

## UGANDA CHANGE AGENT ASSOCIATION (UCAA)



### WOMEN'S BANK PROJECT QUARTELRY MONITORING REPORT 2015

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Contact Person	Lucy Akello Ayena Email: <a href="mailto:lucyakelloa@gmail.com">lucyakelloa@gmail.com</a> / <a href="mailto:ed@ucca.or.ug">ed@ucca.or.ug</a> Mobile phone: +256772335898 / +256703746508
Project/ Programmatic Cooperation	Economic Empowerment for Self-reliant women Project
Funder	FCA Women's Bank
Organization	Uganda Change Agent Association (UCAA)
Area of operation	Gulu and Oyam Districts
Country of implementation	Uganda
Period covered	16 <sup>th</sup> May – 31 <sup>st</sup> July 2015

#### **1 SITUATION IN THE CONTEXT OF THE PROJECT**

Within this reporting period, the project area of operation experienced a long dry spell. Rains delayed but are expected in August 2015. Most women and households at large had planted crops before and because of rain delay, the gardens were not that doing well and affect our beneficiaries since they are peasant farmers. We believe that when rains come in August 2015, the situation will be favorable. During the period the dollar unexpectedly rose high and resulted into ever increasing prices of some products leading into unfavorable business Climate.

As per the project activities, implementation was successful during the quarter and all activities were conducted in a peaceful and conducive environment without any social or political interference.

Project Beneficiaries reported that all their school going age children remained in school during the quarter. Women are taking loans for investment and purchase of Assets, pay and complete school fees for their children in time. UCAA hopes that this will contribute to better learning opportunities which could lead to better academic performance in schools this year in Gulu and Oyam Districts.

The project Operated in 4 sub counties (Unyama & Awach in Gulu district and Otwal & Achaba in Oyam district) The specific objectives of the project include:

1- Increased participation of women of northern Uganda in economic activities by 2017

2- Increased access to productive resources by women in northern Uganda by 2017

The primary focus group for the project is a total of 900 Women organized in groups in parishes from Unyama & Awach Sub counties (Gulu District) and Otwal & Achaba Sub-Counties (Oyam District). These target groups mostly comprised of poor grassroots women engaged in subsistence agricultural production, small scale artisans, petty traders as their main forms of occupation. Among the target group was a significant number of out-of-school youths that had attained Adult age but lacked gainful employment.

## **2.PROJECT INTERVENTIONS**

### **PREPARATIONS**

#### **The preparatory Meetings**

Management conducted 3 general staff and other project meetings during the quarter for the purpose of building common understanding of emerging issues which would either promote or affect project performance. Meetings were to update the rest of the staff on the project, planning for it and also creating consensus on emerging issues.

## TRAINING IN VSLA METHODOLOGIES



*Young girls in Oyam District have already picked interest in the project and joined the women groups. Apwoyo Jennifer standing left dropped out of school in senior four as a result of lack of fees. She has joined a VSLA group with a hope of getting money for school. She makes sure that she saves every week. While Angom Scovia standing on the right is a second year – bachelor of education degree in Gulu University. She wants to support her mothers as she also gains from a VSLA. Both of them felt challenged with the VSLA training which was new but enriching knowledge of the VSLA.*

40 women were trained into VSLA in both Gulu and Oyam. The women had been drawn from the target sub counties of Awach, Unyama in Gulu district and Otwal & Achaba in Oyam district. This shoots the number of the trained women into VSLA methodologies in the first quarter to 80. They are already helping their VSLA groups in record Keeping, managing their Savings ledgers, Welfare fund, and Loans ledgers. We expect the women to pass on the acquired knowledge to their group members. Just as it was for the first quarter, the purpose of the training was to build the capacity of community groups to mobilize savings, increase household security through accumulation of assets, offer loans to members for productive purposes and increase household security through access to insurance services. Topics covered included; Groups, leadership and elections, Development of policies and rules for Social Fund, Share-purchase and credit activities Development of Group constitution, First Share-purchase meeting, First Loan disbursement meeting, First loan repayment

meeting and Share out/action-audit.

### **TRAINING IN GROUP LEADERSHIP AND MANAGEMENT**

*Some of the participants of Leadership training in OYAM district. Extreme right is UCAA Programme Director Mr. Christopher while at the back is Mr. Aman Tonny , the trainer and scoting in white blouse is Ms Nabukera a student intern of Kyambogo University.*



During quarter two the project team embarked on the trainings of the women leaders into leadership methodologies. A total of 30 women who are either chairpersons or Secretaries were trained in the basics of leadership. The women leaders were helped to realize what was required in their groups such as constitutions or by laws and their roles as leaders. They participants appreciated the training and requested that it should be extended to other women leaders. They pledged to implement what they learnt by way of ensuring that leadership is shared, rules and regulations are implemented and leadership roles fulfilled. We have been informed that some of these participants have held meetings in their groups to streamline their constitutions.



