

SOCIAL MOBILIZATION OF WOMEN AFFECTED BY CONFLICT (SMOWAC) IN NORTHERN UGANDA

PROJECT MID-TERM REVIEW

Final Report Submitted to CARE International in Uganda

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Table of Contents	Pages
Table of Contents	l
List of Tables	iii
List of Figures	iii
Acronyms	iv
Acronyms	iv
Acknowledgements	V
Executive Summary	vi
Key findings	vi
INTRODUCTION AND BACKGROUND	1
1.1 Introduction	1
1.2 Background	1
1.2.1 Overview of the SMOWAC project	1
1.2.2 The Goal of the Mid Term Review (MTR)	2
1.2.3 Scope of Work and key tasks	3
1.3 Methodology	4
1.3.1 Sampling Procedure	4
1.3.2 The Sample size distribution	5
1.3.2.1 Distribution of respondents by Gender	5
FINDINGS OF THE MID TERM REVIEW	6
2.1 Introduction	6
2.2 Characteristics of the Respondents	6
2.3 The Progress made by the Project towards Socio-economic empowerment of women	6
2.3.1 Capacity Building for BDS	6
2.3.1.1 Promotion of Access to Pro-Poor Financial Services through VSLA	7
2.3.1.2 Selection Planning and Management (SPM) IGAs	9
2.3.2 Agricultural Development Services (ADS)	10

2.3.3 Capacity-strengthening for civil society organizations	13
2.3.4 Project Challenges	14
2.4. Relevancy of the project design	15
2.4.1 The Relevancy of Agricultural Development Services (ADS)	15
2.4.2 Relevancy of BDS	16
2.4.3 Relevance of approaches and methods of work employed	17
2.5 The link between the project and the new CARE Uganda's Long Range Strategic Plan (2007-2	
2.5.1 Emerging Issues	22
2.5.1.1 SMOWAC and gender	22
2.5.1.2 Women's participation in decision- making	24
2.5.1.3 Access and control of resources	25
2.5.1.4 Prevalence of unequal power relations and men's apathy	26
2.5.1.5 The Youth	26
2.6 Project sustainability	27
3.0 Conclusions and Recommendations	30
3.1 Conclusions	30
3.2 Specific Project recommendations	31
REFERENCES	34
Annexes	35
Annex 1. SMOWAC Cumulative data	35
Annex 2: Data Collection Tools	36

List of Tables	Pages
Table 1: Distribution of the respondents in the 3 districts of Project operation	5
Table 2: Proportion of respondents by Gender	5
Table 3: Promotion of Access to Pro-Poor Financial Services through VSLA	7
Table 4: Knowledge of available sources of credit	9
Table 5: Number of people targeted and served with seeds and training	10
Table 6: Benefits from Agricultural Interventions	12
Table 7: The number of staff trained for each of the organization	13
Table 8: Membership to Project Interventions	16
Percentage	16
Table 9: Respondent's main source of loans	17
List of Figures	Pages
Picture 1: A garden of Groundnuts where Improved seeds were planted	11
Figure 2: Distribution of Household's main sources of food	12
Picture 3: A woman in one of the Project Areas struggles with firewood and her child to make e	nds meet
	23

Acronyms

ABT Advanced Business Training
ADS Agricultural Development Schemes
BDS Business Development Services
CBT Community Based Trainers

COU – DNU Church of Uganda- Diocese of Northern Uganda.

