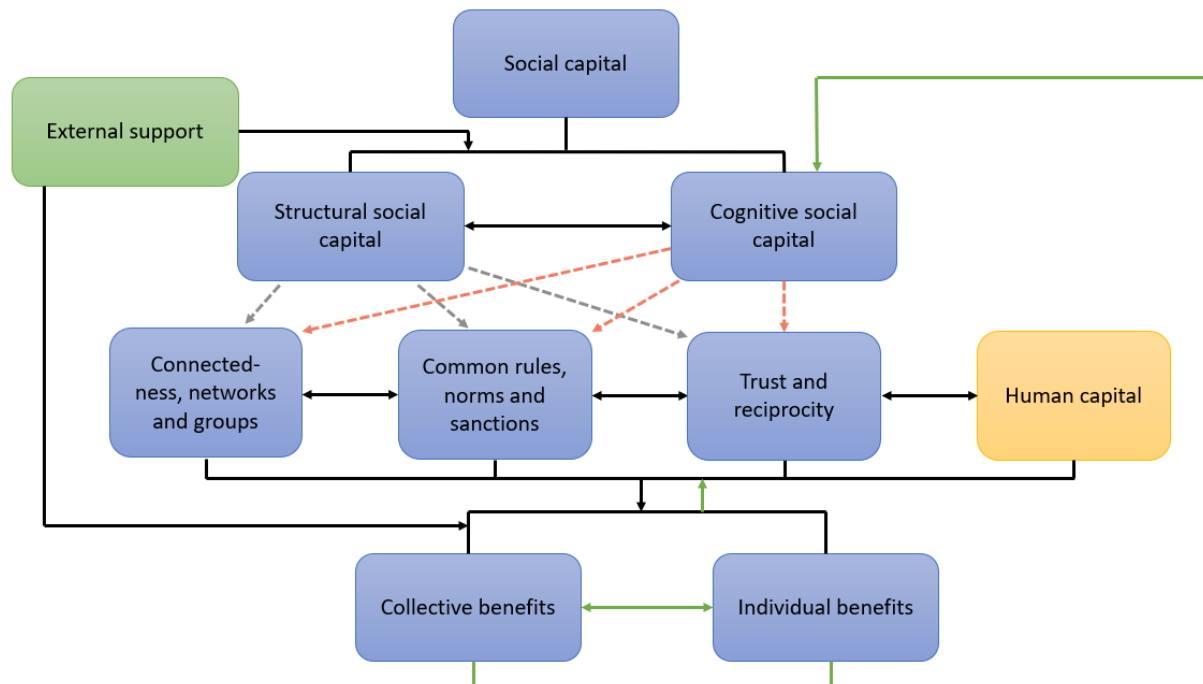


Figure 1: Theoretical framework; social capital with human capital. Blue means that it is part of social capital, orange is human capital, green is external. The grey and red dashed lines show that the structural and cognitive social capital perspectives are a lens through which is looked and both influence all three concepts of social capital. The green arrows are the feedback loops from the benefits on the cognitive social capital and the perception of the structural social capital.

The structural social capital perspective focuses on the two concepts ‘connectedness, networks and groups’ and ‘common rules, norms and sanctions’ as it looks at the role of the structure and those two concepts give the organisational structure of a group with social capital. The cognitive social capital perspective zooms in on individual feelings of commitment and trust and the perspective of a person on a situation, and focuses on ‘relations of trust’ and ‘reciprocity and exchange’. Those two concepts are taken in this research as one concept, called trust and reciprocity, because they influence each other so much it is hard to take them apart. As the two types of social capital are a perspective to look at the three concepts, both views have an influence on all four concepts of social capital, in Figure 1 indicated with the dashed lines.

2.2.1 Connectedness, networks and groups

The first concept of social capital, as elaborated by Pretty and Ward (2001) consists of ‘connectedness, networks and groups’, which relates to social cohesion and strong and weak ties. In this study, a network is about the external linkages to get access to a resource, while the group is existing of people having some relation with each other. Social cohesion has many definitions and is about the connectedness between individuals and contribution to the collective project (Idrissou *et al.*, 2011). Social cohesion used in this research mainly refers to the relations and interactions within the teenage

mothers project between individuals in the group, that aim to increase the individual and collective benefit, but also between the solidarity group and ARDI, consisting of the staff of ARDI and the volunteers. Next to that, participation is needed for social cohesion to emerge (Idrissou *et al.*, 2011). It is preferred that a relationship is a two-way relationship and is actively maintained (Pretty and Ward, 2001), as this creates more social cohesion. More social cohesion is critical for self-organised groups as mutual trust and cooperation between the group members are necessary. Sharing knowledge through a two-way active relationship in the group is increasing the ability of the group to grow, contributing to the collective project. This is also true for other aspects of the groups, like labour, material resources, financial resources and sharing personal details. However, when this does not happen in a two-way active relationship, the group will function less well. It is important to keep in mind that more connections do not automatically result into more social capital (Stolle and Hooghe, 2003), because it is not about the number of connections only, but also the type of connection and the value of the connection are playing an important role.

Granovetter (1983) divides group and network connections into strong ties and weak ties, which relates to the strength of the formed bond between people or groups. It is having the following characteristics according to Granovetter (1983, p. 209): “Weak ties provide people with access to information and resources beyond those available in their own social circle; but strong ties have greater motivation to be of assistance and are typically more easily available.” In addition to this, Krackhardt (1992) provides a descriptive definition for strong ties; they need have interaction with each other, affection towards each other and have spent time with each other to be able to form this bond. Weak ties are often distant and not regularly updated, but sources to novel information (Granovetter, 1973), while strong ties are more within reach and eager to help (Krackhardt, 1992). Together these form the working definitions of strong and weak ties in this study. I call it a strong tie when people spend time together outside the group meetings, are having interactions with each other in which information is shared, including critical information and when the group members show affection towards each other, they like each other and share personal experiences and resources with each other. A weak tie is when this does not happen or only one of the three criteria for a strong tie is met. The people with the strong ties are socially more involved than the people having weak ties, which can be seen in the kind of information and support that is transferred through the different bonds. General information is shared easily between weak ties, but for sharing critical information and resources strong ties are needed. Friedkin (1980) mentions that weak ties are between groups and strong ties are seen more often within a group. With strong connections, mostly the persons one person is having a strong connection with, know each other, while the people one person has weak ties with are unfamiliar with each other, see Figure 2.

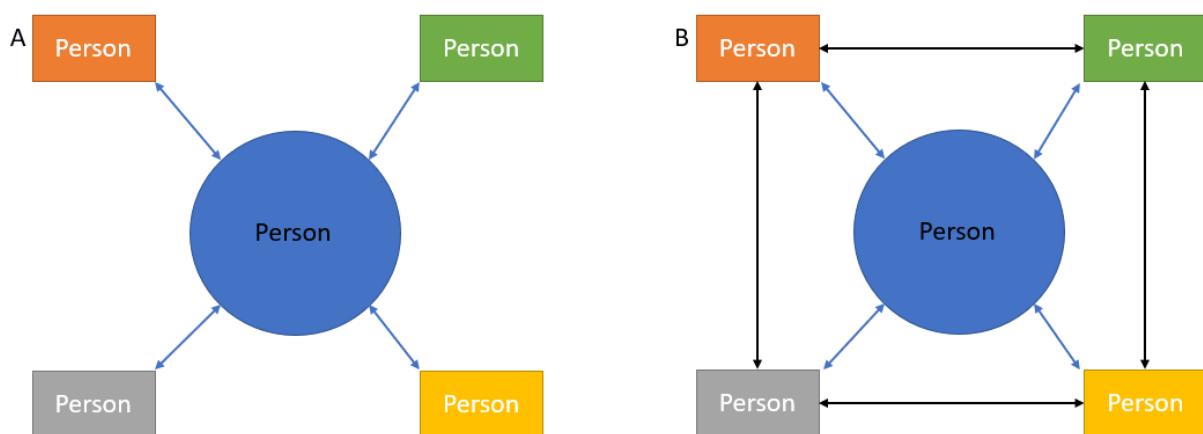


Figure 2: A) Weak tie, the persons having a weak tie with the middle person are not familiar with each other. B) Strong tie, the persons having a strong tie with the person in the middle are familiar with each other.

Those weak ties however, are important in bridging between groups (Granovetter, 1983). Therefore, weak ties are important, these connect different groups to each other and new information can be spread more easily, see Figure 3. The strong ties are more likely to be with people who are having the same interests and people who think alike or are in the same social circles (Granovetter, 1983). Generally, often family has strong ties and work related persons are having a weak tie (Granovetter, 1983).

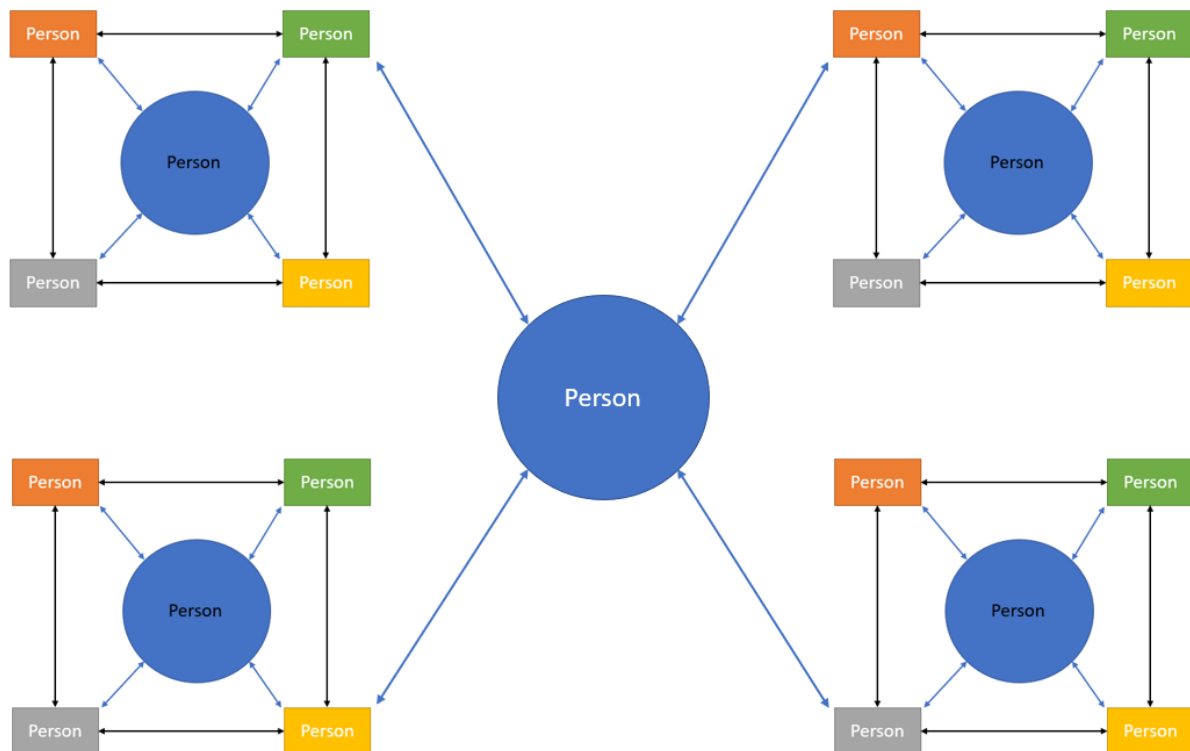


Figure 3: The weak tie is important in bridging between groups. The groups are unfamiliar with each other, but through the weak ties between a person of the group and another person new information can be shared.

2.2.2 Common rules, norms and sanctions

The second concept is 'common rules, norms and sanctions', which is defined as "mutually agreed or handed-down norms of behaviour that place group interest above those of individuals" (Pretty and Ward, 2001, p. 211). These rules can be formal and informal, both being important as the obedience to these formal and informal rules has an effect on the interaction between and coordinated action among the group members and on the atmosphere in the group. An important thing for rules to work out is that they need to be enforced, when necessary by sanctions. The rules made should be an agreement between the actors involved and they must allow for the agreement to become enforceable. In this, communication is important. Ostrom *et al.* (1992) found that sanctions are more effective when the people involved could communicate with each other and were able to choose the sanctions together, which is important in groups with a self-management. There are two factors that are important to get almost optimal results in a group project; people should be able to talk and agree to an group investment strategy and they should be able to choose which sanctions they would like to use (Ostrom *et al.*, 1992). In other words, it is important that the participants in the group have a say in what the rules and sanctions are, in order for it to be effective. This is because this bottom up approach involves all the participants who can make their voice heard, make sure that the rules are fair, and agree to the rules made. Being involved in a process creates a stronger attachment to the case, therefore in this way the rules are more effective. In order to be enforceable, the rules and sanctions should be monitored (Ostrom *et al.*, 1992). This creates a high awareness of the rules and

prevents from the rules not being obeyed without punishment, which would lead to a decrease in the perceived importance and obedience of the rules. This monitoring and enforcing can be done by the whole group or one group member can be made responsible for it.

In addition to this, the perceived fairness of the rules is also important. If members perceive the rules as fair, they will align their behaviour and those rules will become the norm. This fairness needs to be analysed in combination with the authority or power structures, as explained by Mayers (2005): stakeholders have rights, responsibilities and revenues, which should be assessed together, because they are in balance with each other. It is not possible to do a good assessment focusing on only one aspect. The (dis)balance between those three factors shows the relative power of the stakeholders (Mayers, 2005). The rights are about the right to access a resource, the responsibilities are about the responsibility of that stakeholder to take care of the resource and the revenue is what the stakeholder gets out of the resource (Mayers, 2005; Tekwe and Percy, 2000). These should be balanced in order to be perceived as fair by the members to make the rules the norm and to be successful on the long term.

2.2.3 Trust and reciprocity

Mutual trust, which is when two parties make a (implicit) promise to each other, is a prerequisite for rules to work. Trust in a group project is about the expectancy of being able to get back the investment made (Ostrom *et al.*, 1992), also called reciprocity. If the others cannot be trusted, it is hard to invest in this group project.

Trust

Trust facilitates cooperative behaviour, as it makes someone look more positive at the actions of the other (McEvily *et al.*, 2003). However, at the same time it is a necessity for cooperation (Das and Teng, 1998). In order to be able to have a cooperation, there needs to be a certain level of trust, that someone will get something out from it and the partner will act as expected (Das and Teng, 1998). This can either be control or trust, when the trust is low, someone wants to be in control, but when there is trust, the control does not need to be in own hands, because it is trusted that the partner will do what is expected from him. So if the trust is low, more partner control is wanted, to be able to guide and predict the behaviour of the partner. This is also seen in the two approaches of cooperation, the first is the pursuit of a shared goal, the second is to help someone reach their goals more easily than without the cooperation (Landini *et al.*, 2017). This pursuit of a shared goal is trust with a mutual approach in which people are not solely working for themselves, but grant each other resources and support, so they are working for the benefit of the group, which can also increase their individual benefits. In the second approach people are focused on their own profit and do not work well on a group project when it does not create individual benefits for them. It seems that when trust is high, there is less control and people will grant each other resources and support. Therefore, the combination of these factors give the following working definition: trust and reciprocity is about collaboration with the perspective of working for the benefit of the whole group rather than solely for individual benefits.

As Dietz and Den Hartog (2006) describe, there are five levels of trust, see Table 1. These levels each reflect a different level of the extent to which another person is trusted (Idrissou *et al.*, 2012). Those five levels are combined into three levels used in this study, namely control, low trust and high trust, as shown in Table 1. Under control fall the groups in which the group members are working in order to avoid a punishment, deterrence-based trust or to get a reward, calculus-based trust, in this research individual benefits obtained from the IGA. The groups with a combination of those two types of trust will said to have control. Low trust consist of knowledge-based trust; the group members can predict the behaviour of others. High trust is present when the group members are expressing affection to one another, called relational-based trust and they know the desires and intention of each other, called identification-based trust. This combination of relational-based trust and identification-based trust

represents a high trust. A high trust increases the functioning of the group, as they reach the performance phase of Tuckman (1965), in which the group has become a team and help each other even when not asked. They know what the others need and have a large enough affection to help each other, increasing the benefits for the other members of the group. This increases the functioning of the group and the flexibility of the group.

Table 1: The five levels of trust from Idrissou et al. (2012) reformulated in three levels used in this study.

Level of trust	Explanation	Name in this study with explanation
<i>Deterrence-based trust</i>	Fear of punishment (Lewicki, 2006)	<i>Control</i> , as both relate to gain or loss evaluation (Idrissou et al., 2012) and are focused on individual benefits. Both categories are called control by Das and Teng (1998).
<i>Calculus-based trust</i>	Promise of rewards (Lewicki, 2006)	
<i>Knowledge-based trust</i>	Predict behaviour others because the motive, abilities and reliability of others is known (Dietz and Den Hartog, 2006)	<i>Low trust</i> , the choice is rational as one can predict the behaviour of others, are not engaged with each other. Both Das and Teng (1998) and Dietz and Den Hartog (2006) call this level trust.
<i>Relational-based trust</i>	Affection towards the other (Dietz and Den Hartog, 2006)	<i>High trust</i> , there is emotional behaviour involved, the members are expressing affection to one another and know the desires and intentions of each other. Both Das and Teng (1998) and Dietz and Den Hartog (2006) call this level trust.
<i>Identification-based trust</i>	Mutual identification desires and intention others (Lewicki, 2006)	

Affection and reciprocity

The influence the ‘relations of trust’ and ‘reciprocity and exchange’ have on each other is shown in the investment game. In this test, a person who gets money from an unknown individual and thinks this is an effort to use trust to increase the benefit for both parties, is more probable to reciprocate (Berg et al., 1995). This is not only true in an economic setting but also in a social context. Van Beuningen and Schmeets (2013) argue that trust and what they call participation are key concepts of social capital and are influencing each other. Relations of trust is defined as the extent to which individuals can trust others to behave as foreseen (Pretty and Ward, 2001) and participation was seen by Van Beuningen and Schmeets as having useful social relationships, which leads to giving and receiving information and support (Flap and Völker, 2004). As reciprocity is about paying back with the same kind of behaviour (Falk and Fischbacher, 2006) the participation described before is actually reciprocity. This shows that trust and reciprocity are intertwined and influence each other in multiple settings.

This influencing of each other is also seen in the length of the reciprocity interval, when the trust is higher, the reciprocity interval can be longer. The trust relation is important for people to give something back of the same worth, in other words, to reciprocate, as reciprocity and exchange is about the favours people do to each other. Over time, these favours given back and forth are of equal worth (Pretty and Ward, 2001). In reciprocity, not only the consequences of the action is important, but also the perceived underlying intention of the one giving something (Falk and Fischbacher, 2006).

2.2.4 Critique social capital framework

Hanifan (1916) was the first to describe social capital and refers to both benefits for the society and for the individual as effects. Some benefits can be obtained from the social network there is around a person, even when that person does not invest time in it, but the rest of their social network does (Putnam, 2000). Both these benefits are important. The first critique is about those two effects and

the two approaches on the generation of social capital, leading to different insights. The generation of social capital can come from micro or macro interactions (Putman, 2000). Micro interactions are also called society-centred interactions and consist of daily individual interactions building social capital (Putman, 2000), based on cognitive social capital. Macro interactions, also called institution-centred interactions, consist of structures of institutions which determine the generation of social capital (Rothstein and Stolle, 2003), based on structural social capital. Focusing on one approach might lead to problems, as both institutions and individual interactions play a role in creating social capital (Rothstein and Stolle, 2003). The effects of social capital can be on individual or societal level (Hanifan, 1916; Stolle and Hooghe, 2003). So the social capital, either generated by interactions or institutions, has effects of the society as a whole, or on an individual. These effects are both there, but it can be chosen which to focus on. However, the critique is that those different ways of looking at the social capital and its consequences consequently give different insights, as the same social capital has different effects on the individual or societal level. For example, the social capital can create more income for an individual as they have more trust and dare to invest into a project, while this higher trust also leads to a better functioning project, which has benefits on societal level. When focusing on one outcome, conclusions can be drawn on a different level, although it both is true. So, those insights do not have to exclude each other, but are both valuable as they can add on each other (Stolle and Hooghe, 2003), putting a different insight on the same problem or situation.

The next critique is the about the poor definition of social capital. Because of its broadness, the social capital theory is applied to a lot of research studies that have something to do with sociability, for example social support or collective action (Claridge, 2018). However, this makes that authors tend to use the term social capital while they are only investigating one or some aspects of social capital, and not social capital as a whole (Claridge, 2018). This also leads to more confusion. Therefore, people using social capital should define further what they are looking into and not just use the term social capital.

The final discussed critique is about the difficulty for poor people to use their social capital well. Social capital is largely about bridging with the right people to get access to resources. This implies that each person is responsible for their own social capital and living standards. However, in this the power inequality is not taken into account (Schuurman, 2003). For poor people, the access to institutions is not easy, even in their own community (Cleaver, 2005). It is hard for them to create more social capital and they need help with getting access to the right institutions. Therefore precaution is needed when applying this theory to very poor people.

2.3 Mutual influence between structural and cognitive social capital

Structural social capital refers to the structure the project has, given by the overall picture all the actors together give, while the cognitive social capital is about this structure as perceived and enacted by the different actors in the network. Those two are influencing each other and can be divided into three concepts. The structural social capital perspective mainly focuses on the role of 'a networks or group's connectedness' and 'common rules, norms and sanctions' on a network or group's functioning, members' trust and reciprocity and member behaviour. Cognitive social capital perspective focuses on members' (perceived) level of trust and reciprocity, which influences the enactment of rules, norms and relationship. Both perspectives of social capital look at the concepts through a different lens, but acknowledge the mutual influence. The three concepts also influence each other, influence the human capital and vice versa, as shown in Figure 1. For example, rules might help to trust each other and trust leads to more human capital as information is transferred, like insights or skills for the IGA. This is linked to the rules made and the perceived fairness of the rules, as described by Mayers (2005), which can become the norm. The relationship between the partners is also important in this, and what kind of level of trust there is between the partners. Next to this, the external organisation provides

knowledge and social support, thereby influencing the collective benefits, but also has an influence on the structural social capital.

The four categories together lead to collective and/or individual benefits. Through the IGA, both collective benefits, for the whole group, and individual benefits arise. When collective and individual benefits arise, this has an impact on the cognitive appreciation of the social capital, and may reinforce certain. This is shown in Figure 1 and 4 in green.

Just knowing that a network or group is present is not enough, it is needed to look how the network works (Cleaver, 2005). In Figure 4 the theoretical framework can be seen specifically for the teenage mothers project.

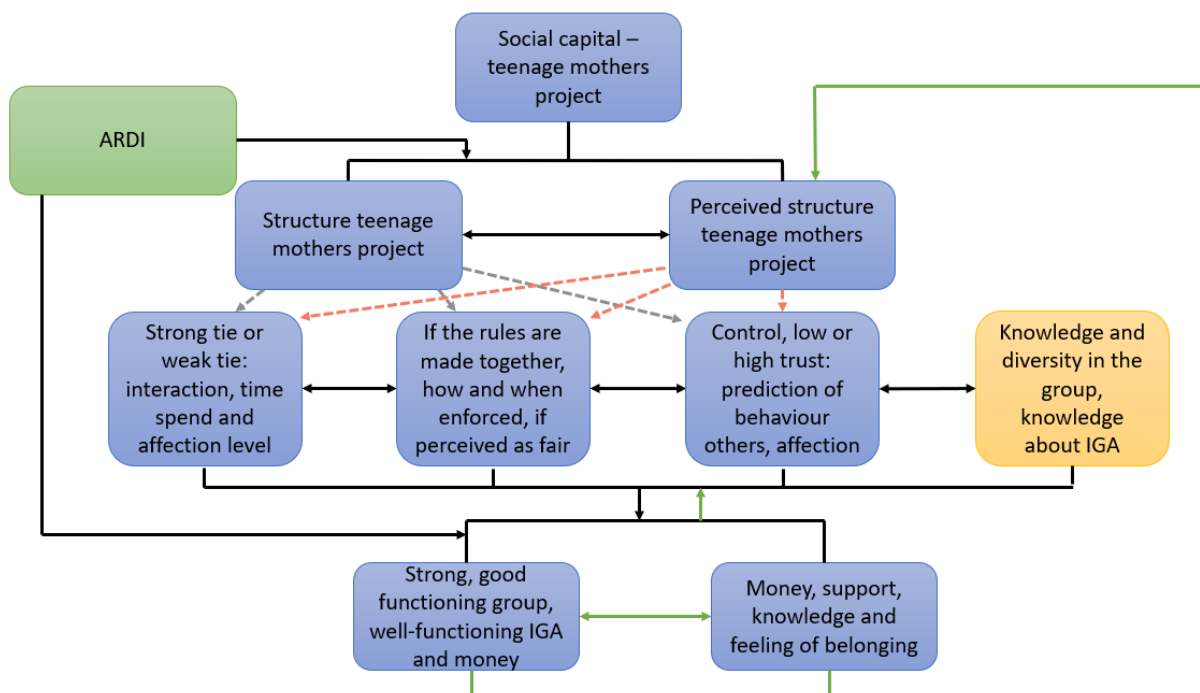


Figure 4: Theoretical framework applied to the teenage mothers project, with criteria to which will be paid attention. Blue means that it is part of social capital, orange is human capital, green is external. The grey and red dashed lines show that the structural and cognitive social capital perspectives are a lens through which is looked at the three concepts and both influence all three concepts of social capital. The green arrows are the feedback loops from the benefits on the cognitive social capital and the perception of the structural social capital.

