

# PROJECT TITLE: Promotion of Women Economic Empowerment through VSLAs and livelihood initiatives

Grantee: Community Empowerment and Rehabilitation for Initiative Development (CERID).

Project Period: 01-Apr-18 until 30-Sep-19

## Numbers at a Glance

### Establishment of 10 VSLA Groups;

*[Numbers of beneficiaries reached in total.]*

10 VSLAs were established as planned target. This is 100% achievement of the target. The total beneficiaries supported by the project increased to 256 against 200 planned figure. Out of 256 women beneficiaries, 73 (29%) are female youth and 183 (71%) female adults. VSLA life skills were provided to group members to instill savings culture. Coaching and mentoring support was provided to groups.

**Table 1 showing VSLAs established per Sub County disaggregated by age in Cycle 1**

S/N	Sub County	Name of VSLA	# Beneficiaries	Below 30 years old	Above 30 years old
1.	Kuluba	Moribongo	24	3	21
2.	Kuluba	Nyotanita	30	9	21
3.	Kuluba	Nyarade	25	6	19
4.	Lobule	Golekumugu	26	4	22
5.	Lobule	Geluta	25	7	18
6.	Lobule	Galekuringi	25	11	14
7.	Lobule	Alionji	29	9	20
8.	Lobule	Aliowaku	21	7	14
9.	Lobule	Femaniku	26	13	13
10.	Lobule	Jujumeta	25	4	21
<b>Total</b>			<b>256</b>	<b>73</b>	<b>183</b>

## End of cycle 1 business report

After eight months to one year of VSLA establishment and support action audit was carried out. It is noted that UGsh. 34,728,000 was mobilized as savings in the 10 VSLAs. In the same period about shs. 45million was taken as loans returned with 10% interest by members. Membership retention was 93% (243 members) due to training and mentoring support provided by project. Reasons for dropping out included sickness, transfer of location. The share value at the time of sharing out increased considerably due to interest earned on capital invested (see ANNEX1).

In Cycle 2 membership increased in most groups because people more people in society showed interest to join. Eight men joined the groups.

## Highlights

*[Key activities have been conducted.]*

*[Main achievements in one sentence.]*

*[Accomplished products.]*

10 VSLAs established with 256 women; UGshs.34,728,000 shared out in cycle one. The VSLAs have reconstituted to start cycle 2. Membership increased from 256 to 285 with 8 men. Training in business skills, Registration of groups with the local authorities. Life skills impacted were savings, credit, and business. Linkage for additional support to 2 VSLA led to receiving two grants worth shs. 9,2331,000 for farming food security and income.

**Table 2 showing VSLAs established per Sub County disaggregated by age in Cycle 2**

S/N	Sub County	Name of VSLA	# Beneficiaries	Below 30 years old	Above 30 years old	Adult men
1.	Kuluba	Moribongo	30	6	22	2
2.	Kuluba	Nyotanita	30	10	18	2
3.	Kuluba	Nyarade	29	5	24	0
4.	Lobule	Golekumugu	30	12	18	0
5.	Lobule	Geluta	30	9	19	2
6.	Lobule	Galekuringi	26	10	16	0
7.	Lobule	Alionji	26	8	17	1
8.	Lobule	Aliowaku	24	8	15	1
9.	Lobule	Femaniku	30	14	16	0
10.	Lobule	Jujumeta	30	9	21	0
	<b>Total</b>		<b>285</b>	<b>91</b>	<b>186</b>	<b>8</b>

Savings portfolio increased because saving value increased from 500 to 1000/- in most groups except one which is 2000/- (ANNEX 3a and b).

[Data Segregation: gender, age, disability status, etc.]

### Key Development

[Changing social and political situation along the implementation period.]:

- Political and socioeconomic situation was stable for community participation in development activities. Political and civic leaders played role in mobilization of community to participate in the project.
- Political leaders were engaged to lobby for linking VSLAs to other opportunities in the Sub County.
- VSLA members have learned groups dynamics; skills to save and access loans to solve financial challenges
- Opportunity created for raising capital for business investment for first time women in business notably female youth.
- Membership in VSLA increased in cycle 2; showing new learning practiced to solve problems. Wife and husband in the same VSLA enhances cooperation at home.

