



DIGITAL SUB WALLET FOR INCREASED FINANCIAL EMPOWERMENT OF WOMEN END OF PROJECT REPORT

Akayaja Twebiseho VSLA-Kakanju S/C conducting a savings meeting

Project Name:	Digital sub wallet Project
Project Location:	Bushenyi district
Project duration:	September 2016 to November 2020
Report submitted to:	CARE International Uganda

1.0 Organization and program background

Ankole Private Sector Promotion Centre LTD (APROCEL) was originally established in 1998 as a project under the 1st Country Cooperation Framework (CCF 1) of Government of Uganda and United Nations Development Program (UNDP). It was later incorporated as a company limited by guarantee in Dec 2003 and as an NGO in January, 2020. It operates in the twelve districts of Bushenyi, Ntungamo, Mbarara, Kiruhura, Isingiro, Ibanda, Mitooma, Rubirizi, Sheema, Buhweju, Rwampara and Kazo district. Its headquarters are in Bushenyi opposite Bayport. However, by its mandate APROCEL can extend its operations to other parts of the country

APROCEL in partnership with Care International Uganda and Post Bank has implemented the Digital



Sub Wallet project for increased financial empowerment of women in Bushenyi District since 2016. Care International Uganda is the prime NGO at national level for the project which is funded by Bill and Melinda Gates. The implementation started with the Pilot phase in Nyabubare Sub County for the period of 6 months from September 2016 to December 2017 and during this phase, 308 members from 15 VSLAs that had been operational for two or more years with a small percentage of women who had bank account were targeted. The project worked very well and the results indicated that it was possible and worth being rolled out.

In January 2018 to December 2019, the project was rolled out in three Sub Counties of Ibaare, Kakanju and Kyabugimbi. In this phase, two interventions were tested i.e. DSW and HHDs targeting 565 members from 39 mature VSLA groups. Since this was a research project the choice of which VSLA does which intervention was random and 24 VSLAs targeted DSW treatment while 15 targeted DSW+HHD treatment, with 229 members targeted for HHDs. DSW and HHD sessions were conducted among targeted groups and HHs respectively. In addition, other 20 groups were gazetted

as control (no intervention) for comparison purposes at the end of the project. After the implementation of Digital sub wallet project in the three sub counties of Kakanju, Kyabugimbi and Ibaare in Bushenyi district that ended in December 2019, the results were impressive and it called for project extension of 10 months starting February – November 2020 to reach out to more 50 VSLAs that were not reached out and the 336 households that had previously received DSW trainings only in the same areas of our intervention.

1.1 The project goal.

By December 2020, 2225 women in the sub counties of Kakanju, Kyabugimbi and Ibaare in Bushenyi District have increased influence over household financial management leading to improved development outcomes for the household.

1.2 Project objectives;

Objective 1: To enhance skills and knowledge of 1175 women on the use of sub – wallets from 89 rural savings groups through linkages to mobile sub-wallet agents in Bushenyi by November 2020.

Objective 2: To enhance skills and build capacity of 2225 women in the sub counties of Kakanju, Kyabugimbi, and Ibaare in Bushenyi District to influence household finance planning by November 2020.

Objective 3: To enhance skills and knowledge of 753 households on household dialogues in the sub counties of Kakanju, Kyabugimbi, and Ibaare in Bushenyi District by November 2020.

Snapshots of project achievements.

- Conducted 6 community inception meetings for the project research and extension phases in the 3 Sub Counties.
- Conducted HHDs in 659 households out of targeted 753 households were 575 are female and 84 are males.
- Conducted financial literacy trainings in 88 VSLAs out of targeted 89 VSLAs and reached 1957 members.
- 22 groups opened accounts with Post Bank
- 722 members opened accounts and 365 members were linked to the sub wallet platform.
- Conducted group verification, data collection and data entry
- Supported 53 VSLAs in group registration and certificates were obtained
- Conducted 5 joint field monitoring visits by APROCEL & CARE Project Teams
- Conducted TOT for staff in Household dialogue Financial Literacy, use of sub wallets, and SPM
- Conducted 12 refresher trainings in Household dialogue Financial Literacy, use of sub wallets, agent banking and SPM
- 3 sub county coordination meetings were conducted
- Sensitized and created awareness in the communities on the COVID 19 guidelines and preventive measures
- Distributed COVID 19 response items to 89 VSLA group and supported the frontline workers with sanitizers and face masks.
- Conducted 4 radio talk shows and developed 2 radio spot messages.
- Trained village agents in filling pin reset and account opening forms
- Conducted monthly staff review meetings.
- Conducted eight bi-annual / stake holders' review meetings.
- Conducted project monitoring visits
- Held weekly management meetings
- Conducted 6 community champions/village agents' trainings in sub wallets, HHD and SPM in the 3 Sub Counties.