2.4 Collective and individual benefits

The collective benefits are obtained through the IGA and are economic and social. The economic collective benefits can be measured through the economic feasibility of the IGA and how this increases the sustainable financial support to the saving and credit activity. The IGAs that are done cost money and create money. A question that raises with the IGAs is whether those are economically viable. It is important to make a cost-benefits analysis and the distribution of it among the members to gain insight into the economic benefits the group gets through the IGA. The social collective benefits include a well-functioning IGA and a strong and good functioning group, which also increases the collaboration between the group members and through this the individual benefits obtained.

Individual benefits are also obtained from the IGA. It can be economic, like money made with the interest on the savings or made with the IGA, or getting support by getting a loan to be able to start up an individual business, which increases the individual money made as well. Next to the support in

the form of loans, social benefits like emotional support are important, being able to go somewhere with a problem and getting advice, encouragement and knowledge to solve (a part of) the problem. Also, knowledge about economics and agriculture is shared in groups and can be an individual benefit, as this information can be helpful in their own situation. Finally, the feeling of belonging, having a group of people who can help them and they are part of is an important benefit, feeling like they are not alone but always have a place where they can get support.

2.5 Research questions

In this chapter the theoretical framework was given, which leads to the following research question. First the general research question, which this study tries to answer, after that the specific research questions which help to answer the general research question.

General research question

How do factors of social capital and human capital contribute to the success of the income generating activities of the teenage mothers project in Uganda, enhancing the effectiveness and sustainability of such projects?

Specific research questions

1. To what extent does human capital influence the success of the income generating activities?
2. Which connections and feelings of connectivity enable the solidarity group to be successful?
3. What is the influence of rules, norms and sanctions on the income generating activities?
4. How does trust and reciprocity play a role in the success of the income generating activities?
5. What are the collective and individual benefits coming from the income generating activities, and how does this influence the social capital (and therewith the effectiveness and sustainability) of the teenage mothers project?

3. Materials and methods

The aim of this research was to look at the success of the teenage mothers project, with a part of the success being subjective, looking into the feelings and emotions of the solidarity group members. It is important to find out what they feel about the project, if they feel helped or not. This is done by doing a multiple-case study, as the answers can only be found by looking at various groups, how they function and to what extent the members feel supported. The case is the functioning of the group together with the volunteer and the relation between them. This represents all the active groups of ARDI, approximately nine, as they all have a group IGA, a volunteer and group members. In total, four cases are looked into and the differences and similarities are explored. Four groups were chosen because that was feasible in the time of data collection (twelve weeks). Next to that, four groups allow for a comparison between the well-functioning groups and the two groups which were doing not well. Every group is unique in their social and human capital, so by comparing four groups a more general picture of the aspects playing a role in the success of IGAs could be given. By comparing four groups instead of two, the reliability and validity of the research increases. This qualitative study has a constructivist paradigm, which has a starting point from a relative truth that depends on the perspective of a person (Baxter and Jack, 2008; Crabtree and Miller, 2009). This is a useful paradigm when wanting to know the experiences of a person (Crabtree and Miller, 2009).

The field work took twelve weeks, from November 29, 2019 until February 22, 2020. The first week I took time to get used to the new surroundings and during Christmas and New year no data could be collected due to the holidays. This left ten weeks for the data collection. The data are collected by a combination of observations with semi-structured individual interviews and checking the books of the groups for the economic feasibility. This combination is chosen to get both the behaviour and the beliefs of the group members (Crabtree and Miller, 1999) and an objective insight into the economic viability of the group. In this way, the interaction within the group could be observed, and through the individual interviews the experiences the group members and perceived structures of the group could be understood. Observations were done in the whole group during a group meeting and during this meeting I also looked into the books of savings & credit, and their IGA book to check the economic feasibility of their project and the structure in the books. Per group one observation visit was done and the two groups that were working on the IGA at that time (Group 1 and Group 2) showed the plot they were cultivating on. After the selection of the four case studies, individual interviews with 4 or 5 group members per group were done, both with parents of teenage mothers, teenage mothers and community members.

3.1 Case study area

The four groups are located in the Namisindwa district in Uganda, close to the border with Kenya. No exact locations are known, but all groups were within 10 km from Lwakhakha, the village I stayed in, shown in Figure 5.

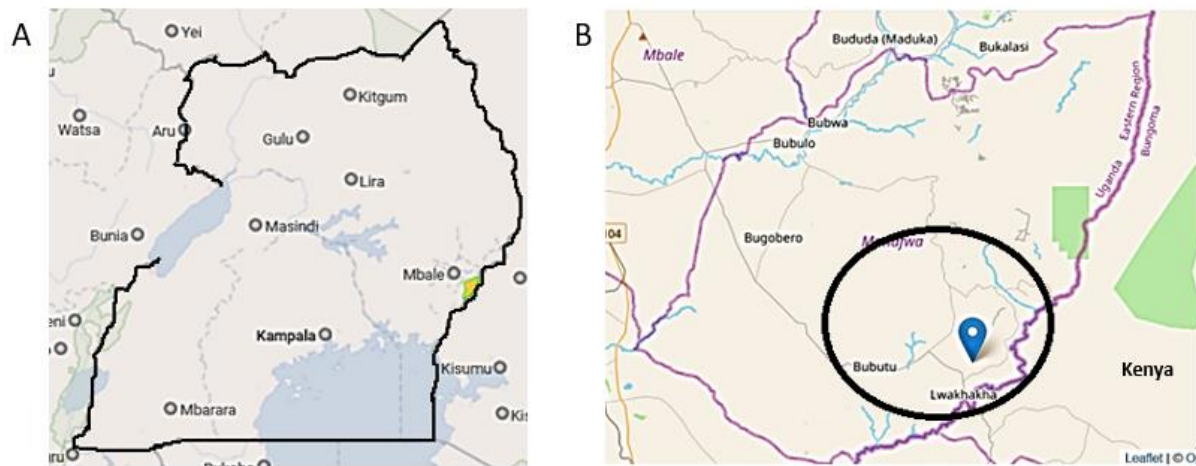


Figure 5: A) map of Uganda, the Namisindwa district is yellow. B) The purple line shows the borders of the Namisindwa district, the black circle the region where the four groups are residing. Lwakhakha is the village where the ARDI building is located and where I stayed.

3.2 Selection of the groups

The selection of the groups was done according purposive sampling as the groups needed to fulfil certain criteria in order to be selected for the interviews (Bernard, 2017). First of all, the group needed to have an IGA, in the words of ARDI: 'be active'. The groups that did not have an IGA often also did not start with the savings yet, or just got the first training basic training from John Walukano, the field officer of ARDI, and were coming together for social support and merry-go-round. With merry-go-round, every group member puts in a certain amount of money and one group member can take it home to buy something from it. Every week another group member takes home this money and this continues all year.

John pre-selected nine groups out of the sixty-eight groups of ARDI, which according to him were active, although he was not totally sure. Therefore, we used the first two weeks to visit those nine groups, for me to observe how the groups were and to make sure the groups indeed had IGAs. This research is to compare two groups which are doing well with two groups which are not doing well, so to find underlying factors for the success of an IGA. Therefore, another point was to select for those groups which ARDI thought are doing well and which they thought are not doing well. However, out of the nine groups, six had an IGA, and those six groups all were seen by ARDI as doing well, having an active IGA and making some money on it. This meant that among those nine groups, no active group was found that was not doing well. Therefore, more criteria were needed. Two groups stood out of those six active groups. First of all, Group 1 is a group which has a continuous project and a lot of plans for the future, and the ambiance in the group was very positive. Secondly, Group 2 was chosen because they got a loan from ARDI of 500,000 UGX (€121.95) and they paid it back within the given time. This showed that the group was able to multiply the money and their businesses are still running, so they were selected as an example of a group which is doing well. To select the groups that were not doing well, was a lot more difficult. Of the first nine groups that were visited, the groups that were expected to be active but to no do well in their IGA, did not have an IGA at all. Therefore, three more groups were visited to select two groups that were not doing well. Of those three, two groups were found which were active, but were not doing well according to ARDI, which means that they are not making a lot of money on their IGA and/or are not active in their IGA. These two groups were selected for the study. The first group is Group 3 and they did not start their group project yet in this season, because of the rain. Secondly, Group 4 did not make much money on their group project and one project they tried, had failed.

3.3 Selection interviewees

3.3.1 Selection group members

In my study, I purposefully chose the volunteers as one group of interviewees, and where possible also the chairperson, because they are expected to know well how the group functions. The volunteer and chairperson are two people who have a lot of responsibility in the group and the culture in Uganda is very strong about respecting your leaders, so it is assumed that they have the most knowledge about the group. Also, if the volunteer and chairperson would talk to me, the assumption was that the other group members would feel more comfortable to be open to me as well. The rest of the group members were expected to have the same level of knowledge about the group and were selected with convenience sampling, as they needed to be willing to speak to me to get (useful) information. Thus, a non-probability sample with a combination of purposive sampling and convenience sampling was used for the selection of the interviewees. As described by Bernard (2017), with purposive sampling the interviewee is selected with a purpose only that interviewee can fulfil. Convenience sampling is based on interviewing people who are willing to help and are available (Bernard, 2017).

The volunteer of Group 1 was not part of the group, so an additional interview with a member was conducted. The volunteer and the chairperson of Group 2 was the same person, making the total interviews done four. The chairperson of Group 3 had a funeral so was not available for questions, so instead another person was interviewed. However, also one person who I was supposed to interview was not home, so the total of this group also is four. Five interviews were done in the Group 4, however the chairperson was not available, so instead the vice chairperson was interviewed.

3.3.2 Selection ARDI staff

Two interviews were conducted with ARDI staff, one with the director of ARDI, Joseph Weyusya, and one with the field officer of ARDI, John Walukano. Those interviewees were selected with purposive sampling, as the director and field officer are the staff members that are closest linked to the solidarity groups. John is responsible for following up the volunteer and visiting the groups. Joseph could explain the vision of ARDI on the project and give useful insights.

3.4 Methods

The teenage mothers project was looked into through social capital and the human capital framework and the collective and individual benefits were detected. In Table 2 the methods and information source per concepts are showed. The interview guide can be found in Appendix A.

Table 2: Subjects of research with the methods used and the information sources used.

Concept	Method	Information source
Human capital	Observations and individual interviews	Observations in the group, interviews with group members and ARDI
Connectedness, networks and groups	Observations and individual interviews	Observations in the group, interviews with group members
Rules, norms and sanctions	Observations, checking the constitution and documented rules, individual interviews	Observations in the group, constitutions and books, interviews with group members
Trust and reciprocity	Observations and individual interviews	Observations in the group, interviews with group members and ARDI
Collective and individual benefits	Checking IGA books and individual interviews	The IGA books were providing a basis for the analysis, when information was missing it was asked in the interview with the volunteer or chairperson of the group

Each interview was semi-structured with the questions written down on paper, but depending on the answers the interviewees gave, I could probe or dig deeper into a subject to get the most relevant information. In some interviews I skipped some questions based on the answers they gave on previous questions, which was decided on the spot. The reliability (Conway *et al.*, 1995) and validity (Salgado, 1999) of interviews are higher when the interviews are more structured and are done by one person. All the interviews were done by me, however, there were different translators who also could influence the results, as will be explained in 3.5.2. The interviews were semi-structured, as this enabled me to zoom in at specificities of a group and get a feel of what is important for the members. Therefore, semi-structured interviews were chosen.

3.4.1 Human capital

The human capital consists of the knowledge the group members already have when they come to the group, and what they have learned in the group. Also, the diversity in the group is important, as people from different social circles have access to different resources. By observations the diversity of the group was analysed and through the individual interviews the amount of knowledge the group members already had and if it was enough to make informed choices about the IGA was analysed. Next to this, the knowledge and social support provided by the external organisation, ARDI, was looked into through the individual interviews.

The trainings given by ARDI were looked into, what information and skills were given to the group members and how, and if this was helping them in their IGA. Questions were asked about how the group members got the knowledge about their IGA and savings, what they learned from group members, what knowledge they shared with the group and why they chose this particular IGA.

3.4.2 Social capital

The social capital consists of the structure the project has, given by the overall picture all the actors together give and how this structure is perceived by the different actors in the network. This was found through individual interviews, by comparing the answers of the different group members to find similarities and differences. The social capital consists of three concepts, namely connectedness, networks and groups; rules, norms and sanctions; and trust and reciprocity.

Connectedness, networks and groups

'Connectedness, networks and groups' was measured by looking at the interaction the group members have with each other, the time spend with each other, as they need to have spent enough time to be able to form a bond, and the affection the group members showed each other. This together showed whether the group members were working together closely or that they were just getting what they personally needed from the group and did not share resources. This was analysed by observing interactions in the group and through asking questions about this in the interviews. I call it a strong tie when people spend time together outside the group meetings, are having interactions with each other in which information is shared, including critical information and when the group members show affection towards each other, they like each other and share personal experiences and resources with each other. This strong or weak tie was found within the group, between the group members and the volunteer (often part of the group) and between the group members and ARDI.

Rules, norms and sanctions

In the case of the teenage mothers project, the IGAs are done together and have rules the stakeholders have to oblige to. Therefore, the 'rules, norms and sanctions' was analysed by observations in the group, checking the constitution and documented rules of the group and the information obtained in the interviews. Questions were asked about whether the group made the rules together, or if they did not have a say in it, what the rules are, how the rules are enforced, who is responsible for enforcing the rules, how well the rules are followed and if the rules are perceived as fair. This was checked against the observations made in the group and the written down rules, to know how well the group knows

the rules and in this way see how important the rules are for them according to their behaviour, and not only according to their words.

Trust and reciprocity

'Trust and reciprocity' was measured in various ways. The trust between the group members was placed in one of the three categories of trust; either control, low trust or high trust. Trust cannot be measured only by what the group members are saying, so their actions were analysed as well. This was done by observations in the group before the interviews, how do the group members interact with each other, do they show affection or do they seem to be focused on themselves? This was compared to the answers giving in the interviews. The questions in the interviews were about how well the group members know each other, what is important for them and what they think is important for the other group members, to check if they really know the intentions of the other group members and can predict their behaviour. There should be trust in order to work together, but at the same time, the collaboration increases (or decreases) the trust. This is both between the group members and between a group member and the volunteer, as the volunteer works together with the group for the IGA. The reciprocity was analysed by the perceived given and received support from the different group members. Another important aspect is about the trust and reciprocity between ARDI and the solidarity group. This was handled by asking the group about the way ARDI is involved in their group and how supported they feel by ARDI. At the other side, the director of ARDI was asked about what ARDI expects from the group members and if they get something in return from the group.

3.4.3 Collective and individual benefits

For the collective benefits, first the profit and investment into the project were calculated. The number of members of a group and the amount of square meters they use for their IGA was checked. Then, three things were calculated with those data. At first, the profit / investment, showed in a percentage. This shows how efficiently they used their money. A positive percentage indicates that the group has made profit, the higher the percentage, the more efficient they turned their investment into profit. Then, the profit per member was calculated. This is used to show how much each member gets for working a year on the IGA, to make a fair comparison between the groups and through this, the 'salary' can be calculated. Finally, the profit per square meter was calculated, which allows for a comparison between the groups as this corrects for the amount of work done, as a larger field probably will yield more money. The individual benefits were explored through the individual interviews, and can consist of money, emotional support, like feeling of belonging and social relationships, and knowledge.

3.5 Data collection

The data were collected by doing observations during group meetings, individual interviews and checking the books of the IGA and saving and credit.

3.5.1 Observations in the group

First, nine groups were visited together with John and most of the times also with Lesto. During those visits, I could sit down and watch the group members interact with each other. Later on three more groups were visited, during these visits Lesto was not present. Lesto is a man who works in microfinance and gives the groups a training about saving and credit in name of ARDI. While present in the group, Lesto gave the groups a training about savings and credit and this helped me to understand the structure of the groups and to see the similarities and the differences between them. In each group I introduced myself as a student from the Netherlands who was here to do research and that I was just observing the group at the moment. All the groups seemed to like my presence. Joseph said about this:

And I know when we used to get a number of visitors and we would visit these groups, these groups were very vibrant, they find visitors are coming, we may not be

having anything to take to them, but just the matter of meeting them, talking to them, they organise themselves, they sing for us they do what, and then they remain completely very vibrant, even when we are not giving them anything. So that is why I have always said, it is very important if you keep coming and seeing us, we remain energetic and so forth. So, even our groups also become vibrant. When I get a visitor like you, we go to a group, they are very happy. They now feel recognised.

– Male director ARDI

While being present in the group, the observation I made I wrote down on paper. The observations were about the group ambiance, how I felt in the group, how the group members greeted each other, what kind of interactions they had and things that stood out from the group. Also, when John or Lesto gave a training, I observed the attention of the group to the training and who took the lead in the meeting. However, as the training was given in their local language, I could not understand what was said and therefore missed some reactions or interactions.

So, I visited all four groups during a self-organised group meeting before I did individual interviews with their members. Group 1 was visited twice, once during a group meeting with Lesto and once without Lesto being present, the other three groups were visited once during a self-organised group meeting without Lesto being present. As white people are quite rare in the village and surroundings, the group members did remember me easily. This was helpful for the individual interviews, as they knew they had seen me before and felt more comfortable around me. They already knew why I was there to interview them and who I was. The disadvantage was that people seemed to think that all white people are rich and have a lot of knowledge, so they want to become a friend. This might have resulted in giving a better picture of their group in the hope that they would get support from me. As this is true for all four groups, the comparison between the group still seems fair.

3.5.2 Individual interviews

The data collected through interviews came from one interview per person, which could be causing reliability problems when people would not be honest, as they would provide incorrect information. However, four to five interviews were conducted with different group members, to get a richer picture of the group. This enabled me to compare the answers within the group and see how much the group members agreed with each other, which also says something about the group and their interaction with each other. Next to that, as the interviews were conducted at the homes of the interviewees to help them feel more comfortable, John was coming with me to every interview to bring me to the correct place. As there are no addresses, it was impossible to find these on my own. John was not present at the interview itself, but his presence could cause the members to give me honest answers, as John is a leader to them and in the culture it is important to respect your leaders.

Translator

The interviews were either done in English or in the local language Lugisu or Swahili with a translator. The translator did differ per group, as not one person was available every time I went for interviews. None of the translators got paid. An overview of the interviews with the corresponding translator is given in Table A in Appendix B. I was told that the volunteer of Group 1 could speak English, but during the interview it appeared that she could not understand my questions well enough and on the spot the daughter was brought in to help. John was also around, but he could not be present as that would influence the results, especially since some questions to the volunteer were about John and the collaboration between them. In this group, two interviews were done in English and with the other three a 17-year old high school student was the translator. She was also the translator in all four interviews with the women of Group 2. However, by the time the other two groups were found and interviewed, she was back at school and not available anymore. Then, a 22-year old student agreed to come with me to translate, but on the day itself she had to take care of her sick mother. Luckily, the

volunteer and one member of Group 3 could speak English, the other two interviews were translated by John. The same happened with the last group, Group 4, the translator was hindered and John had to step in. However, I still did not want John to translate the interview with the volunteer, so the daughter of the volunteer translated. Another interview was done in English and the three remaining were translated by John.

There was a difference in the way the translator and I could work together. The first translator was just translating the interview, as she did not know much about what the groups were doing and therefore could not fill in her own interpretation. When either she or the interviewee did not understand my question well, I reframed the question and an answer could be given. The two daughters of the volunteer were helpful, however, their English was not very well, but at least all the questions could be answered. With John it was a bit more complicated. It felt like he sometimes thought for me and asked questions himself or was not agreeing with an answer, so he asked it again without translating it to me. When that happened, I stepped in because all this information is valuable. Probably John wanted me to get the best information and as he knows (even better than me) what is going on in the groups he asked questions until he was satisfied with the answer. Because the language is so different from any language I know, it was impossible to follow part of what was said without translation, so I really had to rely on the translator.

Recording the interviews

The first question with every interview was about permission to record the interview. All of the interviewees gave permission. The interview was recorded with a smartphone, with its screen on black so it would not disturb the interview. Next to recording the interview, I jotted down the answers in a notebook.

3.5.3 Books of the groups for analysis

Next to observations and interviews, the economic feasibility of the group was looked into. Each group has a book with records on savings, loans and rules. This was used to get a general picture of the group and to see how structured they were in saving and giving out loans. Also, every group has a book in which they write down the expenditures and revenues for the IGA. There were big differences between the groups in how well everything was noted down in this book. This last book was used as a basis for the economic feasibility, with additions of me made for the missing information to have a fair comparison between the groups. When information had to be inquired, the question was asked to the volunteer or chairperson. The chairperson of Group 1 was asked about the expenditures for the mango and tree seedlings; the volunteer of Group 2 was asked about whether the price or the balance was correct; the volunteer of Group 3 was asked about the sudden decreased price for renting the pump and insecticide and the missing expenditures for the collard greens and peas; and the volunteer of Group 4 was asked about the missing expenditure for land, chicken feed and vegetables.

3.6 Data management

Field notes were made while being present in the group meeting, and after my visit immediately put in a word document with the feelings I got when I was in the group. The interviews were recorded and luckily, all the recordings succeeded. The interviews were transcribed, using intelligent verbatim as a basis, with strict verbatim when it helped to understand the situation or ambiance better. After that, the interviews were coded, using open coding and axial coding whereby each person got two numbers, the first number was a number between one and six and indicated which interview it was, with one being the first interview done in the group and two the second etc. The second number represents the function of the interviewee in the group, as derived from the books and interviews. This was a number between one and nine, with one being the person who had the highest position and nine the lowest. This sequence of positions was estimated based on the interviews and observations and in this way an overview could be created, also to check which answer would be most reliable when the answers

between the group members differed. The groups each got their own colour and the answers to the same questions of each group and interviewee were labelled with the number and colour and put below each other per question. In this way, the answers between the groups and within each group could be easily compared to each other. This labelling was done in word, and in excel the code was described.

Categorical content analysis was used to analyse the answers per group and to compare the groups with each other per aspect of the social capital, human capital and economic feasibility. By analysing all the answers through gaining insight in the aspects the group members mentioned as important and what they were hoping to get in the future, the relevance of the social and human capital for a good functioning group was found. The success of the IGA was analysed per group, but also across groups, to find the aspects of importance for a successful IGA according to the group members themselves.

3.7 Researcher experiences

For me, it was the first time in Africa and I expected to get a culture-shock in the first week. However, I did not get one, but still needed a week to get adjusted to the new place. The solidarity groups were located on the countryside and I stayed with the family of the director of ARDI, in a village called Lwakhakha. The house was located on the outside the city centre, with no luxury at all. I knew beforehand that I am a quite easy-going person and was not expecting any trouble, but still I did not know how I would react to such conditions. I was very happy to see that it went very well. I felt comfortable in the family and living there made me experience the culture to the fullest. This made that I already understood the respect towards men and the submissiveness of the women before I went to the groups, which helped me to focus on the other interactions that took place in the groups. Beforehand, I expected that more people would speak English well, but often I needed a translator to be able to do the interview. Sometimes I needed to improvise on the spot who could be the translator, but in the end I always had one when I needed one. To some extent I did expect some delays when I agreed to a meeting, but sometimes it was really frustrating to wait three hours before being able to continue. However, at the same time I already realised in the second week that that is part of the culture and by getting frustrated I would only trouble myself. So I decided to always make sure that I could do something when I had to wait, which helped me to feel more relaxed when something did not went according to schedule. One time, the person I was supposed to interview was not home, luckily for me it was already in the last month of my stay in Uganda. I had gained enough experience to not let it get the best of me, although it still was frustrating me a bit, as a strong value of me is to make sure your yes is yes and your no means no. It was also the first time for me to do field work for a research and to work with interviews in a research. That was a part that pleasantly surprised me. The interviews went well, I naturally am interested in persons and like to ask more details about a situation to understand what is going on, which helped me to get the information I needed. However, on the other hand it was difficult to know when I had enough information and could really answer my research questions.

4. Background information

First some background information will be given about the people involved in ARDI, the volunteers and then about the solidarity groups. This information gives insight into the structures of the groups and ARDI, to get a better understanding of their connections and to be able to interpret the results. This information is coming from the director and field officer of ARDI, and the four interviewed volunteers.

4.1 Staff ARDI and other involved persons

Table 3: The names and functions of the staff of ARDI.

Name	Function
Joseph Weyusya	Director
Jospher Nafula	Manager
Saul Mamati	Programmes manager
John Walukano	Field officer
Cathrine Lunyolo	Head teacher nursery section
John Wepekhulu	Instructor vocational training (sewing)

The names of the staff of ARDI and their functions are given above in Table 3. The staff of ARDI is also involved in training the volunteers and the teenage mothers. Next to that, the volunteers are part of ARDI, they receive their training from ARDI and can always contact them. John Walukano, the field officer, is in charge of the volunteers. Finally, Lesto is a man who works in microfinance and gives a training in name of ARDI about savings & credit in the solidarity groups. The first training is paid by ARDI, the next trainings need to be paid by the groups.

