



PANYANGO COMMUNITY PROJECT

END OF PILOT PHASE
REPORT

Submitted By:
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March 7, 2019

Panyango Community Project – End of pilot phase report

Name of partner organisation: Agency For Accelerated Regional Development (AFARD)
Title of the project: Panyango Community Project
Project number: 66352
Reporting period: March 1, 2017 – December 31, 2018
Project duration: March 1, 2017 –December 31, 2018
Name and position of person responsible for the project: Owiny Request Ray-Christ. (Project Coordinator)
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Date of submission: March 7, 2019

1. Developments in environment and external conditions with implications on the project

Panyango Community Project (PCP) was an 18-month pilot project that targeted directly 960 poor people (with an estimated total household population of 6,720 people). These were women organized into 48 Self Help Groups (SHGs), and 03 Cluster Level Associations from 03 parishes (Pakia, Padoch, and Lobodegi) of Panyango sub county, Pakwach district. The project goal was, *“To set up People’s Institutions (PIs) that will empower people in Panyango Sub-County to protect the rights of children and ensure their basic needs are met.”* This goal was achieved through two interrelated objectives:

1. To have Strong structures in place for Panyango Community, project growth, expansion and sustainability
2. To empower households in Panyango sub county that adequately provide for children basic needs and ensure respect for their rights

In the reporting period – March 2017 – December 2019 the critical external factors that impacted progress were as below.

Positive factors	Negative factors
<ul style="list-style-type: none">• The local government involvement in entry and monitoring the project gave hope to the members of their existence and their involvement through provision of information during consultative meetings when developing Panyango Development Project and their stake as duty bearers.• Contribution of children during consultation meetings on issues affecting them.	<ul style="list-style-type: none">• The bye-election campaigns for Woman Member of Parliament and Local Council V Chairperson when Pakwach became a district affected attendance of members during meetings and other group activities.

2. Project Outreach

4,981 children (with 2,147 boys), 1,883 (with 869 men) were reached by the end of the 18 months. The children were reached through their mothers and the youth, women and men were reached through capacity building activities. Table 1 below presents a summary of the actual beneficiaries reached against target.

Table 1: Projected outreach by People's Institutions

Institutions/People	Target 2018	Actual 2018	Percentage
Number of Federations	0	0	0
Number of CLAs	3	3	100%
Number of SHGs	48	48	100%
Number of SHG members	960	957	99%
Number of children	4,800	4,981	104%
Number of adults	1,920	1,883	98%
Total people reached	6,720	6,864	102%

3. Progress of the intervention in the reporting period:

Objective 1: Strong structures in place for Panyango Community, project growth, expansion and sustainability

Activity 1.1: Orientation meeting for Project Officer

This activity was conducted in three ways, namely: (a) An induction meeting was held at AFARD main office where management and the Project Coordinator (PC) took the Project Officer (PO) through the project proposal, Human resource policy, organization operational guidelines and the organization Child Protection Policy. This resulted into the development of a detailed quarterly work plan, and the PO easily adopted the organization culture; (b) The orientation of the PO by the project team of Erussi/Ndhew CDP so as to gain more hands-on knowledge from the fellow POs and Community Facilitators (CFs); and (c) The introduction of the PO to the local governments and other key stakeholders. The PC Erussi/Ndhew CDP continued to provide routine mentorship to the PO to ensure adherence to the proposal, work plan and new PI principles.

Activity 1.2: Hold orientation meeting with sub county officials

This orientation meeting was conducted at the Sub county office and 8 people (3 female) attended. The sub county officials were given an overview of the project and spelt out their roles during implementation. This enhanced cooperation and support from the sub-county, and acceptance of the project in the community. For instance, the sub-county leaders continued to monitor and give technical backstopping to the project with improved visibility and trust of the project among the community members.

Activity 1.3: Hold meeting with community leaders

The project held 03 meetings for community leaders at parish level (Pakia, Padoch and Lubudegi) and in attendance were 43 leaders (5 female). The focus of the meeting was to introduce the project to community leaders and especially orienting them on SHG concept and their roles in project implementation local leaders. As a result, a total of 24 villages (8 villages in each parish) were proposed for intervention.