- Hosted visitors from the Gates foundation team, Care-USA Senior Impact & Measurement Advisor & the Uganda programs director.
- Conducted 3 closure out meetings in three sub counties

2.0 Detailed implementation Progress

2.1 Conducted 3 community inception meetings for the project in 3 Sub Counties for research and extension phase respectively.

APROCEL in conjunction with CARE International Uganda conducted inception meetings in the 3 sub counties of Kakanju, Kyabugimbi and Ibaare for three days at their respective headquarters for the research phase and extension phase respectively. The participants included; group & opinion leaders, District & Sub County officials, Police, APROCEL & CARE staff & Post Bank team. The total number of participants for both phases added up to 326 of which 154 were males and 172 females in the three sub counties as illustrated in the table below

Table1 showing level of attendance during community inception meetings

Sub County	No. of participates		
	Females	Males	Total
Ibaare	60	56	116
Kakanju	51	49	100
Kyabugimbi	61	49	110
Total	172	154	326

The aim of these meetings were to seek permission to allow us implement the project in the respective communities, officially introduce the project and the implementing Partners that is APROCEL, CARE International Uganda and Postbank. And also request for support especially from the government officials in terms of mobilization and sensitization and agree upon their roles and contributions.

The participants especially the government officials (DCDO, sub county leaders i.e. Chairperson LCII, SAS, GISO and CDO, VSLAs leaders and OCs Police Stations) in all phases thanked and welcomed the project to their respective sub counties and accepted it to be extended to more VSLAs as they agreed and pledged to provide support throughout the project implementation process. They were grateful to APROCEL/CARE for having chosen their sub counties among the many sub counties in Bushenyi District.

This has enabled us as APROCEL in mobilizing new VSLAs, monitoring, receiving GBV referrals and staff security in all areas of our interventions. Also the communities well received us and trusted APROCEL /CARE International in Uganda from day one because we were legal.

2.2 Conducted HHDs in 659 households out of targeted 753 households were 575 are female and 84 are males.

Household dialogue interventions was done at the household level in the chosen VSLA members' households where they were introduced at the group by the community based facilitators. It was done with consent and on the agreed dates/time appropriate to the parties involved. Throughout the entire Project implementation, 659 households completed all the sessions of household dialogue in both research and extension phases were 575 are females and 84 are males. However 94

households have not been reached **because some were** widows, divorced/separated, young/single mothers (unmarried), none group members and those whose spouses were staying very far and therefore were very difficult to get. This was an effect of the research criteria that was used in selecting these households in the research phase.

The objectives of this intervention was to encourage equity and equality among all household members and specifically engage all household members who influence in decision making. All Household members were encouraged to be open and share their respective financial goals irrespective of age or sex and these were discussed and an agreement reached. This helped in lifting up the women's needs and goals as they played a role in household financial management and in return increased their financial control hence empowerment.

Project Phase	No. of VSLAs	No. of members trained in HHD		
		Males	Females	Total
Research	15	11	156	167
Extension	74	73	419	492
Total	89	84	575	659

Table 2 Showing number of households facilitated in HHD from targeted VSLAs

These dialogues were conducted in 7 sessions and at least each week a session was facilitated some issues were raised, these include; limited sources of income to boost the household's savings, struggling joint decision making due to men's superiority which led to lack of respect of other family members and ineffective communication among the family members characterized by culture and illiteracy. Other households members stated that the bread winner is the only one to make decision Household decisions and children ideas were always taken for granted since they are only dependents.

