



# Love Mercy Social Impact Report

The Wellbeing of Women  
and Communities in  
Northern Uganda

July 2023

Prepared by



Huber Social acknowledges the traditional owners and custodians of country throughout Australia and acknowledges their continuing connection to land, waters and community. We pay our respects to the people, the cultures and the elders past, present and future.

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This report was prepared and written on the lands of the Gadigal and Cammeraygal people of the Eora Nation.

.....

As measurement was carried out in Uganda, Huber Social acknowledges that this occurred on the ancestral lands of Akura, Olilim, and Aloi communities in the Lango peoples sub-region.



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# Executive Summary

## Report Overview

This report presents results from the fifth social impact measurement of the Cents for Seeds program that Love Mercy has undertaken with Huber Social. It presents findings overall, as well as offers insights into results by the three participating subcounties which participated in measurement so that Love Mercy can demonstrate the impact it has at the community level.

Additionally, this year 10% of responses collected were from those not yet in the program to gain an idea of broader community-wide needs. Another 10% of responses were made up of participants who could not return their loan and have their program status placed on 'pause' until they do so. While these samples remain small, they represent breadth of community voice and allow comparisons to be made, dependent on program status.

Analysis was conducted by comparing 2023 participant results with 2022 participant results. Where specified, 2023 participant results were also compared with 2023 not-in-program responses to make community-wide comparisons about participants.

## Context

The communities of Northern Uganda are continuing to persevere through the stacking obstacles environmental conditions are presenting to smallholder farmers and agricultural economies throughout 2022-23. With continued lower-than-predicted rainfall, this creates a projected flow-on effect from poor crop yield, to limited income generation and limited food source, to lowered living conditions and so forth.

The consequences of the multi-year drought have been noted in previous reports and are predicted to continue throughout 2023 and beyond. Research, however, points to the way the "chronic nature of drought and its associated environmental degradation, social and financial impact" may have a subtle and compounding impact on one's mental health<sup>1</sup>. There is evidence of this impact among Cents for Seeds communities, as overall wellbeing has declined since 2022, regardless of program involvement.

However, program participants are still reporting higher wellbeing and higher outcomes than those not yet in the program, demonstrating the positive impact of Cents for Seeds. Over the past year, participants have felt more empowered to financially provide, and have greater confidence in their sense of purpose, self-love, and financial literacy skills.





### Key Findings 2022-2023

#### **Overall wellbeing declined but remains higher than those not in the program.**

Overall wellbeing of participants is 8% higher than those not in the program, indicating that despite a 16% decrease, Cents for Seeds participants are still faring better than other community members.

#### **Proximity to water and sufficient food continued to predict positive wellbeing.**

In continuity with preceding years, close proximity to a water source is indicative of higher wellbeing; however, close water access has continued to decrease. Food scarcity remains a serious challenge, and is likely a negative driver of wellbeing.

#### **Participants' resilience improved, despite a setback in mental and emotional wellness.**

The largest positive shifts clustered around resilience factors this year, while factors with the largest decreases indicate a decline in holistic wellness, a trend which may explain in part the associated decrease in participants' wellbeing.

#### **Holistic wellness factors are strongest predictors of wellbeing in 2023.**

The top four factors with the strongest relationship with overall wellbeing are all related to holistic wellness; they also have either declined or not changed since 2022.

Improvements in participants' sense of pride, enjoyment of life, sense of safety and personal passions are more likely to have a positive impact on participants' overall wellbeing.

#### **Access to income is a priority need.**

Access to enough money for the important things was found as an emerging priority need

since 2022. Participants are reporting increased confidence in their ability to provide for their family yet a challenge in having enough income and opportunity to do so.

#### **New sanitation outcome found to be a community-wide challenge for all respondents.**

Access to sanitation resources during menstruation was a lowest-scoring factor not only for active participants overall yet also for those on 'pause', not in the program, and for each individual subcounty. Measurement was expanded in 2023 to investigate sanitation factors and insights reveal this new community challenge.

### Applying the Findings

Both the environmental conditions and the flow-on effects it creates present a mighty obstacle for communities, the success of the program and in sustaining successful agricultural businesses across this region. Moving forward, findings point towards climate-resilient and drought-resistant strategies for income, including investigating other income-generating solutions to support low-rain harvests; the continuity of water projects to support communities' increased proximity to nearby water sources; the importance of Village Savings and Loans Associations in program design to support financial planning; and supporting participants holistic wellness during pervasive drought conditions. Additionally, investigations beyond Love Mercy's program scope highlighted sanitation as a community-wide challenge which presents a new opportunity for the organisation to support community needs beyond its current activities.



<sup>1</sup>Kolassa et al., 2010, as cited in Stain, et al. 2011.



# Report Background

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# Wellbeing and Agricultural Economies in Challenging Environmental Conditions

Uganda is renowned for its fertile lands, where agricultural economies are the main source of income for the nation. Environmental conditions play a pivotal role in maintaining the peoples' livelihoods. Effective rainfall and harvests in the wet season are required to sustain communities' financial and food securities throughout the dry seasons.

This year, communities in Northern Uganda continued to face the pressures of low rainfall, with smallholder farmers projected to be most vulnerable to the effects of the drought.<sup>2</sup> Whilst the start of the 2023 wet season saw good rainfall, communities spent the past year persevering and problem-solving the challenging flow-on effects from the poor rainfall of 2022's season. These obstacles included poor crop production, heightened food insecurity in the 2022 dry season, reduction in nearby water sources and the sustained inflation of goods in the wake of the COVID-19 pandemic. Reports from mid to late 2022 indicated that about 40% of the population of the northeastern Ugandan region were facing high levels of food insecurity,<sup>3</sup> where this region was reportedly the worse effected in the country.<sup>4</sup>



As expected, the agronomy businesses generated through Cents for Seeds are deeply affected by the protracted rain shortages and challenging environmental conditions. With four consecutive years of limited rain, last year saw the lowest ever return rate from seed loans, as multiple partnering communities reported that their seeds had dried out. Entering 2023, 56% of participants could not return their loans at the first seed distribution, disengaging from the program as a result.

Since 2010, Love Mercy Foundation has worked to address poverty in Northern Uganda through strengthening access to food, health and financial security. While Love Mercy Foundation's mission is to empower communities to overcome poverty as a result of the Ugandan Civil War, the Foundation also recognises the role that climate change plays in the country's protracted recovery. Partnering with local women and communities for over 10 years, the Cents for Seeds program continues to empower individuals with skill-building, financial literacy and income-generation within smallholder farming businesses.

Love Mercy strives to optimise its support for participating communities while operating within challenging environmental and living conditions. Graduation from the Cents for Seeds program has been paused until 2024 to ensure participants can recover from recent years, and continue to gain the most out of the program. Directed by the local knowledge and expertise of the in-country agronomy staff, Love Mercy is piloting water and income-generating projects, investigating drought-resilient practices and using Social Impact Measurement to better understand the emerging wellbeing needs and to provide more opportunity despite challenging agricultural conditions.

<sup>2</sup>World Bank Organisation, 2017.

<sup>3</sup>World Food Programme, 2022.

<sup>4</sup>The World Bank, 2022.



MISSION

**To partner with local communities to find innovative solutions to **reduce poverty and increase wellbeing** following 20 years of civil war.**







# Cents for Seeds Program Summary

Uganda is home to some of the world's most fertile land. Harnessing this resource and empowering communities with agricultural economies is key to supporting the restoration of a country still recovering post-civil war.

Enter Love Mercy's Cents for Seeds program. This program upskills communities across 56 parishes across northern Uganda with agricultural knowledge, practices, and start-up capital via seed loans to generate sustainable and independent sources of both food and income.

Strategically building on existing strengths and resources within local communities, the program is based on empowering women to be income-generators and encouraging the usability of local land. In providing these care-taking women with the opportunity to earn an income, this has a flow-on effect in improving families' access to food, education and health care.

Beginning in 2010 with just 100 participating women, the first half of 2023's program has already reached:

- **8245 participants** receiving loans.
- **Across 56 parishes** (within 19 sub-counties and 3 districts).
- **16,490 loans were distributed in 2023.**

## The Cents for Seeds Program Model

*This seed loan system is a self-generating cycle where the returned seeds are then re-loaned to other participants.*



## 1. Seed loans and agricultural training

Working as a micro-loan program, participants receive biannual seed loans. Resourced with a gardening tool and training, these seeds are then planted and harvested often to fivefold the original seed amount. After returning the initial loan amount, participants are free to sell, store or barter the remainder for ongoing food security and economic profit.

## 2. Financial training through VSLA Groups

As access to financial institutions is low in rural Uganda, participants form Village Savings and Loans Associations (VSLA). VSLAs operate as community-run banks, upskilling women's financial literacy and modelling the benefits of savings. Women use savings to access credit to purchase larger items such as livestock or agricultural tools, as well as fund their children's education and start their own businesses.



## Measurement Approach

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# Why Measure Social Impact?

This is Love Mercy's fifth annual Social Impact Report with Huber Social as part of a longitudinal study of the Cents for Seeds program's impact on the wellbeing of communities in Northern Uganda.<sup>^</sup> The measurement not only tracks overall progress in terms of wellbeing, but also provides a holistic, statistical profile of the current needs of program participants, as well as insights around the parallel needs of those not yet enrolled. From this, Love Mercy is equipped to better understand how community needs are changing and the Cents for Seeds program can be optimised.

## 1. Measure

To measure the impact of Love Mercy, Huber Social measures the shift in overall wellbeing and outcomes achieved for the participants and the involved communities in Love Mercy's Cents for Seeds program.

Measurement provides a data-driven approach for Love Mercy to articulate their social impact to internal and external stakeholders.

## Why Wellbeing?

*Measures overall progress and supports the systematic solving of social issues*

Ultimately, the goal of all social impact is to put people in the best position to fulfil their potential and achieve wellbeing. It is therefore important to measure wellbeing to ensure that, overall, programs are having a positive impact. To measure social impact, Huber Social measures a shift in overall wellbeing and the program and holistic outcomes that contribute to it.\*

Taking a wellbeing approach also provides a whole-of-life understanding of a person's needs. Instead of starting with the issue at hand, which tends to focus on the crisis end of a problem and place artificial limitations on the needs of people, strengthening wellbeing supports building a person's capability and opportunity to fulfil their potential, thus working to systematically address social issues.

## 2. Maximise

Beyond a focus on outcomes, Huber Social's approach considers the holistic needs of a person to be in the best position to fulfil their potential.