[Achievements explanation.]

Meeting target was easy because of good mobilization using different stakeholders. Savings mobilization was easy because beneficiaries understood why they wanted to save and gained trust and confidence in each other and the VSLA product. Each member committed to save for a purpose (individual vision). More clients have started IGAs after training. Starting income generating activities enhanced regular saving. Adult females were more in number and saved more compared to youth females. The female youth are starting in life with no assets and sources of income. Good business case proved by VSLA intervention as interest earned on each share/saving value ranged from 10 to 51% which is higher than commercial bank rate around.

Loan portfolio has increased to UG shs. 21,165,000 disaggregated sh. **7,383,000** by youth and shs. **13,782,000** by female adults (ANNEX 3, 4). Number of loans outstanding is 232 small loans with an average loan size of shs. 91,200. This is an increment from shs.81, 000 last year. Rate of loan utilization increased from 79.4% in cycle 1 to 116% in Cycle 2 due to training in business skills creating high demand for credit. The fear of getting loans because they may default due to business failing has greatly reduced as they gain experience in managing capital in business. The youth are particularly keen in

accessing loans to do business. Portfolio at risk is zero% because of the leaders have learned to control loan repayment and manage loan default. Furthermore high demand for loans led to little money (shs. 1,486,000/- only) remaining in the cash box ideal for safety of group funds.

### Knowledge and skills of 200 women enhanced through business/livelihood training

Beneficiaries trained in Business skill, The number of beneficiaries trained in business skills is 259 that is to date 10 VSLAs have received training in business skills.

**The table showing beneficiaries trained in business by Sub County disaggregated by age**

S/N	Sub County	Name of VSLA	# Beneficiaries	Below 30 years old	Above 30 years old	Comments
1.	Kuluba	Moribongo	24	3	21	
2.	Kuluba	Nyarade	25	8	17	
3.	Lobule	Golekumugu	26	3	23	
4.	lobule	Femaniku	26	13	13	
5.	Lobule	Galekuringi	25	11	14	
6.	Lobule	Alionji	29	8	21	
7.	Lobule	Aliowaku	21	7	14	
8.	Lobule	Jujumeta	25	4	21	
9.	Kuluba	Ngotanita	30	08	22	
10.	Lobule	Geluta	28	08	20	
<b>TOTAL</b>			<b>259</b>	<b>73</b>	<b>186</b>	

Women are regaining self-confidence and self-esteem in society by participating in VSLAs specifically negative attitude towards saving by poor is changing. Similarly beneficiaries are beginning to start participating in gainful economic activities to improve their livelihoods. Additionally women participating in group leadership are gaining experience in decision making and management.

### Registration of groups and external linkage

CERID technical staff developed constitutions for the 10 VSLAs and registered at Sub County. Group registration provides legal recognition and to benefit from other government programmes. This has helped the VSLA groups to undertake other ventures and tap existing opportunities on ground. To date two VSLAs have accessed UGshs.9, 231, 000/- additional grants from Sub County Community Driven Development (CDD) Project for farming. Furthermore 3 VSLAs opened bank accounts for security of funds and access to other financial services (see ANNEX 5)

### Improved livelihoods as a result of Income Generating Activity initiatives

At least 10 beneficiary women groups actively undertake business/livelihood initiatives

To date number of participants with income generating activities has increased from 250 in the last report to 268. The change is attributed to capacity development in business skills and easy access to finance through VSLA intermediation. Linking groups to other government programs. Common IGA established include farming (improved variety of cassava, horticulture, and tobacco), livestock rearing (goats) and local poultry rearing, retail trade in household goods, food processing (grinding mills), and eating houses (selling tea and cooked food). *See case stories.*