Action points discussed during the dialogues to mitigate these issues included holding household meetings to enhance joint decision making and involving the children in these meetings, we ensured that all household members contribute when it comes to household decisions and everyone's idea must be handled with care aiming at one household income basket, this has addressed the gender norms and conflict resolutions hence ensuring that all genders participate equally in the household activities, promote effective communications in the households and encourage household members have quality time for each other.

As a result, most HHs income and savings have increased through diversifying into other economic activities and increased participation of HH members in these activities leaving women's financial goals being hard and achieved. HHs are now conducting meetings which have enhanced joint decision making due to effective communication among the family members which has resulted into the development of financial plans were jointly made at HH level.

2.3 Conducted financial literacy trainings in 88 VSLAs out of targeted 89 VSLAs and reached 1957 members.

Financial literacy trainings were done at the group level and targeted all the group members in VSLAs. This aimed at empowering VSLA members with the knowledge and skills on the careful management of what little money they do have in meeting day- to -day needs, coping up with unexpected emergencies, and taking advantage of opportunities when they come along as they had

been saving but not benefiting from their savings. Out of 2225 targeted VSLA members from 89 VSLAs, 1957 members were facilitated to complete financial literacy sessions of which 70% were females and 30% males

Table 3 Showing number of VSLAs members facilitated from the targeted number of VSLAs against the total project target.

Project Phase	Targeted No. of VSLAs	No. of members facilitated in Financial Literacy		
		Males	Females	Total
research	39	324	651	975
Extension	50	260	722	982
Total	89	584	1373	1957

From the trainings, members testified to changing from original behavior of saving without aim to saving for a purpose. It was also observed that people lived beyond their means because of poor planning. With Financial Literacy sessions, households are able to plan effectively in line with their incomes and expenditure and VSLA members are keeping their financial records. As a result of financial literacy training, members' savings have increased simply because members have known the value of saving and particularly for an aim as they have been able to save to their goals. Most groups have been able to increase their share value from 500 to 1000 and now to 2000 and this has grown their money. Also is that most of these VSLAs have an interest rate of 3-5% so it is affordable by the VSLA members and this has enabled them to use their money as loans and still get their share with interest at the end of the cycle. This has enabled them to start IGAs hence eradicating poverty in their households and communities.

2.4 22 VSLAs opened group accounts, 722 members opened individual accounts and 365 members were linked to the sub wallet platform

During the entire project implementation period, the project targeted 1175 women from 89 VSLAs out of which 62% (722) members opened accounts and 365 members of these were linked to the sub wallet platform. This constituted 61.7% achievement. However, with cases of double membership both at individual and group level (members with more than one pass book and those doubling in more than one group), the aged, those with no phones, invalid IDs and the very distant members, the actual target was not achieved to 100%.

This has enabled members especially women to use the mobile technology in setting their goals and saving to them with an aim of achieving them. Women were able to gain control over their finances and spending wisely.

With joint decision making, the value of savings of the members especially married have increased whereby they were supported by their spouses.

2.5 Conducted group verification, data collection and data entry

During the project implementation, 505 VSLA from 7 Sub counties of Kyamuhunga, Ibaare, Bumbaire, Kakanju, Kyabugimbi, Central Division, and Ruhumuro were mapped. The objective was to enable the development of database of groups for the Project scale up. The selection criterion was based on groups that had a big percentage of not less than 60% of women membership and only groups that had membership of 25 members and not above 30 members with 2 years existence were targeted aiming at women economic empowerment. This exercise was done by the Village Agents, CBFs, M&E, Project officer and the Project Manager. Data was collected and verified by the PO and the M&E and finally was entered into the SAVIX MIS. The aim was to have all the information on all VSLAs into the database.

However one group i.e. Karambi Twebikire group from Kakanju Sub County did not allow the team to access their data.

2.6 Conducted 5 joint field monitoring by APROCEL & CARE Project Teams

Joint monitoring visits were done by CARE and APROCEL continuously to assess the progress and provide support in the implementation of the project activities in the sub counties of Ibaare, Kakanju and Kyabugimbi.