This measurement approach focuses predominantly on the lived experience of participants, as well as those not yet involved in the program. Opportunities are then identified for collaborating partnerships and improved resource allocation to address the emerging priority needs within these northern Ugandan communities.



<sup>^</sup>Reporting has occurred annually, in 2018, and then again in 2020-2023.  
\*For details of how Huber Social measures wellbeing, please refer to Appendix 1.



# Cents for Seeds

## Social Impact Model

The Love Mercy Social Impact Model outlines how the organisation impacts those who participate in the Cents for Seeds program. Through measuring each level of impact, Love Mercy can use a data-driven approach to demonstrate what works and what is needed to maximise impact and outcomes.

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**1. Impact** The overall impact of Cents for Seeds is to improve the wellbeing of people in northern Uganda.

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**2. Outcomes** Love Mercy achieves this impact by targeting outcomes that not only address poverty but also work to empower women to support themselves and their communities. These outcomes include:

Building capacity in:

- Wellness
- Resilience
- Life Skills

Providing the opportunity to access:

- Relationships
  - Resources
  - Services and structures
  - Self-development
- 



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**3. Outputs** Cents for Seeds delivers the following outputs:

- People given a seed loan
- Communities participating in Cents for Seeds
- Workshops/activities offered
- Seed loans returned
- Crop size harvested each season
- Income level

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**4. Activities** The program involves the following activities:

- Seed distribution / reverse distribution
- Agricultural workshops
- VSLA activities
- Fundraising

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**5. Resources** The above impact requires the following inputs:

- Love Mercy Foundation staff (Uganda and Australia)
- Office space
- Transport
- Seeds (Simsim, Soya, Beans)
- Agricultural tools
- Grants & donations
- Volunteers

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# Measurement Approach

In April 2023, Love Mercy measured the impact of its Cents for Seeds program, surveying 864 people across six parishes with three subcounties. These measurement sites are intentionally the same sites as measured in 2022. Analysis is based off average shifts in wellbeing across these paired communities year-by-year.

Data was collected using self-report surveys which are in English and facilitated in local languages, using a shared team translation. The surveys measure overall wellbeing using an abbreviated version of the Satisfaction with Life Scale. They also measure key program outcomes and participants' holistic needs. To improve the accuracy of survey completion within communities with lower literacy skills, measurement was carried out in small groups with a local Love Mercy staff member as facilitator. A Huber Social consultant was in-country and present for measurement, allowing for continued team training around measurement considerations.

## Changes in 2023

As areas to investigate continue to change over time, two factors - **access to income and sanitation** - were added to Love Mercy's impact thesis to reflect current community needs. Additional questions were included in this year's survey to measure these new factors.

In contrast to previous years, measurement was not carried out on the day of seed loan distribution but rather four weeks following to allow for Love Mercy's operational processes. This means participants who identify as "just registered" and would previously be omitted from "active participant" status, were included as active participants in measurement this year as their training, planting and crop growth was already four weeks in and underway.

Many participants did not repay their seed loans this year, meaning program participant numbers were considerably reduced and a smaller measurement sample. This presented the opportunity to expand measurement to survey these participants who are 'on pause' and yet to return their loan. Whilst not a representative sample, these responses offer broad insights on the wellbeing of participants with this unique program status. A small sample of participants not yet in the program was also collected to serve as a community control group.

**Table 1. 2023 Measurement Sites**

Sub-County / Group	Parish	# of Responses	# of Participant Responses
Akura	Anyanga	183	179
Olilim	Angetta	164	87
	Anepkide	105	95
	Olilim	78	26
Aloi	Alebtong	132	120
	Amuria	193	171

*Note: 8 participants did not identify their sub-county and parish therefore they are not included in subcounty totals above yet were included in overall analysis dependent on their program status.*





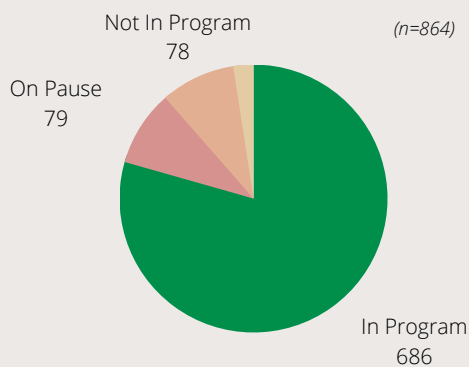
# Measurement Participants

864 community members were surveyed in 2023, 79% of which are active Cents for Seeds participants. Given that fewer loans were distributed this year, a smaller survey sample was collected in 2023 in comparison to 2022. As the program expands to include a wider proportion of men, 6% of responses this year are from males and 93% from females. The demographics of all community members involved in the 2023 study are as follows: (n = 864)

## Enrolment Status

To gain a holistic community snapshot, responses were collected from community members not yet in the program as well as those on pause from the program as they await to repay a past loan.

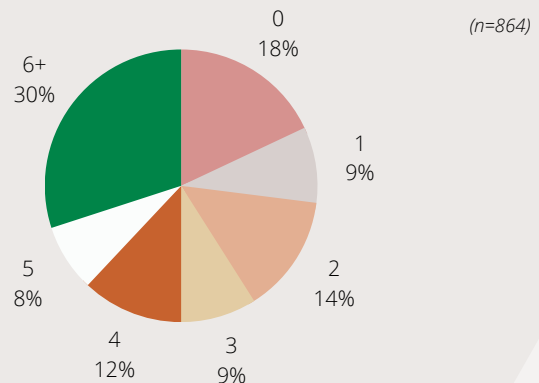
2023 Participants, by measurement group



## Financial Dependents

The highest proportion of measurement participants report having six or more financial dependents (30%). Almost one-fifth of participants this year report having zero dependents, a notable decrease from last year's 30% of the study sample.

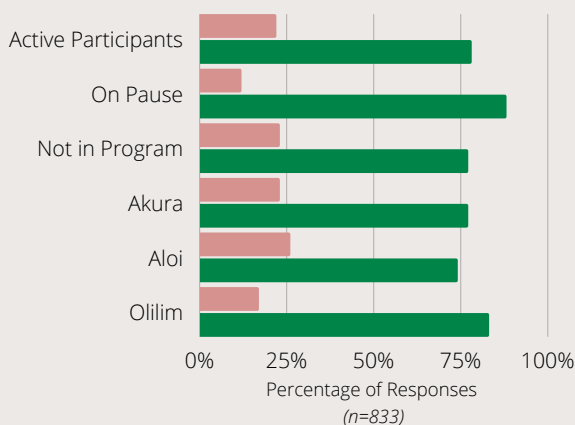
2023 Participants, by number of financial dependents



## Disability Status

Across the sample, about one-quarter of respondents identify as living with a disability. This is consistent across program status and location.

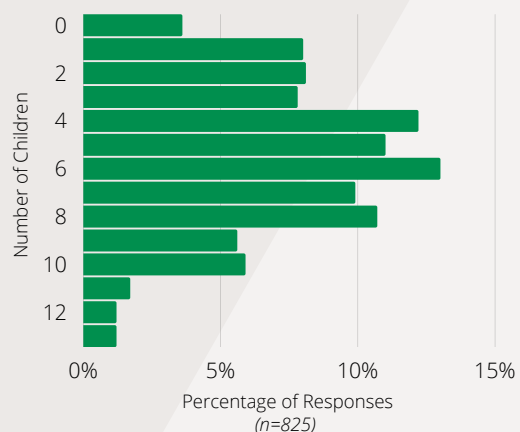
2023 Participant Disability Status, by program status and location



## Number of Children

57% of respondents report have between 4-8 children. 4% of respondents report having zero children.

2023 Participants, by number of children





## 2023 Report Findings

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## 2023 Key Findings

### 1. Overall wellbeing of participants declined but remains higher than those not in the program

Overall wellbeing of participants is 8% higher than those not in the program however year-by-year analysis saw the largest decrease yet with 16% in overall participant wellbeing. This indicates that while there is a community-wide decline in wellbeing, the Cents for Seeds program still has benefits for its participants.

### 2. Proximity to water and sufficient food predict positive wellbeing yet remain underserved needs among participants

As with past findings, proximity to a water source and access to food predict higher wellbeing. However, participants are now living further from water and with less food, with 95% of participants saying they do not have enough food for themselves and their families. These basic needs must be satisfied for participant wellbeing to make meaningful progress moving forward.

### 3. Participants' resilience improved, despite a setback in mental and emotional wellness

Roughly half of factors with the highest positive shifts cluster around resilience. Results also show that out of all outcomes, participants' holistic wellness experienced the largest decline. If resilience is built when facing adversity, these contrasting trends suggest that external factors could be challenging participants' sense of hope and pride but likewise exercising their adaptability and coping skills. Moreover, despite the decrease Cents for Seeds participants' holistic wellness levels are still faring better than women not in the program.

### 4. Holistic wellness factors are strongest predictors of wellbeing

The top four factors with the strongest relationship with overall wellbeing are all related to holistic wellness; they also have either declined or not changed since 2022. Improvements in participants' sense of pride, enjoyment of life, sense of safety and personal passions are more likely to have a positive impact on participants' overall wellbeing.

### 5. Access to income is a new priority need

Having enough money to purchase important things was found to be an emerging priority need. Participants have confidence in their ability to provide for their family yet are challenged in having enough income to do so, indicating that this is an underserved need that, when improved, could positively contribute to participants' overall wellbeing levels.

### 6. Access to sanitation resources is a community-wide challenge

Access to sanitation resources during menstruation was a lowest-scoring factor not only for active participants overall yet also for those on pause, not in the program, and for each individual sub-county. While not a driver of overall wellbeing, this presents a potential future opportunity for Love Mercy to expand its activities and continue supporting participants' health and wellness needs.





## The Impact of Cents for Seeds

Overall wellbeing is our lighthouse measure for determining the social impact of a program.

This section explores the impact of the Cents for Seeds program in terms of changes in the overall wellbeing of its participants. It will also look at key differences in overall wellbeing among specific demographic groups.