4.2 Volunteers

4.2.1 Selection of volunteers

The leaders of the parish teenage mothers are residing in, are asked to find a man and a woman with a good reputation. After they found them, ARDI will ask them to become their volunteers and provide them with the training. ARDI has a few selection criteria that the volunteers should meet, including being a good listener, be an example to others and be gentle in the community. Sometimes this is seen in the work that person is doing already in the community. This is shown in the answer one volunteer gave to why they chose her as a volunteer:

Because I was a counselling woman. They called me when there was a problem. I am patient. Kind. Polite. So they tried to say like let us get this woman to be a counsellor for the teenage mothers.

- Female volunteer Group 1

To become a volunteer, it is not required to have a certain background, the most important thing is that they are trusted by the community, the rest they will learn from ARDI. Although they have a lot of responsibility, they do not get paid for what they do. How much time the volunteers spend on their tasks is not known exactly, but it costs multiple days a week. This means that the volunteers cannot be really poor people, as they need all their time to work in order to survive. There are multiple solidarity groups per parish and the two volunteers of each parish are responsible for the groups. Each group has one volunteer who guides them. The director of ARDI said that they have some teenage mothers as volunteers, and they are looking for young people, but the most important criterium is that those people have a good reputation. Right now (2020) most volunteers have been with ARDI for around 10 years, and are middle-aged at the moment. The volunteers love what they do and that is also their strength. One volunteer said about her connection to ARDI:

I get there knowledge and I bring back in my community, and my community loves me so much.

– Female volunteer Group 4

John, the field officer of ARDI, follows the volunteers up and gives them the information that they need. When he is unable to answer a question, he calls the director of ARDI, and he will find a solution.

4.2.2 Tasks volunteers

Teenage mothers

The main tasks of the volunteers is to guide and counsel the teenagers through their pregnancy and being a teenage mother. This is done by talking to the teenager about her pregnancy, as some girls want to take their life, so the volunteer counsels her to keep on living. Then the volunteer talks to the parents of the teenager, as most parents are not showing support towards their daughter. The volunteer counsels the parents in order that the teenager can live at home again and they give her their support. Next to that, the community is made aware of the problem of those teenagers, and are encouraged to take responsibility and support them to raise the child. Earlier, ARDI was supported with goats to hand out to each teenage mother. The director of ARDI told that more than 1484 mothers have received a goat. However, funding for that support is now stopped, and therefore this cannot be done anymore. Another important aspect is to encourage the teenage mother to go back to school to finish her education. In order to be able to pay school fees, the solidarity groups the teenage mothers take place in are encouraged to do an individual or group IGA. However, mostly it are the parents of the teenage mothers who take part in the individual or group IGA, as the teenage mothers are busy with school and taking care of their child. The teenage mothers who do not go back to school can get a vocational training like tailoring or hairdressing and feel helped by this:

One girl came back and say thank you mama for encouraging us to go to ARDI to do this work.

- Female volunteer Group 1

The teenage mother is followed by the volunteer in her process and school performances are checked, this information is given back to ARDI.

Community

The volunteers also play an important role in helping the community. First of all, they work on prevention with life skills in the community. For example, they go to schools and give lessons in primary 5, 6 and 7 (the three highest classes of the primary school), to help the young people they interact with to reflect on their life style and make informed decisions, so that they do not become pregnant. Next to that, they conduct home visits in the community and train the community on the following subjects:

- HIV & Aids; modes of spread, prevention, how to look after these people, how to go and get treatments, do not make it a taboo.
- Hygiene and sanitation; latrine, wiring system of putting on clothes, bathroom, safe water (for example to boil water before drinking it), to plant trees around the home, separate room for goats and hand washing.
- Nutrition and malaria
- How to make cakes out of cassava flour, millet or biscuits.
- How to use goat droppings as fertilizer.
- Kitchen gardening; a lump of soil with in the middle cow dung, on the side vegetables are planted.
- First aid; how to assess burns, fractures and fever.
- Cooking stoves; how to make safe ones which help to use less firewood.
- Solar system used for cooking.

4.2.3 Training volunteers

The volunteers are trained by ARDI for a full two weeks in the beginning and later on they get refreshers, so that their knowledge stays up-to-date and they are reminded of the information they need to share and their tasks and responsibilities. The volunteers got this first training a long time ago, in 2009 and 2011. As the volunteers are volunteers in the whole parish and are not attached to one group, no new volunteers need to be trained when a new group is formed in the same parish. The training, both the first and the refreshers, are given by the staff of ARDI and by outsiders who were asked to come in and train the volunteers. For example, Jospher Nafula, the manager of ARDI, followed a training on counselling and is the one who trained the volunteers how to counsel the teenage mothers, their parents and other members of the community and also gives refreshers about this. For the training how to take care of the goat, a veterinarian was brought in. So, ARDI looks per subject for knowledgeable people and invites them. This is possible because of the work of the director of ARDI in the government, he has a lot of linkages with different people:

Because I have been in government, so it is just a matter of saying this one, that one.

- Male director ARDI

First training

The volunteers receive training for their core activity: how to talk to the teenage mothers, their parents and how to emphasize the importance of going back to school. Those counselling skills are also used in the community, when the volunteers conduct home visits. The volunteers are present at the ceremony of the goat giving and receive a training from a veterinarian that ARDI brings in. They are trained more extensively on taking care of the goat than the teenage mothers themselves, so the teenage mothers can ask them for help with rearing the goats. They also are trained on life skills and sexual education, so they can educate the community, but mainly the three highest classes of primary schools to prevent teenagers from getting pregnant. Next to this, the volunteers are trained how to lead the solidarity group and are taught about farming crops, finance and book keeping. This is needed in order for the group to be able to have an IGA.

ARDI explains the role and responsibility the volunteers have in each of these projects, and how the volunteer should present himself or herself. As the director of ARDI said:

All sorts of things we train them to assure that they are knowledgeable enough so that they do not embarrass us when they are going to the communities.

- Male director ARDI

Those are the aspects that ARDI puts most emphasis on, to be able to help the teenage mothers and know their tasks and responsibilities, but next to this, the volunteers get a lot of information which they need to pass on to the community they are living in. The subjects are as described under the heading community in 4.2.2.

Refreshers

After the first training, all the volunteers receive refreshers during the year, whereby all the volunteers come to ARDI and are trained on a specific topic. This mostly happened close to the time when the goats were being given out, and serves as a reminder or gives additional information. The trainings are given by people who are knowledgeable on the subject that is taught. This can be people from ARDI, but also people who are expert in that field can come to train them. It is ARDI who decides on what topic the volunteers are trained. ARDI wants to have refresher courses four times a year, but it depends on the amount of resources they have. The importance of the refreshers is explained by the director:

The more you keep reminding someone, the better because it sticks in the brain. So it is very important that people are reminded, refreshing courses are very, very useful.

- Male director ARDI

The volunteers are all happy with all the knowledge and training they get, independently of the topic. One volunteer mentioned that they tend to forget:

Also when they [ARDI] have the information, off course they have to retrain us, so that we upkeep because at times we can even forget what is going on.

- Female volunteer Group 3

They trust ARDI to have the correct knowledge to give them and like the refreshers. Besides, if they need to know something or need help with a group member, they can call someone of ARDI. All will either call John or the director, to get the information they are missing or the help they need.

4.3 Solidarity groups

4.3.1 Teenage mothers

The teenage mothers are mostly between 14 and 18 years old when they get pregnant, some are still at primary school, while others attend secondary school. Without passing the exams of secondary school, they do not have a lot of job opportunities. The teenagers are counselled by the volunteer, in the beginning while they are pregnant, but also throughout their school period when they already delivered the baby. It differs per group how many teenage mothers are present in the group, and when they are going back to school the group mainly consist of the parents of the teenage mothers. ARDI aims to have 30 people in a group, but it also depends on the amount of teenage mothers. For example, Group 2 existed of only six members for 10 years.

When the teenage mothers are getting a goat, there is a ceremony at ARDI where a lot of different people are present. Firstly the teenage mothers, who also get a training on how to manage the goat, given by a veterinarian. Next to that, ARDI also invites their parents, people and the leader from the community, and people from the government, to make them all aware of how big the problem of teenage pregnancies is:

We have had ministers coming here at the giving. I remember one time there was a whole big person: 'I didn't know that we have this big problem in the country', when she saw young girls, fourteen years, fifteen years. 'I didn't know we have such a big problem in the country'. So it means, some of them were not aware.

- Male director ARDI

At the same time the message is given that those teenage mothers 'deserve a second chance'. This is also done by the teenage mothers themselves, who sing songs, trying to explain how it all happened. Next to this ceremony, the teenage mothers can come to ARDI for training on sewing and hair dressing, in order for them to be able to make a living. They also learn how to make table cloths and table mats, either to use it in their own homes or to sell it to make some money.

4.3.2 Loans

The teenage mothers got a goat to support themselves and needed to give back the first female lamb they got from the goat. Next to that, when ARDI has enough funds to do so, they will provide a loan to a group. Before the group can get a loan, they need to have followed the training given by Lesto. The director of ARDI explained the process of selecting a group for getting a loan: the selection is done with the whole team of ARDI, John has all the details about what each group is doing and which group is most likely to benefit from the loan. This is important, because the group needs to be able to pay back the loan. Next to that, the team of ARDI looks at the activeness and togetherness of the groups, if they meet regularly. When they have made a decision, the group they chose needs to have a plan showing what they are going to do with the loan and how they will be making money from it. Also, Joseph Weyusya, the director of ARDI, and John Walukano, the field officer, together are going to the group to discuss the conditions of the loan to check if the whole group agrees and everything is clear. If that is the case, both parties fill in a written agreement about how to pay back the loan, see Appendix C.

The rules are the same for every group: they get a loan of 500,000 UGX (4,100 UGX is approximately 1 Euro, so €121.95) and have to pay 3% interest per month with the total duration of the loan being five months. In total the group needs to repay 575,000 UGX (€140.24), which is 115,000 UGX (€28.05) per month. When ARDI has enough money and the group did repay well, they are able to get a higher loan. ARDI starts with a loan of 500,000 UGX (€121.95) because as the director explained, in the past some small loans were given to teenage mothers, but ARDI did not get the money back. They need to get the money back in order to be able to help another group. So they first want to check if the group is able to repay well and then, if the funds are available, a larger loan can be given, as the groups often need a lot of money for their IGA.

4.3.3 Savings and credit

The groups, when they are willing, get a training on how to save and give out loans within the group itself. In the beginning John shares the basics about this and teaches them how to note it down in a book and gives some basic rules about the interest and paying back the loan, during his regular visit to the group. John was trained in Japan on this and guides the group in starting up savings. However, this training from John only consists of the basic principles to start, and when the group is interested they can get a training from Lesto, who gives the training in name of ARDI. The first training is paid by ARDI, if the group wants to continue, the group has to pay the rest of the trainings. When that is the case, Lesto will come every week to guide the group, explain how it works and check the books, so the group will learn to do it on its own. In this way, the group can give out loans from the saved money and are able to support each other to set up or expand their individual businesses. Also, when they are in need of cash, for example when it is time to pay school fees, they can get a loan from the group. This loan needs to be paid back with 10% interest per month. The paid interest can then be given out as loans as well and in this way increase the capital of the group or its members (different per group). The groups come together once a week at a fixed day and time to save and give out loans.

4.3.4 Group income generating activity

The teenage mothers come together in a group to be counselled for a few months, but after they start going to school, the parents of the teenage mothers join the group to set up an IGA, like rearing animals or farming crops. The director of ARDI mentioned that it is important that all the group members have an IGA, so they will support each other:

The reason we formed those groups, they are called solidarity groups, the reason is that they would start an income generating activity, and that income generating activity will make them come together and when they come together they become defenders or supporters of each other, because they are together. So if there is anything, someone can easily have someone to lean on or to get advice from. But also, so that the volunteers can reach them when they are all together. And then two, strongly, they have to start an income generating activity.

- Male director ARDI

Besides, it is preferred that the group has an IGA, because that brings less problems with borrowing out money to each other. But as long as the group comes together, it is also ok for ARDI when each group member has its individual business without the group having an IGA. Those individual IGAs can be started with a loan obtained from the group. Next to that, the volunteer can easily reach them when they are together in a group, so it is more easy for the volunteer to guide the teenage mothers with goat keeping and to pay attention to the return of the first female lamb to ARDI.

If the solidarity group is small, random men and women who are interested in joining can be added to the group. In this way, the groups are also supporting the community, but the primary focus of ARDI is on the teenage mothers.

5. General results

In this chapter shows some general results about the four analysed groups. The four analysed groups are Group 1, Group 2, Group 3, and Group 4. The first two are seen by ARDI as doing well, while the last two are seen as doing less good. This general information can be found below, in Table 4.

Next to that, the general structure of the groups is given and the relation with John, the field officer, and Lesto, the trainer of saving and credit. In the next four chapters, one by one a picture of each of the four groups will be given by giving knowledge, elaboration and experiences of the groups through five categories. First, human capital gives a picture of the members of the group and their goal. This is elaborated on in the connectedness, networks and groups section, where the interaction and connection within the group is shown. Also the connection between the group and the volunteer and between the group and ARDI is looked into. Then follows rules, to show how the rules support the connections and if they are focused on the money they earn or if it is mostly important to be together. This priority is also visible in the next category; trust and reciprocity, which focuses mainly on the trust relations and reciprocity within the group. The last category is about the collective and individual benefits obtained from the IGA, and in that the economic feasibility is checked to see if the IGA is something the group earns sufficient money for the amount of money and time they put in. In this, the profit per member is calculated to give an insight in how much profit is obtained after working a year on the IGA. This money is not necessarily distributed among the members, but is to compare the return on labour per member to calculate how profitable it can be for a member to work on it and compare the groups on this aspect. Finally, a comparison between the groups is made on their performances in those five categories and the research questions are answered.

Table 4: General information of the four analysed groups.

	<i>Group 1</i>	<i>Group 2</i>	<i>Group 3</i>	<i>Group 4</i>
Group size at time of the group project	30	6, now expanded to 29	30	26, now expanded to 69
Volunteer part of the group	No	Yes	Yes	Yes
Land	From a group member, 975 m ²	From a group member, 565 m ²	Rent from outsider, 1030 m ²	Rent from outsider / rent from a group member, 565 m ²
IGA	Growing passion fruits, papaya, coffee and mango, save and give out loans.	Growing collard greens, the group has a calf and save and give out loans.	NOT CONTINUOUS Growing beans, collard greens and peas, save and give out loans.	NOT CONTINUOUS Growing collard greens, rear hens (DIED) and save and give out loans.
Motivation IGA	Coffee and mango have a ready market, passion fruit is continuous. Coffee earns a lot of money and fruits are needed when a person is sick.	Collard greens are easy to manage, grows fast and sells well, the group lives near market. Everyone should get their own cow, can sell milk and make more profit.	Beans are quickly grown and easy to maintain, it is easy to sell, since they are close to the border. They are seasonal and other	Only in rainy season grow collard greens, because otherwise it is not marketable.

			plants are too expensive.	
Start group	2016	2010	2016	2006
Start IGA*	2018	2019	October 2017	June 2018
Performance according to ARDI	Good	Good	Bad	Bad
Training savings and credit	From ARDI in 2019	From ARDI in 2018, also got a loan in 2018	From NUDIPU in 2016, not yet from ARDI	From John in 2018
Interviews	Total: 6 Volunteer Chairperson Treasurer Askari 2 members	Total: 4 Volunteer and chairperson Key holder Old treasurer Member	Total: 4 Volunteer and money counter Secretary Treasurer Member	Total: 5 Volunteer Vice chairperson Secretary Treasurer Speaker

*The IGA started later than the groups themselves, first they did counselling and saving or merry-go-round before they started to work on an IGA.

5.1 Group structure and responsibilities in the group

All the groups have the same structure, ARDI provides all the groups with a trained volunteer, who has knowledge about savings and agriculture. In this way each group should be able to start with an IGA. As he or she is perceived as very knowledgeable, this person is a leader in the group. Next to that, there are members who have one of the eight remaining tasks in the group and are also perceived as leaders. After the volunteer, the chairperson, has the most power, followed by the vice chairperson. Then, the secretary, treasurer and askari, which is a security man who keeps order in the group meeting, are perceived as important. Those three often work together when enforcing the rules. The askari is responsible for seeing to a violation of a rule, the secretary writes down the name, the violation and the amount that should be paid and also states if it already is paid or not. The treasurer collects the money. The three remaining tasks are speaker, which is a person who decides who gets the turn to speak and keyholder and money counter. Not all the groups have keyholders, only Group 1. The rest of the group members do not have a specific task and are called members. This is summarized in Table 5 below.

Table 5: The perceived power structure in each group. One to six are all seen as leaders, with one perceived as having the most power.

Rank	Task / person
1	John and Lesto
2	Volunteer
3	Chairperson
4	Vice chairperson
5	Secretary, treasurer and askari
6	Speaker, keyholder and money counter
7	Member

Although the functions in Table 5 come with a responsibility and the leaders are experiencing that responsibility in all the groups, the decisions in a group are made democratically. The total picture obtained during the interviews was that they feel a responsibility to be present in the group meetings, but also to supervise the IGA. The leaders are respected by the other group members, because they perceive them as more knowledgeable than themselves.

5.2 Responsibilities and power relation of ARDI and Lesto

The groups are initiated by ARDI, through the volunteer, but most groups do not know very well the connection they have with ARDI. Therefore, the perceived power of ARDI is smaller than the formal power, as ARDI gives the group knowledge and trainings through the volunteers and John Walukano, the field officer of ARDI. John visits each group, gives training in savings and passes his knowledge about agriculture. John is seen as a leader by all the group members, and is perceived as having more power than the volunteer. Next to this, ARDI provides the groups with a training of saving & credit, given by Lesto. Lesto is a man working in microfinance, so is very knowledgeable on this subject and works in name of ARDI. Lesto is an outsider for the group, but does have power, as he has knowledge that is not present in the group itself. He can guide the group with savings and credit and the rules for the group meetings. So, through the volunteer, John and Lesto, ARDI provides structures and rules which influences the social capital. They also influence the collective benefits of the group, as they provide information and skills to the group related to the IGA and individual benefits by giving a savings and credit training.

6. Results Group 1

In this group, the structure is a bit different. The chairperson is John Walukano, who is also field officer of ARDI and guides the volunteers. At the same time, the volunteer is not part of the group, but only supervises them. She joined another solidarity group under her supervision in savings. This shifts the perception of 'who is in charge': John is seen as the most powerful, as he at the same time is the chairperson, the chairperson in this group is having more power than the volunteer. The group has an IGA, follows the training on savings and credit by Lesto, saves and gives out loans. All the group members are weekly involved in all those activities. ARDI describes this group as doing well. In total six interviews were done with individual members in this group; with the volunteer, chairperson, treasurer, askari and two members. As mentioned before, the volunteer is not part of this group and therefore does not have the most knowledge about the structure of the group and the ins and outs of the group meeting. Hence, the information about the group comes from the other five interviewees.

6.1 Human capital

6.1.1 Group members

The group formed the group themselves in 2016 and consists of around five teenage mothers, added with men and women from the community who wanted to join. The reasons for joining the group varied, but all five the interviewees were convinced they would benefit from the group. The treasurer focuses on the loan she is able to get, instead of overspending at the bank. The askari said that without the group he would not survive and also refers to the loan he got from the group. Two members joined to save, to support others and to get ideas. The group aims to fight poverty in their own homes according to all five respondents, but also in the community according to the chairperson and two members and the constitution and is a registered community based organisation (CBO). As the group started small, the members told their friends about the group and if someone wanted to join, they could. Therefore, there are different age groups in the group, but most members are around 40 to 50 years, with the teenage mothers now being around 20. The group has 30 members, of which approximately 11 men and 19 women. The volunteer of the group is a woman, with four other solidarity groups under her supervision, she has a family of her own and told that she loves to counsel. She is not a member of this group, but of another group. According to herself, she comes to the group to support, counsel and encourage them in their group activity and the struggles they might have. She is primarily focused on the teenage mothers, but also accessible for the rest of the group.

6.1.2 Knowledge in the group

Since most members of the group are middle-aged and have a garden at their home, the group does have knowledge about agriculture and how, when and where to sell the yield. Besides, the chairperson of the group has a lot of knowledge both on savings and agriculture and the group can always ask for his help. Next to that, when a member lacks some knowledge, the other group members share their knowledge on that subject. So although the volunteer is not present all the time, they have enough knowledge in the group to learn from each other and the chairperson is contributing a lot to the group:

Every member got the seedlings, I bought it with my money. My sacrifice. I need every member to get something, to plant on his own so after harvest, they can continue to add on savings. Way of supporting the group.

- Male chairperson Group 1

So the group members get a lot of knowledge and other support from the chairperson. John Walukano, the chairperson, is also field officer by ARDI, a leader in the church and came with the idea to start a group. The volunteer said she supports the group by counselling them, encouraging them to work hard to be able to save and by giving advice when necessary on the farming. However, it seems like the

group is leaning more on the chairperson than on the volunteer. As a group, they are focused on fighting poverty in their own homes and in the community, that is the main goal to come together.

6.1.3 Knowledge about the group income generating activity

The IGA started in 2018 and consists of cultivating coffee, mango, passionfruit and papaya. John, the chairperson, was trained by the subcounty for crop protection, this is also where the group buys the coffee seeds from and sell the seedlings back to. They chose this activity because coffee and mango are sold easily, while the passion fruit and papaya are continuous, so will provide an income throughout the year. Besides, coffee earns a lot of money and fruits are needed when a person is sick. This reasoning mainly came from the chairperson, the other interviewees were all focused on the coffee that makes a lot of money. All those activities are still done in 2020 as well. Next to this, the group members save and give out loans.

The books of the IGA had three calculation mistakes, all three increasing the expenditures and therefore decreasing the available money compared to the amount that was written down. The mistakes were a wrong calculation and two mistakes in the summing up of the total, in total decreasing the profit with 101,500 UGX (€24.76).

6.1.4 Knowledge about savings and loans

The group followed the savings and credit training given by Lesto from July 2019 onwards. Lesto still comes in every week when they are coming together to save and checks the books and guides them in the process, for which the group pays him every month. Every member has an small individual book in which is noted how much that member has saved so far, in addition to writing it down in the book. This small book is kept in the box together with the constitution and the left over money. The box is locked with three locks and the keys are kept by three different persons of the group, called the key holders.

6.2 Connectedness, networks and groups

6.2.1 Interactions and connection within the group

The group is very loving towards each other and also to people who visit their group and have a strong tie with each other. When I was in the group, attending a group meeting, I noticed that the atmosphere in the group was pleasant, I felt comfortable and the group members as well, they were happy to see each other, joking with each other, but also serious when the session starts. They welcomed each other, when they entered the group they greeted each other, to some persons they walked to give a hand, to others they waved from a distance, but they were always having an eye for the individual members and happy to see each person. They also welcomed me, they even renamed me and were very eager to get my advice:

You criticize us, through criticism we can learn other things. We hope you advise us on what is not going well so we can improve.

- Male member Group 1

Lesto was present to continue with the training of savings and credit and every member could ask a question when they had one. At this meeting, 23 people were present, 14 women and 9 men. Mostly the leaders were taking the lead, as they were the ones who are trained to keep the records in the book or count the money. The rest of the group members were more on the background during the training. They respected each other by listening to each other, and asking some members to give some input. An interesting thing was that the men and women were not mixing a lot while sitting in the group. This, however, also has to do with the culture, that men are supposed to sit on chairs and women can sit on the ground. Some members came in late or walked away to take a phone call, but always tried to disturb the group as little as possible.

One member thinks it is important to take care of each other, because some people are weaker than others and the feeling obtained from the interviews was that the group works for benefits for the group, not for individual benefits only. This is also shown in the way they all are eager to not only share the knowledge they have in the group with each other, but also with friends who are interested. All interviewees want to find solutions for the problems they personally have and two interviewees mentioned that they try to find solutions for the problems in the community. The chairperson explained that they are buying books for the orphans with a part of their group money. Another member mentioned that those orphans need support, even more than they are giving them right now:

We are supporting some orphans and they need more support from us.

– Female member Group 1

The group also tries to invite someone who is knowledgeable about, something the group needs knowledge about, so they can learn and grow. In this way they make use of the weak ties they have with people outside the group. Two members mentioned that it is important for them to keep working hard, to be active and participate. That is what is taught in the group and what they feel they should do. As seen in the rules, the group looks at the circumstances of a person before they take action to get their money back, and want to help each other and the community.

The whole group is focused on the same goal and work together to make that happen. Also, due to the savings and the continuous IGA, they regularly see each other. This strong tie is also visible in the goal each member has for the group. Three of the five interviewees, the chairman and two members, were strong in that they need to support the community, the other two were more focused on their own benefits. As one puts it:

If they save that money, you reach that time and go and ask to give you, you buy some books, you don't wait for the dad who has gone out that he comes back before the kid goes to school. No, you can go to them, they lend you something, after you buy for the kid books, some shopping, then she goes to school. Not here again sitting and say, since he has gone let me wait for him to come back home and give the kid. It is you again who is losing. You are a mother who is losing. A father goes out and also does his things, if he comes back he may tell you he doesn't have money. What will you do? So as a mother you have to struggle for your family. As your kid grows up, she will know, my mom struggled for me.

