

## UGANDA CHANGE AGENT ASSOCIATION (UCAA)



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

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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	1 <sup>st</sup> Jan – 15 <sup>th</sup> May 2015

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

Within this reporting period, the project area of operation experienced bit of dry spell. Rains delayed but later started raining as the month of May began. 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. However, with the rains received this month, most households have planted again and higher yields are expected by the end of the season if at all the rains continue. The rain is expected to continue for some time since it started late as was anticipated.

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.

The Project has been welcomed by all stakeholders including the local leaders, family heads and mostly women within the communities. Husbands have been supportive and already appreciate and encourage their wives to join Village Savings & Loans Associations (VSLA) Groups because of the benefits they have so far realised.

Project Beneficiaries reported that all their school going age children got enrolled in school at the beginning of Term one 2015. Women are taking loans, 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..

As supported by FCA, Women's Bank, Uganda Change Agent (UCAA) has expanded this project to cover Awach Sub county in Gulu District and Acaba Sub-County of Oyam District in the years 2015-2017. This means that the project now covers 4 subcounties (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. RESULTS**

### **PREPARATIONS**

**The preparatory activities included:**

#### **Staff Meetings**

Two staff meetings were held during Quarter one for the purpose of planning for the project. The main aim of the meetings was to understand and internalize requirements for the project including the project purpose, objectives, activities, target group and area of operation. Convenient approaches to implement the project expectations was discussed. The meeting comprised of 4 males and 6 females adding up to 10 staff.

#### **Project briefs**

UCAA staff approached the district officials, including Resident district Commissioners, District Chairpersons, District Community development Officers, Sub county chiefs, Chairpersons LCIII, Sub county Community Development Officers and District Councilors and updated them about the performance on the previous project and also informed them about the new upcoming, Economic Empowerment for Self-reliant women project and also about the project target area of operation.

A Board of Directors Meeting was organized in which the project was explained to the members of UCAA BOD. The Board of Directors appreciated the new project arrangement.

#### **Mobilization of local government leaders.**

UCAA Project staff conducted mobilization meetings between 12<sup>th</sup> -16<sup>th</sup> March 2015 in the 4 targeted Sub counties i.e. Unyama, Awach, Otwal and Achaba. Officials met in these sub counties included the Sub county chiefs, Chairpersons LCIII, District councilors, Community development officers, Parish

chiefs and other subcounty staff to whom the project was introduced.

The method of reaching the communities was as follows: Step 1 was to visit the offices of the RDC , later that of the District Chairman, District Community Development Officer (DCDO) while providing project brief and introducing the new project to them as stakeholders. Step two was to proceed to the sub counties to meet with the sub county officials and provide project briefs to them. The third step was to meet the local communities plus the community leaders to introduce the project to them too.

The Gulu District Chairperson Hon.Martin Ojara Mapenduzi was very grateful to such a great opportunity for the expansion of the women's project that was funded by Women's Bank through Finn Church Aid (FCA) and also welcomed its expansion. He pledged to participate in UCAA activities when notified and that UCAA will be given platform to implement the project in the District.

Hon Otika Santos Chairman LCIII, too welcomed UCAA in his Sub county and he was grateful for the services offered by UCAA. A total of 40 (14 males and 26 females) local leaders in Awach Sub county were reached and told about the project and its operations. While in Achaba a total of 60 ( 20 males and 40 females) Sub county officials were reached .The LCV, councilors Francis Odongo Ali (male) and LCV ,women councilor Nyana Susan Olal (female) officiated the exercise in Acaba Sub county.

## COMMUNITY SENSITIZATION



The Parish Chief in Otwal standing right addressing the community during a sensitization exercise in Otwal Sub County

The Parish Chief in Otwal standing right addressing the community during a

All target parishes were visited and communities sensitized about the project from 19<sup>th</sup> -25<sup>th</sup> March 2015. In Unyama and Awach sub counties of Gulu a total of 716 ( Awach 229, Unyama 487) community members were reached and sensitized about the project while in Oyam it was 1,239 (Otwal 321 and Achaba 918) people.