# Participants Have Higher Wellbeing Than Those Not In Program, Despite Decline Since 2022

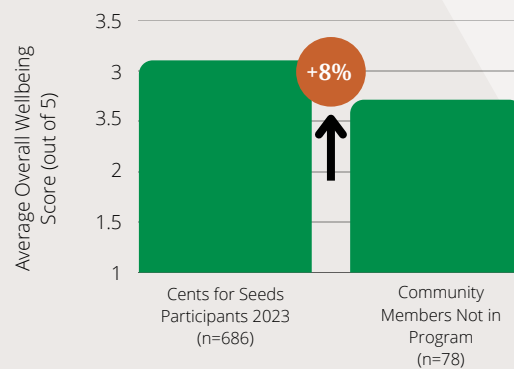
Compared to 2022, overall wellbeing among active participants decreased by 16%.\* This is both the largest change in wellbeing observed year-on-year, as well as the lowest average wellbeing score recorded for both Cents for Seeds participants and community members since 2018.

## Community-Wide Wellbeing Decline

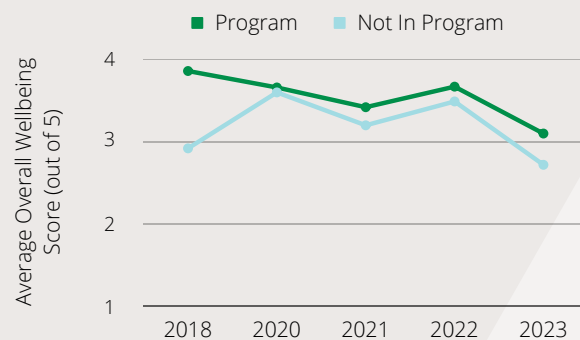
Despite the low score, average participant wellbeing is still higher than those not in the Cents for Seeds program. Community wellbeing has largely been in decline since 2020, with a record-low score of 2.72 out of 5 this year. These wellbeing trends indicate a broader deterioration in community-wide wellbeing, and may warrant further investigation in future studies to better understand potential social and environmental detractors to wellbeing, such as drought and economic recession.

For Love Mercy, these findings may also encourage discussions of how the Cents for Seeds program should adapt to the compounding effects of these community factors as the context in which the program operates continues to evolve.

Overall Wellbeing, by participants and non-participants



Average Overall Wellbeing, 2018-2022



2021 saw a small decrease in wellbeing (-6.4%), followed by a 3% increase in 2022. This is the largest shift, positive or negative, so far collected. Measurement sites have changed from 2018-2022, but are the same for 2022 and 2023.



\*Average overall wellbeing decreased by 16% (p<0.1) when comparing participants from Aloi, Akura and Olilim parishes as similarly measured in both 2022 and 2023.



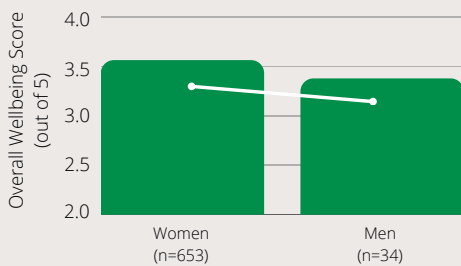
# Key Demographic Differences in Overall Wellbeing

Among Cents for Seeds participants, average wellbeing was found to be significantly different across certain demographic factors.\* This suggests that participants who fall into these categories are more likely to have higher or lower wellbeing than others in the program, information which may aid Cents for Seeds in better understanding the current status of their participants and which ones may be facing additional wellbeing challenges.

## Gender

Overall, women surveyed have higher wellbeing scores than men surveyed.^

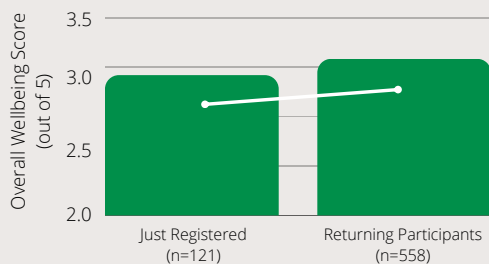
Overall Wellbeing, by Gender



## Program Status

Respondents who are returning participants from one or more years have higher wellbeing than those newly registered (*One month into program at time of survey*).

Overall Wellbeing, by Program Status

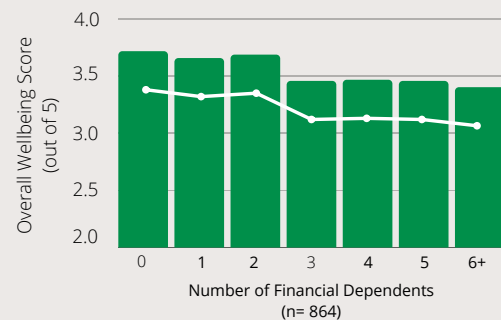


\*All correlations to wellbeing reported are statistically significant (p<0.1).  
^NB: While there is a small sample of male responses, this proportionally corresponds with the female-dominant Cents for Seeds program gender demographics.

## Financial Dependents

The higher the number of financial dependents, the lower the wellbeing score of participants on average.

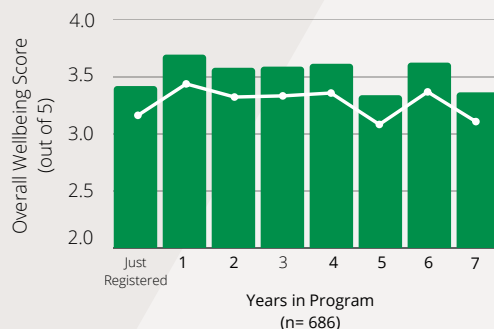
Overall Wellbeing, by Financial Dependents



## Time in Program

The length of time in program is associated with peaks and dips in wellbeing levels. In 2023, respondents who have been in the program for one year were found to have significantly greater wellbeing, while the lowest wellbeing scores are found at the five-year mark, earlier than in previous reports.

Overall Wellbeing, by Time in Program



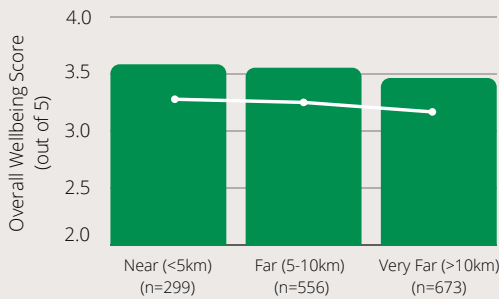


# Access to Water and Food Predicts Higher Wellbeing, Yet Continues to Decline

## Proximity to Water Sources

On average, the closer someone lives to a water source, the higher their wellbeing is likely to be.

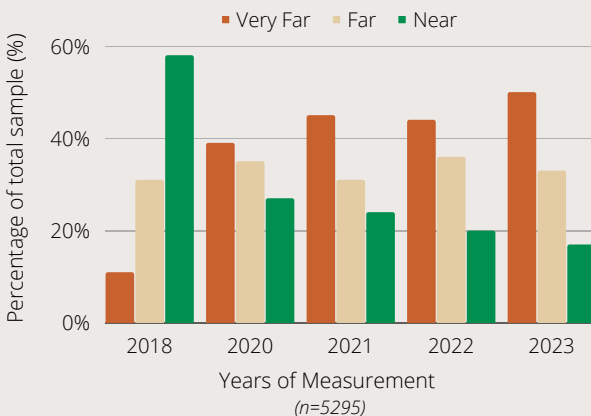
Overall Wellbeing, by Access to Water



## Close Proximity to Water Source Predicts Higher Wellbeing, Yet Nearby Water Has Continued To Decrease

Close access to water has continued to decrease since 2018 (-41%). Almost 85% of 2023 participants reported that access to water was "far" or "very far" away - with half reporting "very far". In program participants reported 2% higher on this than the total cohort (52%) and had a +15% higher proportion answering "very far" than those not in the program.

2018-2023 Participants, by access to water

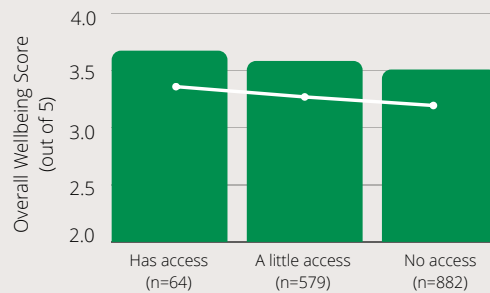


Note: Locations of measurement vary between 2018-2021 and 2022-2023

## Access to Sufficient Food

Respondents who report having enough food at home for their family have higher wellbeing than those who report having little or no food.

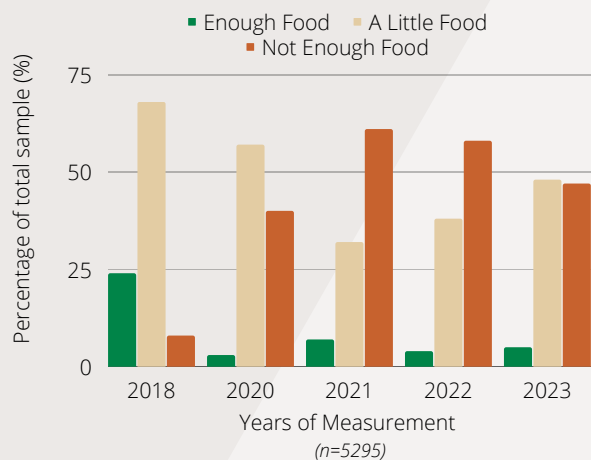
Overall Wellbeing, by Access to Food



## Sufficient Food Predicts Higher Wellbeing However Food Scarcity Remains a Challenge

95% of respondents report having either no food (47%) or "a little" food (48%). This is consistent with 2022 results.

2018-2023 Participants, by access to food



"The problem left is water as it is too far and I have bad knees."

Rose, Cents for Seeds participant



## Key Program Outcomes Achieved

This section dives into the specific program areas where Cents for Seeds participants have made the most progress in 2023.

It should be noted that this year, changes in program impact and outcomes have been assessed by comparing this year's measurement results against those of 2022, averaged across the same communities which participated in measurement both years.

Reports pre-2022 have analysed participant results against those from women who are not in the Cents for Seeds program; however, due to a smaller sample of surveys collected from those non-enrolled, this comparison was not as effective this year. Where possible, analysis between those enrolled and not enrolled in 2023 was carried out.