During these visits the team was able to observe the following;



CARE and APROCEL staff visiting Tushemerirwe Aidah's home @Beda/APROCEL (Photo taken by Aprocel September2020)

- There was good working relationship between APROCEL and Sub County leaders which attributed to the success of the project
- Leaders reported reduced domestic violence cases especially in this period of COVID-19 where APROCEL continuously sensitized communities referred GBV cases to the sub county authorities to enhance effective collaboration.
- Involvement of Children in the HHDs has influenced their behavior change positively.

- Due to the success stories shared by members whose households are being facilitated with HHD, it left others yearning to be reached with HHD.
- MoH COVID-19 prevention measures were observed during financial literacy training that includes social distancing, hand washing and wearing face mask during the savings meeting.
- HHs are adopting to joint decision making by holding Bi-weekly HH meetings thus improve household relationships.
- There is need for extension of services to even those areas/Households that have not been reached by the project as the project left tremendous changes on the ground.

2.7 Conducted TOT for staff in Household dialogue, Financial Literacy, use of sub wallets, and SPM.

The TOTs activities were jointly conducted and attended by CARE International Uganda and the implementing partners' i.e. APROCEL and COVOID. The trainings were held with authorization from Bushenyi district COVID-19 task force and they were officially opened and closed by the district official. The attendance was 41 females and 13 males.

The activity aimed at up skilling the project staff with the knowledge and skills on the project so as to enable them implement the project in the communities in order to realize the project objectives. It was identified that VSLAs members have functional life skills and overall attitudes necessary to establish enterprises and are lacking critical pieces of enterprise management knowledge and technique and these members are interested in improving their income generating activities and Micro enterprises. To address the need, SPM TOT training was conducted to have staff and village agents equipped with knowledge and skills in SPM of Income Generating Activities (IGAs) so that they are able to roll out the trainings to other VSLA members for sustainability.

2.8 Conducted refresher trainings in Household dialogue Financial Literacy, use of sub wallets, agent banking and SPM

Refresher training were conducted and the objective was to have a review of the project current progress status, plan and agree on the best strategies and approach to improve performance. The participants included CARE, APROCEL & Postbank.



Mr. Amany Derrick-Post Bank the lead facilitator of Agent Banking @Sylvia APROCEL

In electronic sub wallet, participants learnt how to use the women in progress platform on a mobile phone to carryout transactions such as depositing, withdrawing, setting and deleting goals. In Agent Banking, participants defined agent banking, why Agent banking, why should one become a bank agent? Who can become a bank agent, services offered by an Agent, what to consider before giving you the Agent machine and requirements by CBOs

Last In SPM participants shared ideas, filled the identified gaps by the project staff during SPM implementation by the village agents, they shared their experiences and learnt new techniques to guide them to do their role after

the end of the project. This was done after realization of many shortcomings in the message delivered by the village agents during VSLAs weekly meetings regarding SPM to reinforce project sustainability.

2.9 sub county coordination meetings were conducted

The Government of Uganda and Ministry of Health (MoH) put in place the preventive measures to mitigate the spread of the virus. This included among others the lockdown. The lockdown came with limitations that affected APROCEL activities and the staff being unable to move into the communities to train the VSLAs that APROCEL works with in financial literacy. However, with the ease in the government preventive guidelines and restrictions by the president, APROCEL was able to conduct coordination meetings with sub county authorities of Kakanju, Kyabugimbi and Ibaare at their headquarters on 10th, 11th, and 12th, June, 2020. The objectives of the coordination meetings were to seek approval for implementation of the activities planned at community level i.e. VSLAs financial literacy trainings that were meant to commence after the TOT and Household dialogues, introduce the Project Manager to the sub county authorities and discuss on the guidelines for the CBTs and group members during weekly group meetings.

The meetings were attended by the APROCEL's staff (FAM, PM, PO and 7CBFs), 1 Post bank representative, 3 chair persons LCIII, 3 Sub County Chiefs, 3 Community Development Officer and 3 police officers.