Activity 1.4: Hold transect walks with and in the selected communities

Transect walks were conducted in all the 03 parishes of Pakia, Padoch and Lobodegi, during which 15 of the 24 villages were finally selected for the project intervention (5 in each of the parishes). This enabled the project team to know the physical, social structures, population settlement pattern, and the economic activities in the areas. As a result, the community drew a community map, wealth ranked themselves (Participatory grading) for group formation and it was a lot easy to conduct mobilization thereafter for the formation of the 48 SHGs (and later 3 CLAs).

Activity 1.5: Conduct home visits

The PO together with the PC and the 2 POs of Erussi-Ndhew CDP conducted 06 home visits (2 visits in each parish). The first home visit was conducted by the project team to gain more knowledge of the community and to invite them for the first community meeting. The second family visits were conducted only to the households identified as poorest of the poor in order to verify their suitability for SHG membership. These visits enabled the team to interface with community members and invited them to attend SHGs formation and also hold their first SHG meeting.

Activity 1.6: Hold community meetings

Three community meetings were held (one in each parish) and 2,346 people (1,682 female) attended. During these meetings, the community developed their social map, analysed their poverty drivers, and conducted wealth ranking. Thereafter, the poor households were selected by the community to form SHGs. As a result, 48 SHGs were formed and they are meeting and saving on a weekly basis. Finally, these meetings also selected the 03 project Community Facilitators (CFs).

Activity 1.7: Induction and training of CFs on SHG concept

The PC and PO (Community) from Erussi/Ndhew CDP trained the 03 CFs in the SHG concept and book writing so that they can effectively support SHG meetings, functions, rules/regulations and taking records. As a result, the CFs now facilitates SHG formation, book writing and provide simple technical backstopping (like updating records) during their monitoring visits in the groups.

Activity 1.8: Train CFs on CLA concept

The PO trained the selected 03 CFs on CLA concepts. The focus was on CFs roles and responsibilities, CLAs record books and record keeping, conflict management, and CLA formation processes. As a result, the CFs helped in the formation of the 3 CLAs by using best practices in CLA formation and capacity building and they continue to give on-spot support for the CLAs, helping them in networking as well as linking them to various stakeholders and service providers in the sub county.

Activity 1.9: Conduct SHG assessment for CLA readiness

The PO, supported by the CFs and PC assessed 45 out of the 48 SHGs for readiness of CLA formation. The 3 SHGs had not yet stayed for the 6 months since formation and hence were not ready for assessment. 10 SHGs from Lobodegi, 13 SHGs from Pakia and 12 SHGs from Padoch Parish. They were assessed on clarity of records, meeting attendance rate, saving frequency, loan management and utilization, members with viable businesses, awareness of rules and regulations. As a result, 3 CLAs (one from each parish) were formed. These included Mungu Dit, Mer Pa Mungu and Waring Kungwech CLA.

Activity 1.10: Form CLAs

Once the assessment under 3.2 above was done, the PO and CFs formed 03 CLAs (Mungu Dit, Mer Pa Mungu and Waring Kungwech CLA) with 30 SHGs (1 per parish). The CLAs are now meeting monthly and discussing issues affecting women and children in the community. Some of the issues discussed included gender-based violence, and land ownership among women.

Activity 1.11: Train CLA members on CLA concepts and features

The PO and CFs conducted 9 trainings (3 per CLA) on CLA concepts and features. This was done to ensure that the CLAs use best practices in their operations. As a result, the CLAs are meeting regularly, strengthening weak SHGs, linking the PIs with other stakeholders (eg. Local government to provide Functional Adult Literacy (FAL). CLAs are also taking some leadership roles in the community like in Local government structures (two members from Mer pa Mungu CLA are in LC I committees), schools (3 SHGs members) and water sources (1 CLA member from Mungu Dit CLA) among others.

Activity 1.12: Train CLA members on book writing

The POs conducted 3 trainings (1 per CLA at their meeting venue) on book writing. Participants included 2 people per CLA (06 people) and the 3 CFs. Focus was on their roles and responsibilities, the format and updating of the CLA record books. This has led to CLAs with clear records, keeping track of their transactions and have clear documented work plans, vision and set goals. This has been evident in Waring Kungwech CLA.

Activity 1.13: Train CLA members on CLA roles and responsibilities

The PO and CFs conducted 6 trainings (2 per CLA) on CLA roles and responsibilities. The focus was on the 8 roles of CLAs and functional sub-committees. This was done to ensure that the CLAs use best practices in their operations. The CLAs have formed sub-committees (subcommittee for formation and strengthening, resource mobilization, education, and hygiene and sanitation), developed work plans, set their goals and visions, meeting regularly, rotating leadership and are strengthening weak SHGs as a result.