# Cents for Seeds Participants Highest Positive Shifts

To understand the year-on-year impact of Cents for Seeds in the lives of those who participate, Huber Social looked at the largest differences in program outcomes between participants in 2022 and 2023.\*

## Cents for Seeds Participants Show Increased Resilience

Four of the seven highest shifts are factors related to resilience, namely adaptability, problem-solving, coping and determination. Further discussion around growth of resilience in challenging times is found on page 23. The outcomes below represent the seven largest positive gains for participants in the program, compared to 2022 results:

### Largest Positive Gains for Cents for Seeds Participants



#### Financial Agency

**+16%**

Participants feel more capable to provide for their family financially



#### Adaptability

**+10%**

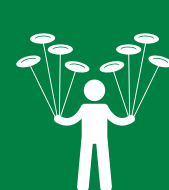
Participants are able to adapt when unexpected events happen



#### Problem-Solving

**+8%**

Participants are able to think of ways to solve problems



#### Coping (Resilience)

**+7%**

Participants are able to handle many things at one time



#### Access to Water (Quality)

**+6%**

Participants have access to clean drinking water



#### Relationship Skills

**+4%**

Participants feel they can make friends easily



#### Determination

**+3%**

Participants feel more determined

\*Data includes 923 responses from 2022 and 686 responses from 2023, from Anepkide, Angetta and Anyanga. All shifts reported are statistically significant ( $p < 0.01$ ).



# Participants' Holistic Wellness Declines Yet Remains Higher Than Those Not in the Program

This year, Cents for Seeds participants experienced a significant decline in their holistic wellness. Results indicate participants are experiencing challenges in maintaining hope and feeling proud of their lives, have more things to fear and are feeling less passionate about things in life. As these factors are also correlated with overall wellbeing, these trends may help explain the decline observed in overall wellbeing this year as well.



**Hope**

**-12%**

Participants feel they have less things to hope for



**Sense of Pride**

**-12%**

Participants feel less proud of themselves



**Having Little to Fear**

**-6%**

Participants feel there are more things to be afraid of



**Passions**

**-5%**

Participants feel they do not have a lot of things they care about in life



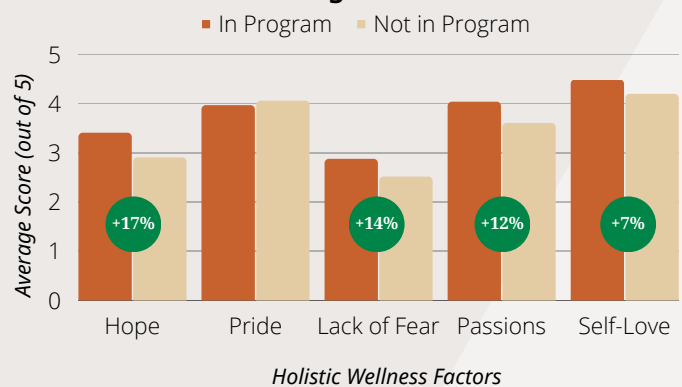
**Self-Love**

**-3%**

Participants like who they are

However, in comparison to women who are not in the Cents for Seeds program, holistic wellness of participants remains significantly higher across the majority of these factors. This suggests that the Cents for Seeds program is having a positive impact on participants' holistic wellness in spite of a community-wide negative trend, and that women in Cents for Seeds are still more likely to have a stronger sense of self-love, feel safer, and have more hope than women who are unable to join the program.

**2023 Holistic Wellness Factor Scores, by Program Status**



**Additional factors that Cents for Seeds has helped sustain among their participants include:**



**Safe Home**

**+10%**

Participants feel their homes are peaceful



**Financial Literacy**

**+9%**

Participants feel more capable at saving money



**Agency at Home**

**+7%**

Participants can make decisions in their homes

All shifts are significant (p<0.05) unless otherwise noted.



## Resilience & Hope in the Community

**Unless declining levels of hope are addressed, and despite strong positive shifts in resilience factors, it is likely that the downwards trend in wellbeing will continue.**

A collection of Resilience factors - adaptability, problem-solving, coping and determination - had the highest positive shifts for program participants in the 2023 measurement. Resilience, defined as the "ability to be firmly grounded in today, to benefit from yesterday, and to imagine [oneself] in tomorrow", is recognised as an important predictor of enhanced subjective wellbeing.<sup>5</sup> Yet, 'Hope' had one of the largest negative shifts for program participants and "few things more poignantly reveal our remarkable capacity for resilience as our ability to sustain hope in the face of vulnerability, pain, and loss".<sup>6</sup>

To support Love Mercy to best meet the needs of these communities during this time of contextual challenges - including prolonged drought, crop failure, and post-pandemic inflation - it was considered what an increase in Resilience, paired with a decrease in Hope, might mean.

Evidence indicates that individuals who report higher levels of Hope are more likely to report higher levels of wellbeing a year later, and also that Hope has been shown to "fully mediate the impact of resilience on subjective well-being".<sup>7</sup>

It is also known that in situations of chronic environmental adversity - such as prolonged drought - individuals use active coping styles, like what we are seeing in 2023's high resilience scores. Research suggests however that there is a coping threshold where these active coping styles are used until the environmental situation is perceived as being "out of one's control".<sup>8</sup>

Therefore, the decline in Hope, which is derived from both a sense of successful energy (goal-directed energy) and pathways (planning to meet goals), could be linked to a feeling that the situation has indeed become "out of one's control" and be affecting overall decline in wellbeing, and holistic wellness factors that are being reported.<sup>9</sup>

<sup>5</sup>Nemeth & Olivier, 2017, p. 20

<sup>6</sup>Ong, Edwards & Bergeman, 2006, p.1263.

<sup>7</sup>Valle, Huebner, & Suldo, 2006, as cited in Satici, 2016.

<sup>8</sup>Van Haafden & Van de Vijver, 1999, as cited in Stain, et al. 2011.

<sup>9</sup>Snyder, Irving, & Anderson, 1991, as cited in Ong, Edwards & Bergeman, 2006.





**“I am saving money and borrowing money.**

**I now can pay school fees.**

**At the end of the year when the profit is shared, I am building a permanent house with that money.**

**With that money, I am also taking care of some orphans. I feed them, I clothe them, I take them to school.**

**I have seeds and cultivated them and I made money from the good harvest which I invested.”**

*Rose, Cents for Seeds participant (not pictured)*



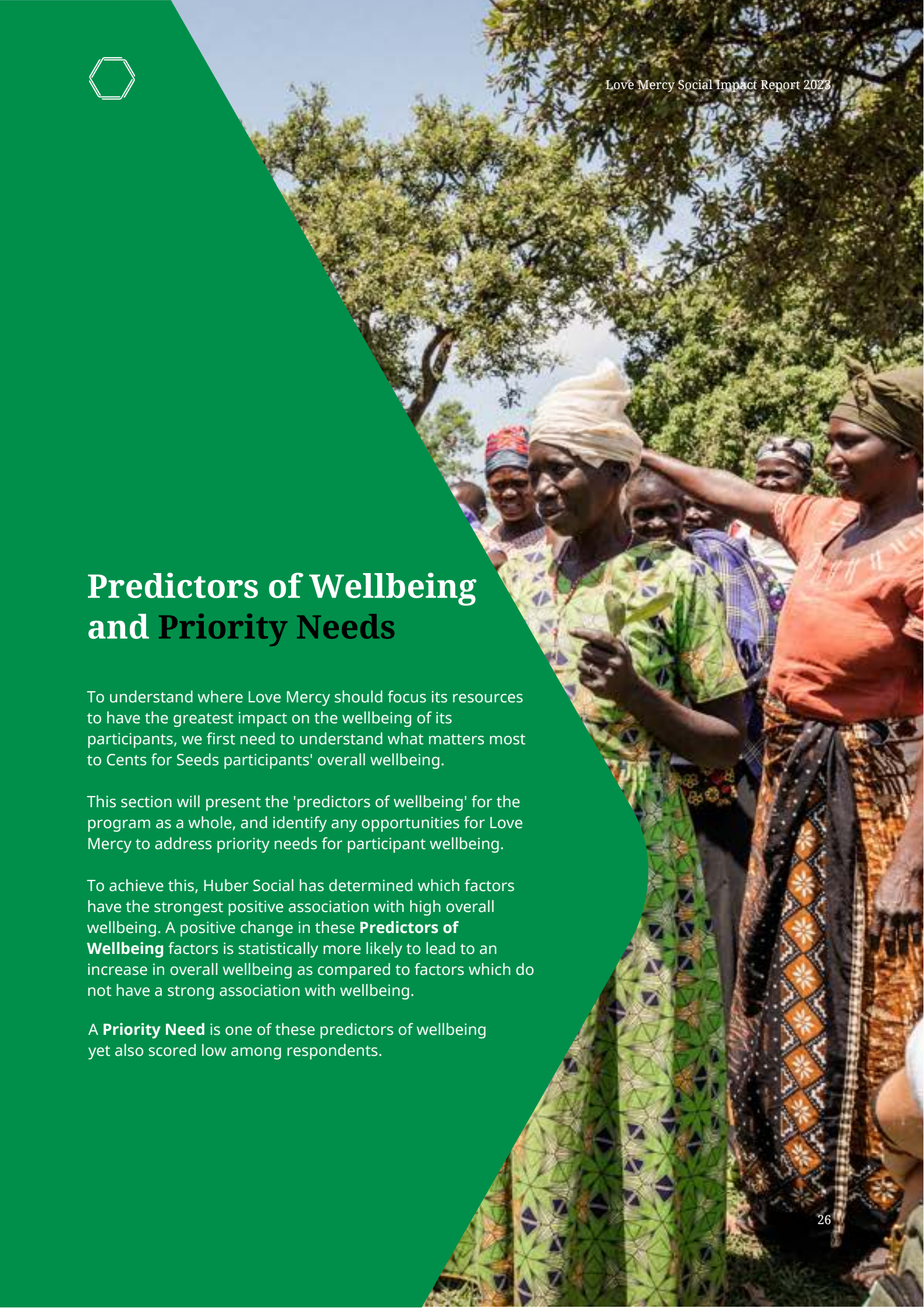
## Predictors of Wellbeing and Priority Needs

To understand where Love Mercy should focus its resources to have the greatest impact on the wellbeing of its participants, we first need to understand what matters most to Cents for Seeds participants' overall wellbeing.

This section will present the 'predictors of wellbeing' for the program as a whole, and identify any opportunities for Love Mercy to address priority needs for participant wellbeing.

To achieve this, Huber Social has determined which factors have the strongest positive association with high overall wellbeing. A positive change in these **Predictors of Wellbeing** factors is statistically more likely to lead to an increase in overall wellbeing as compared to factors which do not have a strong association with wellbeing.

A **Priority Need** is one of these predictors of wellbeing yet also scored low among respondents.