– Female treasurer Group 1

This story does make sense, as by being in the group, the woman can also contribute to support her family and is not dependent on the man to return with some money and thus for her it is really important to support her own family and not feel dependent on someone else. However, the total feeling that came from visiting this group was that they are very eager to learn and work to become better, earn more money so they can have a better income and support the community. So, it seems that the whole group has the same goal, to get benefits both personally and for the community. For some members, two interviewees, the personal benefits are more important, while for others, the other three interviewees it is also very important to support the community.

6.2.2 Connection with the volunteer

The group has a weak tie with the volunteer, she is not regularly present in the group and the group members do not seem to know her. This is because she is not part of this group, but of another group under her supervision in which she is a member and saves. According to herself, she is present every two or three weeks in the Group 1. She is convinced that the group members know her:

As a volunteer? Yes! They know me.

- Female volunteer Group 1

John Walukano, the chairperson of the group and field officer of ARDI does know the volunteer well, but mostly because of John's position in ARDI. The volunteer guides the group, mostly by counselling and encouraging to keep working, but three of the five interviewees do not know her. The volunteer is positive in her description of the group:

The group of John, they are serious in their saving. And they use time, manage time. Friendly, keep time, well organised, polite. Don't want quarrel. When a problem, they just come together.

- Female volunteer Group 1

She likes to work with the group, according to her the group is humble, polite and they are honouring the rules.

6.2.3 Connection with ARDI

The connection with ARDI is not clear for the group members, as they could not tell if they were connected to ARDI and how they were connected. The connection is not regularly updated, not many interactions between ARDI and the group take place and apparently no critical information is shared. Therefore, this connection between the group and ARDI is a weak tie. The treasurer was doubting the connection a lot, at first she did not think the group was connected to ARDI, but then she thought maybe there was a connection, because I visited the group and was a visitor of ARDI, but later on she changed again by saying there was not a connection. The askari was contradicting himself, they were not connected, but John is from ARDI, so through him they are in. John, off course, knows they are connected through him and one member also was sure:

Yes we have, because we are linked with our friend John who is working with them. Everything goes through John, better honour those in leadership.

- Female member Group 1

So, half of the group thinks they are not connected to ARDI, while the other half thinks they are connected because of John. Not one member of the group mentioned the volunteer as the connection between the group and ARDI.

6.3 Rules, norms and sanctions

6.3.1 Rules in the group meetings

When the group comes together, all the members have to follow some rules. They made the rules with help of Lesto, who gave the constitution of other groups and brought some ideas about the rules. The group sat together with him to make the rules and everyone agreed to keep them. They also wrote it down in the constitution, as this group is a CBO, registered at the district. The rules are enforced by the secretary and askari, as the askari is the security man who keeps order during the group meeting and the secretary writes down in the book when a person needs to pay a fine. According to the chairperson, the group members can also mention it when a person does not follow the rules. This does happen, but for example with the rule of making noise, so talking during the group meeting with neighbours for example, usually the person first gets a warning before they really need to pay the fine, dependent on how interrupting it is. However, it seems that the secretary and askari already see and write down most of the people who need to pay fines, so in practice this does not happen often.

In addition to these guided rules, the group decided that they want to fight against poverty and have some additional rules that are not written down that focus on the attitude they should have in the group, like be committed to the group, respect each other and be flexible to others. This also reflects the strong connection the group has, to respect each other is a high value in the group, although it is not a rule that is written down. Three interviewees did mention informal rules which shows that to them those are also important. Different rules were mentioned by the group members; the chairman

mentioned the informal rules, what he expects from the group members, while the rest of the interviewees talked about formal rules with fines as sanctions. One member mentioned that they must make sure to fight against poverty as a rule, which is an informal rule as well. The group has the attitude that when someone pays the fine, it is ok. From the money of the fines the group members can get loans and at the end of the year they look into the books how much money each group member has spent on fines and they add that amount to the personal savings of that person. The interest that is made with that money however, stays in the group.

The rules that are important to the members are the following; the chairperson said it is important to have respect because that makes them a group and encourages others to come in the group; the treasurer, askari and one member agreed with each other and mentioned the most important rule is to not be absent, as then they miss a lot of information and support, are not able to save and the group is not really a group; the last member thought it is important to be disciplined, because if the group is disciplined it is easy to control the group.

6.3.2 Rules in the group income generating activity

An informal rule of this group is that when someone is not able to work on the IGA, another group member will come or they need to hire an outsider, so the work will be done. When an outsider needs to be hired, the member that is sick does not have to pay for that as they cannot afford that, but the group in total will do. A member shared who will pay for it and why:

The group, because the social income is still low for people. They are unable to do that surely. In case you ask them to do that, you will be chasing them away from the group and that will be a bigger problem for them.

- Male member Group 1

This and two other interviews showed that the group members are not mainly focused on making money themselves, but have a bigger goal of helping each other, even when it has the consequence that they themselves get less money. It seems that the volunteer did not have input in the rules for the IGA.

6.3.3 Perceived fairness of the rules

The rules in the group meetings are perceived as fair, every member named (a part of) the rules and the consequences of not living according to these rules. They all know what they need to invest and what the benefits are, there was only confusion about the height of the fine for being absent. The treasurer and askari said the fine is 1,000 UGX (€0.24), while one member said it is 500 UGX (€0.12) and another member did not mention a fine involved. On the contrary, there are only informal rules for the IGA, as the group did not give a clear picture on the investments and benefits made from the IGA. So those rules are not clear. Also, the whole group seems happy that they get something out of the IGA, but three members mentioned that it is not enough, therefore it is not perceived as fair by them. Below, the investments and benefits for both the group meetings and IGA are given.

Investments group meetings

For the group meeting, every member should be present every week. When they are too late or absent without a reason, it will cost them some money. They have to pay social funds every week, which is a fund for medical emergencies and the investment is 500 UGX (€0.12) per week for each member. Next to that, every group member has to save between 2,000 UGX (€0.49) and 10,000 UGX (€2.44) per week, but there is no punishment when they do not reach the 2,000 UGX (€0.49). The money saved is given out as a loan to a group member who needs it and it will take until the end of the year before they can access their savings.

Benefits group meetings

As a group member, it is possible to get a loan from the group at the end of the group meeting, from the money the group members have handed in for their savings account. This loan enables the group members to set up a business, expand their business or pay school fees for the children. The loan committee, consisting of the chairperson, secretary, treasurer and two members, approves the loan, but the exact criteria are not known. The loan given out to the group members, needs to be paid back with 10% interest per month. At the end of the year, every group member gets 10% interest on his or her savings. Therefore, the more money they have saved during the year, the more interest they will get. When a group member has a problem which has to do with sickness, death, disaster or accident, a loan can be obtained from social funds, which needs to be repaid in two weeks and is interest-free. All the interviewees, except for the chairperson, mentioned that they also get social benefits out of it, they learn from each other, get support and can come to the group when they are facing a problem.

Investments group income generating activity

At the beginning of the IGA, each group member had to pay 10,000 UGX (€2.44) once as a registration fee so the project could start. About the rest of the investment the group members were not agreeing with each other. The chairperson said that five people will water the plants for a full week, the next week five others will go. This is only for the dry season. The treasurer said that sometimes outsiders are hired to do the work and both the outsiders and members are getting paid for the work. The group members can volunteer to do the work, there are no obligations. The askari agreed with the treasurer and added that three or four people need to supervise the outsiders, but at the same time he said that they need to go a fixed day per week. One member agreed with the fixed day per week, but mentioned that only the outsiders get paid, while the group members just do it voluntarily. Another member said that the group is split up in three groups of each ten members and they need to work on the IGA for a full week.

Benefits group income generating activity

Both the askari and another member said that the money obtained from the IGA is used to give out loans and the interest of those loans are added to the savings of each member:

That money we get from our group, we bring it in saving, so a group member can borrow that money, to be used. When taking back, you take back with an interest so we can share at time.

- Male askari Group 1

The money itself is divided at the end of the year, half is used to buy necessities for the next year, the other half is added to the savings of the members, according to the askari and one member. However, according to the chairperson there is not a fixed rule, the group sits down together at the start of the year to discuss how they will divide the money made with the IGA. Another voice came from a member who said that there is a special committee (consisting of the chairman, treasurer, two money counters, askari, three key holders and the secretary) that sits down and makes a plan, then calls the whole group and shares the information. The group can still decide that they are not agreeing with the plan of this committee.

6.4 Trust and reciprocity

The strong connection between the group members is shown in how well the group members know each other and the high trust there is in the group. They all know well what is important for the other group members, what they do not like and why they have joined the group. Together they mentioned that the group is for them a place where they can get support in the form of advice and loans, and helps them to grow. It is also important for them that they can help others to grow. So the group members do share a lot and show affection towards each other, which was also visible in the rules, as they look at the circumstances of a person when he or she is not able to pay back the loan in time. Two

members are satisfied with what they get out of the IGA, while three others are happy that they get something, but clearly it is not enough:

So what I get from there, actually it is not enough for me, but at least I get something little. I was like maybe we can get someone who will help us to get something heavy.

But right now, we get little.

- Female treasurer Group 1

In the end, they all think it is worth to keep investing in the IGA because they have hope that in the future they will get more out of the IGA and this hope is big enough to keep working on it. So they do trust that they will get back the investment made and it is not troubling them too much that the reciprocity interval is long. The work on the IGA is monitored by the leaders. If someone did not attend that person should make sure someone else replaces him or her and to report it both to the group and the leaders. If there is no replacement, the group will report to the leaders. So the subgroups have own responsibility but are expected to give accountability to the leaders. The trust relation between the group and the volunteer is not clear, as three interviewees did not seem to know the volunteer, but at the same time, the volunteer was very positive about the group. However, since the volunteer is their leader, they will respect her and the group can get advice from her when they have a problem. But the group mainly turns to their chairperson, as they perceive him as very knowledgeable on many subjects.

6.5 Collective and individual benefits

For the collective benefits, the profitability of the IGA was calculated. The analysis was made over the first year of the IGA, which started in 2018. The group is supposed to get some money from the sold coffee in 2019 to the subcounty, but to date that has not been paid. Therefore, 2018 is the most recent complete year. The group made a profit of 59,500 UGX (€14.51), and invested 430,500 UGX (€105.-). However, part of this investment was used two continuous projects, of which they did not get out any money yet. The calculated profitability of the group can be found in Table 6.

Table 6: Profitability of Group 1 in 2018. 4,100 Ugandan shilling (UGX) is approximately 1 Euro (€).

Profit / investment (%)	13.8
Profit / member (UGX)	1,983 (€0.48)
Profit / m² (UGX)	61 (€0.01)

Next to profitability the functioning of the group and IGA can be a collective benefit. This group functions well, there is a high trust and a lot of knowledge present in the group and they are using their weak ties to find people who can guide them in their group and IGA. The money coming from the IGA is little, however, it is a viable project. Also, when the continuous project starts to provide yield, the profit made will be higher.

There are also a lot of individual benefits. The members have access to loans and are able to save. The group saves about 114,000 UGX (€27.80) per week, which ranges from 94,000 UGX (€22.93) to 134,000 UGX (€32.68). The group members get interest on their savings and in the group they get knowledge which they also can use at their own homes. Next to that, the group is a place where they can share their stories, get advice and feel comfortable. The members do not get a lot of individual money, so at this moment the social aspects seem more important benefits, together with the ability to get a loan when they need some money. Those individual benefits influences the way the group is perceived and has a positive effect on the social capital of the group and the willingness to follow the rules.

7. Results Group 2

This group does not have all nine functions as explained in the general structure of the group. The group consists only of six members and only four functions are fulfilled. The volunteer is at the same time the chairperson and a secretary and treasurer are present, the other functions are not there. However, on the day I visited the group meeting, the group expanded to 29 members. In that new group, all the functions are present. The analysis is made over the old group consisting of six women, as those women together worked on the IGA last year, over which the analysis was made. The group members are all mothers of teenage mothers. This group has an IGA, got a two-day saving and credit training from ARDI, saves and is able to give out loans. ARDI describes this group as doing well. Interviews were done with the old group and in total four persons were interviewed: the volunteer, who is also the chairperson, the old treasurer, the keyholder (her task in the new group) and a member.

7.1 Human capital

7.1.1 Group members

The group started in 2010 with six women, all mothers of teenage mothers and are now middle-aged. They started with merry-go-round in which every group member puts in a certain amount of money and one group member can take it home to buy something from it. Every week another woman would get this money and this continues all year. In the meantime this merry-go-round is replaced by savings. The volunteer is a woman of the same age as the rest of the group, loves to share her knowledge and in this way contribute to the group and the community.

7.1.2 Knowledge in the group

The group members are respecting the volunteer and are very thankful towards her, but they already learned a lot and have most of the knowledge they need is present in the group. They did not all mention the same focus of the group, three members mentioned that the group is there to earn a living and one member said the purpose is to give knowledge to each other.

7.1.3 Knowledge about the group income generating activity

The group saves and loans out, cultivates collard greens and has a calf. They started in 2019 with collard greens as an IGA, because they thought it was very easy to manage, which was necessary since they were mothers. The group lives near the market, so they can sell easily. Besides, collard greens sell very well and grow fast. The group bought a calf from the profit they made in 2019 and they feel every member should get their own calf. This is a continuous project, they get milk from the cow and can sell it to make a profit. For the continuous project, the group leaned on the knowledge of the volunteer and her advice on the matter. The group is still working on both activities.

The group made two mistakes in the book and had more money than they wrote down, in total 14,900 UGX (€3.63). One time they made a wrong calculation and another time they forgot a 0 when writing down the money made from selling the collard greens.

7.1.4 Knowledge about savings and loans

In 2018 this group got a loan from ARDI to start up an individual or group IGA, and together they decided to use it for individual businesses. One group member was ill, so therefore the loan was divided over the five other members. For the loan they got a training, given by John and Joel, who was an accountant. They learned that they should set up a business from the money and could not use it to buy food, but the kind of business they could choose themselves. Also, they were held responsible for each other, if one member refused to pay back, the others were also in trouble as they got the loan as a group and not as individuals. The volunteer said about the training:

They added us more effort on the saving. The group even got interested in saving more than other things.

- Female volunteer Group 2

7.2 Connectedness, networks and groups

7.2.1 Interactions and connection within the group

The group members learned to work together in the group, they all mentioned that is very important to work together on all activities of the group and they have a strong tie with each other in the group. The group is respecting each other and only have good words about each other. On the day I was in the group to observe the meeting, the group expanded from six women to 29 members, both men and women, so the ambience was differently than normally. So from that day on, the group exists of 29 official members. The old group members explained that they all like the growth because with more people present in the group it is possible to work on a larger IGA and hopefully make more money. One member explained that when they started with their IGA and people saw that it really paid off, those people wanted to know how they did it and join the group. None of them mentioned any concerns with this expansion. The new group made the new board on the day the group expanded and that happened in a good way, the persons who wanted to nominate someone put up their hand and John had the lead in establishing the voting in a correct way. A lot was happening that day in the group, so it was more difficult to get a good picture of the old group, since 23 extra persons were present. Therefore, to get a picture of the interaction in the group, I looked into the ambience during the interviews, which was pleasant. They were not present with each other's interview, but they were working together on a piece of land, talking and smiling, they have been friends for a long time now. Through the group, the group members learned how to budget in their own household and to save instead of spending it immediately:

In my group, I see that when we gather together and share the knowledge, I learn more things from there, how to balance my things, how to budget for my things. So everything I do, I first think the way they were in the group, before I do my things. And in that group, that group has taught me how to interact with my friends. Many things are there.

- Female keyholder Group 2

This is how the whole group feels, they all love to share knowledge and learn from each other. The interviewees shared that they find it very important to not give up, and that they feel supported in that by the group. As the members do all their activities together, both in the IGA and in savings, they see each other very often. In the interviews it became clear that they are taking care of each other and are sharing resources.

7.2.2 Connection with the volunteer

The volunteer is part of the group and the group has a strong tie with her. She is very loved, as she is the one who made the group which benefitted each member a lot, also because of the loan they were able to get from ARDI:

She brought them with nice thoughts of joining that group of ARDI, which has helped them to get some money.

- Female old treasurer Group 2

She was also the one who handed out the goats to their daughters to be able to have some milk and earn some money. As all the women in this group are the mothers of teenage mothers, they have been through a lot with the volunteer, through her their families are still together, which gives extra reasons to be thankful towards the volunteer:

She is a chairperson in the group and she looks for those young girls who delivered from home.

- Female member Group 2

Next to that, all the interviewees mentioned that the volunteer has a lot of knowledge which she shares in the group.

7.2.3 Connection with ARDI

All the members of the group know that they are connected to ARDI and the group has a strong tie with ARDI. They all mentioned different ways how they are connected to ARDI: one member thinks that because they have received a loan from ARDI, the treasurer links the volunteer to ARDI because she was the one handing out goats and the volunteer said that John comes to visit the group. The old treasurer and the key holder both point to the volunteer and chairperson (which is the same person) to have the contacts with ARDI and if they have a question they can ask through her. The volunteer mentioned that the group can ask John when he comes to visit, but the other group members did not mention him. One member comes with a totally different angle, she told that the leaders come sometimes to visit the group and is very happy when they come. The leaders ask the group questions, but when they have a question they can also ask. This has probably to do with the time that ARDI gave the group a loan and the director and field officer came to visit the group to check if they understood their obligations. Although the group thinks the communication goes through the volunteer, the connection is clear and they also have (had) personal contact with ARDI.

7.3 Rules, norms and sanctions

7.3.1 Rules in the group meetings

The group follows the rules well. When the group just had started, they noticed that in the meetings they had for saving, some people were not showing up to the meeting but instead were sending someone else to save for them. Therefore, they decided that they needed some rules and discussed as a group which rules would help them to be present and interact well with each other. The rules the members did not have to come up with personally, but by moving into different places to share and get ideas from other groups they got some ideas for their own rules. The chairperson and secretary together are responsible to enforce the rules; the chairperson is responsible for giving a warning and the secretary for writing the fines down. However, the group keeps the rules, as nobody has paid a fine yet. As the chairperson mentioned:

The rule is hard when you don't know it, but when you know, it is very easy.

- Female chairperson Group 2

So, apparently this opinion is shared with the whole group as everyone follows the rules. An informal rule in the group is that when a person is sick, she will get some money from the group to pay the hospital bill. This both reflects the strong connection present in the group, the group members follow the rules well and they are looking after each other. There are two rules that are important for this group, the first one is mentioned by the volunteer, who is also the chairperson. The rule she thinks is most important is to not be absent, because she learns by hearing what is discussed in the group. The second important rule is agreed over by the rest of the interviewees; the old treasurer, key holder and member, that rumours are not tolerated because rumours let the group down and then they cannot work together.

The group members together mentioned all the rules they have, however, they also mentioned two rules that are not written down, which are about a social fund the group has. The first is that when someone is sick they give some money so that person can go to the hospital and the second being that each group member has to give at least 2,000 UGX (€0.49) when a group member has lost a relative.

ARDI gave the group some rules to obey when the group was given the loan. One was about accountability: the group members were accountable for each other, they needed to make sure that everyone paid, otherwise they all would be arrested. This probably had an influence on the obedience to their own rules, all feel responsible for taking the rules seriously. The group is also strong about the need to be together and to let nothing come in between. This can have to do with the fact that the group consists of only 6 members. This may also result in less strictness of the rules because they work with each other intensively and know the motives of each other.

7.3.2 Rules in the group income generating activity

The interviewees did not mention specific rules for the IGA, however, it seems like they apply the rules for the meetings also on the IGA. They work every day on the IGA in the dry season and for the rest of the year they decide together when they need to work on the IGA, as they do all the work together. They all mentioned that it is important that they all work on the project and the rules are helpful in that. When a group member is sick, the rest of the group will continue the work and the old treasurer mentioned that they can let one of their children help the others. A member said that the other will just work and when the yield is sold, they will support her with money to go to the hospital.

7.3.3 Perceived fairness of the rules

The rules in the group meetings are perceived as fair, every member named the rules and the consequences of not acting according to these rules. They all abide to those rules and mentioned the same height for the fines. They know what they need to invest and what the benefits are in the group meetings and for the IGA. As they are with a small group, it seems like the rules of the group meeting also apply to the IGA, only than as informal rules. So, no sanctions are involved, but the members are still expected to come in time, not be absent when working on the IGA etc. The rules have become the norm. They all feel that the project helps them and they are ok with the time they spend in the group and on the IGA. Below, the investments and benefits for both the group meetings and IGA are given.

Investments group meetings

Each week the group comes together to save and give out loans and each group member needs to be present in every meeting. Each member saves around 1,000 UGX (€0.24) to 2,000 UGX (€0.49) per week. The money each member saves is not accessible for personal use until the end of the year, so when a group member needs money, they can get a loan from the total money saved by the group members. This is also an investment the members have to be willing to make.

Benefits group meetings

Due to the savings, the group members are able to get a loan when they need one, for example to expand their business. However, as the group consists of only six women, the loan they can get is not very high. Not every week a loan is given out, so the savings are becoming more and the amount that is available to be loaned out increases. One member explains the benefits she got:

I saw that, maybe if I also join that group I get something to earn the living. So with that little money, I pay the school fees for the children and buy some home requirements to use as a woman. Since the father is not available every time. So I can budget for myself.

- Female key holder Group 2

She speaks about the loan she has received through the group which enabled her to set up an individual business: buying and selling beans and maize and in this way make some money of her own.

Investments group income generating activity

The activities they have to do for the IGA differs per season. In the rainy season, after the meeting they go to the field and if necessary they spray the collard greens with insecticide. Every week they check

the plants and from October to the end of December they sell a part of the yield almost every week. In the dry season they need to water the plants every evening. Next to that, since this year the group has a calf which needs daily care. They also work on that together, the key holder explains how they do that:

If you have something like a banana stem, grass, what, you take for it. When it is sick, we all gather, we say, our calf is sick, what are we going to do? We gather some little money, we treat that cow.

- Female key holder Group 2

The group works together on everything since they are just with six women, but often even with five, as one is sometimes too ill to work.

Benefits group income generating activity

The members decided that from the group money they will buy something for the group and do not divide the money over the members. With the money made from the first year, they bought a calf and their vision for the future is that every group member gets a calf. Right now, the calf is not yielding anything, but in a year it can start reproducing, giving the members more calves and also milk to sell.

7.4 Trust and reciprocity

This group has a high trust; they know the intentions of the other group members and care for each other. All four interviewees knew what the others do not like, which is rumours and noise making and what is important for the others, which is to work together and share knowledge. They also all told the same story about what each group members wants to get out of the group, which is being able to support themselves, and that they need each other to achieve that. As it is a small group, everyone works every time on the IGA, so they monitor each other which encourages everyone to work well. This might become harder when the group becomes bigger. The keyholder want to get more out of the IGA, all the other group members are happy with what they get out, because it helps them to have an income, pay school fees and make a profit:

I was just seated, but that group has helped me to manage my income very well. I used to sit, wake up from sleep, sit in the doorway, nothing I was doing. But right now, at least I have some work.

- Female member Group 2

Three interviewees mentioned that the group aims to get a calf for every group member and that they are working together towards that goal. This is done by putting the group money towards buying a calf. However, right now the calf is not providing them extra income, as it is a long term project, which means that it takes longer before they get something out of it and the trust within this group is high. All the members do like to see their calf, because then they feel like they have achieved something. So it is not about the cash they make but it is more the feeling that they get as a reward:

I know that out of cow I will get a calf, and tie it to the door, then when I come out of the door, I will know, yeah, I am also in a group, I have got something.

- Female key holder Group 2

Next to that, putting money in a calf will yield them more money in the long term, as the calf is growing up and getting more value and they have an insurance if they suddenly need money.

7.5 Collective and individual benefits

The profitability of the IGA was calculated to get an insight in the collective benefits. The analysis was made over the first year of their IGA, which started in 2019. The group made a profit of 192,500 UGX

(€46.95) and invested 22,500 UGX (€5.49). The calculated profitability of the group is showed in Table 7.

Table 7: Profitability of Group 2 in 2019. 4,100 Ugandan shilling (UGX) is approximately 1 Euro (€).

Profit / investment (%)	855.6
Profit / member (UGX)	32,083 (€7.83)
Profit / m² (UGX)	341 (€0.08)

Another collective benefit is the good functioning of this group, both the trust and rules that have become the norm support this functioning. At the same time this good functioning reinforces the height of the trust present and made that the group members were willing to follow the rules and make them the norms. The IGA is also functioning well and they bought a calf from it, which will generate more profit in the long term.

There are also individual benefits. The members share knowledge with each other and learned to work together. They are able to save and are steady in their savings. They each save 1,000 UGX (€0.24) or sometimes 2,000 UGX (€0.49) per week, which adds up to a total of mostly 5,000 UGX (€1.22) per week, as one group member is sick and not active in the group. They also get interest on their savings and have social security in the form of being able to get a loan, and as the weekly amount saved is stable, they know how much money they can get, and have social funds present in the group. Socially they are getting support from each other in the group and have become friends, having a feeling of belonging.

8. Results Group 3

The group does not have all the nine functions described before, but has a chairperson, treasurer, secretary and two money counters. The rest of the group are members and do not have a specific function. The volunteer of the group is at the same time one of the money counters. The group does not have an IGA at the moment due to the rain, and the group does not know for sure if they have enough money to start with it again. They followed a training from NUDIPU in 2016 about savings and credit and the group members do save and give out loans. The money made with the group project is given out as loans to increase the ability to give out loans. ARDI describes this group as not doing well. Four interviews were done in this group with the following persons: the volunteer, who is also the money counter, the treasurer, the secretary and one member.