### Activities towards achievement.

a) In-house training for field staff on Monitoring and Evaluation plan

The activity was implemented. 3 Field officers were trained to understand project objectives; outputs, activities and data collection tools. Field activities were organized to monitor performance.

b) Training of 10 VSLAs in business skills was carried out. Furthermore field monitoring and data collection were carried out. The leaders were supported to understand their roles and enforce rules and regulations.

c) Training on data collection and preparing case stories was provided to document learning and project impact

- d) Review of tools for data collection. Data collected and analyzed.
- e) Periodic meetings with stakeholders organized to assess project progress of implementation and get feedback
- f) Linkage of mature VSLAs to other Civil society and public programmes carried with VSLAs

*[Main challenges on achieving milestones.]*

### 3.0 Key challenges faced and mitigating measures

- a) Time keeping in meeting has persisted in few groups though penalties for late coming is enforced.
- b) Rain season has set in the region; planting season has started affecting turn up in meetings. Savings are not affected.
- c) Past due loans exist due to low sales to clear loan instalment balances. It should be controlled by enforcing rules.
- d) High loan fund remain in some VSLAs because they are preparing to share out. More effort is put at recovering loans than giving out except short loans.
- e) Fear of men that their wives will leave them because the women were empowered

#### Mitigation measures

- Enforcing group internal rules and regulation will address late coming and high past dues loan instalments.
- Group members are encouraged to attend all meetings and manage time well
- Counseling spouses about advantages of women empowerment to support families

### Photos

*[Show us the pictures that speak for thousand words, along with caption to be posted in our publication. Copy and paste the template below as much photos you want to show.]*



*The Project officer Apayi Salila in Ngotanita VSLA distributing the items for role play during a training on live business skills in Kuluba S/C.*





**Chandiru Fatuma** a member of **Alionji VSLA group** in **Lobule S/C Koboko District**, counting the number of votes got by her as a representative of one of the sources of better income for starting and operating an IGA during SPM training by CERID.



**Anguyo Swaib** raised some of the **Geluta women** to represent the different sources of capital for starting a business as the rest of the members will vote the best source.

## Stories

*[We want to hear your stories! Be it in beneficiaries, organizational, and/or external actors' level. It doesn't need to be a written one, we happily receive another format, e.g. audio &/ visual.]*

**Mayi Akulia**, a member of **Alio-waku VSLA group** in **Liru village**, **Yatua parish**, **Lobule sub-county** in **Koboko district** said, *"I have not been in a VSLA group in my life and when CERID came with an idea of VSLA groups, I picked interest because that is the only way I can save for future and in the VSLA group that's where you can get financial support inform of loans and when also I got training on savings, loan management and business skills, it motivated me to borrow a loan of Ugx 70,000 Ugx 60,000 I used for land preparation and Ugx 10,000 for buying seeds of maize which I have planted plus some cassava which after harvesting part of it will be used for family consumption and part of it I will sell to pay school fee of my children and expand my fields for the next season".*



**Mayi Akulia**, a member of **Alio-waku VSLA group** in **Liru village**, **Yatua parish**, **Lobule sub-county** in **Koboko** telling her success.



**Mayi Akulia**, a member of **Alio-waku VSLA group** in **Liru village**, **Yatua parish**, **Lobule sub-county** in **Koboko** telling her success to CERID staffs.





**Mr. Anguyo Swaib** helping in labelling and arranging the money so that group members just sign and pick their money.



A member of Geluta VSLA group signs for her share during their share out.

**Edisa Ochogoru**, chairperson of Aliowaku VSLA group in Liru village, Yatua parish, Lobule sub-county of Koboko district was quoted saying, "I have been in a VSLA group for two years but I haven't realized any benefit but when CERID came with an idea of VSLA group, I got interest and said let me try for the second time but now I realize positive changes in my life. I have plans for every activity of my family, I have food and bought chairs for my family which I never had before. I borrowed a loan of 130,000/= from the group. I used 30,000/= for my daughters school fees, 70,000/= for land preparation and 30,000/= for buying tomato seedlings and insecticide and my plan now is to sell the tomatoes to buy some iron sheets such that I can change the roofing of my house as grass is hard to get. My advice to fellow women is to join VSLA groups for their own betterment because it's hard to work alone."