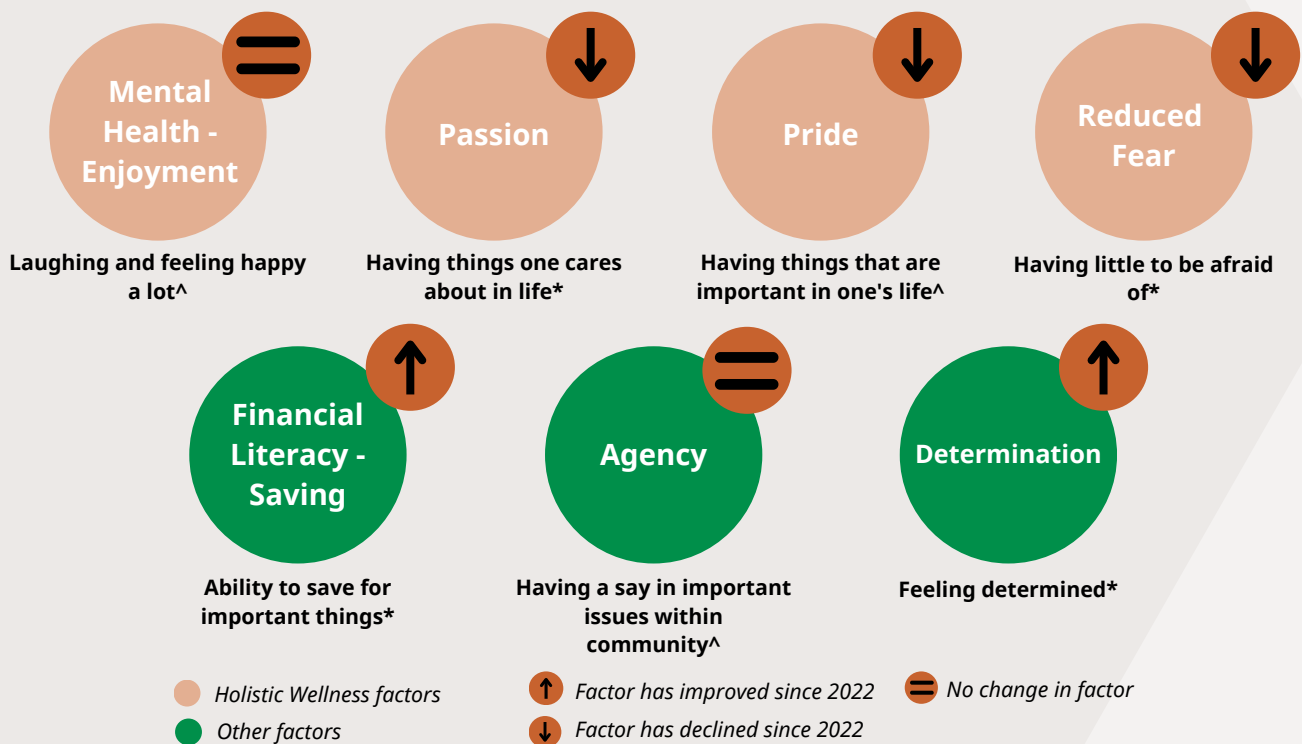




# Holistic Wellness Factors Predict Increased Wellbeing

To have the greatest impact on its program participants, Love Mercy must first understand which needs are most likely to drive change in wellbeing for people taking part in Cents for Seeds. Throughout this program's longitudinal measurement, both the continuity and change observed in these factors provide a deeper contextual story to guide Love Mercy's support.

The following seven factors were identified as the strongest predictors of wellbeing for 2023 Cents for Seeds participants, four of which are grouped according to their shared holistic wellness outcome. As 2023 results indicate a decline in Cents for Seeds participants' holistic wellness across multiple factors, this change may explain in part the corresponding decrease in participants' overall wellbeing.



Pride, agency and enjoyment have continued from previous years as areas which are important for participants' positive wellbeing. Reduced fear, determination, ability to save, and having things to care about have emerged as new drivers for wellbeing in 2023.

**An opportunity:** Having little to fear has been found to significantly correlate with increased wellbeing, therefore presenting Love Mercy with the opportunity for their team to take this further and better understand areas of participants' lives which cause fear and whether the program can address such things.

*\*New predictor of wellbeing in 2023  
^Identified as a predictor of wellbeing in previous years  
For more information about predictors of wellbeing, see the Report appendix.*



# Access to Enough Income Is a Priority Need

Among this year's participants, having the financial resources necessary to meet one's base needs was found to be correlated with higher wellbeing.<sup>^</sup> Access to income, however, was one of the lowest scoring factors for Cents for Seeds' participants; it is therefore identified as a priority need for 2023.

Whilst there seems an irony that participants' lowest-scoring factor is having enough income in an income-generating program, it is important to note that this score remains higher than those not in the program.



### Access to Income

**2.25**  
out of 5

Having enough money for the important things in life

It is also worth noting that participants' scored strongly with respect to their perceived ability to support their families financially. These results highlight the skill-building strengths of the Cents for Seeds program yet implies that there are contextual limitations on participant's opportunity to generate enough income required for their needs. It was anecdotally reported from the team that environmental factors hindered the success of the harvest in late 2022 thereby reducing yield and potential access to income.

## Exploring Income-Generation From New Angles

With access to income as a key need for participants, this sparks a discussion on how participants can continue to generate income in spite of the temperamental of environmental factors. Additionally important is to explore ways to protect the agricultural economies established by the program, including climate-resilient systems and broader access to year-round water.

### A Celebration of Impact Measurement

In collaboration with the local Love Mercy team, additional questions were added to this year's measurement tool to broaden the study to remain most relevant. Diving deeper into access to income was a goal for 2023, particularly due to the financial constraints associated post-pandemic, continued drought and challenging harvests. Consequently, from this new exploration this year, this new priority need was identified thereby best equipping Love Mercy to keep their finger on the pulse of their community needs.

<sup>^</sup>All results reported are statistically significant to  $p < 0.05$ .



**“VSLA [in Cents for Seeds] is a very good program. I save with that group for five years and very good things I have received. If my child is sick it helps me to pay. Also buying uniform. The money helps me to plough and pay people to help you harvest.”**

*Akello Rejina, Cents for Seeds participant (not pictured)*



## Community Wellbeing

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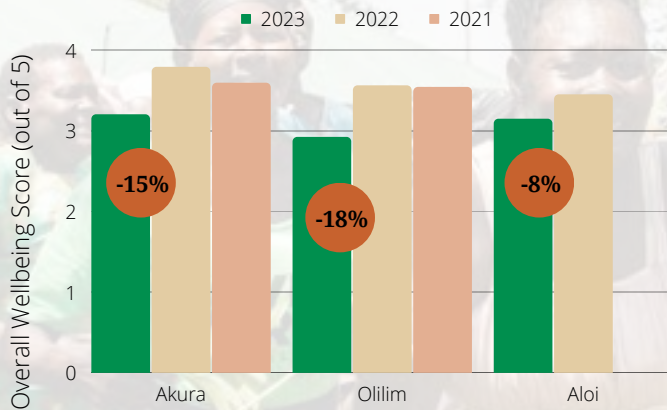




# Wellbeing of the Community

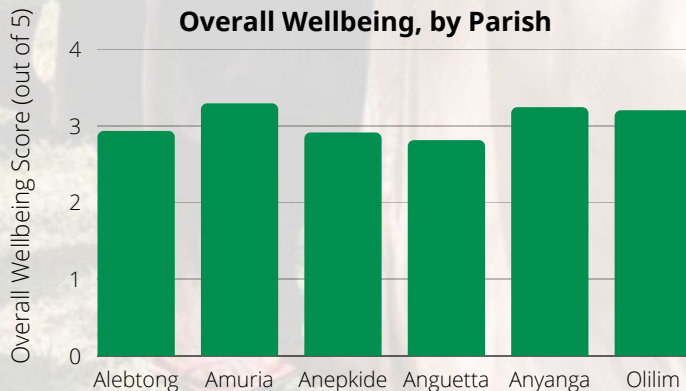
To see the unique impact of Cents for Seeds at the community level, the following pages present the overall wellbeing, highest program outcomes and predictors of wellbeing for each subcounty.

**Overall Wellbeing, by subcounty**



This year, overall wellbeing dropped in each of the three subcounties measured. Akura was again found to have the highest overall wellbeing on average, as similar to 2022. Olilim had the lowest wellbeing on average and saw the largest decrease in wellbeing (-18%). Whilst wellbeing of participants was slightly higher when compared with those not in the program, Olilim's wellbeing remains slightly lower than the average overall wellbeing of all sites measured in 2023 (-4%). This suggests that there may be underserved wellbeing needs in this community.

**Overall Wellbeing, by Parish**



The following pages present a more detailed view of overall wellbeing, performance across key outcomes, and priority needs for each community.



# The Participants of Akura

## Impact

# 3.20

### Average Wellbeing

Average overall wellbeing has decreased by -15% since 2022 in Akura. Notably, respondents from Akura scored the highest overall wellbeing score in comparison to other subcounties measured.

## Program Outcomes

The following shifts represent the outcomes where Akura participants have experienced the greatest shifts, both positive and negative, since 2022:

**Access to Resources**  
**Drinking Water**

### +17%

Participants can access to clean drinking water

**Resilience**  
**Coping**

### +13%

Participants feel they can handle many things at one time

Return to 2021 levels<sup>^</sup>

**Resilience**  
**Problem Solving**

### +8%

Participants can think of ways to solve problems

**Skills**  
**Financial**

### +8%

Participants can help provide for their families financially

**Holistic Wellness**  
**Pride**

### -13%

Participants feel less proud of their life

**Holistic Wellness**  
**Community**

### -10%

Participants feel less a part of their community

**Self-love**

### -8%

Participants reported liking themselves less

**Decision making**

### -8%

Participants feel less able to made decisions in their homes

## Predictors of Wellbeing

The following factors have a significant association with wellbeing for participants in Akura. Higher scores across these factors are more likely to accompany stronger overall wellbeing.

These have all changed from 2022 predictors of: respect, community belonging and hope.



## Priority Need

Physical health was identified as a predictor of wellbeing for Akura participants and was also one of the lowest scored factors. By supporting physical health, Cents for Seeds will be more likely to have a positive impact on overall wellbeing in Akura.



Data includes 179 responses from 2023 and 314 responses from 2022.. All shifts reported are statistically significant (p<0.01).