Due to the essential role of digital sub wallet activities in the communities, the sub county authorities accepted APROCEL field staff to continue implementing their activities in their

communities after the staff undergoing the Training of Trainers (TOTs). This is done to equip the staff with all the necessary skills to conduct the project activities putting into consideration the following preventive measures;

- The CBTs should sensitize the community members on COVID 19 preventive measures and all other relevant information
- Social distancing should be reinforced, the CBFs should ensure that members sit at least 1 Meter apart and the meeting will be at most for 5 people
- Hand washing facilities and soap should be provided at all the meeting points to make sure that proper hand washing is practiced.
- The CBTs MUST wear face masks and emphasize that group members also wear the masks while conducting meetings in the community.
- The CBTs should share their weekly work plans with the relevant sub county authorities.

2.10 Sensitized and created awareness in the communities on the COVID 19 guidelines and preventive measures.

In partnership with the district and sub county COVID -19 task forces and CARE International Uganda, APROCEL has been able to carry out community sensitization and created awareness on COVID 19. People have been briefed on the Dos, Don'ts, signs and symptoms of COVID-19, referral path and reporting mechanism in case of suspected cases in the community.

As a result, all households have installed Tip Taps and they practice effective hand washing. VSLA members are wearing face masks and social distancing while in the weekly saving meeting.

2.11 Distributed COVID 19 response items to 89 VSLA group and supported the frontline workers with sanitizers and face masks.

CARE and its implementing partner APROCEL distributed 89 hand washing facilities to 89 VSLAs in the sub counties of Ibaare, Kakanju and Kyabugimbi, 56 face masks to APROCEL staff, district local



government, sub county authorities and post bank staff on 29th and 30th September 2020. The activity was launched at APROCEL head office with the RDC officiating the distribution exercise, in attendance were 23 people i.e. 4 district officials, 5 CARE team members, 3 VSLA representative members from each of the three sub counties, APROCEL team and media. The distribution at the respective sub counties was officiated by the chairperson LC3 with SAS, CDO and APROCEL staff in attendance.

CARE/APROCEL handing over hand washing facilities to Ibaare VSLAs leaders. @Sylvia-APROCEL

The activity aimed at effective healthy communication for the adoption of sustainable preventive measures and curtailing

misinformation in the communities, increase community awareness on the prevention and spread of the COVID-19 diseases

2.12 Conducted 4 radio talk shows and developed 2 radio spot messages.

APROCEL in partnership with CARE International Uganda conducted 4 radio talk shows on both BFM and CRANE radio stations in Bushenyi to discuss digital sub-wallet project methodologies (DSW/HHD) and its relevance on covid-19 prevention in VSLAs and households, the projects achievements and outcomes and mitigating GBV.

The talk shows participants included CARE, APROCEL and the Bushenyi District local Government



PO&DCDO-BDLG during a radio talk show on (DSW/HHD) methodology @Beda-APROCEL

Snapshots of the topics discussed

- Partnership between CARE, APROCEL, Post Bank and Bushenyi district local Government.
- Project methodologies (DSW/HHD)
- Project activities
- Project achievements
- Project outputs/outcomes
- COVID-19 prevention

2.13 Trained village agents in filling pin reset and account opening forms

The training took place 20th November 2020 at Jamugi hotel in Bushenyi. The activity was attended by 26 participants who included 12 APROCEL staff and 16 Village agents.

The activity aimed at equipping the village agents with sufficient knowledge and skills in filling the pin reset and account opening forms and also to bridge the gap between VSLA members and Post Bank to continue with the project sustainability. The training was facilitated by the PM, PO and M&E from APROCEL. Participants were taken through the two forms. All the sessions were made interactive to ensure active participation of all the members as the training was practical.

2.14 Conducted monthly staff review meetings

Staff review meetings were continuously conducted monthly to discuss the achievements realized during previous month, share the work plan for the new month, discuss and develop solutions to the challenges encountered and develop an action plan in line with the project objectives. The meetings were attended by 13 people i.e. the CEO, FAM, PM, PO, M&E and 8 CBFs.

2.15 Conducted annual stake holders' review meetings.



Mr. Nuwarinda Beda-PM presenting the project achievements to the stake holders @Martin-APROCEL

The annual stakeholders meeting took place on 30th/11/2020 at Ankole resort Hotel. The participants included the Chairman LCV, RDC, DHO, ADHO, CAO, DCDO, SPWO, Probation officer, DPC, DISO, and 6 representatives of implementing partners (Red cross, RHU, BIRD, ICOBI, WACSO, TPO) and 14 APROCEL staff making a total of 33 participants

The objective of this activity was to share project achievements with the

district stakeholders, make accountability to the district and handover all interventions to the district.

