

SUCCESS STORY FOR ZIBULATUDDE VSLA as a GROUP.

IMPLEMENTED ACTIVITIES:

- VSLA methodology
- Urban Horticulture
- Apprenticeship
- Nutrition dialogues and cooking demonstration.
- Community Skills trainings
- Selection Planning & Management (SPM) of IGAs
- Financial Literacy (FL)
- Family Assistance program sensitization
- Bank Linkages (BL) trainings
- Community dialogues on different Topics
- Parenting.

ZIBULATUDDE BACK GROUND:

ZIBULATUDDE is one of the 14 KIFAD project supported VSLA groups; It is found in Nansana west, Nansana Town Council. Actually this was the first group to be trained on VSLA methodology within Nansana Town Council. It was formed on 13/03/2013 with 25 Female members of which 18 of them were direct KIFAD beneficiaries and only 7 were indirect. By then 15% of group members were depending on subsistence farming, 15% had petty jobs, 10% were casual laborers and the residual percentage of 60 members was fulltime house wives and jobless.

PROCESS:

Its 1st cycle operated for 8 and 2 weeks i.e. from 25/03/2013 up to 16th/12/2013. His worship the mayor Nansana Town council Mr. Nsereko Musoke Wakayima was the guest of honor to that action audit event. The group was able to save Shs. 4,204,000 and gave out 48 loans that earned a total profit of Shs 1,128,400 while for the 2nd cycle that ran for a year, Zibulatudde saved Shs 9,098,000 and from the cumulative loans amount of Shs 18,800,000 the group collected Shs 2,981,300. This pushed the share value to 2779/= since the group was saving with a share value of shs.2000 for the two consecutive cycles. During that period, the group has been offered with variety of trainings that are mentioned above and as a result group members have grown socially, economically and emotionally as they testify below.

From the VSLA methodology (Leadership module) Mary Nancy Najjuka A-KIF-0273-05 says that it enabled her to build herself esteem, determination and confidence that groomed her to become a good leader and this has been witnessed from the two consecutive terms she has served in Zibulatudde as a group Chairperson. Mary

says she was a kind of shy-shy person who could not speak in public. Being a group chairperson has transformed me in many ways for example, how to communicate to people of different perspectives, how to resolve conflicts among people etc. Up to this age of 57, I have never been a leader in any way not even dreamed of becoming one, BUT as of now from the experience I have gained I believe I can contest for any other seat (LC, Parish councilor) and manage to run it. I thumb up for KIFAD Project.



The group former chairperson Mary Nancy Najjuka and the Current chairperson Nantambi Samali

Members always turn up for meetings in big numbers due to good leadership together with supervision support from the group CBT (Annet)



Group CBT (Annet Luyimbazi) conducting a session on amendment of the group

constitution in preparation for the commencement of Zibulatudde third saving cycle on 16th Jan 2015.

Testimonies from some of group members and at the same time they are the HH heads to A-KIF-0264, 0024, 0273 and 0077 attributes the positive changes in their households to the knowledge and skills that they acquired from Urban Horticulture training. After being trained, these people practiced Backyard gardening that has reduced on money being spent on buying sauce. They say that since they started feeding on these vegetables, it has reduced on the rate of sickness in their families thus saves money that would have been put on medication to other productive things for the betterment of their future. **"Vegetables are not only for sauce for us but also a source of income for my family because I always sell them to the community"**, testifies Jane A-KIF -0264.



A – KIF - 0264-02 Namukisa Jane pickings some vegetables for sell.

During the period of 2013-2014, from this group, A- KIF -0026-05, 0247-02 and 0330-02 were the three youth on Apprenticeship in hair dressing and they all successfully completed their courses. These youths are now having jobs though not all of them working in the trades they were trained.

The most achievement I have acquired from being a group member is to get acquainted to older people who always offer me with special advice

that has helped me to prosper economically and socially, says Eronnie A – KIF -0026-05.

From the community skills trainings offered to this group (fireless cookers, energy saving stoves and briquettes) most of group members went with the idea of Briquette making, therefore always use them as a source of fuel when cooking at home.

Nabuuma Hadijah A- KIF – 0279-02 in the photograph below is one of those who make and use briquettes. “Before I got the knowledge on briquettes, I used to spend Shs 3,000 on charcoal per day or UGX 60,000 for a sack per month. After acquiring the briquette skills I just buy raw materials of UGX 15,000 and make a sack of briquettes using manual labour. Having a sack of briquettes and a sack of this usual charcoal, it can take me five good months without spending any single coin on charcoal; therefore this really push me up on a higher level in terms of savings.”