Activity 1.14: Train CLA members on vision building and goal setting:

The PO and CFs conducted 6 trainings (2 per CLA) on CLA vision building and goal setting. This was done to ensure that the CLAs collectively set clear goals for their SHG support and CLA growth. As a result, 3 CLAs have set goals such as linking the PIs to stakeholders so as to construct schools in Panyango especially in villages where schools are far, having good road networks,

having good water points in villages where communities still drink water from flowing streams. In achieving their goals and visions, they are working hand in hand with the leaders in their communities to achieve this.

Activity 1.15: Conduct monthly CLA meetings:

The CLAs conducted 8 monthly meetings to plan their activities, update members on progress, solve emerging challenges and to provide updates to CFs on work progress. As a result, the CLAs were able to identify capacity gaps for actions and set their basis for role sharing. These gaps included poor records due to illiteracy among CLAs and SHG members, and lack of source of income among CLAs. This helped the CLAs, CF and PO to develop capacity building plans.

Activity 1.16: Conduct quarterly CLA meetings:

The 3 CLAs conducted 2 meetings which were attended by the CFs, Project Officers and PC. CLA members gave updates on the activities that were implemented in the quarter and they included reports on identification of Wise Investment and monitoring of homes especially on Hygiene and sanitation. It was reported that all the 3 CLAs strengthened 6 SHGs in areas of record keeping, rotational leadership and loan management. This has led to peer learning among CLAs, identifying gaps and developed strategies to bridge them and designed work plan for the next quarter.

Activity 1.17: Conduct internal assessment of CLAs:

As a pilot phase aimed at setting stage for the CDP development, the CLAs were assessed internally by PC, POs (Erussi and Panyango) and CFs. The primary aim was to assess the readiness of the PIs for CDP and to help plug functional gaps. As a result, gaps were identified and these included, lack of clear records, irregular attendance during meetings and low saving values. Need based plans were developed to strengthen the PIs before external assessment.

Activity 1.18: Conduct external assessment of community readiness for CDP:

This was done by SHG National Coordination Office and 13 SHGs randomly chosen as well as all the CLAs underwent external assessment. Organizational assessment which involved the management, Project implementing team (PO and PC and CFs) were assessed differently. The Local Government was also assessed to gauge working relationship between them and the project implementing team and their stake in the project. This led to the development of a 6-year community development project proposal (now under review).

Activity 1.19: Planning for CDP:

This activity was done after the assessment and consultation meetings were made with different stakeholders like the CLAs, SHGs, children, youth, political and technical people at the sub county. This was done participatorily using different methodologies depending on the categories of people. It involved question and answer sessions, use of problem tree and drawing pictures to enable digging out of root causes of problems affecting the community and how to address these problems.

Activity 1.20: Conduct monthly CFs meetings

In this preparatory period 15 CF meetings were held and 3 CFs, PO and PC attended. It was in such fora that CFs presented their reports and plans. Focus was on formation, training in

different modules, strengthening SHGs, updating record books and general preparation for external assessment. They also prepared SHGs for CLA formation, formed the CLAs and carried out different capacity buildings in record keeping, rotational leadership, conflict management, entrepreneurship and business skills. In doing all this, all CLA roles were put in pictorial form for ease of understanding by the PIs. This made it more participatory.

Activity 1.21: Conduct quarterly performance review meetings:

To ensure that the project is implemented transparently, 3 quarterly review meetings were held with local government officials and CLAs leaders. The aim was to review progress and solve emerging challenges together. Some of the issues identified were inability of CLAs to access government services like Community Driven Demand Funds and Functional Adult Literacy. CLAs were advised to register at the sub-county and PO tasked to share the list of the SHGs and CLAs with the sub-county and the District Development Officer (DCDO). These were successfully done and enhanced visibility, acceptance of the project by the community and promoted strong links with the local government which also enabled easy proposal development.