**Edisa Ochogoru**, chairperson of Aliowaku VSLA group in Liru village, Yatua parish, Lobule sub-county of Koboko district telling her story to CERID staffs



**Edisa Ochogoru**, chairperson of Aliowaku VSLA group in Liru village, Yatua parish, Lobule sub-county of Koboko district telling her story to CERID staffs





**Madam Oguaru Alice the secretary of Jujumenta Women VSLA group in Aligitole Village Lobule S/C, Koboko District taking roll call of the members during one of the meeting days.**



**The District Commercial Officer-Koboko Mr. Data Ratib interacting with Moribongo VSLA women group in Kuluba S/C Koboko District during field Supervision and monitoring.**

**Ititu Joyce**, a member of Gole-kumugu VSLA in Adramajiga village, Lobule parish, Lobule sub-county of Koboko district in her own words said *"I have been in a saving group which was not in an organised manner but when CERID came with the VSLA ideology and the project, I got interested and joined the group with the aim of saving for future because keeping money in the house (room) is risky and even you can be tempted to use it but through the trainings from CERID I came up with a small vision in which after three years I want to have a semi-permanent house because the grass thatched needs repair (change of roofing) after two years. I used my saving of the first cycle after the share out for opening land and I planted rice which after harvesting I will sell and the money I will use for buying iron sheets"*.



**Ititu Joyce, a member of Gole-kumugu VSLA in Adramajiga village, Lobule parish, Lobule sub-county of Koboko district telling her success to CERID team**



**Ititu Joyce, a member of Gole-kumugu VSLA in Adramajiga village, Lobule parish, Lobule sub-county of Koboko district telling her success to CERID team**





**Anguyo Swaib, CERID CBT distributing the soya bean to some selected members during the role play.**



**Madam Akulia Zainabu, the Vice Chairperson Gole-kumungu VSLA group in Adramajinga Village, Lobule S/C-Koboko District stamp shares of members to their passbooks.**

**Dudu Kadijah**, a member of Gole-kumugu VSLA in Adramajiga village, Lobule sub-county in Koboko district said *"I have been in a VSLA group for years but have not got meaningful achievements but when CERID came to mobilize women into groups I joined Gole-kumugu women VSLA in which I got training on savings and loan usage. I picked loans for about three times of Ugx50,000 = which I used for helping my son in school and my savings I used for buying iron sheets I will use for constructing a semi-permanent house for me and my children which is my first plan after joining the group"*.



**Dudu Kadijah**, a member of Gole-kumugu VSLA in Adramajiga village, Lobule sub-county in Koboko district explaining to CERID staffs her success story and how she bought iron sheets from her cycle 1 share out savings.



**Dudu Kadijah**, a member of Gole-kumugu VSLA in Adramajiga village, Lobule sub-county in Koboko district explaining to CERID staffs her success story and how she bought iron sheets from her cycle 1 share out savings.





**Madam Chandiru Viola** the secretary of **Gole-Kumungu Women VSLA group** in **Adramajinga Village Lobule S/C, Koboko District** taking roll call of the members during one of the meeting days organized by **CERID**.



**Madam Apayi Salila** of **CERID** facilitating preliminary meeting with women group to form into **VSLA group** at **Koji Village, Ayipe Parish, Kuluba Sub-County Koboko District Uganda**.