8.1 Human capital

8.1.1 Group members

The group started in 2016 with teenage mothers, after which an NGO called National Union of Disabled Persons of Uganda (NUDIPU) asked if people with a handicap could join. Three people explained why they wanted to join the group. The secretary explained that she needed support and the group is able to give her that, especially in the form of loans. The treasurer joined because she wanted to make an income, to get a loan to set up a business and in this way to be able to take care of herself. A member joined the group because her daughter was a teenage mother. The group started saving to make sure that every teenage mother could pay back the goat to ARDI and they continued with it after that was done, with help of NUDIPU which taught them about book keeping. The group consists of 30 members, with 24 women and 6 men of which 2 teenage mothers. There are 15 disabled, 11 caretakers, 2 teenage mothers, 1 youth and the volunteer present in the group. Their ages range from 20-71, with half of the members younger than 40 and the other half being above 40 years old. When the members of NUDIPU are too handicapped to work with the group, their caretakers come to the group and save and work in their name. The goal of the group is to get more money so they can take care of themselves, as mentioned in three different interviews. This also was observed in the group meeting I was present in, as some group members were asking for help because they did not manage so far. The volunteer is part of the group, she is an active and happy woman, and shared that she loves to bring in knowledge and make sure that the group is doing ok. She is helping ARDI by keeping an eye on the teenage mothers and the group by giving them knowledge from ARDI and NUDIPU to save and continue with their IGA. As the volunteer said:

I had at least been getting them information from outside the group. And they said that me at least, I have the spirit of at least fishing for them, and looking for the energy also which can at least assist them.

- Female volunteer Group 3

8.1.2 Knowledge in the group

The volunteer followed a lot of trainings, both from ARDI and NUDIPU, and is the one who writes down the records of savings and loans in the books of the group. The group does seem to rely on the volunteer, as she is perceived to have a lot of knowledge and is one of their leaders. The treasurer explains:

She also guides us on what to do, because she is the old woman in there, she has gone for more workshops, she has more knowledge.

- Female treasurer Group 3

The volunteer is also a person who has a lot of knowledge, guides the group and is easy-going in the group according to the group members. So the group mainly looks to the volunteer to make decisions and to give input, however, the other group members do contribute to the group meetings as well.

8.1.3 Knowledge about the group income generating activity

From October 2018 to October 2019 the group cultivated beans, peas, and collard greens, saves and gives out loans and they want to start with cultivating onions. One member mentioned that in 2016 a cow was bought, and that they are rearing goats and cattle. However, this was not confirmed by any other group member and also not written down in the books. The group mainly looks to the volunteer for advice on agriculture, all the group members mentioned that she has the most knowledge on this, and together they chose to grow beans because they grow quickly and are easy to maintain. The treasurer elaborates on this:

We don't have enough funds, that is why we choose them to be seasonal. We know others are very expensive to manage.

- Female treasurer Group 3

The group is living on the border with Kenya close to a market so it is easy to sell, people from Kenya buy it and the beans are seasonal and easy to manage. In 2019 the group tried to make bricks in the rainy season and failed because of the rain, which spoiled the project. In 2020 the IGAs did not start yet, as the group does not have land to cultivate the vegetables on. The treasurer and a member both mentioned that they are not sure if they have enough money to rent the land.

The group forgot to write down the seeds they had to buy to plant the collard green and the peas, which added up 50,600 UGX (€12.34) to their expenditures. Also, they could hire the spray pump for a cheaper price as the one who rents out the pump wanted some vegetables instead of money, so they paid him partly with money and partly with vegetables. However, they have no idea how much vegetables he has gotten and did not record it as an expenditure in the book.

8.1.4 Knowledge about savings and loans

The group did not follow the training about saving & credit from ARDI, but they were taught about bookkeeping by NUDIPU in 2016 and the volunteer goes to trainings about bookkeeping every year. Therefore the volunteer has the most knowledge on this subject of the group. The group is saving and giving out loans in the group.

8.2 Connectedness, networks and groups

8.2.1 Interactions and connection within the group

The connection between the group members is a weak tie, they are showing some affection towards each other, but no critical information is shared and they are only seeing each other in the group meetings or partly when working on the IGA. When I was in the group, the group was loving towards each other and towards me, but they were hesitant to speak and let the volunteer do most of the talking. For some members this was because of the language, as they could not speak English, but it also seemed that they rather had the volunteer talking. This can have to do with their character or being insecure because they have a handicap. After a while, the chairperson took the lead and explained what kind of activities the group was doing, while the volunteer was translating it for me. They were friendly towards each other, seemed happy to see anyone who came in the group.

Three interviewees learned from each other in the group how to do business, so everyone can fight against the poverty in their homes. As the volunteer mentioned:

We formed this group so that we can elevate poverty in the homes.

- Female volunteer Group 3

They encourage each other to get a loan to start a business and in this way earn an income. However, the group is individualistic in what they want to achieve, the interviewees did not know well what was important for the other group members and were all talking about the individual benefits they got.

They do meet for the savings, but are more focused on their own, therefore their social cohesion is weak.

8.2.2 Connection with the volunteer

The group has a strong tie with the volunteer and all the interviewees love her because through her they get knowledge, ideas and advice and she helps the group to grow. In this, also the individualistic perspective of the group members is shown, as one member talked about the volunteer:

She is the one who makes me to grow. I like her, because she is the one who helped me to get a goat from ARDI. That is why I like her so much.

- Female member Group 3

The volunteer is a member of the group and she is very eager to be of assistance of the group, which is appreciated by the group. So the connection with the volunteer, who is part of the group, is stronger for each member than the connection they have with each other, mainly because of the knowledge the volunteer has and all the members mainly look to the volunteer for ideas and knowledge they need.

8.2.3 Connection with ARDI

The group members are divided over the connection they have with ARDI as a group and the connection is a weak tie. The secretary said they do not have any connection, but that they want to have a connection, a member said she has some properties of ARDI so in that way they have a connection, but that this connection is through the volunteer:

I don't have a real contact, but I have some properties from ARDI. So ARDI knows me and I know them. We keep on communicating. Sometimes we make a call. Like me, I make a call to Mary and Mary gives me the feedback.

- Female member Group 3

The volunteer pointed to John, he is the one from ARDI who visits the group and in this way the group has contact with ARDI. So the connection is not very clear for the group members.

8.3 Rules, norms and sanctions

8.3.1 Rules in the group meetings

The weak connection within the group is also seen in the strictness of the group on their rules; when someone needs to pay a fine they do not look at the circumstances that person is in, but that person just needs to pay the fine. The group experienced that some people were never showing up, therefore they sat down together to make a constitution. NUDIPU helped the group by teaching them about the fines through the volunteer and to make sure that those fines are paid, the askari works together with the secretary and the chairperson. The askari pays attention to if all the rules are followed and the secretary is responsible for noting the offenders down in the book. The chairperson is responsible for handling rumours and puts a plate at the doorway for the people coming in late, in this way they can pay immediately. The secretary writes the names with the date and the fine down in the book with the notion whether it already is paid. Those fines are part of the group money. There are two important rules according to the members, the three interviewed leaders (volunteer, treasurer and secretary) think the most important thing is to come in time and not be absent, because it is important to not miss anything and make good decisions together:

When you are together you get some knowledge. Sometimes it can give some guidance to develop.

- Female secretary Group 3

The other rule is mentioned by a member and it is important to her to pay back the loan in time because the money belongs to the group members. Something that stood out is that the rules that the group mentioned in the interviews are not in accordance with the rules written down in the constitution of the group. For example the height of the membership fee is mentioned to be 10,000 UGX (€2.44), while the constitution states it is 1,000 UGX (€0.24). The interest for the loan is mentioned to be 10% per month, just like the other groups, but the constitution states 1% per week. So this group does not follow their constitution well. When a group member gets a loan, the interest is 10%, which remains in the group. So if someone wants to borrow 100,000 UGX (€24.39) the group will give that person 90,000 UGX (€21.95), in this way the interest is paid immediately. When someone fails to bring back the loan in a week, 1% of the total loan needs to be paid as a fine.

8.3.2 Rules in the group income generating activity

The interviewees did not mention any specific rules for the IGA. It might differ per week how much work needs to be done, so no rules can be made about it. Mary, the volunteer, and Abel, a member, are in supervising the IGA according to one member, so they will probably mention it in the group meeting when something needs to happen and the workload is divided at that moment between the group members.

8.3.3 Perceived fairness of the rules

The rules in the group meetings are perceived as partly fair, the group had made different rules from their constitution and also want to change the registration fee they made a new rule about. During the interviews, some group members needed a long time to mention the rules, as if they did not recall the rules easily and was of less importance to them. However, some of the rules are important to the members, like coming in time, not be absent, pay back the loan in time. Nevertheless, they did not mention the same height of the fines for most rules. Three interviewees mentioned being late having a fine of 200 UGX (€0.05), while the volunteer said it is 500 UGX (€0.12). The fines for being absent are even more diverse, the volunteer said it is 1,000 UGX (€0.24), the secretary thought it was 500 UGX (€0.12), and one member said it is 200 UGX (€0.05). Rumour mongering was also not agreed upon, one member said the fine is 5,000 UGX (€1.22), while the treasurer said it is 500 UGX (€0.12). The fines are part of the group money. They all know what they need to invest in the group meetings and what they get out. For the IGA, the members actually do not know what they are supposed to invest and get out, they all told different stories. Besides, half the group is happy with what they get out of the IGA, the other half mentioned that it is not enough, although they are happy with the fact that they get out something.

Investments group meetings

Every group member needs to be present every week in the meeting. When they are late or absent, they have to pay a fine. In order to save, the members need to buy shares, each share costs 2,000 UGX (€0.49) and they need to buy at least one share and can maximally buy five shares per week. There are no written rules about this and no sanction involved when they do not buy a share. All the members need to pay a registration fee of 10,000 UGX (€2.44), according to the volunteer for the cash book and pass book, the pens and transport to seminars of NUDIPU. This amount is too high as they have to pay this every year and they want to decrease it to 3,000 UGX (€0.73) per member per year:

But now we want to reduce, because members are complaining. So we want to reduce it to 3,000 shillings.

- Female volunteer Group 3

Benefits group meetings

The group members are able to get a loan from the money the group members bring in saving. The interest made with the saved money is first also given out as loans and at the end of the year added

up and divided in accordance with the number of shares each member has. The more they have saved, the more interest they will get. This is divided at the end of the year.

Investments group income generating activity

The group members did not agree with each other what exactly they are investing in the IGA. The volunteer told that they do everything with the whole group, except from watering in the dry season. Then, they divide into six groups, every group does water the plants in the morning and evening for one day. So every six days, one group needs to water the plants twice a day. Another voice came from the secretary, she is convinced that Abel (a member) and Mary (the volunteer) are taking care of the plants, they supervise every day because they are trustworthy:

So we trust them, and the reason why we trust them, always they are transparent in their activities.

- Female secretary Group 3

The rest of the group is divided into groups of five people, with whom they have to monitor the plants for a full week. Next to that, the weeding is done with the whole group. The treasurer is contradicting herself, they harvest with all 30, but the spraying is done with two or three people each day. However, she never sprays, because they have three members who know how the spraying pump works. Finally, a member told again a different story; they do everything with all 30 people.

Benefits group income generating activity

The group has two opinions about who decides what will be done with the money. They agreed that it depends on how much money they have made, but the volunteer mentioned that first the executive board (chairperson, treasurer, secretary and two money counter) makes a plan and the group can decide what kind of seeds will be bought with the money. They do this after each season of selling. The rest of the group thinks they do it as a group. The treasurer agreed that some money should stay in the group to buy seedlings and insecticide for the next season, but thinks that the rest of the money will be given to the group. The rest of the interviewees was not clear on what they do with it the money. The volunteer said that the rest of the group money is given out as loan, just like the interest received over this money. At the end of the year, both is divided over the members.

8.4 Trust and reciprocity

There is low trust in the group, they know each member has the primary goal to earn an income. They all have an individual business with which they make money and save from and can use a loan for individual needs. Based on the knowledge of the goal of each member, they can make a prediction about the behaviour of the other group members. The group members like to see each other grow, get knowledge and get advice. However, this was all used to become better themselves. The volunteer and one member were valued by the secretary to be trustworthy and transparent and that is why she thinks they supervise the work that is done by the members. The others did not mention this. The group members all agreed that they do not get enough out of the IGA, but they are happy that they at least get something. Although the trust is low within the group, the trust with one group member, namely the volunteer, is high. They look to her for knowledge and guidance in all their activities.

8.5 Collective and individual benefits

First of all, the profitability of the group was calculated, which is a collective benefit. The analysis was made over the second year of the IGA, which ran from October 2018 until October 2019. The group made a profit of 501,400 UGX (€122.29) and invested 171,600 UGX (€41.85). The calculated profitability of the group is showed below, in Table 8.

Table 8: Profitability of Group 3 in 2018 – 2019. 4,100 Ugandan shilling (UGX) is approximately 1 Euro (€).

Profit / investment (%)	292.2
Profit / member (UGX)	16,713 (€4.08)
Profit / m² (UGX)	487 (€0.12)

The group used the profit to give out loans to the group members. The group is functioning moderate. They do have a low trust and do not always enough knowledge or know people who are knowledgeable to teach them. Also, as the members are not clear on their investment and tasks associated with the IGA, the IGA is not very well functioning. Therefore, the collective benefits are mainly the money obtained from of the IGA.

The group members have access to individual benefits through the IGA. The IGA does add money to the amount saved by the members and is given out as loans. Therefore the social security of the group increases. This group saves in shares, each share is worth 2,000 UGX (€0.49) and they can buy one to five shares per week. The total shares bought per week ranges between 60 and 80 shares, so the group saves around 140,000 UGX (€34.15) per week. This stability increases the social security of the group even further. Next to that, they do to a certain extend share stories and knowledge with each other, helping each other to grow. There is not much knowledge present in the group and most knowledge comes from the volunteer. They all feel the group is benefitting them, the secretary said that getting interest on her savings helped her and with that total amount she was able to buy a goat and increase her income in this way. The treasurer and a member also mentioned that they grew personally and in income due to the group. So the individual benefits are both economically and socially.

9. Results Group 4

The group expanded in 2020 from 26 to 69 members, but as the group does not work at an IGA at the moment, the analysis is done over the year before, when the group still existed of 26 members. So the work is done by those 26 members and the benefits are also for them. The money they made with the IGA they gave out as a loan to five group members. The group did receive the basic principles from John about saving and credit in 2018 and is interested in following the training from Lesto to learn more. They save and give out loans to each other. ARDI describes this group as not doing well.

Five interviews were conducted in the group, the chairperson was not available, so instead the vice-chairperson was interviewed. Next to her, the volunteer, speaker, treasurer and secretary took time to answer my questions.

9.1 Human capital

9.1.1 Group members

The group started in 2006 and has grown to 26 members, of which 13 men and 13 women. The age in the group does differ, approximately a third is in their twenties, with around three teenage mothers. The parents of those young people used to be in a group that was further to get a loan and save and their children figured that they could do it in their community when there were more people willing to join. Everyone who joined contributed something which allowed them to set up their project of collard greens. The secretary loves that their group expanded in 2020 to 69 people, as he explained:

And again, approach. We found out that at least approaching the customers, because they are like now our customers. Is a bit very important. That is to say, when we become very humble to them, to our members, then you at least feel happy in the group so that they can still create for us other members from outside. So that we can develop our projects.

- Male secretary Group 4

However, the volunteer warned them that 69 is too big and a group of 30 is more manageable, but apparently the group did not listen to that. She thinks people wanted to join the group because they have seen that it was beneficial for the group members:

People have changed, now they know the goodness of the group, of forming a group, they know. They know the importance.

- Female volunteer Group 4

This is also what the all the group members mentioned. The vice chairperson joined because she hoped to get knowledge and to support herself. The secretary thought it was profitable and important for his future. The treasurer could not pay the school fees of her teenage daughter and joined the group because of that. The speaker joined because he wanted to get support in the form of a loan to boost his business.

According to the other four interviewees the volunteer is a happy woman with a love for the people in her community. She is middle-aged and part of the group. She explains why she was chosen to be a volunteer:

The community saw that I was a good person who can try to communicate to them and give them the right information.

- Female volunteer Group 4

She was happy to take the work, because she felt like she should do it.

9.1.2 Knowledge in the group

The group relies on the knowledge of the volunteer for their activities. The vice-chairperson and secretary perceive the volunteer as having a lot of knowledge the group needs about growing vegetables, savings, and shares a lot of ideas. This knowledge is needed especially for their IGA.

9.1.3 Knowledge about the group income generating activity

The IGA started in June 2018 and consists of cultivating collard greens. The speaker and vice-chairperson were also mentioning green vegetable, tomato, cabbage and onions, which is not supported. In the books only vegetables are mentioned and not the specific type of vegetable. In the interviews, the members talked about the collard greens, and not so much about the other vegetables. The volunteer mentioned that the money they earned with the vegetables were earned with collard greens. Therefore it is assumed that the green vegetable, tomato, cabbage and onions were not part of the IGA last year. In December 2018 the group bought thirty hens with the profit they made on the collard greens. Unfortunately twenty out of thirty hens died due to a disease, which shows a lack of knowledge on rearing hens, because their death could have been prevented by vaccination. Next to this, the group saves and gives out loans.

The group only explained the revenues they got from the IGA and what they did with the revenues, but not where they got the money from in the first place and what they used it for. They did not record their expenditures, like the renting of land, buying seeds and the feed for the chickens. This added 124,000 UGX (€30.24) to their expenditures.

9.1.4 Knowledge about savings and loans

The group only received training from John in 2018, but is now interested in following the training from Lesto. The main reason is that in that way the group will be able to get a loan from ARDI. Since the training from John the group started to save and give out loans in their group. Some members were able to set up an individual IGA because of the loan they received. For example, the treasurer bought a motorcycle with the loan he got from the group and uses that to make some money.

9.2 Connectedness, networks and groups

9.2.1 Interactions and connection within the group

This group is focused on their individual gains and have a weak tie with each other. In the group meeting I was present in, the chairperson took the lead and explained what kind of activities the group was doing. John told them about the training in savings & credit they could get from Lesto and the group asked a lot of questions to John and was mainly interested in getting a loan from ARDI. It felt like the group was expecting me to help them in getting a loan, while that was not the reason for me being there. Around 40 people were present, so a mix of the old group and the new members. The group did not show happiness to meet each other, but were mainly focused on the way to get forward. It seems that they think one way forward is to get more people to join their group, as they think that with more people they can earn more money. Next to that, the treasurer explained what the group according to him has learned:

As a group we have learned to lend our money and support ourselves, and also members learn from us to get money and make savings from it.
- Female treasurer Group 4

This statement also points to the individualistic attitude the members of the group have.

9.2.2 Connection with the volunteer

The group has a strong tie with the volunteer, she gives the group knowledge, connections and counsels them. She is a member of the group and loves to share what she has learned to help the members grow. The speaker of the group likes her because:

She has the mind of development.

- Male speaker Group 4

9.2.3 Connection with ARDI

Their connection to ARDI is less known and therefore a weak tie. Three persons, the vice-chairperson, secretary and speaker, said that their group is not connected to ARDI. Disagreement rose from the volunteer and the treasurer, the volunteer said that she has contact with John and Joseph and the treasurer thinks both the volunteer and chairperson have contact with ARDI. Nobody apart from the volunteer saw John as a connection between the group and ARDI.

9.3 Rules, norms and sanctions

9.3.1 Rules in the group meetings

The rules in the group meetings are made as a group, but they got some help from the outside. A community based officer came and trained them on savings and the rules, so they copied their rules from an organisation he knew. Nevertheless, everybody agreed to those rules. The rules are enforced by the chairperson, who sees who is absent as he carries out rollcall, in which he checks the attendance of each group member, the secretary and the treasurer, who are responsible for checking the books after the meeting. The five interviewees together mentioned four different rules that are important to them. This shows that there is disagreement about the relative importance of the different rules and do not have one goal, which is also visible in the weak connection they have. Only the secretary mentioned two rules and both were the same as one other person had mentioned. The treasurer felt that all the rules are important because that makes the group strong. The secretary mentioned this as well, but if he had to choose, he thought it was important to bring back the borrowed money in time. This is the same as the volunteer had mentioned. The vice chairperson thought it is important to have no rumours in the group, because that can make the group to collapse. The last important rule was to keep time, because that helps to have a smooth group meeting and was mentioned by the speaker. They did change an informal rule as not every member did pay their loan in time, so they decided to look at which person is working hard, that person can get a loan from the group. This is determined by the amount a person has saved, probably because a person who saved more is more likely to be able to pay back the loan in time. The person that is weak does not get a loan:

Now we have given [a loan] to some people, we have a lot of defaulters. But now we have been seeing, it depends the one who is hard working, we give the one who is hard working, that one gets a lot of money. But this one that is weak, we don't.

- Female treasurer Group 4

9.3.2 Rules in the group income generating activity

There are no formal rules mentioned by the interviewees. Two members did mention that when a person is sick when needed to work on the IGA, the rest of the group will work and that person can continue when feeling better.

9.3.3 Perceived fairness of the rules

The rules in the group meetings are perceived as fair, as two members mentioned that all the rules are important. They were not very consistent in the height of the fines they mentioned for breaking a rules.

All five agreed to a fine of 500 UGX (€0.12) for being late, however about the rest they are more divided. Only the vice chairperson mentioned that the fine for rumour mongering depends on how that person reacts. The secretary said that a fine of 500 UGX (€0.12) needs to be paid when someone is absent for three weeks, the four other interviewees agreed that the fine is 1,000 UGX (€0.24). The group is also divided over what is done when a group member does not pay back the loan in time. The volunteer said they loan the money out again to that person against 10% interest, so the fine is 10% of the total loan. The vice chairperson agreed but adds that after three months they go to the home of that person to get something worth as much as the money that person still needs to pay back. However, she also mentioned that they go to court. The secretary agreed with going to court after three months, the treasurer did not mention a time amount for going to law, but the speaker said they do that after five months. So, the rules are not known very well. However, all the group members know quite well what they need to invest and what the benefits are of the group meetings. On the other hand, the investments done in the IGA are not known. Two members think they know what they get out of it, which is not confirmed by any other member and can be doubted as all the members also told a different story for their investment. But the group is happy with what they get out of the IGA because they have gotten something and all five mentioned that they were able to grow. Two members mentioned that they grew because of the knowledge they got and two other mentioned they have increased their income due to the group. Below, the investments and benefits for both the group meetings and IGA are given.

Investments group meetings

The group members have to be present every week. When they are late or absent without reason, they have to pay a fine. The vice chairperson said about paying a fine:

If you don't have it, they decide to deduct it from your savings.

- Female vice chairperson Group 4

Next to this time investment, each member has to pay a membership fee of 10,000 UGX (€2.44) each year according to the secretary, but the treasurer disagrees and said it is 5,000 UGX (€1.22). The groups started with a fee of 2,000 UGX (€0.49) and the secretary explained that they are happy that it increased, in this way they are feeling they reached something. The money is used to give out loans to the group.

Benefits group meetings

The group members are able to get a loan, which is mainly used to start up an individual business:

Like me, I can talk of me now, me what I have got, there was a time that I have borrowed some of their money, then I bought a motorcycle from that support, so I have got that one as the big project for me. If their money was not been given to me, however much I have added mine, still I would not have reached the correct amount of money.

- Male secretary Group 4

Next to that, the interest made with the membership fee is divided over the members and the secretary expected to get at least 150% back from that investment at the end of the year, due to the interest obtained by borrowing this money out.

Investments group income generating activity

None of the members agreed with each other. The volunteer said that per day 10 people need to take care of the plants, they need to water and weed. The next day, 10 other people will go. The vice-chairperson first said that there are two groups and then changed her answer to four groups. As a leader, she needs to be there every day. The rest of the group members are divided into groups and need to water in the dry season for one full week, which is three times a week. They also need to

maintain the plants, for example by spraying against the pests and by weeding. In the rainy season this weeding needs to be done every week, while in the dry season it is done once every two weeks. Another voice came from the secretary, he thinks that the tasks are to weed, spray, transport and prune. Ten people go in the morning, ten different people in the evening. All the group members also need to contribute 200 UGX (€0.05) each to buy pesticides. The last view comes from the treasurer and speaker, who agreed with each other that there are three groups and each group needs to take care of the plants for one full week. The treasurer added that the spraying needs to be done twice a week, but they can see from the insects walking the leaves when it is time to start spraying. Sometimes the group members need to add some of their own money to rent land or buy pesticides.

Benefits group income generating activity

The speaker and treasurer explained that the profit made from the IGA is divided over the members, while a part of the capital is kept as an investment for the next year, and the rest of the capital is used to give out loans to the group members.

9.4 Trust and reciprocity

The group has a low trust, they know from each other that they all want to be able to earn a living through their individual businesses, which they can start with the support of the group by receiving a loan. However, the trust of the group members in the volunteer is high. There is no control at all on the IGA, which makes that the group can misuse this trust easily, as everyone is looking to gain individual benefits. For example, the speaker of the group joined the group to get support:

I hope to get a loan to boost in my business.