Activity 1.22: Conduct routine monitoring visits

Management together with the PC, conducted 08 visits to the project to provide mentorship support to the team. During the visits it was evident that SHGs were exhibiting rotational leadership, holding regular meetings, keeping records, saving and borrowing loans for investment (with high repayment rate). These has built self-esteem in the women and 15 SHG members participated in the Local Council I and II elections out of whom 10 various elective positions including one who is a vice chairperson of Local Council I in Dispensary village, Pakia Parish. Furthermore, the monitoring improved on activity tracking, reporting quality and role sharing.

Activity 1.23: Conduct financial audits:

The Board of directors hired PKF to conduct the institutional audit and this will be finalized end of March 2019.

Objective 2: Empowered households in Panyango sub county that adequately provide for children basic needs and ensure respect for their rights

Activity 2.1: Form SHGs

The PC, PO and CFs formed 48 SHGs using the new SHG approach. These SHG members are meeting, saving and providing loans weekly. This has enabled women start micro businesses with which they are meeting their family basic needs like food, and buying clothing and scholastic materials for their children. It has also enhanced relationship between the spouses because of sharing roles and responsibilities at home.

Activity 2.2: Train SHG members on SHG concept

The PO and the CFs trained 48 SHGs using the SHG manual and the SHGs have developed and adopted their rules and regulations. They are now operating within their set rules and regulations resulting into more cohesive and focussed to their set goals. These set goals including saving for investments, saving for school fees and saving for emergency.

Activity 2.3: Train SHG members and CFs in book writing

The PC and PO trained book writers and CFs in Pakia, Padoch and Lobodegi parishes in record keeping. A total of 60 participants (26 from Padoch, 18 from Pakia and 16 in Lobodegi) received the training at Teraling Centre, Nyamwendo Church of Uganda and Jacan Primary School in Nyaporac Centre respectively. On spot support to book writers was also given by PO and CFs during monitoring visits. Clear records and keeping track of group transactions both at SHG and CLA levels were observed as a result.

Activity 2.4: Train SHGs on saving, loan and credit management

The PC and PO conducted this training to 957 SHG members and among the good practices adopted is public loan requests and approval within the group. This has improved savings and loans management (with 96% repayment rate). The high level of transparency exhibited through this practice has encouraged some SHGs to agree to increase their weekly savings from UGX 500 to UGX 1,000. The increase in saving is evident in Mugisa Loyo Rieko, Can Lalo Mer and Rwothomio SHGs.

Activity 2.5: Train SHGs in social support and social capital

The PO and CFs conducted this training for 957 SHG members. The training has made the members realize the importance of networking among themselves thereby improving social cohesion in the groups. Women now freely discuss their pressing social problems and get support from fellow women. They also help each other in times of problems and joy (like death, sickness, and marriage parties). This has been noted in Acakayot SHG when a member lost her child; fellow members contributed and supported her during trying moment.

Activity 2.6: Train SHGs in business skills

The PC and PO conducted this training for 957 SHG members. Emphasis was on business identification, planning, customer care, and record keeping. After this training, the SHG members are starting and growing micro-businesses that fit into their village markets. They generate profits, repay loans timely, reinvest in their businesses as well as affording some of their family needs.

Activity 2.7: Train SHG members on goal setting and action planning:

Using a trainer's guide, the CFs with support from the Project Officer conducted this training for 48 SHGs. As a result, they set their respective group and family goals with corresponding achievable action plans, for example they are saving for investments, school fees, and emergency cases.

Activity 2.8: Conduct bi-annual self-monitoring and assessment:

To ensure that the 48 SHGs are performing well and in accordance with best practices, the PO trained all the SHGs on participatory grading and financial auditing. This has enabled the SHGs to conduct their internal self-assessment. Overall 96 assessments (2 assessments per each SHG) were done to identify their strengths and weaknesses. Thus out of the 48 groups, 45 are strong in savings, regular weekly meetings and loan management activities. The remaining 3 groups have been encouraged to have internal exchange visit to learn from each other. Furthermore, the

findings of the assessments were used to provide needs-based capacity building for each SHG.

3.2. Overall Project Objective

The overall objective of Panyango CP is, *“To set up People’s Institutions (Pis) that will empower people in Panyango Sub-County to protect the rights of children and ensure their basic needs are met.”* As has been noted above, here are a number of positive outcomes that have been achieved through PI strengthening, and the general community awareness creation, namely:

- The political and community leaders are aware and supportive of the project. For instance, the Sub county LC III periodically conducts monitoring and mentoring support to the SHGs and CLAs.
- Community awareness and appreciation of the project is also high especially in the intervention villages given that it is the poorest of the poor that are in the frontline target beneficiaries of the project and have hence come out of their previous invisibility/isolation.
- The poorest of the poor women are now able to save and borrow for both consumption and business needs. Through savings they have accumulated income and through loans they are motivated to work hard for the economic improvement of their livelihoods.
- Group cohesion has improved women’s esteem and visibility and regular meetings with rotational leadership has provided an opportunity for every member to lead, talk, and freely interact with fellow women.