**Laughter Joyce**, a mother of two (2) children in **Alio-onji VSLA group** located in **Lobule Sub County, Koboko District** said;

*"I have been in a VSLA group before for the past three (3) years in which I did not realize any benefit from it as a result of no guidance on VSLA group dynamics and management, but when I decided with my husband who at times helps me financially and encouraged me to join Alio-onji VSLA group formed by CERID, I got some guidance and trainings in savings, loans management and business skills that motivated me to borrow a loan of 200,000 Ugx, I used 80,000 Ugx for renting a piece of land, 40,000 for buying cabbage seeds, 70,000 Ugx for buying insecticides and 10,000 for planting 2,000 pieces of cabbages with an aim of getting enough food and income. I prepared a nursery bed for cabbages and after transplanting, it was growing well and ready for sale now. My plan is to build a semi-permanent house in the future from the farming business and accumulated saving that I am focusing on".*



**Laughter Joyce**, a mother of two (2) children in **Alio-onji VSLA group** located in **Lobule Sub County, Koboko District** sharing her success.



**Laughter Joyce**, a mother of two (2) children in **Alio-onji VSLA group** located in **Lobule Sub County, Koboko District** sharing her success.





The LCI Chairperson of Koji village, Ayipe Parish, Kuluba Sub-County Koboko District Uganda giving closing remarks after preliminary meeting with women group to form into VSLA group organized by CERID.



CDO Lobule Sub-County Mr. Steven approving Seven VSLA by-laws presented by CERID Executive Director Mr. Wayi Isaac for registration by the Sub-County Authorities of Lobule, Koboko District Uganda.

**Osumaru Amina**, a mother of four (4) and a member of Alio-onji VSLA group in Lobule S/C, Koboko District;  
*"I have not been in a VSLA group before but later I joined Alio-onji VSLA group formed by CERID, I got encouraged after been advised by my husband to pick a manageable loan and I decided to pick my first loan of 80,000 Ugx from the group which I used to plant some cassava in a half hectare piece of land. I planted the improved variety of cassava which takes 6-7 months before harvest and at the moment, it is ready for consumption and I am selling part of it to cater for my other needs such as paying school fees for my two children who are in Lurujo P/S and also buy uniform, now I have enough food in my house to feeding on".*



Mrs. Osumaru Amina harvesting her cassava tubers planted using the loan she got from the group.

### Sharing Your Vision

*[Share your idea(s) of what will you do further after this project to achieve beyond of what has been done.]*

Deepen socioeconomic empowerment integrated with Factional Adult literacy/Learning (FAL) and good governance for better livelihoods.

### Rating

*[Give your honest reflection and feedback to the overall performances. 1 for the worst, 5 for the best. Explanation in comment section.]*

	1	2	3	4	5
Grantee organization.				4	
Change happened in beneficiaries' level.				4	
Voice team.					5

### Comment:

The grantee organization is fast gaining experience is grants management by putting in place system for accountability, procurement, financial reporting and documentation of



	<p>new knowledge (MEAL). It was able to access additional grants from two partners.</p> <p>Change happened in beneficiary level. Training and skills have been provided. Beneficiaries are beginning to demonstrate new insights in savings culture and entrepreneurship, applying new learning which is expected to lead to increased household income; high self-esteem, good leadership; asset accumulation, better feeding etc.</p> <p>The project is expected to enhance voice of the voiceless (poor women). It is on track to build confidence self-esteem among the voiceless in Society.</p>
--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**ANNEX 1: Table showing Baseline information on beneficiary groups as at July 2018**

s/n	Category of training need	# female youth	# adult women	Total	% female youth	% adult women
1.	Participation	67	128	195	34	66
2.	Ability to read & write	53	142	195	27	73
3.	Ability to count	19	176	195	10	90
4.	Ability to lead	18	177	195	9	81
5.	First savers in group	55	140	195	28	72