- Male speaker Group 4

The goal of the group is the same for everyone, to work together, but they are divided over what they think is important in the group to happen or to avoid from happening. The secretary thinks everybody is willing to work, while the vice-chairperson thinks not everyone likes the group, but they agreed on that they do not want bad behaviour. When someone is sick, it is important to inform the rest and they will do the work, that person can join them again when he or she is better. All the interviewees are happy with the IGA because it helps they get knowledge, ideas, friendship and take their children to school, besides:

I got the knowledge of savings and the knowledge of supporting myself.

- Female vice-chairperson Group 4

However, it seems like the group members do not make a separation between the IGA and being able to get a loan. This is especially visible in the answers to the question what they get out of the IGA, because they do not earn enough money per person to take their child to school.

9.5 Collective and individual benefits

To get an insight in the collective benefits, the profitability of the group is calculated. The analysis was made over the second year of the IGA, which ran from June 2018 until June 2019. The group made a profit of 26,000 UGX (€6.34) and invested 116,500 UGX (€28.41). With this the profitability of the group is calculated, see Table 9.

Table 9: Profitability of Group 4 in 2018 – 2019. 4,100 Ugandan shilling (UGX) is approximately 1 Euro (€).

Profit / investment (%)	22,3
Profit / member (UGX)	1,000 (€0.24)
Profit / m² (UGX)	46 (€0.01)

So they made some small profit, which was given out as loans to the group members. They are not very close with each other and do not have clear rules for the IGA, which complicates the process to get collective benefits. They do not have a lot of human capital in the group and also have a low trust.

However, it does lead to some individual benefits. The IGA increases the stability of being able to give out loans and this is an important individual benefit. The group does differ a lot in their savings, sometimes it is 2,500 UGX (€0.61) and other times it is 70,000 UGX (€17.07) for the total group. A lot of times it is around 10,000 UGX (€2.44). One explanation for the diversity is that when it is rainy season some people are unable to come and thus the savings are lower. However, this decreases the social security in the group, as one week a lot less money can be given out than another. Also, the group members received knowledge which they can use at home and get ideas in the group. They are able to save and get interest on that, so there are both economic and social individual benefits present in this group.

10. Analysis

In this chapter first a comparative analysis of the groups are given, after which the research questions are answered.

10.1 Human capital

10.1.1 Group members

The groups all have a different composition of the members present in the group. Both Group 1 and Group 4 are groups with five and three teenage mothers respectively, after which random men and women could join the group if they were interested. Group 2 on the other hand only exists of six members, all mothers of teenage mothers. They just recently opened the group for community members to join. The composition of Group 3 is again differently. This group also has teenage mothers, approximately two, and further consists of disabled people or their caretakers, and a few others. All the groups have middle-aged persons in their group, who are used to work on the land and have knowledge about agriculture, which they can teach the rest of the group. Also, all the groups got a lot of knowledge from ARDI, either on agriculture, savings and credit or life skills. Most of this information is given to them by the volunteer and John, the field officer of ARDI. It is assumed that high educated people are not part of the groups because they earn more money with a job which requires high education than growing vegetables. Therefore, the groups mainly consist of people who have finished a lower education level and are not hired for high paid jobs.

The group members of all the groups shared that they learn from each other in the group and increase their knowledge due to the group. This knowledge is mainly shared when someone in the group has a problem and the group members can share their experiences and advice. So in order to be able to learn from each other, there needs to be trust in the group, to dare to share a personal problem. This is also linked with agency, the members are actively asking the group to share their knowledge so a problem can be solved.

10.1.2 Training savings and credit

All the groups have received a different training in savings and credit and also a different intensity of the training. The first group is trained the most extensively and this intensity goes down with every described group. Group 1 is the only group who received the savings & credit training from Lesto. The training started half a year ago and is still running today. Group 2 got a training of two days before they got the loan from ARDI and were trained by John and Joel, who was an accountant at that time. Group 3 was trained by NUDIPU, but only the volunteer received the training. They do the book keeping differently from the groups who got trained by ARDI. The volunteer goes with the secretary and the treasurer to annual trainings about book keeping of NUDIPU. Group 4 only got the basic principles of saving and credit from John. The books of this group are also the most chaotic.

10.1.3 Knowledge about group income generating activity

All the groups have made a choice based on the knowledge they had at the beginning of their IGA about which activity they should do. They all had reasons for starting with a certain project. However, two groups showed a lack of knowledge, they had made some money with the project and decided to start up something differently as well. Group 3 made bricks in the rainy season and their project was spoiled due to the rain. Group 4 started to rear chicks but did not immunize them, and due to a disease twenty out of thirty chicks died. This shows a lack of technical knowledge, because with a little more research both failed projects could have been successful instead.

Therefore, it is important that each group has at least one knowledgeable person on the subject, which in most groups is the volunteer. Only Group 1 relies on the knowledge of the chairperson and not so much on the volunteer, which has to do with the fact that the volunteer is not part of the group, the

chairperson is the field officer of ARDI and is the one who guides the volunteers, therefore has more knowledge and a higher position than the volunteer. Although the volunteer and chairperson are perceived as knowledgeable people, they do not have followed a business training or know how to make a business plan, to have a higher chance of having a succeeding IGA (Steglich and Bekele, 2009; Marais and Botes, 2007). In this, also a difference between the groups was found. The two groups with a strong tie and high trust within the group (Group 1 and Group 2) had a higher agency because they were not only looking at their leaders for information, but actively were looking for people who were knowledgeable on a subject.

Next to that, having sufficient knowledge about book keeping is also important. None of the books of the groups were correct. Group 1 made mistakes in the book, which interestingly were made before the saving & credit training was given. They had less money than they wrote down, in total 101,500 UGX (€24.76). Group 2 also made mistakes in the book, and had more money than they wrote down due to a wrong calculation and forgetting a 0, adding up to 14,900 UGX (€3.63). Group 3 did not make a mistake in the books, but did not include all the costs made to start the IGA, increasing their expenditures with 50,600 UGX (€12.34). Group 4 did also not make a clear mistake, but only explained the revenues and what they did with the revenues, not where they got the money from in the first place and what they used it for. The extra expenditures are 124,000 UGX (€30.24). Both Group 1 and Group 2 made mistakes that had to do with calculation errors, while Group 3 and Group 4 did not record their expenditures in a correct way.

10.2 Connectedness, networks and groups

The connections of the different groups are summarized in Table 10 and explained further in the rest of the text.

Table 10: The type of connection the groups have within the group, with the volunteer and with ARDI.

	Group 1	Group 2	Group 3	Group 4
Group	Strong tie	Strong tie	Weak tie	Weak tie
Volunteer	Weak tie	Strong tie	Strong tie	Strong tie
ARDI	Weak tie	Strong tie	Weak tie	Weak tie

10.2.1 Connection within the group

All the groups have social cohesion, they are working together on a shared goal, but the strength of it and the type of connections do differ. Two groups were asked about participation, which is needed for social cohesion to exist, and an interesting difference can be seen. Group 1 mentioned that everyone is contributing according to what that person knows, but that not everyone can be of the same level. In Group 4 it was mentioned that not everyone was working well, but that was ok because that was why the group existed, to support the weak. So the main difference between those groups is that in the first everyone was doing their best but people have different capacities which is fine as long as everyone was actively involved, while in the second group there were people who were not contributing to the group at all. So in the second group, not everyone was working for the benefit of the whole group, which presents a weak social cohesion present in the group. In all the groups, the relationship is a two-way relationship, they are having interactions with each other and this relationship is actively maintained, as they come together every week to save and work together on their IGA.

All the groups come together each week to save and give out loans. Next to that, they are all working on an IGA, but the amount of work and how often they see each other does differ per group. Group 1 and Group 2 both have a continuous IGA, while the other two do not have a continuous IGA. With a continuous IGA, the members have to work on it all year round and get a yield all year round. This has an influence on the amount of time they spend together, with the groups having a continuous project

spending more time together. As mentioned before, Group 2 started with six women and they all needed to be present always to keep the group project running, while the rest of the groups are divided in smaller groups to do the daily tasks and only come together with the whole group for big events, like the harvest. Working together more often also strengthens the bond between the group members.

Only the members of Group 2 were friends before the group started. Group 1 formed the group themselves and knew all the members from their community, however they were not close with each other before the group started. In Group 3 and Group 4 random people joined the group who were not known beforehand. The last group wants their group to keep growing, they feel that more people is better. So at the start, the first two groups knew each other better than the last two groups which also has an influence on the connections there are in the groups.

The groups were different in the amount of affection showed to each other. Group 1 seemed happy to see each other, were greeting each other when they arrived at the group meeting. Both Group 1 and Group 2 showed affection towards each other in the interviews, they wanted everyone to succeed and also were willing to sacrifice a part of their personal benefit for the group. Group 3 were respecting each other in the group meeting and moderately happy to see each other, while the members of Group 4 did not express any affect level towards each other in the group meeting. Both groups focused in the interviews on the personal benefits.

To conclude, all the groups have social cohesion, which is strengthened in groups in which the participation of the group members is high. The time spend together is higher when working on a continuous IGA and when having a smaller group, and when people are known before they join the group, they are more likely to share critical information with each other. A higher affection level is connected to a higher level of granting each other resources and support. In sum, Group 1 and Group 2 have a high social cohesion and strong ties within the group, while Group 3 shows a moderate social cohesion with weak ties within the group and Group 4 has a low social cohesion with weak ties between the group members.

10.2.2 Connection with the volunteer

Group 1 has a weak tie with the volunteer, due to the fact that the volunteer is not part of their group. They have formed a strong connection with their chairperson instead. In the other three groups the volunteer is a member of the group and all have a strong tie with their volunteer. However, there still are differences in the type of connection. Group 2 is grateful for the volunteer because through her they were able to form the group, get goats and were able to start, but does not rely solely on the volunteer for information. It seems that both Group 3 and Group 4 both rely on the volunteer to come with the correct knowledge and guidance for their group meetings and IGA.

All the group members were very positive about the volunteer in their group, except from the group members of Group 1, who did not know her. This is because she has mainly been of great assistance to the teenage mothers and their parents. Due to the counselling the teenage mothers and their parents are together and are being able to have a better life through the support from the group and the ability to set up an individual IGA to earn an income. Next to that, in most groups the volunteer is the one who brings in a lot of knowledge and ideas about the IGA and saving and credit, which has significantly contributed to the life of the members.

10.2.3 Connection with ARDI

The connection with ARDI and three groups is a weak tie, as it is not regularly updated and no affection towards each other is shown. Also, all the group members were divided about how and if their group was connected to ARDI. For Group 1 this doubt is understandable as John is part of the group and also field officer of ARDI, so his specific role in the group can be confusing. Only all the members from Group

2 were sure that their group was connected to ARDI, and this group has a strong tie with ARDI. They know the staff of ARDI, show affection and keep the connection updated.

All the groups are connected to ARDI, through the volunteer and through John, the field officer of ARDI. He visits each group, but mostly he comes by once every two months, as he has 68 groups to visit. The information the groups get from ARDI through John and the volunteer about agriculture, savings and loans, is valuable information that they do not get from within their group. The connections between the volunteer and ARDI on the other hand are strong ties, all the volunteers know John well and also come to ARDI to receive refreshers and both the volunteer and ARDI are doing their best to help each other.

10.3 Rules, norms and sanctions

The general rules mentioned in the interviews are compared within the group and between the groups in Table 11.

Table 11: Rules with sanctions for the four groups. The slashes mean that different numbers were mentioned in different interviews. The fines are in Ugandan shilling (UGX); 4,100 UGX is approximately 1 Euro (€).

Rule	Group 1	Group 2	Group 3	Group 4
Late	500 (€0.12)	500 (€0.12)	500 (€0.12) / 200 (€0.05)	500 (€0.12)
Absent without reason	1,000 (€0.24) / 500 (€0.12)	1,000 (€0.24)	1,000 (€0.24) / 500 (€0.12) / 200 (€0.05)	3 times absent: 500 (€0.12) / 1,000 (€0.24)
Rumour mongering	5,000 (€1.22); three warnings then chased out	5,000 (€1.22)	500 (€0.12) / 5,000 (€1.22)	5,000 (€1.22) – 10,000 (€2.44), depends if they say sorry (5,000) or go against (10,000)
Noise	500 (€0.12)		500 (€0.12)	
Misbehaviour	500 (€0.12) - 1,000 (€0.24) (depends on case)	Three warnings, then chased out of group		
Fail bring loan in time	Pay extra according to loan		10% of loan	10% of loan. After 3 / 5 months go to home to get something worth as much / go to law
Do not pay weekly (loan)			1% of loan	
Phone not silent	500 (€0.12)		500 (€0.12)	

10.3.1 Group meetings

The rules for during the group meetings in all the groups are nearly the same, however, the amount that needs to be paid as a fine does differ and some groups have additional rules. The rules mentioned in the interviews and written down in the books or constitution can be found in Appendix D.

All the groups mentioned that they came up with the rules themselves, that they sat together as a group and discussed, but in every group there is at least one group member (per group it differs who,

it was either a member, the treasurer or the vice chairperson) who told that they got ideas from outside, either from Lesto, NUDIPU or a community based officer who guided them with making the rules or they saw the rules of some other groups and decided to copy those. But in every group the whole group did agree to the rules made. Therefore, they had a say in the rules and sanctions their group has. Also ARDI has a say in the rules through the training John or Lesto gives about saving & credit. When John or Lesto is giving the training, they suggest the basic rules with fines, but the height of the fines can be decided by the group.

Only Group 1 is a registered CBO, but also Group 3 has a constitution for the group. The other two groups do not have a constitution and wrote the rules down in the book where they also keep records of the savings and loans. Although not everybody is aware, the rules can be changed through amendments. However, this is not done frequently, but some groups want to do it. The chairperson of Group 1 mentioned that the group wants to change the interest percentage from 10% to 5%, but they have not done it yet, because changing it in the constitution costs money. Group 2 started with six people and are just expanded to 29, which led to more rules being added. Those rules were agreed upon with the new group. In the constitution of Group 3 it is noted that 2/3 of the fully paid members need to agree, then a rules can be changed. Group 4 did change one rule, which is about the time they come together to save, it changed from 03:00-04:00 to 02:30pm-03:00pm.

Most of the rules are only applied to the group meetings, when the group is coming together to save and give out loans. Then, the rules are strict, if someone is too late, he or she needs to pay, but when someone is sick or has a problem, he or she can be absent. However, it does differ per group if the group, especially the leaders, look at the circumstances that person is in or if they just follow the rules. Group 1 and Group 2 are looking at the circumstances of the people when they are not able to pay their loans or fines, while the other two groups are more strict on that people have to pay and will use force to get their money back when necessary.

Next to that, Group 1 and Group 2 both have some informal rules, which are not written down but are about social aspects of the group. They both have a social funds, which increases the social security of the group members and the first group also has some rules about the expected behaviour of the group members. They need to be respectful and be open in everything. The other two groups, Group 3 and Group 4 did not mention any informal rules or rules which have to do with a social aspect of the group.

10.3.2 Group income generating activity

The rules for the IGA are more informal, they are not written down somewhere and the group rules mentioned during the interviews are not applying to this project. One informal rule in the IGA is mentioned by all the groups; when someone is sick during his or her turn to work on the group project, the others will just work and that person will get money or a loan to be able to pay his or her hospital bill. Next to that, for Group 1 it is important that there are enough people to work on the project, which means that they have to communicate when they are not able to come, so a replacer can be found. This rule is also not written down, but informal.

The rules about what the groups need to invest and what they get out of the IGA are not written down. What the groups get out is discussed either in the beginning of the year (Group 1) or when they have received the money after selling (Group 3 and Group 4). They will sit down as a group, as all the members participate in the IGA, and discuss how much money they will use for the seedlings for next year (or another project they want to start) and how much can be distributed over the members. To really get money however, the groups need to wait until the end of the year, before that it is only noted down in the book to be someone's money, but given out as loans.

Only Group 2 is clear on their rules for the IGA, they do everything with all six women (although one is mostly sick, so it is mainly the five doing the work) and when they get money, they buy a calf, until all the women have received a calf. The rest of the groups are not agreeing within the group what the rules are for the work they need to do to uphold their IGA. This is probably because those rules are informal and can differ per season, as a different intensity of taking care of the IGA is needed depending on the season .

10.3.3 Perceived fairness of the rules

Only Group 2 has made the rules really the norm and thus perceive the rules for both the group meeting and IGA as fair. For the other three groups, the rules about the IGA are not clear, and only all the members of Group 4 are content with what they get out of the IGA. The other two groups are divided over the fairness of the balance between the investment and benefits they get out of it.

Both Group 1 and Group 4 are perceiving their rules for the group meeting as fair and know what they have to invest and get out. Group 3 thinks their rules are partly fair, they want to change some rules and were not remembering their rules well. Also, they have mentioned different rules than written down in their constitution which shows that they have changed them informally and are not happy with the way they were. However, over some rules this group is clear, those rules are received as fair.

So, it seems that Group 2 perceived all their rules as fair and the rules have become the norm. The right, responsibilities and revenue is in balance in their group. In the other three groups, this balance is only (partly) found in the rules for the group meetings and disturbed for the IGA.

10.4 Trust and reciprocity

There can either be control or trust in a functioning group. All the groups in this research have trust in the group, however Group 1 and Group 2 both have a high trust, they are emotionally attached to the group members and know the intentions of the others. On the contrary, Group 3 and Group 4 have a low trust, they can to a certain extent predict the behaviour of the other group members and show less affection behaviour.

This is also clear from the cooperation between the group members. The groups with a high trust had a pursuit of a shared goal, in which the group members are working for the benefit of the group, which also can increase their individual benefits. However, sometimes this benefit for the group or a group member can sometimes be at the expense of a personal benefit. An example is that in Group 1 the group together pays the outsider when a group member is sick. Then all the group members pay instead of just that sick person, decreasing some of the personal benefits of the other group members. Group 1 are focused on helping themselves and others, while the rest of the groups are only focused on helping themselves. However, the amount of trust and sharing in this does differ per group. Group 2 are trusting each other well and look out for each other. Both groups know all the members well and this helps to generate a higher trust. The two groups with a low trust were following the other approach of cooperation, they use the group to gain individual benefits and are focused on their own profit. This is visible in the way they force a person to pay back the loan when that group member is too late with paying back. Group 3 is more individualistic oriented, with the focus on making money to earn a living and Group 4 is still focused on their own, not only on the money they earn, but also on the development of themselves and the group. Both groups have welcomed new members, who they did not knew beforehand, which affects the level of trust between the group members.

The level of trust is also linked with the reciprocity interval of two aspects the groups, firstly in the land available for the IGA and secondly in the start of a continuous IGA. First of all, the land used to work on the IGA is either made available by a group member or is hired from a person who is not in the group. For the Group 1, the group is doing their IGA on the land of a group member, who still hopes to get something for it. The group did tell him that maybe after the harvest they could pay him, but so far

he did not receive anything for it. Group 2 uses the land of a group member, who volunteered to do the project on her land. The calf is at the place of another group member. Both Group 3 and Group 4 hire the land from an outsider. However, the members of Group 4 told different stories, so it is possible that when they first started with collard greens, one group member volunteered so the group could use his land, while now the group needs to rent it from an outsider. This shows that in the first two groups, the solidarity is high, as those group members are willing to wait long for any compensation, so have a long reciprocity interval, or are willing to give their land for the benefit of the whole group. Secondly, both Group 1 and Group 2 started with a continuous IGA. Such a project requires a lot of investment before getting any returns on it. This can take up to two years, for which a higher trust within the group is needed because the reciprocity is slow. This is also possible because the groups with a high trust know what the intentions of the other group members are, their underlying motives and therefore are more likely to return a favour and are more willing to have a longer reciprocity interval.

10.5 Collective and individual benefits

Both collective and individual benefits arise from working on the IGA, in which the amount of social and human capital plays a role, the higher the social and human capital, the higher the benefits. In turn, those benefits increase the social and human capital and therefore increasing the benefits obtained again.

10.5.1 Collective benefits

The profitability of the four different groups was calculated and can be compared with each other, as visible in Table 12 below.

Table 12: Profitability of the four groups and their financial investments made. 4,100 Ugandan shilling (UGX) is approximately 1 Euro (€).

	Group 1	Group 2	Group 3	Group 4
Investment (UGX)	430,500 (€105.-)	22,500 (€5.49)	171,600 (€41.85)	116,500 (€28.41)
Profit (UGX)	59,500 (€14.51)	192,500 (€46.95)	501,400 (€122.29)	26,000 (€6.34)
Profit / investment (%)	13.8%	855.6%	292.2%	22.3%
Profit / member (UGX)	1,983 (€0.48)	32,083 (€7.83)	16,713 (€4.08)	1,000 (€0.24)
Profit / m² (UGX)	61 (€0.01)	341 (€0.08)	487 (€0.12)	46 (€0.01)
Analysed year	First year (2018)	First year (2019)	Second year (2018-2019)	First year (2018 – 2019)

All the groups have made a profit on their IGA, however, the height of the profit does differ. It is also calculated how efficient each group turned their investment into profit, given by a percentage. A positive percentage means that the group has made profit. The profit per m² is shown to correct for the different sizes of the land for the IGA per group.

Group 1 has the lowest profit / investment and second lowest on profit per member and profit per square meter. This can be explained by their investment in a continuous project, of which they did not receive anything yet in 2018, so that explains why the profit / investment is so low and their other profits as well, as they used part of the land and their working hours for something they did not get return on yet. Group 2 also did invest in a continuous project, but they did that with the money they got from the first year, so that has no effect on the profit of this year. They score well, they have the highest profit/investment and profit per member and their profit per square meter is second best.

Group 3 is second best for profit/investment and profit per member, but has the highest profit per square meter. They do make use of their land best, but do not have a continuous project. Group 4 is third on profit / investment, and scores the lowest on the other two measures. They also do not have a continuous project and this year (2020), they did not start their activity yet.

As none of the groups recorded the amount of work hours put in the IGA, and also they have no idea about it, it is not possible to calculate the earnings per hour work put in. However, the group income can be compared with the average salary of people living in a rural area. This amount is 303,000 UGX (€73.90) per month (Kamoga, 2017), which is 3,636,000 UGX (€886.83) per year. So, the average income translates into 1893,75 UGX (€0.46) per hour when working 8 hours a day, 20 days per month. This is based on a full work week, and with this IGA they are not working the whole week, sometimes there are even weeks that they do not do anything for the IGA. Compared with the profit per member per group, they will do equally well when they work for 1; 17; 9; 0.5 hours respectively on the IGA per member per year. All the members of each group do work more than this amount of hours per group. However, the group has more functions than making money with the IGA alone, and almost every group member does have an individual business in which they are making money.

Another collective benefit is the functioning of the group and the IGA. This is seen in Group 1 and Group 2, as those groups are functioning well and this in turn increases the benefits obtained from the group. This strengthens the collaboration between the group members and in this way also the individual benefits obtained.

10.5.2 Individual benefits

The group members do not necessarily earn the financial revenue from the IGA, as shown in Table 12, above. The groups make, if possible, a part of the money available to give out loans so the interest that is made can be added on the personal savings of each member. At the end of the year, the interest together with the savings are given to each member, while the group money is either also distributed over the members or put in a project for the next year. So the group members do gain some economic benefit from the IGA. But mostly the benefits are social.

In all the groups, the IGA supports the social security of being able to get a loan from the group, as the money made with the IGA makes that more members are able to receive a loan. However, the groups do differ in the amount they save and also within the group the amount does differ per week. Therefore the social security of being able to get a loan does differ per group. Group 1, Group 2 and Group 3 are quite steady in their savings, which increases the social security of the group further. Group 2 does have a low total amount saved per week, but is also with a smaller group and not every week a loan is given out. Therefore, the amount increases every week until they get a request for a loan. Group 4 does differ a lot in their savings, one explanation for the diversity is that when it is rainy season some people are unable to come and thus the savings are lower. However, this instability decreases the social security of being able to get a loan.

The group members all save and receive interest on it, which increases their income, so also individual economic benefits arise. Next to that, all the groups gain knowledge that the group members can use at home as well, which can increase both social and economic benefits. The members of Group 1 and Group 2 receive emotional support from the group and have a feeling of belonging, a place where they feel safe and can share their problems, after which the other group members will offer support.

Those collective and individual benefits have an effect on the social capital present in the group, more individual benefits will increase the commitment to the group and the motivation to obey to the rules. They will also be more motivated to work on the IGA, as this in turn will increase their collective and individual benefits.

10.6 Answers to the research questions

Before the research questions can be answered, the definition of success needs to be applied to the groups under study. Success in this study was defined as ‘group members being able to have and have a viable own or group business and when they feel they have an advantage of this project’. As can be seen in Table 13, all the groups feel they have an advantage of the IGA and all are able to have a viable own business, therefore the difference between the groups is only found in the viability of the IGA.

Important to note with this is that the group members closely link the IGA with the other activities the group does. So they do not separate the benefits of the IGA from the benefits obtained from the other group activities, which are indeed interlinked. However, also they do earn some money due to the IGA, what some members otherwise would not have earned. Most of the members also have an individual business, sometimes set up with the money obtained as a loan from the group, but no economic analysis is performed on those. From the books it is clear that not everyone is able to save every week, so therefore, not all individual businesses are assumed to make a lot of money. However, it is also possible that this money is needed to take care of the family and no money is left to be able to save.