2.16 Conducted project monitoring visits

Project monitoring visits were done by the BOD, CEO, FAM, M&E, PM and PO. The objective was to check on how the project activities are progressing, get the feedback about the realization of the project objective, identify the problems facing the community/project and finding the possible solutions and lastly to ensure all activities are carried out properly by the staff in time and determining whether the inputs in the project are well utilized.

In most households men overshadow women and women are not empowered enough to express themselves in the presence of their husbands, 60% of the households visited have a good relationship, are united and participate equally in decision making, Most households have limited sources of income hence low savings. About 40 % of the households still exclude children in decision making, income earners are the major decision makers in some households.

Households testify to changing from original behavior of having individual plans to having joint household financial plans. The household dialogues have brought harmony and cooperation among household members

Actions points taken

- To involve children in household dialogues so that they can know their role in household decision making.
- To empower women with confidence of expression during the household dialogues.
- To promote innovativeness and creativity so that households start income generating activities in order to raise money for saving.
- To promote effective communication in the household.

2.17 Held weekly management meetings

Management meetings were conducted on a weekly basis to discuss the progress of the project implemented by APROCEL. The meetings were attended by the Chief Executive Officer, Finance and Administration Manager, Project manager, Monitoring and Evaluation Officer.

During these meetings, work plans were shared and the progress of the implemented activities and challenges affecting the smooth implementation of activities were discussed.



2.18 Conducted community champions/ village agents' trainings in sub wallets, HHD and SPM in the 3 Sub Counties.

A total of 191 community champions/village agents were trained in electronic sub wallet, HHD and selection planning and management of an IGA. The objective of the training was to impact them with knowledge and skills so as to enable them support

group members when saving on their sub wallets.

It was attended by 2 Village agents from each of the 89 groups in the three mentioned sub counties, Sub County officials and APROCEL team (CBFs, PO, PM, M&E and CEO). Sub county officials who attended include Sub county chief (SAS), C/man LC3 and CDO from Kakanju, Sub county chief, Chairman LC3 and CDO from Ibaare and the Chairman LC3 and Town Clerk Kyabugimbi.

Ms. Natukunda Sylvia-PO led facilitator of village agent's training-Kyabugimbi @Beda-APROCEL

Objectives of the Champions/Village Agents training

- To share the current project progress and status
- To conduct community champions training on the project in Household Dialogues, Sub Wallets and SPM of IGAs
- To plan for the next course of action

Table 5. Showing level of attendance during the village agents training

Sub county	Females	Males	Total
Kakanju	40	19	59
Ibaare	56	13	69
Kyabugimbi	48	15	63
Total	144	47	191

2.19 Conducted 3 closure out meetings in three sub counties

APROCEL/CARE and Postbank International in Uganda held inception meeting in the three sub counties at the beginning of each phase of the project so it was right to do closure meetings so as to let stakeholders involved know that the project ended and officially leave the project in their hands for sustainability. Three closure meetings were conducted in Bushenyi district on 24th, 25th and 26th November 2020 at Kyabugimbi, Ibaare & Kakanju sub county respectively and was attended by 191 group leaders, 15 sub county officials, 2 BOD members, CARE representative and APROCEL project staff as summarized below;

Date	Sub County	Attendance	Venue
18/03/2020	Ibaare	69	Ibaare S/C hall
19/03/2020	Kakanju	63	Kakanju S/C hall

20/03/2020	Kyabugimbi	72	Kyabugimbi S/C hall
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Chairman LCIII addressing participates during the Project closeout meet @Sylvia-APROCEL

The project team shared the achievements and informed the participants how they involved Village agents to continue with project in their communities as way of sustaining our work. The project was officially handed over to the government officials who welcomed it and pledged that they would start from where we had stopped.

The meeting was successfully done with all the participants wishing that the project could be extended because it has been very beneficial and Members asked them to take the message to the rest of the group members they represented

and wished them safe journey as they go back to their homes. All Sub County officials were promising to take over from where APROCEL had stopped and they will continue monitoring the project and ensure its sustainability.