*These are women leaders in a group discussion at a training in leadership in OYAM district in July 2015*

### **FOLLOW UPS ON VSLA**

The project team made follow ups by sampling of groups not yet visited in both Oyam and Gulu districts. In Oyam, Apoo Icen Women Group in Otwal Amukungungu Parish, Kutidingo Village was visited.

### **PURPOSE OF VISIT**

- 1) To establish the following:
  - Group Membership
  - Previous Cycle performance
  - Status of Current cycle
  - Adherence to VSLA Principles
  - Success stories from those who have trained in different skills by UCAA and to find out whether those skills were passed on to the group.
  - Types of Investments the members are engaged in
- 2) Capture any challenges experienced by the Group and members in particular.
- 3) Advise the group in relation to project objectives

### **FINDINGS**



1. The group started January 2014 with 41 members. At the beginning 2015 , the group has maintained 30 members because the others had relocated themselves to other groups since the Number was far above the required membership of a VSLA.
2. The Previous Cycle ended 30<sup>th</sup> Dec 2014 and the group shared 4,211,200=. Forty one existing members by then shared the money with Susan Obua taking the biggest share of UGX 560,000= while Rose Engola took the smallest share of UGX 22,000=. The team found out the group's performance graph was continuing to rise. The women were happier and confident of their own achievements.
3. The group has so far collected UGX 634,900= as Savings, shs 43,900 for welfare. Their loans ledger had accumulated to UGX 716,000=. The group reported no Fines.
4. The group reported that they were following the VSLA principles passed to them by Christine Oqwang, Joyce Ogwal, and Auma Grace who had attended a VSLA training by UCAA.
5. SUCCESS STORIES FROM MEMBERS: The team centered on the 5 women who had accessed the UCAA training plus one person whose performance in the previous cycle ranked high.



*Christine*

*Ogwang displays some of the Cakes which she makes in her business.*

- Christine Ogwang: Appreciated what the training she attended on VSLA has contributed to her skills. She is able to arrange the VSLA books well and fulfill its principles. Christine received shs 160,000= during the 1<sup>st</sup> Cycle. She invested it in Agriculture and also in a cake Making Business which according to her has contributed a lot towards the welfare of her home. Christine says , this is a good Job for her

because she can now earn a living unlike in the past when she had none. She invested UGX 30,000= into the cake business but earns a profit of shs 5,000 daily . This adds up to UGX 150,000 profit a month if she has worked all days She feels that the rest of the community members should form VSLA groups because they are beneficial.

- Joyce Oqwal: Joyce was trained in VSLA Methodologies by UCAA. After the training, she stated a cake business and invested in buying and selling banana. Her Businesses has enabled her meet all school dues of her children and home welfare.



*Sarah Okwii*

*demonstrating how she arranges her Tomatoes to attract customers as group members look on*

- Sarah Okwii: She attended training in Entrepreneurship and enterprise selection by UCAA. She passed the acquired knowledge to the 30 group members too. She Invested in a' Silver' fish (Mukene) and Tomato business. Why, because it was viable business. Nutritious and useful because they boost level of iron in the body. She says her contribution to the community through Silver Fish business was great. This business too assists her meet the health needs of the family, school fees of her children and weekly savings.





*Agnes Ogwal with some of her goats which she buys and sells as part of her Income generating activity.*

- Agnes Ogwal: She attended an entrepreneurship training with UCAA. After the training she started a restaurant business. Which started very well but during rainy seasons it slowed down as a result of many people getting involved in agriculture and she made a loss. She quickly transformed this business into a goat selling business. That is, she buys goats and sells them at a profit. She Says the goat's business is well paying than the restaurant business. From each got sold she is able to earn a profit of 15,000= to 20,000= . The money Agnes invested was shillings 110,000= which she borrowed from her group and later added shillings 140,000= which she shared at the end of 2014. By the time the UCAA staff visited her the goat business had a total working Capital of 800,000=
- Anna Grace : Attended a VSLA training by UCAA. Grace said she started beans business which was doing well and has greatly contributed to the education of her child at Barlwala Boarding Primary school.
- Beatrice Etyang : Who had attended a training in Entrepreneurship was not present she had gone to the hospital and therefore was not interviewed.

*The photo on the Left is susan Obua holding a bottle in her fuel business, while right is a customer in her shop*





Susan Obua: Has not attended any training but acquired some knowledge from the group members who were trained by UCAA. She was interviewed because she received shillings 560,000 during the 2014 cycle which was the biggest share. In July 2014 she had started her shop business with shillings 590,000 which she borrowed from the VSLA. Currently her capital is shillings 1.8M because she removed some money and is constructing a three room brick house for Accommodation. She deals in shop merchandise and fuels such as Diesel and paraffin. Her shop is still one of the biggest in her community in terms of Capital. She says a VSLA has helped to improve her welfare.

6) No Challenge was reported by the Members. They said they were staying well with their husbands and Children.

7) The Group was advised to put in more effort especially in savings as they were half way their Cycle.