Table 13: Analysed success of the groups. Through the answers given in the interviews, the experienced advantage of the project is measured.

	Group 1	Group 2	Group 3	Group 4
Viable groups business	No, but possible on the long term	No, but possible on the long term	No	No
Viable own business	Able to	Able to	Able to	Able to
Experienced advantage of project	Yes	Yes	Yes	Yes

SRQ 1: To what extent does human capital influence the success of the income generating activities?

The study showed that it is essential that at least one person in the group is knowledgeable in the activities the group does, like agriculture, bookkeeping and business management, as this increases the benefits obtained from the IGA. All the groups have a person who is perceived as knowledgeable in the group, either the chairperson or the volunteer and for the bookkeeping NUDIPU or Lesto, however this person is not the most knowledgeable person in all those areas. Therefore, looking outside the group for the most knowledgeable person to give them the information, increases the potential of a successful business. This is done by Group 1 and Group 2, both are using their weak ties to come in contact with people who can guide them in those matters. The other two groups are looking at their chairperson or volunteer for knowledge, as they are seen as the leaders and they are supposed to honour their leaders, showing a decreased agency of the group members in those groups as they are dependent on their leaders. The chairperson of Group 1 and all the volunteers are closely linked to ARDI and get their knowledge from ARDI. The volunteer and John are the connection between ARDI and the group and through them the information is given. It is clear that all the groups did get a lot of knowledge from ARDI and this knowledge is key in a successful project. However, the groups need more information than is given them by ARDI, especially in the type of IGA and business management. The groups are not guided intensively on their IGA by ARDI, so this can be a point of attention. In the case of the chickens of Group 4 and the brickmaking in Group 3, a lack of knowledge made their project to fail. It is very important to have someone who is connected to knowledgeable organisations or persons for the group to be able to grow.

SRQ 2 : Which connections and feelings of connectivity enable the solidarity group to be successful?

The groups who have a higher potential to have a successful business in the future have a strong tie within the group and are having shorter lines with ARDI. Although none of the group members of Group 1 mentioned John to be their connection to ARDI, the fact that John is in their group with a lot of knowledge on agriculture and bookkeeping makes that the group does have an advantage on the other groups. Group 2 did get a loan from ARDI and therefore have had more contact with ARDI than the other groups. Therefore, both those groups have a short line to ARDI. All the groups like to learn, either from each other, the volunteer or ARDI. The information that the volunteer gives is highly valued, because the groups realise that that makes them grow. This is mainly for Group 3 and Group 4, they are mainly looking to the volunteer for support, while she might not have the most knowledge on the problem, while the other two groups are focusing on what person has the right knowledge for their problem.

The weak tie in Group 3 and Group 4 has possibly to do with the fact that both groups expanded and they did not know all the group members beforehand. This weaker tie is linked with less bonding between the members and a larger focus on the individual benefits obtained from the IGA. The other two groups have strong bonds between the group members and are not only focused on their individual benefits, increasing the chance of a well-functioning IGA. Those strong ties within the group increase the information that can be shared, as the members know the intentions of the others and this enhances the agency present in the group, taking action to increase the knowledge of the group members. This enhanced agency and the shared information including critical information, increases the functioning of the group and the IGA. Also, more information can be shared, which can increase the human capital in the group, which is also beneficial for the benefits for the group members.

SRQ 3: What is the influence of rules, norms and sanctions on the income generating activities?

The groups which have more potential to have a viable business are not focusing strictly on the rules and agreed more with each other. The rules for all the groups are about the same and those rules mainly apply to the weekly meetings the groups have to save. Group 1 included wished behaviour in their rules, while Group 3 and Group 4 only mentioned the ones which have sanctions. Group 2 was the only group who agreed on the rules they have in their group and also mentioned the same amount for the fines. They also included some informal rules that were not written down in the book but that are also important for them. This group is also the only group in which the rules have become the norm, both the rules for the group meeting and IGA are perceived as fair and the group members all obey to them. Both Group 1 and Group 2 look at the circumstances the members are in when they are not able to pay back the loan in time. This is absent in Group 3 and Group 4. Therefore, it can be concluded that the groups do not differ so much in the rules itself, but more in the strictness of enforcing the sanctions for not paying back the loan in time. The first two groups look at the circumstances the group members are in, while the last two group are blindly following their rules. This has to do with the connection the groups have within the group, those groups are not looking solely for individual benefits, but want to help the poor by being a bit more flexible. Those two groups also have social funds, in which the group helps a group members who has a problem by giving a gift or a loan without interest. Group 3 and Group 4 are also of assistance, but only by making sure those people are able to get a loan, the rules for paying back the loan are the same.

SRQ 4: How does trust and reciprocity play a role in the success of the income generating activities?

It is easier to set up a profitable group business when the trust in the group is high. The two groups that have a higher trust in the group (Group 1 and Group 2) are willing to wait longer for their returns and to invested in a continuous project. For both groups, the first year is analysed, of which the

continuous project did not yet return money to the members. So for now, the continuous projects are not contributing to the success of the IGA, but in the future they expect they will increase the economic benefits for the group members. Furthermore, the groups that have a higher trust in each other are less strict on the rules, but are working hard to help each other.

In Group 3 and Group 4 the trust between the group members is low, but high between the group members and the volunteer. The volunteer in both cases has a lot of knowledge on the projects and the groups are looking to her to provide the knowledge for a successful IGA. Apparently, the trust between the members is necessary to increase the social benefits of the IGA.

SRQ 5: What are the collective and individual benefits coming from the group income generating activities?

All the groups get collective and individual benefits from the IGA. The groups that have a higher social capital in the group, especially in the form of trust and strong ties, are having increased collective and individual benefits. A higher human capital is also needed to have more successful IGA and therefore increasing the collective and individual benefits. This in turn increases the social and human capital in the group, enhancing the benefits.

The collective benefits of having a well-functioning group and IGA are higher for the groups which have a higher social capital, especially a higher trust in the group and a strong tie between the group members. However, the analysis was made over the first or second year of the group project, and therefore, there is hope that in the future the groups who have started with a continuous project will have an economic feasible IGA, as so far the continuous projects did not make money, but in the near future they hopefully will, thereby increasing the collective and individual benefits.

All the groups have made a profit on their IGA, this profit is used to increase the social security for the group members, therefore contributing to the individual benefits. Next to that, more stable savings are also increasing this social security. Only Group 4 has very instable savings and therefore in this group the social security is lower. The interest of the loans given out with the group money is divided over the members and added to their savings. Therefore, a higher profit on the IGA increases the individual benefits of the members. Also, the more a group member has saved the more interest that person will get, therefore increasing the economic benefits. The social benefits are higher in groups with more social capital, as they have a higher feeling of belonging, a place where they can come with their problems to receive (emotional) support. Next to that, knowledge is shared and the human capital is increased. This increases the ability of the group members to increase their social capital and benefits.

RQ: How do factors of social capital and human capital contribute to the success of the income generating activities of the teenage mothers project in Uganda, enhancing the effectiveness and sustainability of such projects?

The group IGA is not the main source of income for each member, as they all have an individual business which they use to generate income and with that money they can save. When a group member wants money before the year of saving ended, that member needs to get a loan from the group and pay 10% interest per month, which contributes to the money each individual gets. Therefore, it seems that the IGA is not the most important financial activity, but the social aspect of it is more important. Groups with a higher social and human capital have a higher chance of a well-functioning group and IGA, which in turn increases the economic and social benefits. Especially human capital, 'trust and reciprocity' and 'connectedness, networks and groups' are important factors contributing to this well-functioning. Groups with a higher trust are experiencing more social benefits, like feeling of belonging, friendship and emotional support, having a place where they can come to

with their problems knowing that they will be helped. Using weak ties to find knowledgeable people who can provide knowledge increases the success of the IGA. Human capital is important in setting up an economically feasible IGA and none of the groups had enough human capital.

None of the groups have an economically feasible business, however, as Group 1 and Group 2 both have a continuous project, they are more likely to have one in the future. This also has to do with how they enforce the rules, the strong ties that are within the group, the trust in each other and the willingness to help each other and the community. Although there are some benefits resulting from the IGA, the question remains if the IGA is contributing enough to be worthwhile. The social benefits resulting from the IGA are appreciated highly, but no direct economic benefits are found. Therefore, it remains debatable whether the IGA is worth the time investment of the members. The members themselves seem to think so, but are also hoping to get increased economic benefits out of it in the future. On the other hand, all the researched IGAs are maximal two years old, so it might become more profitable in the future, as it is very difficult to have a viable business when starting with a small investment.

When the groups will have a more economically feasible business, the group members will feel more advantages of the project and the success will be higher. However, to be able to make more money, the groups need to work hard together, have clear rules and have an increased knowledge about business management. Therefore, groups with a high trust and strong ties within the group and connections through which they can get the knowledge they need, are more likely to have a successful business which will sustain the groups, although the question remains if the IGA is providing them with sufficient benefits.

11. Discussion

In the discussion, I will first point out two insights I gained during the fieldwork period, after which the benefits of the IGA are discussed and the role of the social and human capital therein. Then, a reflection on the usefulness of the theoretical framework is given, which is followed by an insight in some experiences during fieldwork is given together with improvements and strengths of the study. Thereafter recommendations are given to ARDI, for solidarity groups with an IGA and for future research.

11.1 New insights gained

Two new insights were gained while being in the field. The first is about the focus of the group members and the second about the group composition with the type of members present in the group and the priority shift of the group. They are explained below.

The first insight during the research was that the interviewees mainly focused on the ability to get a loan as a benefit from the group IGA and not on the money obtained from the IGA. It appeared that this money was not the most important aspect of the IGA, while that was expected beforehand, as IGAs are usually set up to earn an income (Davis *et al.*, 2010). The group members were looking at the IGA positively, they mentioned economic and social benefits, but those economic benefits are indirectly linked with the IGA, as the IGA supports the financial security of the borrowing out and are not about the actual financial benefits of the IGA. In literature the economic benefits obtained from an individual or group IGA are doubted (Berger, 1989) but savings and credit groups are having a positive effect on the influence of the group members on the decisions made in the household and an improvement in the household business (Karlan *et al.*, 2017).

Another insight was about a shift in priority and group composition. It seems like as the years progress after the teenage mothers formed a group, the group composition changes and at the same time the priority of the group shifted from the social support from each other and the volunteer to getting economic support through the ability to save, get loans and generate an income. The solidarity groups mainly consist of parents of teenage mothers and other poor community members, while beforehand it was thought that the groups consisted of only teenage mothers and a volunteer. At first, it seems important that the teenage mothers receive social support from each other and the volunteer, they need the counselling provided by the volunteer, and the group consists of teenage mothers and a volunteer. When they got back to school, the group changed, their parents joined and set up individual IGAs to be able to pay the school fees. In the groups in this research, the IGA came years later. When starting with the IGA the group opened for community members to create a greater carrying capacity, with more funds and labour available, as usually more people can achieve more than one person. When this happened, the volunteers were still counselling the teenage mothers, but also the other group members when they were facing problems and to enhance the social aspect of the group. They also gave advice to the total group about agriculture, savings and credit. Every group had to start small, as the money the group members had to put in was for them a lot of money in their situation. Therefore, it takes years to let the IGA grow into a business that is profitable for the whole group. This new IGA was started in the hope to get more money and support for their lives. So far, the IGA do not provide a large economic benefit, but all the interviewees were convinced it was worthwhile to work on, and were hoping to get more money out of the project in the future. Usually, IGAs are set up to provide a living for the persons working on it (Davis *et al.*, 2010), which explains the hope of the group members that the IGA in the future will benefit them economically. However, this labour and money the group members put in, cannot be spend on their individual IGA, therefore it is important that the group members do get something out of the project, either economically or socially.

11.2 Benefits

The IGA adds value for the group members, both economically and socially. Working together on the IGA makes that the group members make some extra money, see each other more often and trust relations can be build more easily. This is especially true for groups working on a continuous project, they have a high trust within the groups, shown in the increased feeling of bonding and identity between group members. On the other hand, this is only true when the group members are really committed to make their project succeed and work well on their tasks. Next to this, the money from the IGA is increasing the financial security of the group, as the money can be given out as loans, increasing the ability to satisfy the immediate needs of the group members (Karlan *et al.*, 2017). So the IGA supports the fulfilling of the direct needs of the group members, both economically and socially. The IGA in itself does not contribute directly to one of those two, as the money made is small, but strengthens the social and human capital in the group. It was found in literature that saving and credit groups are not only formed in order to obtain economic benefits, but also for the social benefits like friendship and feeling of belonging (Kondo *et al.*, 2007). Also participants of SHGs are empowered through the group and obtain both social and economic benefits, like economic security, knowledge and being able to socially participate in a group (Alam and Nizamuddin, 2012).

The value of the IGA for the group members is present, but it can be discussed if an IGA is the best way to improve the situation of the group members or that another way might be more beneficial. The group members obtained social benefits from the IGA. In the interviews women mentioned that they have received knowledge, are less dependent on their husband and are pleased that they are able to contribute something to the family. In the literature this economic independence is also found, SHGs contribute to this and to the knowledge gotten on economics (Alam and Nizamuddin, 2012). But also men mentioned that they are able to provide more meals for their family since they joined the group. The literature is divided over this contribution of the group activities to food security, one study found that members of a saving group have an increased food security (Beaman *et al.*, 2014), another study did not find a significant effect (Karlan *et al.*, 2017). The teenage mothers feel helped by the goat and the development of all the group members increased due to the collaboration that was necessary in the group. However, those benefits do not solely come from the IGA and there might be more efficient methods to reach those benefits and add economic benefits.

11.2.1 Economic benefits

Economically, the IGA did not provide an substantial income for the group members, however, due to the IGA, the financial security of the group increased. The group members reported the ability to get a loan to be very important, because through this they were offered an immediate solution for their problem. With this loan, they are also able to start up an individual IGA, with which they make money and save from. This seems more important than working on the IGA. To give an example, the women of Group 2 got a 500,000 UGX (€121.95) loan from ARDI and decided that they preferred to each start up an individual business. This was a year before they started with an IGA. It is possible that when the IGA is yielding more money, this activity also becomes more important, as their income grows substantially. But as long as it does not yield much money, the group members are supported more by their individual IGA. The IGA did not provide much money, which makes that the profit per group member is really small and does not provide a year-round income, therefore is not something the group members can live from. Right now, the money made with the IGA is divided at the end of the year and in the meantime given out as loans, which increases the capital of the group. A disadvantage of this is that it has a longer reciprocity interval, it takes longer for the group members to get a return on their input. In the beginning, the IGA costs a lot of time and does not bring in much money, especially when starting up a continuous project. The groups are all in the starting phase with their IGA, all started maximum two year ago. Especially the continuous IGAs did not provide any profit yet.

Some group members struggle to make enough money to provide three meals a day and the extra income due to this IGA, however small, does help them. This small profit on the IGA has to do with the investment ability and the type of activity. The investment made is small, as the group members needed to come up with the start capital themselves and they are poor people so the 10,000 UGX (€2.44) they usually have to provide is much money and really an investment. Because of their low investment capital, the group members cannot access more profitable activities (Carletto *et al.*, 2007), such as rearing animals, especially cows. Also, with this small investment it is difficult to keep up until the business becomes viable (Berger, 1989). The type of activity is chosen with a reason in all the groups, but all started with cultivating vegetables, fruits or nuts. This is often done privately as well as no large investment or much extra knowledge is needed to start with this. Group 1 chose to grow fruits and coffee, with coffee being a cash crop, for which they had a regular customer, the subcounty. The other three groups all started with growing collard greens, for Group 2 and Group 4 the only vegetable they grew. Group 3 also started with growing beans and groundnuts, which are unreliable crops, both need specific weather conditions to produce well and they do not always yield enough for selling the crop in addition to collecting the seeds for the next season (Williams, 2018). However, when growing well, both beans and groundnuts can provide a good income. At the time of the field research, Group 3 did not cultivate groundnuts again. The groups are all located near a market, but not near a city, as the closest city is two hours away by car. To be located near rural market centres is an advantage, as it increases the income (Winters *et al.*, 2002), but it would be even more profitable for the group to market their products in a city market centre. The literature also points out that an IGA like vegetable production, does not provide much income in rural areas, and is mainly done by poor people (Carletto *et al.*, 2007). This was also observed in the groups, however, it is still more than they have put in financially. It helps the group members to have some food security and to get at least some money.

11.2.2 Social benefits

According to the results, the IGAs prove to be a good social support for the group members. On one side, the opportunity to get a loan increases their social security, as more money can be given out as loans (Karlan *et al.*, 2017), more group members can be helped and the capital grows due to the interest they have to pay over the loan. The access to a loan is another social benefit (Vonderlack and Schreiner, 2002). This availability of loans in turn increases the social benefits, as savings and credit can empower the group members and improve their standard of living (Vonderlack and Schreiner, 2002). On the other side, it is an excellent way to receive social and mental support in the form of collective sharing of individual experiences (Blattman *et al.*, 2013). The group members go to the group to share their problems to get advice from the other group members or to obtain a loan. The two groups with a high trust present (Group 1 and Group 2) bonded as a group, creating friendships with certain group members and identify themselves with each other in the group. This is in accordance with literature, in which friendship and feeling of belonging are two benefits gotten from saving and credit groups (Kondo *et al.*, 2007). In all the groups, the members got knowledge from the other group members, which could be used at home as well. This is also found in literature, people working on a well-functioning IGA are able to give and receive support and knowledge from each other (Blattman *et al.*, 2013). Due to this knowledge and the ability to get a loan, some women in the groups were not dependent on their husband to take care of them or their children, but could provide for the family themselves. This is also found in literature, coming together in a group helps the group members because they are getting access to loans and financial help, they grow personally as a member, but also to make more money and save well (Zaei *et al.*, 2018).

11.3 Contribution of social and human capital

Three factors of social and human capital were found in this study as being essential contributors to the functioning and success of the IGA. First of all, human capital is important, because correct information can prevent failure of an IGA. Next to that, the connections the group members have outside the group, bridging with knowledgeable people is important to get to this knowledge. This

knowledge is beneficial for the success of the IGA, but also for the personal development of the members. Finally, internal feeling of connectedness and trust within the group is essential to start and implement a viable IGA but are also social benefits gotten from the IGA.

Based on the results, human capital is important to start a viable IGA. Good information and preparation before starting an IGA is crucial for the success of the IGA, which was shown in the failure of two projects due to a lack of knowledge. The first was a project in which bricks were made in the rainy season, but the rain spoiled the project. The second group tried to rear hens, but they did not know that they should immunize the chicks and two-third of the flock died. So it seems difficult to start up an IGA. Next to missing information about a specific IGA, the groups lacked a good business management as not all the group members were striving towards the same goal. Next to that, the groups are guided on savings and credit, but not so much on the choice of their IGA. This lack of market- and business management knowledge decreases the viability of the IGA. This is also found in the literature. In India, self-help groups (SHGs) were started for people to be able to get a loan and with that to start up or expand their business (Dhake and Narkhede, 2019). The loans were used for very diverse purposes, the businesses varied from a ship, pickle making, tailoring to agricultural activities (Dhake and Narkhede, 2019). Only 13 out of the 131 rural SHGs were able to start an IGA at group level, of which 8 groups were having an irregular and 5 a regular IGA, which was due to the inability of the group to regulate their money well, with a bad control system within the group and poor administration (Dhake and Narkhede, 2019). So the lack of market- and business management limited the group members to start up an IGA. The IGA was also hindered by insufficient skills and support (Dhake and Narkhede, 2019). So also the lack of skills and knowledge can make an IGA to fail.

What often is missing is the diversity in the group or using weak ties the group members have with people outside the group, to be able to bridge with people who are not in the same social circles. Diversity is beneficial for a group, but to be able to use it, the group must have been developed into a team, otherwise the diversity is hindering (Halverson, 2008). To succeed in their goals, the group needs to have knowledgeable people to have enough support to start with their activities. According to literature, this bridging is the main contributor to the success of the group, having people who are well-educated, know how to get access to funds and with useful contacts (Smith *et al.*, 2001). The two groups that started with a continuous IGA were looking for knowledgeable people, using their weak ties and agency to gain more knowledge to know what is important when working on their project, and which project would be most suitable. They highly valued all the knowledge they got, while the other two groups were mainly looking at their leaders to get knowledge. So in order to get a well-functioning group and IGA, probably there need to be a few people in the group with the right connections with people who can support the group with resources like money and knowledge. Next to that, this increased knowledge increases the confidence and agency of the members and enables them to implement this knowledge in other areas of their lives, causing them to grow personally. In literature, knowledge is also found to be important in empowering people and in increasing their self-confidence (Alam and Nizamuddin, 2012).

Another factor this research highlights as being important is the importance of trust to be able to create a viable IGA and to be able to have a well-functioning group. However, when there is connectedness and trust in the group it does not automatically mean that the IGA will succeed. It seems that a high trust in the group is a prerequisite for the group to start with a continuous IGA, because the reciprocity interval of such a project is longer. The two groups with a high trust present (Group 1 and Group 2) started with a continuous project, which at the same time leads to more trust as the group is working together more often. Thus by working on an IGA, also when it is not continuous, the trust in the group is enhanced, which can lead to a larger IGA, which can make more money, leading to more trust and commitment. A higher trust leads to more identification with the other group members and thereby increasing the bonding in the group. Thus, a continuous IGA can be a more sustainable business on the long term. Trust is also needed for a well-functioning group in which the

group members are able to share their story and to loan out their money out to group members. This increases the feeling of belonging and ability to share resources (Kondo *et al.*, 2007). A higher trust is also linked with reciprocity, trust that the money or emotional support is given back to them as well. It also allows a group of people to share the knowledge they have with each other (McKeever *et al.*, 2014) and is related to the type of IGA done and the money it generates, more social capital relating to a higher income (Winters *et al.*, 2002). However, in this last study the groups also had enough capital assets, which is another important aspect to be able to pay a higher initial investment. However, it still shows the importance of a high social capital.

Sufficient social and human capital are important components in the success of an IGA. The groups need human capital to be able to start with the project with well-founded reasoning to be able to create a viable business. To get to this information, the weak ties of group members with knowledgeable people or organisations outside the group or a diverse group is important. The knowledge also increases their personal growth and other social benefits. Social capital is essential to be able to work together well on the project, to have a well-functioning group and to trust each other enough to start with an IGA together. Social and human capital also increase the feeling of belonging of the group members, identification with each other, perceived support and the sharing of resources.

11.4 Reflection on the theoretical framework

Social capital and human capital provide an insight in the strong and weak points of the group functioning, which can be improved by improving the social and human capital in the group, which may increase the success of the IGA, fulfilling the needs of the group members. The theory helped to look into the interactions and activities that took place in the group and to see how this influenced the success of the IGA.

The social capital theory is a relevant theory for the research into the success of the IGAs. First of all, through this framework a picture was obtained about the factors playing a role in the success of the IGA. Factors playing a role are not only economical, but also social. To analyse and assess the functioning of a self-managed IGA for a solidarity group, attention for social formulation of and adherence to rules and norms for the IGA and related saving and credit activities, as well as the different interactions and trust relations are needed. During the interviews, all those aspects were mentioned as connected to the IGA, and in the analysis the relevance of these issues for the success of the IGA were showed. Literature also points out that self-organised rural groups need both economic and social capital to be able to solve a problem (Valentinov, 2003). IGAs are started up to be able to solve the problem of not having an income and to reach the solution, so for a successful IGA social capital is needed.

The study showed social capital is relevant for the start and first functioning of the IGA, but joint work on an IGA also reversely influences the social capital. It brings the group members closer together, enhancing the trust and this is beneficial for giving out loans from the savings of the group members, because they will trust each other more, they know the intentions of the others and what they are going to do with their hard-earned money. This trust is important in self-organised groups (Upton, 2008). This is the feedback loop in the theory, not only does social and human capital influence the benefits obtained from the IGA, but those benefits reinforce the social and human capital in the group. This is also found in literature, social capital, especially trust, increases the collective action, which in turn strengthens the social capital (Upton, 2008). Not only the trust is enhanced, but also the connections within the group and the network of the group is expanded when they are looking for knowledgeable people to help them in their IGA. Those connections enhance the social capital as well, not only of the group, but also personally of the group members. The literature found similar results. One study showed that community-based enterprises enhance the social capital of the community, especially the ability to bridge and bond (Sforzi and Bianchi, 2020). Next to that, the human capital of

the group members is increased, as working on the IGA and being in the group increases their knowledge, which can benefit them in their personal situation as well.

It seems that social capital and human capital are both necessary for the IGA of the solidarity group to succeed and thus are a good theory for this research. At the same time the benefits obtained from the IGA have an influence on the perception of the group members of the IGA and the social capital will increase when those benefits are positive. As this influences each other, it is important to look at the strength of the social capital and human capital present in the group, if it is strong enough to satisfy the economic and social needs of the group members. The groups in this study all had low economic benefits from the IGA, but still liked the project, so it seems like the social benefits are a driving force to continue with the IGA.