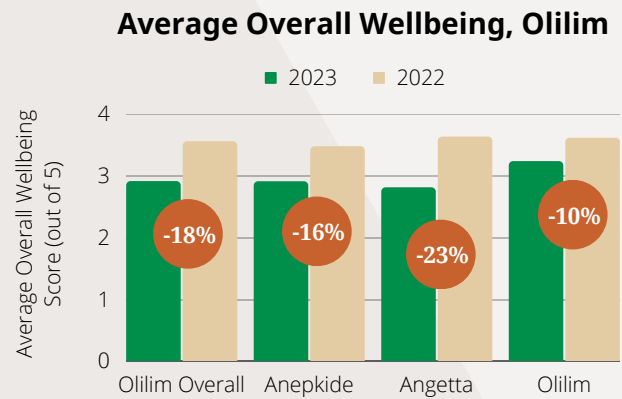
<sup>^</sup> In 2022 Coping skills was identified as a predictor of wellbeing for Akura participants. However, it was also one of the lowest scored factors, and saw a -14% decrease compared to 2021.





# The Participants of Olilim

## Impact 2.92 Average Wellbeing



## Program Outcomes

Findings from Olilim subcounty saw overall wellbeing decrease by 18% since 2022. This is both the largest shift in wellbeing and the lowest wellbeing score recorded from this year's subcounty results. Below outlines the eight largest shifts as compared to the previous year. It is worth noting that **access to a nearby water source increased in light of the newly built borehole** in Olilim parish, one month prior to measurement.

### Resilience Ability to Adapt

**+26%**

Participants can adapt when unexpected events happen

### Resilience Problem Solving

**+19%**

Participants can think of ways to solve problems

### Holistic Wellness Reduced Fear

**-15%**

Participants feel that they have more things to be afraid of

### Holistic Wellness Hope

**-14%**

Participants reported low levels of having things to hope for

### Skills Financial

**+20%**

Participants can help provide for their families financially

### Access to Clean Drinking Water

**+14%**

Participants feel they have access to drinking water

### Access to Resources Medical

**-14%**

Participants feel less able to access medical help nearby

### Holistic Wellness Self-Pride

**-11%**

Participants feel less proud of their life

## Predictors of Wellbeing

The following factors have a significant association with wellbeing for participants in Olilim. Higher scores across these factors are more likely to accompany stronger overall wellbeing. These are all changed from 2022 predictors; passion, adaptability and self love.



## Priority Need

Access to enough money was identified as a predictor of wellbeing across Olilim participants and was also one of the lowest scored factors.

This was found to be an overall priority need for all participant respondents.



Data includes 208 responses from 2023 and 314 responses from 2022. All shifts reported are statistically significant (p<0.01).



# The Participants of Aloï

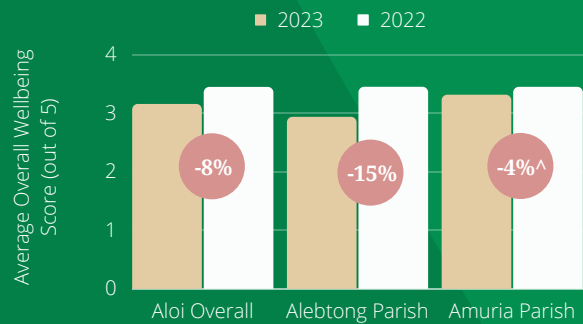
## Impact

# 3.14

### Average Wellbeing

Average overall wellbeing has decreased by 8% since 2022 in Aloï. However, in comparison to other subcounties measured, Aloï no longer is the subcounty with the lowest wellbeing.

Average Overall Wellbeing, Aloï<sup>^</sup>



## Program Outcomes

The following shifts represent the outcomes where Aloï participants have experienced the greatest shifts, both positive and negative, since 2022:

### Skills Financial

## +6%

Participants can help provide for their families financially

### Resilience Coping

## +6%

Participants feel they can handle many things at one time

### Holistic Wellness Fear

## -14%

Participants feel that that have more things to be afraid of

### Holistic Wellness Hope

## -13%

Participants reported lower scores of having things to hope for

### Skills Crop Utilisation

## -11%

Participants feel they do not have enough skills able to get the best out of their crop

### Holistic Wellness Community

## -8%

Participants feel less a part of their communities

## Predictors of Wellbeing

The following factors have a significant association with wellbeing for participants in Aloï. Higher scores across these factors are more likely to accompany stronger overall wellbeing. The **successful generation of income from crops has been identified as having a relationship with increased wellbeing** which is worth viewing in light of the previous year's poor harvest as implied by -11% shift in crop utilisation.



## Priority Need

Physical health was identified as a predictor of wellbeing for participants and was also one of the lowest scored factors.



Note: As physical health has been identified as a priority need in both Akura and Aloï there is an opportunity for Cents for Seeds to have an impact on overall wellbeing through additional focus in this area.

Data includes 291 responses from 2023 and 314 responses from 2022. <sup>^</sup>While overall wellbeing shifts in Aloï and Alebtong were statistically significant (p<0.05), the wellbeing shift in Amuria was significant to (p<0.2). All factor shifts reported are statistically significant (p<0.05).



# Access to Clean Water Sources Varies by Subcounty

Love Mercy's longitudinal measurement provides evidence for how both access to a water source and clean drinking water have changed since 2018, albeit in varying program sites. Close access to a water source has consistently been found to contribute to increased wellbeing, and last year's report highlighted this factor as a priority need.\* On average, whilst there was a decrease in water proximity this year (-3%), participants reported having greater access to drinkable water (+6%).

## Access to Water Sources and Clean Drinking Water, by subcounty

Subcounty	Change in Access to Water Source	% in Close Proximity to Water Source^	Change in Access to Drinking Water	% with Satisfactory Access to Drinking Water^
Akura	-9%	12%	+17%	38%
Olilim	+10%	30%	+14%	47%
Aloi	-19%	8%	-13%	24%

At the subcounty level this year, only Olilim reported having both improved proximity to a water source and access to clean drinking water. This is likely attributed to the new well Love Mercy drilled in Olilim TC parish, one of 20 undertaken this year. It may also have had a protective effect on Olilim participants, preventing a further decline in overall wellbeing.

Aloi reported a decrease across both measures of water access; concerningly, only 8% of participants indicated that they live near a water source, and less than three-quarters have satisfactory access to clean drinking water.

**An opportunity:** This subcounty analysis flags Aloi's limited access to drinkable water in contrast to other subcounties measured. These results may guide Love Mercy's future planning for well and borehole project allocation, particularly as improving proximity to water sources is likely to support higher community wellbeing.

*\*Note: While proximity to a water source has been found to be correlated with wellbeing, access to clean drinking water has not yet been found to have a significant relationship with wellbeing.*

*^Close proximity to water source includes any participants who report having a water source nearby (as opposed to far or very far); satisfactory access to drinking water includes any active participants indicating they are at least a little bit in agreement with having access to clean water (4 or above on a scale from 1-5).*



**“The problem of needing money to buy seed has now been solved as we get given seed freely.**

**We have become a strong saving culture and we are very smart.**

**Life is now improving. I can borrow money to go and buy medicine for my family.”**

*Osuria, Cents for Seeds participant (not pictured)*



# Group Study: Participants Who are On Pause in Program

## Average Wellbeing

# 3.18

A small sample of community members not who could not return their loans on time and therefore had their program status put on pause until their previous loan was repaid were included in measurement this year. Due to the nature of 2022's harvest, 56% of last year's program participants across these three focus sub-counties could not return their loans.

As this was the first time this group has been measured individually, analysis compared differences between outcomes of those with active and paused program status in Cents for Seeds.

## Predictors of Wellbeing

An increase in their ability to solve problems, strengthened financial literacy and saving skills and the ability to handle many things at one time were all found to have with an associated relationship with increased wellbeing. It is worth noting how these three particular factors parallel with the nature of this cohort in not being able to return their seed loan and are worth consideration in how these capabilities are supported in the Cents for Seeds' program design.



## Priority Need

Access to income and enough money for the important things was also found to be a priority need for overall Cents for Seeds' participants. In this instance, the reality of the challenge of this need is evident as this measurement group are characterised by participants who did not repay their most recent seed loan.



## Differences Between Paused and Active Participants



While it is important to note that the sample collected from those on pause was lower than a representative sample, the responses provide insights to the perspectives of those with this program status. As seen to the left, those who have not returned their loans and are on paused status report a 8% decrease in community connection when compared with those active in Cents for Seeds, implying the flow-on effects related to being on paused program status.

Data includes 79 responses from those with paused program status.



# Group Study: Community Members Not In Program

## Average Wellbeing

# 2.72

To create a comparison group, a small sample of community members who are not participating in Cents for Seeds were invited to complete the survey this year. As this group was not measured in 2022, shifts were instead analysed comparing differences between outcomes of those actively participating and those not participating in Cents for Seeds.

## Differences Between Those Not In Program and Those In the Program

Those not in the program had areas they were scoring higher in than participants. The top four of these factors are listed below:

**Access to Resources  
Medical**

**+22%**

Respondents report feeling more able to access medical help nearby than program participants.

**Holistic Wellness  
Physical Health**

**+16%**

Respondents reported that their physical health is good.

**Resilience  
Problem Solving**

**+13%**

Respondents report confidence in their ability to think of ways to solve problems than program participants.

**Resilience  
Coping**

**+12%**

Participants report feeling able to handle many things at one time, in comparison to program participants.

Those not in the program had areas they were scoring lower than Cents for Seeds participants. The top four of these factors are listed below:

**Holistic Wellness  
Hope**

**-17%**

Respondents report they have less things to hope, in comparison to program participants.

**Holistic Wellness  
Absence of Fear**

**-14%**

Respondents report having more things to be afraid of, in comparison to program participants.

**Holistic Wellness  
Passion**

**-12%**

Respondents report having less things to care about

**Access to a  
Peaceful Home**

**-10%**

Respondents report feeling that their home is peaceful

## Challenges

These were the lowest-scoring outcomes for these respondents. Having less things to be afraid was both low-scoring and was found to be important to wellbeing. It is also a significant difference where program participants are reporting higher in.

Menstruation  
Sanitary  
Resources

Reduction  
in Fear

Money for  
important  
things

## Predictors of Wellbeing

As with Cents for Seeds participants, self-love and having pride in oneself are similarly predictors of wellbeing for participants not in the program.

Self-love

Pride

Passion

Enjoyment

No clear priority need could be drawn from the data as only five out of 30 factors were found to have a correlation to wellbeing. \*Areas of strength participants have in comparison to those in the program are illustrated on page 25. Data includes 78 responses from this group.