Questions raised during the sensitization by the community members included

1. Whether the project could further be expanded to other sub counties within the districts
2. Time and number of days for the trainings
3. Where trainings shall be held

4. The type of support to the beneficiaries
5. Whether the project will provide agricultural seeds to the communities
6. The type of logistics the project will offer at the trainings e.g. transport, food and accommodation
7. Local leaders also demanded for the project work plan and Budget.

All these issues were clarified by the project team.

## **PROJECT LAUNCH**



Photo taken during the Launch of the Project in Oyam at Achaba Sub County

The project was Launched in Gulu and Oyam Districts during 7<sup>th</sup> to 10<sup>th</sup> April 2015. That of Gulu was held at the Multichoice guest house Gulu while that of oyam was held at the candle light hotel in Oyam town Council. A total of 61 (28 females & 33 males) attended the Launch in Gulu while in Oyam it was 40 (19 females & 21 males). Generally, the district officials, local leaders and the community very much welcomed UCAA and the project in their area. They further appreciated the essence of the project targeting women, because they believe women are the core stabilizers for families. Therefore, it is essential to build their capacity as they contribute much as far as economic and social transformation of families is concerned.

## BASELINE SURVEY



Emmanuel interviews a young mother at Awach Sub County

Change Agent Auma (right) interviews a woman at Achaba Sub County

Two baseline surveys were conducted one in Awach and another in Achaba sub county from 27<sup>th</sup> - 31<sup>st</sup> March 2015. A total of 94 women were interviewed as 95% of the interviewed reported that the women were engaged in Subsistence Peasantry Agriculture as 88% of them said women derive their income in Peasant Agriculture. Women lack financial facilities. A case in a point is that only 2% of them acknowledged having received and used their loans from commercial banks. This means that 98% of the women in the area are vulnerable and cannot manage to access loans from commercial banks. The only way therefore to assist them save and are able to take loans for enterprises is through joining VSLAs.

## TRAINING IN VSLA METHODOLOGIES

One training was organized for the women in Gulu while another one was arranged the women in Oyam district. A total of 40 attended and completed the training.

The training was conducted from 4<sup>th</sup> -7<sup>th</sup> May 2015 for 3 days. 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. These 40 women are expected to go back and disseminate the VSLA methodology within their groups for all members to understand the process. More groups are expected to be trained in the coming quarter and the trained shall be followed up and encouraged to share information and ensure all group members benefit.

## TRACK OF IMPACT FROM THOSE TRAINED EARLIER

UCAA Collected success stories from those beneficiaries that had been trained before by the project. These were members of Kica Ber women group in Unyama Parish.



1. **Lapura Susan**, is a 27 year old married lady with two children and formally a peasant farmer. She said through VSLA training, has been able to learn borrowing skills and that has been able to save for the purpose of solving domestic issues.

2. **Akot Florence**, is 40 years of age with five children, peasant farmer. She acknowledges the project contribution because she has become enterprising by saving, borrowing and investing in the sand selling business.



3. **Ajok Beatrice**, she is 30 years of age with five children and formally was a peasant farmer but now she has joined a group which has helped to widen her mind and knowledge so she is now selling aggregate with borrowed money from VSLA. She borrowed 180,000/= payable with 10% paid back in two months. She has seen the benefit of being in group because now she can afford school fees and she can save every week any amount she gets. Challenge is that during wet season aggregates do not sell because people are busy with farming.



4. **Akello Prossy**, she is 24 years of age with one child and formally was peasant farmer. After joining a VSLA group she got idea of going for tailoring course which she has now completed and from the group she has borrowed 200,000/= which she used for buying bitenges “fabrics “and resell and sometimes she buys produce and sells it during dry season. She is advising others to go for other business like produce, clothes and food staffs.

From the profit gained she bought bicycle and paid school fees and she is also buying cement for construction of a house. Akello is happy that belonging to a group with VSLA has made her life better than before.