One of the group members using briquettes



A – KIF – 0273 -02 Mary showing the importance of the 3 in 1 saving stove.

After continuous sensitization on Family Assistance insurance program that was being done by the CBT responsible for this group, members appreciated the program and started to buy premiums. Out of **27** members in this group only **3** have not yet bought premiums. Some of them e.g. Namuwulya Aisha Kikabi A- KIF – 0262-04 went ahead to make enquiries on how they can be helped to cover their assets with Jubilee Insurance Company Ltd , the Company we are partnering with. As a group CBT I believe this is a great success to me and the Organization at large.

As I have already stated it in the background of this story that, most of the group members were jobless by the time they joined the group. So, after being offered with Financial Literacy (FL) and SPM trainings, their brains were sharpened and started fitting themselves in the business world. Those with petty petty jobs modified them to better standards. For those who totally had nothing they were able to start up Income Generating Activities (IGAs). As we speak now at least each one of them has an IGA that support her family income. For example A- KIF – 0025-09, 0005-06, 0183-04 and 0256-04 expanded their businesses. "After knowing how to budget for the family income, set saving goals, how to prioritize the family needs, I worked on my development plan, kept it in writings until I shared shs 480.000 from Zibulatudde 2nd cycle in Jan this year, using that lump sum of money I was able to expand my charcoal selling business. Before I used to purchase 2 sacks of charcoal but now I can Purchase up to 15 bags and from my sales I always save a maximum of Shs 20.000 in my group on a weekly basis."



A-KIF – 0256 – 04 on her charcoal stall

Another success to this group is that all group members that were registered at the start of the Association are still active in this 3rd running cycle. The group is now registered at the District and has a group Account in Bank of Africa- Nansana branch. This Account has been functioning for the last seven months. Acquiring more knowledge about Bank services has resulted into encouraging some of group members to open up their personal Accounts with the same Bank.

Some of group members who attended parenting skills training plead guilty of finding it hard to sit with their children, especially the teenagers to talk with them on different issues since these parents did not receive counseling and guidance as they were growing up and therefore they lack proper skills and strategies on how to transfer the same message to their children. Others believe that schools will do it for them, therefore this training offloaded them the burden of nurturing their children in the way they needed to, because they gained some of these skills. They were also able to adopt positive parenting skills such as giving clear instructions using words that the child can understand better, displaying positive behavioural changes to the children so that they become role models to their children. Here is A-KIF- 0186- 04 mentoring her kids on how they should wash their clothes.



There is a great improvement in social behaviors among group members and a lot of sharing on economic empowerment and business skills has been done. This has led some of them to individual business growth. This business growth impacted on their school going children who have stabilized to attend regularly and come up with better grades. Besides that, group members have developed a saving culture and this is observed from the competition in buying maximum shares per sit. At least **50%** of the total group always save a maximum of **Shs. 20,000** on a weekly basis since the share value is **shs. 4000**, not leaving the 30% very far from their pace and the rest comes in one after the other.

All group members are open and free with one another and this is how they came up with a group IGA after sharing ideas on what, when, where who(4Ws),and how. After making these inquiries from different corners for a period of time, they were advised by the group CBT on what is better to invest in.

At first the group loaned **50,000/=** from their Account as a start up capital for the **instant porridge** processing project, they bought items and started their business on 02nd/02/2015. They started with **5kg** Of maize four **1 kg** of sugar, **1/2 kg** of blue band, **shs3000/=** for charcoal, a mug, **2** mingling sticks and **2** old saucepans from their homes. After preparations they packed the product using a mug mentioned above to measure packs of $\frac{1}{2}$ kg. On that day they got **9 kgs** that they sold in two weeks at **Shs 3,000** each.



Some of group members participating in the Preparation of Instant porridge on the first day of their project



Group members making instant oprride on the 15th June 2015.

As we speak now, the group has been able to buy 2 new big saucepans, 1 piece of tarpaulin (10 by 25ft) as some of the materials that helps them to prepare 50kg after every two weeks. This has created jobs (sales agents) to some of its members and even went further to open up an Account for the project though they have one for their saving group.

They also have a pig rearing project that they started with five piglets from the profit they have made so far from the first project.

KEY

KIFAD Kiyita Family Alliance for Development

VSLA Village Saving and Loans Association

HH Household

VAT Vulnerability assessment

NAT Needs Assessment

SPM Selection, Planning and Management of an IGA

HCT HIV counselling and Testing

HIV Human Immune deficiency Virus

AIDS Acquired Immune Deficiency Syndrome

FL Financial literacy