# Access to Sanitation Resources is a Challenge

From consultation with the team, 'Access to Sanitation Resources' as well as the 'Ability to Participate in Program When Menstruating' were built into the Cents for Seeds' impact thesis in 2023. With a majority 93% proportion of female participants, whether participants had access to sanitary resources was investigated.

This factor was in the bottom three lowest scores not only for active participants overall, yet also those on pause, those not in the program, and for each individual subcounty. While a statistical correlation with wellbeing was not found, the consistent low scoring of this factor illustrates its challenge within community.



### Access to Sanitation Resources

**2.46**  
out of 5

Question: When menstruating, I have access to sanitary resources I need.\*

## Menstruation and Remaining at Home

Understanding whether participating women preferred to remain at home when menstruating is important in understanding whether menstruation limits women's active participation in Cents for Seeds throughout the month.

It was reported from the team that when menstruating, some women would send a representative – for example, a child – to participate in training on their behalf. Preferring to remain at home could thereby limit engagement and participation of women in both their gardens and their attendance to VSLA meetings and/or agronomy training sessions.

Testing amongst program participants showed that the preference to stay at home when menstruating was found to have a positive relationship with wellbeing where remaining at home could lead to a positive increase in wellbeing.

Results show an even distribution with just as many women responding they prefer to stay at home as those who do not. With one in five women **strongly** preferring to stay at home, continued measurement of this factor could strengthen insights around whether this affects program engagement or how program design better support female participants when menstruating.

**An Opportunity:** This sanitation challenge encourages Love Mercy to investigate partnerships and interventions centred on supporting access to menstruation resources.

\*Sample size is n=545 as question was only applicable to menstruating women.



# Participants and Community Shared Strengths

Strengths are the highest-scoring outcomes for 2023 alone and offer an opportunity to celebrate achievements of Cents for Seeds participants. Of the 30 factors measured, Cents for Seeds participants reported feeling strongest across factors related to their life skills and wellness factors relating to their sense of self including self-love and sense of purpose.

Notably, results show shared strengths between Cents for Seeds participants, participants on pause status and for those not yet in the program. In the top six highest scores for each group, strengths around sense of purpose, determination, relationship skills and planning money use are shared.

The following represent the six highest-scoring factors where Cents for Seeds participants feel the most confident in their current conditions:



### Relationship Skills

**4.61**

out of 5

Participants feel they can make friends easily



### Purpose

**4.56**

out of 5

Participants believe that their life is important



### Self-Love

**4.48**

out of 5

Participants like who they are

## Shared Community Strength: Sense of Purpose

Sense of Purpose was one of the highest scoring factors not only for active participants but also for on pause participants as well as community members not enrolled with the Cents for Seeds program.\* **This shows a community-wide strength in feeling that their lives are important and having a strong sense of purpose**, which is critical to maintaining healthy wellbeing levels regardless of program involvement.\*



### Financial Literacy - Saving

**4.36**

out of 5

Participants feel confident in their ability to save for the important things



### Determination

**4.32**

out of 5

Participants feel determined



### Financial Literacy - Planning

**4.30**

out of 5

Participants feel confident in their ability in how they plan to use money

*\*For sense of purpose, on pause participants scored 4.61 out of 5 on average; those not in program scored 4.61 on average. There was no statistical difference detected between scores across measurement groups. Sense of purpose was found to have a weak but significant correlation with overall wellbeing across all measurement groups.*





## What's Next

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- Considerations for Future Measurement 45
- Get Involved 46
- Get in Touch 47



# Applying the Findings

Love Mercy has a track-record of harnessing the findings from this longitudinal social impact measurement to create interventions to best support the communities they work within. As some results reveal sustained areas of focus year-by-year, it is important to celebrate that Love Mercy has solutions underway for some of these areas of consideration. From this year's results, key themes for further focus and action are detailed below. Opportunities for consideration have also been interwoven throughout the report.

## **Climate-Resilient Access to Income**

The continuing increases in participants' confidence in providing for their families financially is evidence to the way Cents for Seeds is building financial empowerment within community. The emerging priority need this year for reduced access to income, however, reflects the compounding hardships agricultural economies are facing because of environmental challenges. This sparks consideration around ways to pursue climate-resilient solutions and drought-resistant agricultural practices to reduce the compounding flow-on effects of a low-rain season e.g. poor crop > low income generated > reduced food source > financial difficulties. Supporting access to income by broadening opportunities for income generation could also be explored either in complement to the program or as a safety net for low-rain seasons.

## **Continuity of Program Design with VSLA**

While access to income remains a priority need, participants also reported two of their highest strengths around financial literacy in saving and planning. The value of the VSLA groups and financial training as an integral component of the Cents for Seeds program design is celebrated here.

## **Increased Access to Nearby Water**

Action around water access is a continued recommendation. Whilst participants celebrated a positive increase in access to non-contaminated drinking water this year, access to a water source remains either far or very far away for many community members. Love Mercy is already building solutions to this from this continued recommendation from each year's findings. This year's results confirm that Love Mercy's annual goal to build 20 new water solutions through their Clean Water Program is highly relevant and is encouraged to continue long-term to increase nearby water sources in community.

## **Supporting Participants' Hope and Fear**

The decline in wellbeing this year and the lower wellbeing scores across all groups reflect the difficulties experienced beyond the program, community-wide. Whilst certain contextual factors are beyond the program's control, it is worth considering ways in which program delivery can support participants' hope and holistic wellness. A better understanding of the growing number of things participants are afraid of could be powerful in therefore understanding the broader factors important to participants, and therefore their wellbeing.

## **Interventions for Sanitation Resources**

Investigation into access to sanitation was new this year where access to sanitation resources for menstruation was one of the lowest-scoring factors for participants. This snapshot is insightful for Love Mercy to source partnerships or broaden their program-offerings to support this new-found challenge.



# Considerations for Future Measurements

## **Continued Collaboration with Uganda-based Love Mercy team**

As a Huber Social consultant was in-country for measurement this year, continued goals for team training have been identified. This includes education and upskilling of representatives from the Love Mercy team to lead measurement year-upon-year. Additionally, continuing close collaboration between the Uganda-based team and the Huber Social team is highly beneficial in ensuring high-quality, culturally appropriate measurement. Continuing discussions around shared translation and consistency in facilitation are goals moving forward.

## **Deepening the Survey Tool**

With rainfall and drought being a consistent theme in measurement year-upon-year, it is worth considering strategies to better explore this effect on participants. Broadening the factor of 'Access to Water' within the impact thesis to include year-round access could help Love Mercy better understand the changing nature of access to water across wet and dry seasons, as well as between natural and collected water sources.

## **Potential for Complementary Output Data**

Beyond thesis outcomes, measuring and recording external outputs – specifically environmental factors such as rainfall – could be powerful to represent alongside results. Having a tool for the Ugandan-based Love Mercy team to identify rainfall and weather snapshots each year could be a complementary resource to the impact data collected.

## **Continued Measurement of those Not in Program and Participants On Pause**

This year, measurement sought to gain insights from those not in the program as a control group, which was unable to be collected the year prior. Continuing surveying this group is recommended to ensure a broader community voice is being heard and to understand the difference between participant challenges and community-wide needs.

Similarly, with environmental factors creating increasing challenges for some participants to return their loans, the measurement of those participants on pause is key in understanding their wellbeing needs when holding this program status. Measurement here could equip Love Mercy with insights in how to optimise their program design to either prevent this status or support those within this group.





**“I have been in program for three years. I bought a cow. I learnt a lot. I grow sim sim, soya and maize. [Being in Cents for Seeds] helped me to pay school fees. It helps me do small business. It helps me feel easy. It helps me feel smart.”**

*Nancy, Cents for Seeds participant (not pictured)*



# Continuing The Impact of Love Mercy

Instead of donating money and hoping it has the impact the organisation pledges, by donating to Love Mercy you can track the difference your dollar makes to the lives of communities in Uganda.

This series of annual Social Impact Reports tracks the progress of Love Mercy to contribute to the wellbeing of all the people they work with, providing the evidence that your resources are directed to have the greatest impact.

## Opportunities to Donate, Fundraise or Celebrate Cents for Seeds:

- Become a monthly donor
- Pledge your birthday
- Host Eloise, Julius or Bec to speak
- Partner corporately
- Spread the word on socials
- Sign up to fundraise

Details of how you can contribute can be found at: [www.lovemercyfoundation.org](http://www.lovemercyfoundation.org)

If you have a fundraising idea, please contact Love Mercy's CEO Rebecca at [rebecca@lovemercyfoundation.org](mailto:rebecca@lovemercyfoundation.org)

*Opportunities above were sourced from Love Mercy, 2023.*



# Get in Touch



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## Huber Social

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Cents for Seeds Staff pictured (from left to right): Jolly, Florence, Hilda, Sherry, Daniel. Betty, Cathy, Oswarld, Patrick, Sammuel, Jimmy.



## Report Appendices

1. Huber Social Wellbeing Measurement Framework
2. Data Transparency Page
3. Predictors of Wellbeing
4. Significance Tables
5. References



# 1. Huber Social Wellbeing Measurement

To be able to fulfil their potential and achieve wellbeing, each individual needs to have the capability and the opportunity to do so. Everyone has different needs within these categories depending on their context.

**The goal for each of us is the same; wellbeing. The part that differs are our individual needs.**

When it comes to measuring the social impact of a service, Huber Social measures the change (shift) the service creates in terms of wellbeing and the specific programs outcomes achieved to create this. Results are then consolidated at a sector, community and global level.

Longitudinal measurement monitors effectiveness of programs to meet these needs; ensuring resources are directed to have the greatest impact. The vision is a wellbeing measurement system that delivers us the whole picture, to put each of us in the best position to achieve wellbeing and leave no one behind.

## The Huber Social Wellbeing Measurement Framework

IMPACT

### Wellbeing

To be in the best position to fulfil your potential and live a life of value. The overall goal for all services working with people.

OUTCOMES

OUTCOMES

#### Through building Capability

#### and providing Opportunity

Resilience  
Life skills  
Wellness - mental,  
physical and spiritual

Resources  
Self development  
Societal structures  
Relationships





## 2. Data Transparency Page

To ensure the integrity of findings always, Huber Social includes a Transparency Page for every project. This ensures both the rigour of evidence and rigour of analysis is clear for each project, across every stage of the data lifecycle.