4. Unintended effects

Some of the unintended positive effects include:

- The emergence of other women groups in the community.
- Links between the groups and Local Government

5. Sustainability

To ensure sustainability the project did the following:

- Selected and trained CFs from within the project community so as to create local resource persons who together with the PIs can support the formation and strengthening of other PIs.
- Formed and strengthened member-owned and member-managed loan schemes with business skills training. The savings and credit schemes provide a unifying factor and catalyst for household economic engagement. This fund has demonstrated a strong drive for SHG member households to continue working together in improving children’s welfare and advocacy for the rights of women and children.
- Involvement of the community from the start to plan and decide what they want to do for themselves at household and community level strengthened ownership that is necessary for sustainability.

- The close involvement of different stakeholders, especially the leaders at different levels (both civic and political) enhanced support and fostered linkages between beneficiaries and those leaders.
- Building on the lessons from Erussi Ndhew CDP project, a sister project, helped strengthen the PIs in Panyango at a faster rate which contributed to sustainability

6. Project Management

- The capacities of the staff were built in areas like report and case studies writing, gender inclusion, and SAVIX management system for savings management. NCO also provided training in child protection and monitoring, federation concept, and advocacy.
- The major monitoring activities remained the weekly staff meeting, quarterly review meetings and management visits. Support supervision from NCO (programmes and finance) provided additional insights into operational improvement and Simple monitoring checklists were developed and used.
- The role of children in steering the project was more felt at the PMC level where children representatives are part of the policy oversight body.

7. Child protection

With the capacity of CFs, POs and PC built by the NCO on child rights, the capacity of the women has in turn been built in child protection issues. Furthermore, CFs, POs, and PC together with other AFARD staffs have signed a commitment to adhere to the child protection policy developed by organisation as part of their employment contract terms. The child protection policy guides staff and visitors alike when interacting with children in the different project implementation. In addition, local government officials and community members were made aware of the child protection policy. In line with that policy, the PO is responsible for spearheading the child protection issues in their project areas.

8. Outlook and proposed adjustments of the project

8.1. Future plans

- ✓ Economic empowerment of women through saving and credit management
- ✓ Deepening children and women's rights
- ✓ Advocacy on children and women rights

9.2. The sponsors and donors should be thanked for their contributions towards supporting the work for and with the children

The Board of AFARD is grateful to KNH for financing Panyango Community Project. Management further appreciates the routine mentoring by NCO. Finally, the beneficiary community—especially the poorest of the poor rural women - with gratitude thank KNH for ensuring that they and their children too enjoy dignified lives with which to become part of the inclusive and shared global progress (Sustainable Development Goals).

“SHG approach has built my capacity in leadership skills and business management. Now am confident enough to speak out my views without fear, plan with my husband and children and now I own assets like chicken. These are

privileges that I used not to have. Therefore, on behalf of the women, men and children of Panyango sub-county I would love to thank AFARD and KNH for the love and support they have given us. God bless you”, One member narrated.

10. Required supporting documents

See annex 1 for statistical information

See Annex 2 for output achievement in 2018

See Annex 3 for SHG participatory grading

See Annex 4 for 2018 in photos

Annex 1: Statistical Information

	Target as of (August 2018)	Actuals as of (August, 2018)
Total number of Functioning SHGs	48	48
Number of SHG members	960	957
Number of Children in SHG member households	4,800	4,909
Total number of functioning CLAs	3	3
Total number of Federations	-	-
Total savings of all SHGs	18,935,000	13,175,000
Total Capital of SHGs	20,870,000	15,110,000
Total loans given out (cumulative)	24,135,000	17,526,500
Loan to Saving ratio	1:2	1:1.5