**ANNEX 2: Table showing Cycle one share out**

VSLA	# members	Share value 1	Share value 2	Amount shared	Highest	Second highest
Golekumugu	26	1,000	1,326	4,291,300	238,600	233,300
Moribongo	23	1,000	1,100	3,827,500	279,300	261,000
Femaniku	26	500	698	2,779,100	123,700	123,000
Geluta	25	1,000	1,292	4,295,200	232,550	227,350
Ngotanita	25	1,000	1,100	2,728,600	210,000	196,000
Nyarade	21	1,000	1,150	2,827,400	276,400	261,500
Galekuringi	25	500	650	2,750,800	117,100	116,500
Aliowaku	21	500	755	2,675,300	134,100	133,350
Jujumeta	22	500	703	2,407,950	134,100	123,200
Alionzi	29			6,144,850	254,300	251,500
<b>Total share out</b>	<b>243</b>			<b>34,728,000</b>		

**ANNEX 3 (a): Table showing saving portfolio per group disaggregated by age in cycle 2**

VSLA	Saving by female		
	Total saving	Youth	Saving by adult female
1. Moribongo	810,000	230,000	580,000
2. Nyotanita	560,000	180,000	380,000
3. Nyarade	755,000	200,000	555,000
4. Golekumugu	2,597,000	1,146,000	1,451,000
5. Geluta	2,293,000	622,000	1,671,000
6. Galekuringi	2,169,000	503,000	1,666,000
7. Alionji	2,300,000	702,000	1,598,000
8. Aliowaku	2,401,000	863,000	1,538,000
9. Femaniku	1,740,000	792,000	948,000
10. Jujumeta	2,619,000	784,000	1,835,000
<b>General Total</b>	<b>18,244,000</b>	<b>6,022,000</b>	<b>12,222,000</b>

**ANNEX 3 (b): Table showing saving value & beneficiaries per group with IGAs disaggregated by age**

S/N	VSLA Name	Cycle 2 Share value	# beneficiary women	Female youth with IGA	Female adults with IGAs
1.	Moribongo	1,000	30	6	24
2.	Nyotanita	2,000	30	8	15
3.	Nyarade	1,000	29	5	24
4.	Golekumugu	1,000	30	12	18
5.	Geluta	1,000	30	9	21
6.	Galekuringi	1,000	26	6	19
7.	Alionji	1,000	26	7	15
8.	Aliowaku	1,000	24	8	15
9.	Femaniku	1,000	30	10	16
10.	Jujumeta	1,000	30	9	21
	<b>Totals</b>		<b>285</b>	<b>80</b>	<b>188</b>
	Percent (%)			<b>28%</b>	<b>66%</b>



**ANNEX 4 Table showing loan portfolio by group disaggregated by age in Cycle 2**

S/N	VSLA name	# loan outstanding	Value of loans outstanding by female youth	Value of loans outstanding by female adults	Total loan outstanding	Loan fund (cash in the box)
1.	Moribongo	20	250,000	450,000	700,000	110,000
2.	Nyotanita	10	200,000	320,000	520,000	40,000
3.	Nyarade	15	150,000	519,000	669,000	86,000
4.	Golekumugu	28	1,304,000	1,716,000	3,020,000	394,000
5.	Geluta	30	859,000	1,904,000	2,763,000	215,000
6.	Galekuringi	26	611,000	2,032,000	2,643,000	52,400
7.	Alionji	24	914,000	1,718,000	2,632,000	215,000
8.	Aliowaku	23	1,340,000	1,633,000	2,973,000	118,250
9.	Femaniku	27	840,000	1,164,000	1,984,000	43,450
10.	Jujumeta	29	935,000	2,326,000	3,261,000	211,450
	<b>Totals</b>	<b>232</b>	<b>7,383,000</b>	<b>13,782,000</b>	<b>21,165,000</b>	<b>1,486,000</b>

**ANNEX 5: Table shows the number of VSLAs linked to additional support**

S/N	Sub/county	Name of VSLA	Linkage to CDD project	External grant received	VSLA with formal bank accounts
1.	Kuluba	Nyarade	-	-	Bank account opened
2.	Lobule	Alionji	Goat rearing project	Shs. 5,924,000	Banks account opened
3.	Lobule	Jujumeta	Horticulture project	Shs.3,307,000	Bank account opened
		<b>Total</b>		<b>Shs. 9,231,000</b>	