Various communications and presentations were made by different categories of people including the chair persons LC3, Sub County Chiefs, District Community Development Officer, BOD members and APROCEL's staff (PM, PO, M&E and CBFs).

3.0 Key implementing challenges encountered

- The outbreak of COVID-19 pandemic lead to the delay of HHDs for a month and suspension of financial literacy trainings for almost three months since gatherings were halted. However in partnership with the district and sub county COVID 19 task forces, APROCEL was granted permission to resume carrying out HHDs, mitigating GBV using spot messages and creating awareness on COVID-19 in the communities. With the ease of the lockdown, mechanism for groups to start saving and training in financial literacy at group level was provided by APROCEL in consultation with the district and sub county task forces thus financial literacy has also resumed with observance of government and MoH guidelines
- Inaccessibility of the women in progress platform by the beneficiaries hence failure to carryout transactions and save for their goals. This has affected account opening in new VSLAs since there is no DSW success stories shared by the old groups. We have been encouraging members to be patient with the system and also engaging with post bank to ensure the process is done faster and Post Bank has explained that the system is being upgraded
- Delay for Account opening and enrolment on the platform by Post bank. Members who have opened accounts have not been linked to DSW platform and most of them their accounts are not in the system. This was addressed by engaging the bank staff to communicate to the concerned parties and ensure they are registered and are able to access the platform

4.0 Lessons learnt

- Inception meetings are crucial and have helped us throughout the project implementation

- Household dialogues have had a positive impact on the emotional and mental health of all the household members but more particularly married women
- Use of financial technology in VSLAs has helped to keep VSLAs functional especially during this time of COVID-19 where movements are restricted and transport is a problem. However it's always a problem where mobile phone ownership and digital literacy are low. Members have to be encouraged and assisted to open accounts and sensitized on the importance of sub wallets.
- Building Women's "Agency" is paramount in order to achieve equitable household financial decision making. Women need to be supported and facilitated with information that builds self-esteem so that they stand out and speak for themselves. There is no way they will be empowered if they still can't speak for themselves.
- Household dialogues should be conducted between the entire household members not only between wife and husband. All household members for as long as there is any form of involvement in decision making should participate in household dialogues in order to achieve financial joint decision making.
- Coordinated partnership with Local government. The good relationship and co-operation between District Local governments, sub county Authorities and APROCEL has made project implementation easier especially in the times of COVID-19 outbreak. This has been evidenced after restrictions that halted project activities were instituted. APROCEL in consultation with the District and Sub County authorities was able to continue implementing the project activities.

5.0 Conclusion

Despite COVID-19 pandemic, the project has achieved tremendous impact in the community especially household level. Household's members are gotten clear understanding of the importance of household joint decision making and its role in uplifting the financial status of a household. The organization shall continue working with both the sub county and district authorities to oversee the beneficiaries and provide guidance through village agents to support the adoption of the project deliverables.

6.0 Appendices

Case story 2: Household Dialogues- A Resilience mechanism to Covid-19 Shocks.



CARE and APROCEL staff visiting Tushemerirwe Aidah's home
@Beda/APROCEL (Photo taken by Aprocel July 2020)

Tushemerirwe Aidah a resident of Kainamo Parish Ibaare Sub county married to Kahangire George a Primary School teacher with 7 children, is a member of Kainamo Tukore VSLA. Just like many other couples in their village they had always worked in isolation each doing his/her own things without involving the spouse. Each would have own plans and means of achieving their plans was also personal. *"I used to make a five year*