#### **UCAA Visit to Rwot Lakica Group in Unyama Sub county Gulu district.**

UCAA made field visits in Gulu District, basically Unyama Sub County and here we share a story of one of the groups that was visited. The group was visited in July. It is called Rwot Lakica Group. They began saving on 27<sup>th</sup> Feb 2014 with 30 members and are still 30, 29 female and 01 male. The group is running their second cycle. The group normally hold their meeting on Wednesdays at 2:00pm. They sit at a members home who is crippled and cannot manage moving a long distance to attend meetings. Members accepted to include the husband of this member in order to give her support where she cannot make it.

Members shared their success stories so far and how they have benefited from the group since the first cycle. Most of the members have been able to take loans and start up some income generating activities.



***The above photos show Rwot Lakica group members during their interaction with UCAA staff, in unyama sub county Gulu District***

**Auma Sarah shares her benefits from the group.**

Auma Sarah is 30 years old. She is a vice chairperson of Rwot Lakica group. She was a member since the group started. At the end of the first cycle she received her shares and the interest that she had accumulated and bought a goat. The goat delivered twins and she now has three goats.



***The above photo shows Sarah as she takes her goat for grazing.***

**Akello Evelyn treasures the group as she was able to start an income generating activity**

Akello Evelyn is 49 years and a mother of 7 children. She says due to her being in the group she has managed to save and took a loan of 100,000/= (One hundred thousand shillings) and now she has bought a goat which delivered and is again about to deliver. First birth was a single he goat, however, with the second birth, she expects it to deliver two thus will be having four goats, since she has been feeding it as recommended by the veterinary officer.





*In the above photos, Evelyn is tying her goats on the tree to give them water as sunshine was too much.*

### **The success of Angom Concy from the VSLA group**

Angom Concy is 52 years old, she is a secretary of Rwot Lakica Group, she has benefited from the group by borrowing the money and using it for sending her daughter to school. She also borrowed for farming and managed to plant a garden of Maize, which yielded highly and expected to earn from it. She also says her family is able to access food and shall reserve some for food at home. Concy has two children and two grandchildren she is staying with and is looking after them.



*The left photo shows Concy moving with UCAA staff to her garden just behind her house. In the right photo, Concy is checking whether her maize is ready*

### **REVIEW MEETINGS**

Two project review meetings were also held in the 2<sup>nd</sup> quarter in Gulu and Oyam districts. They were composed of women group leaders, and change agents plus UCAA Staff. The revelation in these review meetings was that the project implementation was going well.

### **FUNDRAISING**

Three staff of UCAA attended a workshop in resource mobilization organized by one of its partner, Teso Women and peace activists (TEWPA) but funded by ICCO. New skills in resource mobilization were learnt acquired such as searching for funders and the result of this , UCAA was able to register on the EU Portal, establish a wire internet and revise the website for purposes of fundraising. By searching, UCAA was able to see a call by EU on Youth empowerment which it shared with FCA Uganda Country Office. Staff are now developing



Concepts for resource Mobilization.

#### **ADMINISTRATION BUDGET.**

The administration budget enabled UCAA meet routine administration costs and also the installation of a wireless internet connectivity plus a revision of the organization website.

#### **COOPERATION WITH TERTIARY INSTITUTIONS.**

During quarter two, UCAA had 4 Students on internship from institutions of higher learning that benefited on the Economic empowerment for self- reliance women project- funded by FCA. The students were from Makerere University business, Makerere University, and Kyambogo University. Students appreciated the practical field work which gave them an opportunity to interact with the grass root communities and shared with them issues that affect communities. The Students acquired some new knowledge on VSLA and Leadership trainings. Students were also useful to UCAA because they assisted project staff in typing of key field information, providing administrative support while in the field and also during the Mobilization for the National Delegates assembly since it attracted over 100 Participants.

#### **PROJECT VISIBILITY**

Every quarter, UCAA ensures that the project is made known to sections of the society. During quarter two, Radio shine was the target; reporters of this radio were brought on board who ran a caption of UCAA in the News. A sign board was made for each of the 4 project sub counties. The sign boards highlights FCA women Bank & FCA as the funders and UCAA as the implementer.

**National Delegates Assembly.** A national delegate's assembly was held on 23rd May 2015. In this assembly the project was made Visible to the UCAA Representatives members from all districts in Uganda. The Assembly applauded the FCA and Women's bank Finland for their support to UCAA.



*Mr. John Ovon Male delegate for Kiboga District at the National Delegates Assembly of 23/5/2015 Moved a motion to thank FCA Women's Bank and ICCO for Supporting UCAA and also a long term Relationship with FCA.*

#### **4. Challenge & Lessons Learned**

- Groups Secretaries were key in the groups, it was learnt that VSLA training and other trainings needed to target them..
- The facilitator wanted the days of the VSLA training to be increased from 3 to 4 days because translations of key words consume some time and that given the low education levels and of course others have never attended school, they should be taught at a slow pace. This is a lesson that Facilitators made us aware of.
- Some number of women still can't read and write the local language. It would be necessary at some point for UCAA to think of a functional adult literacy (FAL) Programme for such women