5. **Perina Labang** , Rubanga akica, she is 66 year of aged and she has five grand children being supported by her .Formally she was peasant farmer. Being in group has done for great things in that she can now help her grand child who is now in senior four , she borrows 150,000/= and pay back with interest of 10% . She has not incurred any problem because the members normally encourage her to pay slowly. She now days buy chicks and rare chicks for sell.
6. **Doreen Ajok** , Rubanga akica Chairperson of the group, she is 35 years of age with five children and she is a peasant farmer. Being in the group has helped her to solve her. She borrows from the VSLA . the group has enabled her solves domestic problems such as clothing, Medical care and food.. Sometimes because of revolving funds she has now bought good household property like source pan cups and beddings.
7. **Anena Maragret** , Belongs to Kacel wacung group, she is 37 years of age and she has two children being supported by her. She has been a peasant farmer when she joined the group she has been able to support a senior three child at school with school fees, she even buys seeds for planting with the money she borrows. She borrows a tune of 150,000/= payable in three months interest of 10%. Sometimes prepares food for the people working at the quarry for money.
8. **Aguru Florence**, she is 40 years of age and with four children. She is a peasant farmer. She said being in group has help her so much in that she has even bought a cow and other household property and sometimes she is in position of buying scholastic material for her children.



A women group in Amukungungu gave a mammoth welcome to UCAA when they went to tell them about the new project arrangement. They shook branches of tress as sign of welcome

Three Women from this group had the following to report

1- **Akello Joan**, she has three children and aged 37years and a teacher by profession.

She joined the group in 2013. She then borrowed 300,000/= and it helped her so much in paying her son in school, he is in senior three the loan is paid back with interest of 10% every month. In 2014 she managed to save 260,000/= which helped her in her house construction and she is in a revolving group which she uses for buying house hold property such as source pan ,plates ,plastic chairs.She has no challenge at the moment. She says group work is indeed very helpful in the sense that She uses her salary for fees of children and VSLA savings for other plans.

2- **Esther Ogwang** she is 38 year of age, seven children and local bakery.

Since she joined VSLA group she has now increased on her business territory by adding in other source of earning like frying cassava for sale, local brew known as “kwete” . she normally borrow from group savings then she uses it for paying fees and she pays back with money she gets from her business and uses the balance for farming. From VSLA savings. she has managed to buy 2 goats and now she plans to build a house and buy a motorcycle. She borrowed shilings 250,000/= andpaid it back with interest of 10%. No challenge yet.



3- **Dinah Opio** , 24 years ,two children she used to deal in local bakery and selling Mukene. Being in group has really boosted on her standard of living ,has created in her spirit of togetherness, and hard work because she has been given a garden where she is doing her farming, and she has also bought a goat and other house hold property . she borrows and pays back every month.. She is buying household property too.

**ADMINISTRATION BUDGET.**

This Budget component enabled UCAA to increase on its staff Capacity in terms of numbers. UCAA is grateful because of recruiting an M&E Officer whose contribution will be vital to the Project. The M&E officer is expected to streamline monitoring tools and ensure that implementation of activities is in line with the objectives of the project. The M&E shall also help in reporting and always ensure that the project is on a right track. Other staff remained motivated and receiving their emoluments during the quarter. They exhibited hard work and were loyal to project work.

**OTHER SUPPORT**



From right to left: Lucy of UCAA, Ulla of FCA , Stephen of

FCA and Chris of UCAA on 14<sup>th</sup> April 2015 during Ulla’s visit to UCAA

FCA Uganda country Office staff passed pieces of advice to UCAA staff as the project was being implemented. The advice was inform of Budgeting, narrative, understanding of FCA reporting deadlines, and assisting the UCAA staff to polish the project document. We appreciate their efforts. The Livelihood advisor from FCA – Ulla Sarasalmer visits us at UCAA which too provided the organization with knowledge to understand the donor requirements in aspects of Visibility and other parameters.

**COOPERATION WITH TERTIARY INSTITUTIONS.**

UCAA during quarter one approved application of five (5) students for internship in the second quarter of the year. These students are from Makerere and Kyambogo Government Universities.

#### **4. Challenges and Lessons Learned**

- One thing that was noticed is that those not being served by the project, wanted the project to extend to their areas because the women there had same level of development with those being targeted.
- Proper Coordination at the start of the project helped project introduction easy.
- UCAA Good reputation at both local level and National as it has been known for transforming the lives of vulnerable people provided a good platform for the project to be well received by both leaders and the community.