Besides, if looking in the success of an IGA, and only the economics are taken into account, not a complete picture is given about the success. As shown in this research and in literature, social benefits are also playing an important role in the success of the IGA (Zaei *et al.*, 2018). One reason is that the IGA is done in a group and not individually. The social capital theory helps to see the role of social organisation and perceived social benefits play in self-managed IGAs. Therefore, when looking into group economic activities, this framework is advised to get a better picture of the benefits. The underlying factors of success are interacting with each other and cannot be analysed separately without giving an incomplete picture. In this research, the IGA contributed to the social security of the group, which was never found when only analysing the economic part. Therefore, the social and human capital framework in combination with the economic feasibility is giving a more complete view of the success of an IGA. This is also found in literature, the different aspects of social capital are influencing the outcome of the IGA in their own way (Winters *et al.*, 2002), but are also interlinked with each other (McKeever *et al.*, 2014). Nevertheless, also when the IGA is done individually social capital is still important. The literature mentions that social capital is necessary for small firms to survive because this enables the firm to have a group of partners that are similar to them and have the same norms, which creates trust between the partners (Fromhold-Eisebith, 2004), and the IGA can be seen as a small firm, both individual and group IGAs.

Finally, the social capital also provides two possible ways to look at the generation and effect of social capital. When taken together, this can provide useful insights in the success of an IGA. The interactions on individual level and on societal level are both important in running a business, and thus in having a successful IGA. Both the daily interactions between the group members, how they perceive the group and the IGA and the structures of the group and top-down rules are influencing the functioning and success of the IGA. The group members have agency to influence the structure and to in this way increase the functioning of the group and the IGA. The effects are also two-fold, it can be beneficial on individual level, or on a collective level. These collective benefits also can increase the individual benefits, for example a well-functioning group, which is a collective benefit, can increase the amount of support experienced by a member, being an individual benefit. Therefore both should be looked into. As the groups in this study self-organised their groups, collaboration between the group members is important. In order to be able to collaborate, social capital is necessary (Upton, 2008; Petruzzi *et al.*, 2014). So social capital is a good theory for analysing self-managed group activities because without social capital such a group would not exist. Social capital looks at the success from multiple sides and analyses the underlying prerequisites for successful collaboration, and added on by human capital and economic feasibility the picture becomes even more complete. However, it is hard to look into both perspectives of the generation and effect of social capital during research and is also less present in the current study.

So, by looking at all those different aspects, a more complete picture of the benefits and success of the IGA could be given. The social capital in combination with the human capital and economic feasibility give important insights in the benefits the group members get when working on an IGA. All those

factors need to be looked into, because all influence the benefits and thus the success in a unique way. Therefore, this theory provides a good lens to look at the factors playing a role in the success of an IGA.

11.5 Experiences, improvements and strengths

In the first paragraph some of my experiences during fieldwork are described, followed by four points which I would do different next time to improve the research and in the final paragraph some of the strengths of my research are explained.

I experienced a difficulty in the respect of the culture. The women are submissive to the men, but white people are seen as very knowledgeable and leaders, so they all respect white people. However, this respect towards white people did not always feel that way due to the difference in culture. Sometimes it was hard to know when I could step in when I did not agree with a leader in a group or with the field officer of ARDI regarding my research. It was difficult to find the balance between being respectful and making sure that my research went the way it was supposed to go. As I could not understand the local language Lugisu, I did not know what decisions were made by the leaders about my research and could not intervene in time. At those times it was hard to know whether I could disagree or not, because it felt like I would disrespect the leaders in front of the group. So usually I waited until I was alone with one of the leaders and then asked about the decision and gave my input. I did not expect beforehand to be so dependent on the leaders of the group and of ARDI to be able to carry out my research, so next time I would use those connections more, as I now know how they work.

When doing such a research again, I would be more persistent on finding the right groups, visiting them more often to get used to each other and in this way get more reliable information, because now I had to rely for a large extend on what the people were saying. Being present in the group more often can create a trust relation, due to which the group members can become more honest. Also, by going more often, more observations in different situations could be made, giving a more substantiated picture of the group and the data.

Next to that, I would also do multiple interviews per person. By returning to the interviewees, questions can be asked about the different answers given by the group members. This can give insights into the reasons for the different answers and the relations in the group. This can also be done by talking to the group members when visiting the group every time, so it does not necessarily have to be formal interviews. Such repeated visits are assumed to increase the trust relation between me and the group members, therefore increasing the reliability of the data gotten from them. This is both for the leaders of the group and the group members.

Another point is that next time I would put more energy in getting a translator who is available every time, as this would increase the smoothness of the cooperation, as we would have more time to get used to each other and our styles of asking questions.

The last point of improvement is that it would be interesting to distinguish between the three types of group members present in the groups, to see if the teenage mothers, their parents and the community members have a different focus or a different perspective about the benefits obtained through the project. Then, more attention should have been paid to the selection of the interviewees to ensure that all three perspectives are given in every group.

There are also strengths in this research. First of all this research used method triangulation by using interviews, observations and documents, which increases the reliability (Patton, 1999). Next to that, multiple interviews per group were conducted to increase the reliability of the information obtained

and to get a better insight into the group dynamics. Finally, four groups were compared with each other, two of each category of doing well or not doing well, to increase the reliability and validity of the research.

11.6 Recommendations

Three types of recommendations are given. First three recommendations are given to ARDI. Then, a recommendation for doing research about solidarity groups with an IGA is given and finally two recommendations for future research are given.

Recommendations to ARDI

As this research was looking into solidarity groups of ARDI, feedback to ARDI can be given about factors they have to think about and about the success of the project they are doing. First of all, the group was formed as a teenage mother solidarity group and the question can be asked if the expanded group still supports the teenage mothers by enabling them to fulfil their needs, or that the focus of the group has shifted. In the interviews, the teenage mothers are talking about the goat they got as a support, and are really happy with how that helped them. This goat and the income it provides is for the teenage mothers themselves, with which they can make some money and feed their child. It seems that this was more important for the teenage mothers than doing an IGA. This support of goats has now stopped, but it seems that the teenage mothers really benefitted from it.

It seems that when the groups grow, they grow through the addition of community members rather than (parents of) new teenage mothers joining in. This changes the composition and focus of the group is a point that ARDI should put some thought into. Do they want to support the teenage mothers and were they hoping that by opening up the groups the teenage mothers would get more support, as the IGA had a higher carrying capacity by doing so, or did their focus also change towards creating economic and social support for community members and are they ok with that? If the second, they can think of changing the names of those groups, as they are now called teenage mothers solidarity groups. When still wanting to support the teenage mothers, ARDI could consider to let new teenage mothers join an existing group, while also having separate meetings with solely teenage mothers and the volunteer for the emotional support. Within this group, goats can be given out. The old teenage mothers present in the group can give those new teenage mothers a goat to help them survive and for example get back two lambs when the goat reproduced, so they will receive some interest.

From a social perspective the project seems successful, but not from an economic perspective. Therefore, the goal ARDI wants to accomplish by stimulating the group to start an IGA should be looked into again. If they are aiming for an economic benefit for the group members, ARDI should first focus on setting up a well-functioning loan activity. Both the goats and the savings and credit activity were highly appreciated among the group members. If ARDI wants to focus on starting up an IGA, their focus should first be on providing the groups with sufficient knowledge, not only on savings and credit and agriculture in general, but also on business management and type of IGA that will provide enough money to reach that goal. This training is needed to be able to start with a different type of IGA, which will yield more money than an IGA having a market which is saturated (Marais and Botes, 2007). Next to that, ARDI could use its network to bring the groups in contact with those knowledgeable people who can train the groups. This knowledge and skills should first be present, before starting the IGA. Next to that, a high trust and strong ties within the group is needed together with ties with knowledgeable persons or organisations outside the groups. This study showed that with a lower social capital, the benefits of the IGA are lower. Finally, the groups can be helped by giving them a loan, so they can start up a different kind of IGA, which usually requires a higher initial investment. This loan can be provided by ARDI, or ARDI can link them to certain organisations.

Recommendations for studying solidarity groups with an IGA

This research looked into the IGA through the lens of social capital and human capital and showed that both are essential for a functioning IGA. In the literature IGAs are often looked into from an economic perspective and human capital is sometimes linked to it (Berger, 1989; Marais and Botes, 2007), but often not social capital. When studies use social capital, they often use one aspect of social capital instead of the whole theory (Claridge, 2018), therefore giving an incomplete picture of the importance of social capital. This research looked at three aspects of social capital and human capital, to give an extensive insight in the social and economic factors playing a role in the success of an IGA. This success should be looked on in the light of both social and economic benefits, as often groups are formed to get both. Therefore, only looking into one is not enough. This research showed that especially human and social capital aspects are important, and that members of a group still can feel helped by working on a not economically feasible project. Therefore, self-managed groups with an IGA should not be stopped, but looked at how also the economic part can be made feasible, so the group members will profit even more from it. On the other hand, when having an economic feasible business, to be sustainable there should be social capital and human capital present, of which knowledge about markets, to be able to respond to shifting markets. So both aspects are important.

Recommendations for future research

Two recommendations are given, the first about future research that can be done to shed a light on the difference in success between a continuous and seasonal IGA. The second is about the theory that is advised to use when looking into the success of an IGA.

With a continuous project, there is a higher chance of making good money. However, it takes a few years before the project is running well and is providing the group members with additional income that is worth the input they give. It would be good to look at the same groups in two years to see if there is a substantial difference from where they are now, or look at groups who have had a (continuous) IGA for at least four years. This can be done in the future.

It seems like the combined theory of social and human capital together with economic feasibility is shedding a good light on the success of an self-managed IGA done in groups that are not only focusing on the economic benefits but also the social benefits. Future studies can made a differentiation between needs of the different type of group members to really get a feeling of what is important for which type and determine the factors playing a roles in the success for each type of group members. In this study, the groups were compared as a whole and no differentiation was made between the different needs of teenage mothers, parents of teenage mothers or community members.

12. Conclusion

Making money with the group project is not the most important aspect of the group. Almost everyone has an individual business such as owning a shop, buying and selling vegetables, brewing alcohol or growing vegetables, from which they make a living and those individual businesses often started because they could get a loan from the group. Therefore, the group is really important, because it helped them to get a loan and start an individual business to earn an income. The group members also do not make a difference between the IGA and the other aspects of the group in the way they are getting the social and economic benefits out of the group. Therefore it might be that the other activities of the group are contributing substantially to the economic and social benefits obtained and those benefits are not mainly dependent on the IGA.

None of the groups has a feasible IGA, however, two groups show the potential to become viable. These groups have started with a continuous project and so far they only have invested in it and did not get anything out. But likely in the future they will. It seems that on the long term, having a continuous project will create a more stable income to the group, which they can enlarge by giving out loans. To reach this, especially trust within the group and connections with outsiders are important, as the groups need to have the right knowledge for the project to be successful and enough trust in each other to wait for more than a year before the project will have a good return for the group. It seems that now the IGA is not being the most economic supportive activity for the group members, but when the IGA will produce more profit, the group members may shift and regard this activity as equally important as the rest. In order to set up a successful IGA, it is necessary that there is trust in the group, the group has the correct knowledge and connections with people who can support them either with knowledge or money.

So although the IGA is not economically feasible, the other aspects of the groups are valued highly. Those social benefits and access to loans are strengthened by the IGA present in the group. In order to have this, social capital and human capital should be present in the group, as those are both important prerequisites for the IGA to succeed, both economically and socially. The IGAs can help to strengthen the interaction, level of trust and connectedness within the groups.

13. References

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Appendix A

Interview guide - group members

1. What kind of group activities does your group do?
2. Why did you choose to do this?
3. What are the tasks involved in working on the group activity?
4. How are the tasks divided?
5. What happens when someone is sick while that person should work on the group project?
6. How did the group get the land for the *specific IGA*

1. Are there rules in the group?
2. What are the rules in the group?
3. How did you come up with the rules?
4. What are the consequences if someone does not follow the rules?
5. Who can give those sanctions?
6. What rule is important to you?
7. Can the rules be changed?
8. How can the rules be changed?
9. Is everyone aware of the rules and the sanctions?
10. Are there rules for how the income of the IGA is spend?
11. What are you obliged to do according to the rules?
12. What revenues do you get?

1. Do you like to work on the group project?
2. Is it important for you to be involved in this project?
3. Why is it important for you?

1. How did the group get the knowledge to start with the group activities?

1. Before the group started, did you know all the members?
2. What did you learn from other group members?
3. What knowledge did you share with the group?
4. Do you like to work with the volunteer?
5. Why do or do you not like it?
6. In what way does the volunteer contribute to the group?
7. If there is something you don't know, who do you ask?
8. Do you feel comfortable doing that?
9. Do you think everybody is contributing well to the group?
10. How does the group connect to ARDI?

1. Why did you join the group?
2. Do you know reasons why others joined the group?
3. Do you like the group?
4. What do you think others like about the group?
5. What do you not like about the group?
6. What do you think others do not like about the group?
7. Has there been a disagreement in the group?
8. Whose responsibility was it to solve the conflict?
9. What do you get out of working on this group project?
10. Do you think the time put into working on this project and the things you get out is in balance?
11. Can you describe the goal of the group?

Interview guide – volunteers

When the volunteer was a member in the group, the questions asked to the group members were asked to them as well. In addition, the following questions were asked:

1. What is your task?
2. Did you receive any training before you became a volunteer?
3. What are the rules of ARDI you have to follow?
4. Why did you become a volunteer?
5. What kind of support do you receive to be able to fulfil your tasks?
6. What do you get out of it?
7. What do you need to invest as a volunteer?
8. What do you bring the group?
9. Do you like to work with John?
10. Do you work with other people from ARDI?

When the volunteer was not a member of the group, the following questions were added:

1. Are you present in the group meetings?
2. Do the members know you?
3. How often do you visit the group?
4. Can you describe the group?
5. Do you like to work with the group?

Interview guide – ARDI

1. How does ARDI select its volunteers?
2. What does ARDI teach the volunteers?
3. Is the training once or multiple times?
4. Who gave the training?
5. How is decided which groups get a loan?
6. What are the rules the group has to follow when they receive the loan?
7. Do the groups request a loan?
8. Why did ARDI start with providing the saving and credit training?
9. Do the groups get a training before they receive the loan?
10. Is a group income generating activity promoted or can a group choose whether it wants one?
11. How does ARDI keep contact with the groups?
12. How often does ARDI have contact with the groups?


Appendix B

Table A: An overview of the translator present per individual interview.

Interviewees per group	Translator present	Translator
Group 1		
<i>Treasurer</i>	Yes	17-year old high school student
<i>Member</i>	No	NA
<i>Askari</i>	Yes	17-year old high school student
<i>Member</i>	Yes	17-year old high school student
<i>Chairman</i>	No	NA
<i>Volunteer</i>	Yes	Daughter volunteer (second year high school student)
Group 2		
<i>Key holder</i>	Yes	17-year old high school student
<i>Old treasurer</i>	Yes	17-year old high school student
<i>Volunteer and chairperson</i>	Yes	17-year old high school student
<i>Member</i>	Yes	17-year old high school student
Group 3		
<i>Volunteer and money counter</i>	No	NA
<i>Treasurer</i>	No	NA
<i>Secretary</i>	Yes	John Walukano
<i>Member</i>	Yes	John Walukano
Group 4		
<i>Volunteer</i>	Yes	Daughter volunteer
<i>Speaker</i>	Yes	John Walukano
<i>Treasurer</i>	Yes	John Walukano
<i>Vice chairperson</i>	Yes	John Walukano
<i>Secretary</i>	No	NA

Appendix C

Form for a written agreement between ARDI and a group to pay back the loan.



AFRICAN RURAL DEVELOPMENT INITIATIVES

P.O. Box 611, Mbale, Uganda East Africa
Tel: +256 752 624533 / +256 752 693516
Email: ardi_uganda@yahoo.co.uk
Website: www.ardi-uganda.org

"Responding to needs of the rural disadvantaged community"

Our Ref:

Your Ref:

Date: 9th June 2008

IGA SUPPORT AGREEMENT

I on behalf of Child mother Group,

Here by receive the following items being; Ten Local Hens to boost up our small project amounting to a total of ug shs. 70.000 (Seventy thousand only) from ARDI as a revolving IGA support for the period between to under the following conditions:

- That the money is a revolving fund and therefore, must be paid back to benefit other Groups.
- That the money should be paid back at the end of the period stated here above.
- That the money paid beyond the agreed time will attract an interest of 5%.
- That if we fail to pay back the money, ARDI will take legal proceedings against us and withdraw from helping the Group any more.

Signed on behalf of the group:

1. Group Chairperson	Sign.
2. Group treasurer	Sign.
3. Group Secretary	Sign
Area Community Volunteers	Sign
Manager ARDI Signature and Stamp	Area L.C 1 & Stamp.

ARDI is located in Manafwa District, Munamba-Lwakhakha Road P.O.Box 611;Mbale Email: ardi_uganda@yahoo.co.uk

Appendix D

Rules Group 1

The rules mentioned in the interviews are:

- Submit yourself to the group.
- Be committed.
- Be flexible to other people.
- In the group, you are like a chairperson, you need to be open in everything.
- Be a member, register and everything the group says, you have to pay.
- Respect each other.
- If you are late, you need to pay a fine of 500.
- If you are absent without an excuse, you need to pay a fine of 1000 / 500.
- When you rumour monger, we warn you three times, if you still don't follow the rules, we chase you out of the group.
- If you make noise (phone chatting, chatting while somebody else is speaking) you need to pay a fine of 500.
- You must make sure to fight poverty.
- If you are misbehaving, you must pay a fine of 500 or 1000. It is mostly 500, but if your case has enlarged it will be 1000. Then also the executive board comes to talk to you.
- When you are absent for three weeks, we need to find that person.
- If you fail to bring the loan in time you need to pay some extra money, according to the loan you got.

Literally from the constitution:

„

3. Mission

Cluster our families to identify, mobilize, utilize, develop and manage for our self- reliance and environmental development

Article 15: lending policies

- Only members are eligible to borrow money from the group
- Every member should take a loan which is manageable by him or her
- The maximum amount of money any member can become is _____ time the amount saves.
- The rate of interest shall be charged every month at _____ percent i.e. (four weeks)
- The maximum length of the loan is three months.
- In case a loan applied proves to be more than the agreed maximum limit the applicant shall seek for two (2) guarantors from the group who are not defaulters.
- In case the applicant fails to pay the guarantors account will be attacked
- If a member fails to repay a loan, the group will retain all their saving worth the loan and in case it does not total to the savings the defaulter's assets shall be confiscated within the legal mandate and sold off to complete the loan and if their assets are not worth the loan more legal action shall be taken.

ARTICLE 16: SOCIAL FUNDS POLICIES

The contribution to the fund shall be UGX _____ at each savings meeting but shall be revised from time to time as agreed by members at the end of the cycle

Social fund contribution will be suspended once the social fund balance reaches an agreed amount of money agreed on by the members

The types of emergencies that the social fund shall be paid for are:-

- Death
- Sickness
- Accident/Disaster

SOCIAL FUND	GRAND AMOUNT	INTEREST FREE
Death (khufilwa)		
Sickness (Khulwasa)		
Visitors (bakeni)		
Famine		
Accident		

ARTICLE 18: AMENDMENTS

e) No additions, alterations or amendments shall be made to this Constitution unless it has been notified to the members of the General Assembly.

f) Approval to amend, revoke or add to this constitution shall be carried out only when it has been approved by 20 out of 30 members of the General Assembly”

Rules Group 2

The rules mentioned in the interviews are:

- If you are late, you need to pay a fine of 500.
- If you are absent without a reason, you need to pay a fine of 1000.
- If you spread the word about things discussed in the group / if you rumour monger / if you don't listen, you need to pay a fine of 5000.
- If someone has lost someone, each group member gives at least 2000 to that person.
- If you neglect what they are telling you, you get three warnings, after that they chase you out of the group.

Rules in book, literally copied:

“Meet at 4:00 pm.

Late: 500

Phone chatting: 1000

Noise: 500

Rumours: 5000 = x3

Absentism: 1000”

Rules Group 3

The rules mentioned in the interviews are:

- *Time keeping, by exactly two you have to come to the group for saving. When you are late you pay a fine of 500/200/200/200.*
- *Every person has to save at least a share of 2000.*
- *Everyone needs to report. If you are absent, you need to pay a fine of 1000/500/200.*
- *If you fail in a week to pay back the loan, you are fined according to the money you got, 1% of the loan, per week.*
- *You can not have more than one loan at a time.*
- *If you are making noise, you need to pay a fine of 500.*
- *Your phone should be silent, if not, you should pay a fine of 500.*
- *If you are making rumours, you need to pay a fine of 500 / 5000.*
- *You have to be smart when you come to the group.*
- *Every person should pay registration fee, which is 10000, but we want to reduce it to 3000, per year.*

- *When you didn't pay your loan back in time, you get a fine of 10% of the loan, because they lend you your loan again.*
- *If someone dies, another person will replace that member.*
- *When you withdraw from the group without reason, you can not come back.*
- *If you don't pay loan back, they go to law to bring back their money.*

Literally from the constitution:

"ARTICLE 8: RIGHTS OF MEMBERS

A members shall have right to: -

- a) Participate in meetings of the association
- b) Elect or be elected to any organ of the association
- c) Be registered in the register of members of the association
- d) Express his/ her opinion in a free and fair manner during meetings.
- e) Use of facilities of the association as shall be determined by the executive committee or general meeting.
- f) Abide by this constitution as the supreme law and abiding authority of the association.

ARTICLE 9: DUTIES OF MEMBERS

A member shall be a duty to: -

- a) Promote, develop, protect and implement the interest of the association.
- b) Meet all financial obligation as shall be determined by the association from time to time
- c) Do any work assigned to one by the head of the executive committee.
- d) Promote discipline and good leadership
- e) Ensure safety of all the property and assets of the association.
- f) Comply with provisions of this constitution of resolutions of the general meeting.

Registered fee of Shs 5000/=

Membership or shares fee of Shs 1,000/=

ARTICLE 15: COMPOSITION OF THE ORGANS

- a) Executive committee shall have 9 members i.e. chairperson, vice chairperson, secretary, treasurer, mobilizer, advisor and 3 members.
- b) Loans committee shall have 5 members i.e. chairperson, secretary loans and other three members including the chairperson and treasurer of the executive committee.
- c) Disciplinary committee shall be 5 posts i.e. vice chairperson as the head, secretary and three members

ARTICLE 24: CREDIT AND BORROWING

- a) A fully paid up member in an association is eligible to borrow Five Hundred Thousand Shillings (Shs 100,000/=) at the interest of 1% per week depending on an individual share.
- b) A member is eligible to borrow upon declaration of collateral security.
- c) An association is free to lend money to members of the group.
- d) Any member who fails to pay back the loan within the stipulated time, the association has a right to recover the money by force by taking over the guaranteed.

ARTICLE 27: AMENDMENT

- a) This constitution shall be amended where there is need if the executive committee and the general Assembly deem it necessary.
- b) Shall be amended during the general meeting by 2/3 of the fully registered members of the association.

ARTICLE 28: DISSOLUTION

The association shall be dissolved upon resolution supported by the present members
All the assets and liabilities of the association shall be shared equally by all members''

Rules Group 4

The rules mentioned in the interviews are:

- Time management: if you are late you need to pay a fine of 500.
- If you are absent for 3 times, you need to pay a fine of 500/1000.
- When you don't repay loan in time, they go to your home and ask for their money. They also lend you the money again, with a fine of 10% of the loan.
- If you make rumours you need to pay a fine of either 5000 or 10000, it depends on your reaction. If you say sorry you need to pay 5000, if you go against them, you need to pay 10000.
- When you are misusing the money they have lend you, you get a fine. If it takes three / five months, they will go to law / go to your home and get something worth the value.
- If they have not seen you and you need to pay a fine, they deduct the amount from your savings.
- There is a limitation of the number of members, the maximum is 70.
- Being clean (look smart) in the group.
- 10% interest.
- Respect each other.

Literally from the book:

"12-07-2018

Terms and conditions that we have agreed as a group in group

1. Abscetism is not allowed
2. Respect is compulsory
3. Time management (03:00 pm – 04:00 pm). Fine: 500
4. Lumamongaling is not allowed
5. If you have borrowed money and you have not paid in time then you will be forced to release what is in your home (house)
N.B. the group will be the one to do
6. Every after one month we shall be ever seeting meetings and we see way forward
7. Un-nessary movement is prohibited (fine 500)
8. On 18th/10/2018 it will be the end of loans giving and that one has no compramise
9. From the beginning of 15th/10/2018 it will be the payments of debts by force
10. From 25th/10/2018: the savings that they will contributing will be fixed: that is to say no interest is added
11. On 15th/12/2018: it will be the day of sharing our money or giving out money to members
20th-12-2018

Note (N.B.) All the terms and conditions the we had last begning or our group, we are just continuous with them apart from the following

1. There is ammentation of time which was from 03:00-04:00 but now it is 02:30pm-03:00pm and beyond this time fine of 500 (five hundred)''

In a later book, so more up to date rules, literally from the book:

"Terms and conditions that we have agreed as a group

1. Absentism is not allowed (fine 500)
2. Respect is compulsory
3. Time management (03:00 pm)
4. Lumamongaling is not allowed (1000 fine)
5. If have borrowed you haven't paid in time then you pay by force.

6. After one month, we shall having meetings
7. Un-nessasery movements is not allowed
8. We shall be having time limit of giving out loans.
9. There shall be time of no interest otherwise only savings

N:B We shall be continuing with the above terms and conditions until further notes''