financial plan for my family alone, not once did I achieve it. Some goals have gone up to 15yrs without being achieved. My children used to refer to the family's properties as dad's for example dad's goats, dad's TV among others which eliminated their sense of ownership." says George. Aidah's household was selected from Kainamo Tukore VSLA to be facilitated in household dialogue sessions in order to build household collaboration for enhanced healthy relationships. After participating in the HHD sessions, the couple together with their children introduced household meetings that take place every week. The meetings are intended to reflect and plan for their household and these involve their children for equitable participation in the decision making and planning processes. Their daughter that studies at Kampala International University and their son who is doing a mechanical engineering course are some of the children that are currently participating in the dialogue. The couple's aim to involve their children in the dialogues was to ensure that the children build relationship skills like communication, negotiation, cooperating and working with others. However they were surprised that the children significantly contributed to household discussions and plans which later resulted into the children starting their own project like the girl started a piggery project to contribute to family financial in-flow. The couple appreciates that they now freely discuss household matters without any fear, that there is transparency in whatever they are doing now days. *"COVID-19 has kept our children home; they are participating in the household activities equitably. My daughter who is at the university has started a piggery project which I hope will enable her meet some of her personal needs when the university open. I am now more confidence that we shall do better as a family even during this period of COVID-19."* George narrates. Aidah goes ahead to refer their cooperation to the common proverb that says, *"If you want to go quickly, go alone. If you want to go far, go together"*. She thanks APROCEL and CARE for bringing household dialogues to her household.

The couple is among community members that are adapting well to the covid-19 lockdown. In fact they have all it takes to prevent the spread of COVID19. For example, they have a hand washing facility in the compound and also have a hand sanitizer for visitors.



Justine holding part of her second hand clothes @Beda/APROCEL



A hand washing tip-tap and hand sanitizers at Aidah's home (Photo taken by Aprocel July 2020)

Compiled by
Sylvia Natukunda
Project Officer, DSW-APROCEL

Case story 3. Restoration of peace in a household through dialogues:

Tushabe Justine a member of Kyeigombe Tukwatanise VSLA and a resident of Kyeigombe A Village in Kyabugimbi Sub-County, Bushenyi District and aged 46 years is married to Elly kwetegyeka (54 years). They have been married for 24 years; together they have 6 children, 3 boys and 3 girls. Justine's sources of income are; selling second hand clothes in the nearby trading centers and farming then the husband produces local blew. Before holding household dialogues, Justine was stopped by the husband from joining any kind of group in the village that brings people together, VSLA group inclusive. "I used to send money secretly to my VSLA group but never joined other members in the group during the savings meeting. My then possessive husband never accepted me

to join any kind of developmental group on the Village.” says Justine. In most communities, men tend to be superior in their families to the extent of treating their wives as objects.

Justine’s household happens to be among the ones receiving household dialogue sessions for improved gender relations. The couple and two of their children have been participating in a number of household dialogue sessions which have greatly and positively benefited them. *“Before holding household dialogues I knew that the village groups were meant to spoil our women through engaging in rumor mongering and others end up engaging in other love affairs. Therefore at no time did I wish to see my wife involved in them”*. Justine’s husband narrates.

Kwetegyeka Elly never wished to attend the dialogue sessions but he was continuously compelled by the CBF to attend and later accepted. After attending household dialogue sessions, the couple together with their two tremendous mindset idealized that a happy and live trust each and plan opening up to my dialogue sessions that I group, he was okay he supports me when I to save.” For the period members are staying COVID-19, they have some income activities, the husband brick laying activity and how to make the brinks



Local blew project in which all the household members are now participating @Beda/APROCEL

children had a change; they household to be harmoniously must together. *“after husband during the belong to a VSLA with it and in fact don’t have money that all family home due to agreed to start generating agreed to start the teach their sons on so that they can too*

contribute to the financial goals of the family. So far he has put together the soil which will be used for brick laying.’ *I have decided to teach my children how to make brinks so that they can too start contributing to the household financial decisions thus adding on the local blew activity that they have been assisting me in. This will boost our household income,*’ Justine’s husband narrates. As a result, the household feels more peaceful because the disagreements have been resolved and there is clear understanding among household members, particularly the couple. *‘I have seen my life and that of the entire family change positively. We no longer have serious quarrels and fights in the household, I can now sit with my husband and resolve our differences amicably which had never happened before in the past 24 years of our marriage. I appreciate the dialogues because this has created a healthy and harmonious relationship in my family,’* says Justine. The joint planning has not only focused on household work but also financial decisions. The household has also been sensitized on COVID 19 preventive measures and responded by installing a tippy tap. Elly and his household are determined to continue having equitable decision making processes at their household level for sustainable household development

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