Annex 2: Activity/Output Achievement Status

Act no.	Activities	Target (August 2018)	Achieved (August 2018)	Comments on anything special
Objective 1: Strong structures in place for Panyango Community , project growth, expansion and sustainability				
1.1	Hold an orientation	1	1	
1.2	Meeting with sub-county officials	1	1	
1.3	Hold meetings with community leaders	3	3	
1.4	Hold transect walks with and in selected communities	6	6	
1.5	Conduct home visits	6	6	
1.6	Hold community meetings	3	3	
1.7	Induction and training of CFs on SHG concept	3	3	
1.8	Train CFs on CLA concept	3	3	
1.9	Conduct SHG assessment for CLA readiness	48	48	
1.10	Form CLAs	3	3	
1.11	Train CLAs members on CLAs concept and features	9	9	
1.12	Train CLAs members on book writing	6	6	
1.13	Train CLA members on CLA roles and responsibility	6	6	
1.14	Train CLAs members on vision building and goal setting	6	6	
1.15	Conduct monthly CLA meetings	8	7	CLAs formed in January
1.16	Conduct quarterly CLA meetings	3	3	
1.17	Conduct internal assessment of CLA and SHGs	48	48	
1.18	Conduct external assessment of community readiness for CDP	1	1	
1.19	Planning for CDP	1	1	
1.20	Conduct monthly CFs meetings	18	16	CFs came on board 2 months after start of Implementation
1.21	Conduct quarterly performance review meeting	6	6	
1.22	Conduct routine monitoring visit	9	9	
Objective 2: Empowered households in Panyango sub county that adequately provide for children basic needs and ensure respect for their rights				
2.1	Form SHGs	48	48	
2.2	Train SHG members on SHG concept	48	48	
2.3	Train SHG members and CFs on book writing	48	48	
2.4	Train SHG member on saving and credit management	48	48	
2.5	Train SHG members on social support and social capital	48	48	
2.6	Train SHG members in business skills	48	48	
2.7	Train SHG members on goal settings and action planning	48	48	
2.8	Conduct bi-annual self-monitoring and assessment	2	2	

Annex 3: SHG Participatory Grading

Summary of participatory grading done in 45 SHGs by community facilitators; the indicators used are cross cutting and key indicators informed this summary report.

S/N	Indicators	Score 45 SHGs (2017)	Score 48 SHGs (2018)	Reason for score	Enabling factors	Comments
1	Rotational leadership	60%	70%	Some members with low self-esteem have gained confidence and have begun moderating during meetings however some still fear moderating during meetings	There are members committed to participate in leadership as an ideal practice in SHG and giving guidance to those who fear to moderate so as to encourage them and thank them after they have moderated	Members should be encouraged to moderate during meetings and thank them for the work done
2	Attendance	76%	87%	Majority of SHG members are permanently residing in the project area evidenced by checking their minute books and want their views to be heard during the meeting	Desire to borrow loans for personal use motivates some members to attend routine meetings and contribute during discussions in the meeting	Members who are outside project area for farming should be encouraged to devote some time for their SHGs and let them know the importance of contributing during discussions of the meeting
3	Savings	85%	95%	Most members are able to raise money for their weekly savings	The businesses done by SHG members enable them to raise money for their weekly savings Members farming outside the project area usually send their money for savings	There is need to improve the rate per week so that the cumulative saving can improve at group level.
4	Record keeping	65%	70%	Commitment of book writers to update books in every meeting and use of their children to help in recording where SHGs are unable to write	Training of 2 book writers from each SHGs enabled book writers to update their books and use of their children and spouses	Book writers should be updating records at the end of every meeting since they tend to lose track of transactions CLAs to take up their roles of strengthening SHGs in areas of record keeping Encourage them to join the FAL classes in the communities

5	Business	54%	60%	Ability to do business through practice	Farm produce sold boosted their businesses Desire to save weekly encourages them to do business	All members should be encouraged to do business since it is not only for their savings but helps in settling other financial needs and meet their set goals
6	Loan taking and repayment		60%	At least 90% of the members have accessed loans with some members paying back monthly as agreed	SHG members are involved in small petty businesses The loan is easy to access by members	Members are encouraged to get loans to invest for both business expansion and easy loan repayment.

Annex 4: Some case studies

Case study 1: Improving life through business

By: Apiso Susan Bua

Tuape Flavia aged 35 is a member of Can Mio Ryeko SHG in Lwalo village, Pakia Parish. She is married and a mother of 5. 3 of her children are of school going age. Before joining SHG Flavia was a subsistence farmer who could not provide enough food and other basic needs for her family. Most of the time Flavia would sell her labour to get money to supplement her income. Flavia's husband is a fish monger who spends most of his earnings on alcohol. "In as much as he is my husband, his irresponsibility as a man makes me not want to bear him another child. The burden of taking care for them still comes back to me", she said.