Phase	Questions on the Treatment of the Data	Points allocated	Yes or No
<b>Design</b>	SAMPLE	Everyone in the program included in the measurement	2 -
		OR Survey sample population designed to be representative of group	1 Y
		Confidence in the sample: 95% Confidence Level, 5% Margin of Error (10% Margin of Error for data at village level)	N/A N/A
	BASELINE	Control group (independent of the intervention)	3 Y
		Group baseline measured (pre -intervention)	2 -
		Baseline inferred from time in program ( e.g. 1 vs. 3 years)	1 -
EXCLUSIONS	Details of people specifically excluded from the measurement: <i>Measurement was conducted in six parishes. Women in the program outside of these locations were excluded. Distance and other practical reasons may have prohibited women within those villages from attending the measurement.</i>	N/A N/A	
<b>Data Collection</b>	DISTRIBUTION	Online surveys	
		OR hardcopy surveys	Y
		Data collection supervised by Huber Social consultant	1 Y
	DATA SOURCES	Translation or guidance provided	Y
		Details on translation or guidance if provided: <i>Verbal translation of English questions into Swahili by a consistent lead translator. Staff received virtual training on ethical data collection methods from Huber Social prior to beginning measurement activities</i>	N/A N/A
		Data Mining of other sources	1 -
<b>Cleaning</b>	CLEANING	Data included from previous years/measurements	1 Y
		Partial responses removed or no partial responses	1 Y
		Details of any responses removed: <i>Responses removed if missing wellbeing data or &lt;50% outcomes data.</i>	N/A N/A
<b>Analysis</b>	SHIFT MEASUREMENT	Calculated on time in program	Y
		Calculated on group average	1 Y
		Calculated based on individual scores	2 -
	TEST APPLIED	Basic analysis	Y
		Statistical Correlation Test	2 Y
		Multiple Regression or Lasso Regression Test	3 -
	Details on statistical analysis: <i>Pearson's and Spearman correlation tests used</i>	N/A N/A	
<b>Reporting</b>	REPORTING	Client published Outcomes Report (prove)	1 Y
		Client received Social Performance Report (improve)	2 Y
		Client published full Social Impact Report	3 Y
<b>RIGUOUR SCORE</b> : LOW: 1-9; MED 10-14; HIGH 15-19		<b>16</b>	<b>HIGH</b>



### 3. Predictors of Wellbeing

To inform the Love Mercy in how best to support the wellbeing of the women who participate in Cents for Seeds, correlation analysis is used to identify which factors measured have a significant relationship with participants' overall wellbeing; these are known as predictors of wellbeing.

The predictors of wellbeing can be found listed in the following tables in order of statistical strength. The stronger the relationship between an outcome and overall wellbeing, the more confidence there is that a change in the outcome will correspond with a change in wellbeing.

Relationship strength is based on both the statistical significance (p-value) and beta coefficient value (r). All predictors listed are statistically significant to  $p < 0.001$  (unless otherwise noted), meaning there is 99% confidence that the relationship identified between the predictive outcome and wellbeing is true, rather than produced due to sampling error or chance. The beta coefficient (r) describes how closely each outcome and wellbeing are likely to move together in relation to each other.

For the purposes of this study, a strong relationship between an outcome and overall wellbeing is defined as any outcome with a beta coefficient value greater than 0.7; a moderate relationship is between 0.699 and 0.4; a weak relationship less than 0.4. Even though a relationship may be weak, there is still a significant association between the outcome and overall wellbeing.

The following pages present all predictors of wellbeing that have a significant relationship with overall wellbeing, for the Cents for Seeds program as a whole as well as for each sub-county which participated in measurement this year and program graduates.





## 4. Significance Tables

**Table 1. All Predictors of Wellbeing for Cents for Seeds Program Participants**

Factor	Nature of Correlation	R
I laugh and feel happy a lot	Positive and Weak	0.341
I have things I care a lot about in life	Positive and Weak	0.317
I am proud of my life	Positive and Weak	0.267
I can save for important things	Positive and Weak	0.261
I can have a say in important issues in my community	Positive and Weak	0.255
I do not have a lot of things to be afraid of	Positive and Weak	0.235
I am determined	Positive and Weak	0.227
I am able to make friends easily	Positive and Weak	0.203
I can think of ways to solve problems	Positive and Weak	0.202
I am able to pay back money I borrow on time	Positive and Weak	0.188
My life is important	Positive and Weak	0.178
I plan how to use money	Positive and Weak	0.174
If I wish to, there is somewhere I can sell my crops/seeds	Positive and Weak	0.171
I have enough skills to get the best out of my crop	Positive and Weak	0.167
I can adapt when unexpected events happen	Positive and Weak	0.164
In general, my physical health is good	Positive and Weak	0.16
I have enough money for the important things	Positive and Weak	0.16
I have a place to store the seeds I harvest	Positive and Weak	0.158
I can make decisions in my home	Positive and Weak	0.158
When I am menstruating, I prefer to stay home rather than go outside	Positive and Weak	0.151
I feel part of my community	Positive and Weak	0.145
I like who I am	Positive and Weak	0.14
My crops are a source of income for me	Positive and Weak	0.105
I feel I can handle many things at one time	Positive and Weak	0.101
I have things to hope for	Positive and Weak	0.096



## 4. Significance Tables

**Table 2. All Predictors of Wellbeing for Cents for Seeds Program Participants - Akura**

Factor	Nature of Correlation	R
I have things I care a lot about in life	Positive and Moderate	0.44
I laugh and feel happy a lot	Positive and Moderate	0.437
I am determined	Positive and Moderate	0.419
I do not have a lot of things to be afraid of	Positive and Weak	0.336
I am able to make friends easily	Positive and Weak	0.323
I can save for important things	Positive and Weak	0.321
I plan how to use money	Positive and Weak	0.249
I can make decisions in my home	Positive and Weak	0.238
If I wish to, there is somewhere I can sell my crops/seeds	Positive and Weak	0.237
I can have a say in important issues in my community	Positive and Weak	0.234
I can think of ways to solve problems	Positive and Weak	0.232
I have enough skills to get the best out of my crop	Positive and Weak	0.194
I am able to pay back money I borrow on time	Positive and Weak	0.186
My life is important	Positive and Weak	0.184
In general, my physical health is good	Positive and Weak	0.164
I have things to hope for	Positive and Weak	0.144



## 4. Significance Tables

**Table 3. All Predictors of Wellbeing for Cents for Seeds Program Participants - Olilim**

Factor	Nature of Correlation	R
I laugh and feel happy a lot	Positive and Moderate	0.468
I am proud of my life	Positive and Moderate	0.457
I have things I care a lot about in life	Positive and Weak	0.333
I do not have a lot of things to be afraid of	Positive and Weak	0.305
I have enough money for the important things	Positive and Weak	0.284
I can think of ways to solve problems	Positive and Weak	0.279
I am determined	Positive and Weak	0.275
I can have a say in important issues in my community	Positive and Weak	0.261
I am able to pay back money I borrow on time	Positive and Weak	0.249
When I am menstruating, I prefer to stay home rather than go outside	Positive and Weak	0.228
I feel I can handle many things at one time	Positive and Weak	0.216
I have enough skills to get the best out of my crop	Positive and Weak	0.212
In general, my physical health is good	Positive and Weak	0.208
I have a place to store the seeds I harvest	Positive and Weak	0.197
I like who I am	Positive and Weak	0.193
I help provide for my family financially	Positive and Weak	0.147
I am able to make friends easily	Positive and Weak	0.14
I feel part of my community	Positive and Weak	0.131
I have things to hope for	Positive and Weak	0.131
My life is important	Positive and Weak	0.129
My home is peaceful	Positive and Weak	0.124



## 4. Significance Tables

**Table 4. All Predictors of Wellbeing for Cents for Seeds Program Participants - Aloï**

Factor	Nature of Correlation	R
I can save for important things	Positive and Weak	0.348
My crops are a source of income for me	Positive and Weak	0.287
I can adapt when unexpected events happen	Positive and Weak	0.278
I have things I care a lot about in life	Positive and Weak	0.263
I can have a say in important issues in my community	Positive and Weak	0.249
I am proud of my life	Positive and Weak	0.248
I laugh and feel happy a lot	Positive and Weak	0.232
I feel part of my community	Positive and Weak	0.212
My life is important	Positive and Weak	0.21
I have a place to store the seeds I harvest	Positive and Weak	0.203
I can make decisions in my home	Positive and Weak	0.198
I plan how to use money	Positive and Weak	0.186
I am able to make friends easily	Positive and Weak	0.182
I can think of ways to solve problems	Positive and Weak	0.169
I am able to pay back money I borrow on time	Positive and Weak	0.163
If I wish to, there is somewhere I can sell my crops/seeds	Positive and Weak	0.158
In general, my physical health is good	Positive and Weak	0.14
I like who I am	Positive and Weak	0.134
I have enough skills to get the best out of my crop	Positive and Weak	0.12
When I am menstruating, I prefer to stay home rather than go outside	Positive and Weak	0.115
I feel I can handle many things at one time	Positive and Weak	0.110
I do not have a lot of things to be afraid of	Positive and Weak	0.102



## 4. Significance Tables

**Table 5. All Predictors of Wellbeing for Cents for Seeds Participants on 'Paused' Program Status**

Factor	Nature of Correlation	R
I can think of ways to solve problems	Positive and Weak	0.363
I can save for important things	Positive and Weak	0.351
I feel I can handle many things at one time	Positive and Weak	0.287
I do not have a lot of things to be afraid of	Positive and Weak	0.273
I have things to hope for	Positive and Weak	0.24
I laugh and feel happy a lot	Positive and Weak	0.23
I have things I care a lot about in life	Positive and Weak	0.218
I help provide for my family financially	Positive and Weak	0.217
I have enough money for the important things	Positive and Weak	0.207
I like who I am	Positive and Weak	0.204
If I wish to, there is somewhere I can sell my crops/seeds	Positive and Weak	0.202



## 4. Significance Tables

**Table 6. All Predictors of Wellbeing for Those Not Yet in Cents for Seeds**

<b>Factor</b>	<b>Nature of Correlation</b>	<b>R</b>
I have things I care a lot about in life	Positive and Moderate	0.408
I am proud of my life	Positive and Moderate	0.401
I laugh and feel happy a lot	Positive and Weak	0.374
I like who I am	Positive and Weak	0.249
I have a place to store the seeds I harvest	Positive and Weak	0.207





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