Flavia started her saving with UGX 500 per

week. "I never thought it would help in anyway. However, to my amazement I was able to take my first loan of UGX 50.000 which I used for buying cassava and took to Pokwero market and got UGX 70.000", she narrated. She used the money for buying silver fish and beans to sell from their small centre in Pakia. In a week Flavia gets profit of UGX 30.000. "After one month, I had made close to UGX 200.000 which helped me in paying back the loan and remained with UGX 150.000", she noted. She added that Life in her family changed all of a sudden from having one meal to 2 meals per day, paying fees, buying scholastic materials for her children and meeting medical bills became so easy. "Though my husband is still not giving us enough support, life in the family is getting better every other day. This is because of the business and social discussions during our weekly meetings", she said.

"Now I have diversified my business; I make and sell pan-cakes during school days, sell cassava and silverfish in the markets", she explained. This has made it easy for Flavia to meet her family needs. She bought 2 piglets and opened an acre of land to plant sesame this season and hopes to get at least 4-5 bags of sesame this year. "That will be a big boost for our family" she concluded

Conclusively, Flavia is a happy mother now irrespective of her husband alcoholism. "I would love to thank AFARD for organizing us into groups, my fellow SHG members for their moral support and the training I received made me who I am today. Indeed, start small, grow big is the way to go" Flavia quotes.



Flavia selling cassava on her way to Pokwero market. Photo by Apiso Suzan

Case study 2: SHG approach transforming livelihoods, a case of Akello Joyce Mary

By: Apiso Suzan

Akello Joyce Mary aged 39 years is a member of Bedpinikuro SHG from Dispensary village in Pakia Parish. She is married and a mother of 5, 4 of whom are of school going age.

Joyce Mary before she joined SHG was a subsistence farmer who was unable to meet the basic needs of her family who basically survived on the harvest from the small farming she does. To meet the family basic needs she would sell some portion of what she gets, this was not always enough for both food and other family needs. "I want to thank God very much for what and who I am," says Joyce. She continued, "Personally I see a lot of changes in myself and family at large.

When I joined SHG I started saving Ugx 500 weekly which was not the case before and from this saving I got a loan of Ugx 50.000 and bought with silver fish which I sold for 3 days and got Ugx 70.000 in return. This gave me a profit of Ugx 20.000." She continued with the small business of silver fish and in a month's period she had made profit of Ugx 60.000. "I paid back the loan and got more loan of Ugx 100.000 to increase my business". Akello made Ugx 250.000 in that month and she paid back the loan and continued using her capital for investment. "As I talk now my business has grown because I can buy as much as 2 bags of silver fish from Panyimur and sell in the small markets of Bedibamba", she happily narrates. Akello is now a re-known business woman and very often people come and buy from her home. "With this business, my income has increased exponentially. I earn between Ugx 250.000 and 300.000 a month," she narrated.

Akello can now cater for the basic needs of her family like contributing to school fees and scholastic materials, meeting medical bills and buying clothes for the children. "But more so I have been able to at least buy a mattress for my children. This made my husband to commend me. Something I had never got from him", she joked. Currently she is saving Ugx 1.000 weekly in her Self Help Group. She has continued to re-invest some of her saving in livestock like goats, chicken and ducks. I bought a goat at Ugx 100.000, 2 chickens at Ugx 30.000 and a duck at Ugx 12.000. The goat is due to give birth and the 2 chicken are incubating already", she added.

"My future plan is to buy for each of the children 1 chicken to help them in the future. I have shared this idea with my husband and he has supported it and he really appreciates my efforts in the contributions to the family" she said. Akello concluded by encouraging her fellow women to borrow money to make money instead of borrowing for consumption



Akello Joyce with her goat Photo by Apiso

Annex 5: The years in Pictures



CF giving technical backstopping to SHGs



SHG during PG of their group



Children drawing problems affecting them



Children showing problems affecting them



Monitoring visit by PC



Monitoring visit by PM



SHGs reciting their vision and goal



NCO monitoring visit to CLA



Lydia with her children and grand children