CRS Catholic Relief Services
CSOs Civil Society Organisations

DoK Diocese of Kitgum

FAO Food and Agriculture Organization

FGD Focus Group Discussion

FHI Food for the Hungry International
GDFA Gulu District Farmers Associations
IASC Inter- Agency Standing Committee
IDPs Internally Displaced Persons
IGAS Income Generating Activities
IOS Implementing Organizations
KII Key Informant Interviews

KSWVO Kica Ber Support War Victims' Organization

LRA Lords Resistance Army
LRSP Long Range Strategic Plan
M&E Monitoring and Evaluation

MTR Mid- Term Review

NGO Non Government Organizations NORAD Norwegian Agency for Development

NRC Norwegian Refugee Council PRA Participatory Rural Appraisal

ROSCAs Rotational Savings and Credit Associations

SDA Seventh Day Adventists

SLA Savings and Loan Associations

SMOWAC Social Mobilization Of Women Affected by Conflict

SPM Selection Planning and Management

TOT Trainers of Trainers

TSSC Traditional Systems of Savings and Credit
UNDP United Nations Development Programme
UNHCR United Nations High Commission for Refugees
VISO Voluntary Initiative Support Organization

VSLA Village Savings and Loans Associations

WFP World Food Programme

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Executive Summary

This report is a result of a mid-term review of the Social Mobilization of Women Affected by Conflict (SMOWAC) project in northern Uganda by CARE international in Uganda. SMOWAC project is a five-year initiative (2005-2009) of CARE funded by NORAD through CARE Norway. It is now in its third year of implementation and the goal is to improve household livelihood security and self-reliance of 50,000 internally displaced persons, mainly women through participation in Income Generating Activities (IGAs), small enterprises and micro-credit activities and appropriate agri-business initiatives by the year 2009. The objectives of the mid-term review were to:

- Assess the progress made by the project towards the socio-economic empowerment of women (at individual, house hold, community and partner levels) noting the project aspects that have greater potential for impact, and how best the project interventions can be adjusted to realize the objectives in an effective and efficient manner
- Examine the relevancy of the project design and its implementation approach visa vis the actual needs of the target group to determine existing gaps upon which recommendations should be made to re-align and improve the project's performance
- Review the ongoing link between the project and the new CARE Uganda's Long Range Strategic Plan (2007-2012) as well as the relationship with the overall CARE International vision and mission
- Assess the sustainability of the project with regard to its financial, technical and organizational
 aspects and recommend more appropriate means of sustaining the project results beyond the
 project period

Data collection methods included structured household interviews, key informant interviews, Focus Group Discussions, Documents reviews and Consultative workshops.

Key findings

The Progress made by the Project towards meeting the objectives

- By June 2007 SMOWAC had cumulatively registered 16,467 VSLA participants with 13,249 being women (80% of women). The overall accumulated savings for the groups had reached 487,377,750 with the loan portfolio at 249,410,350, while the welfare funds had accumulated to 19,926,150
- Nine hundred community groups with 35,664 members of whom 75% were women were trained in business skills
- VSLA is credited for having had a positive impact on the social life styles of individual members as it minimized excessive drinking of alcohol
- Under the ADS component the target was to reach 10,000 and by the end of 2007. By Mid-term October, 2007, 13,000 clients had been reached whereby 9,897 (76%) were women. The target reached for 2007 is 130% of the target.

Capacity building for CSOs

Capacity building for IOs included among others purchase of computers, motorcycles, bicycles
and furniture and provision of part payment for the senior management staff and full salaries for
the relevant field staff. IOs received training in Participatory Rural Appraisal, data collection,
report writing and Training of Trainers Course (TOR) in SPM and VSLA.

The project challenges

- Long distances covered in search for land especially for those who have not completely shifted from the mother camps to the satellite camps
- There is increasing need for farm implements and seeds

- There are still practical difficulties associated with returning to the original villages especially with the youths and some of the men who are reluctant to leave the camps
- Lack of markets for the agricultural products remains a big challenge whereby (45%) of the respondents said that it was difficult to market their produce

BDS related challenges:

- Savings remain low since beneficiaries do not have reasonable income to reckon with and this
 also affects their capacity to invest. Loans obtained by some of the group members are not
 necessarily invested but used to meet the daily needs of the households and this affects loan
 repayment
- Decongestion has led to the splitting of groups and this has implications on the need for capacity building for the emergency groups

Relevance of project design

- The project focuses on poverty which is central to the war-ravaged north
- Working in partnerships with IOs brought in organizations familiar with the socio-economic context of the target population and with some basic resources to build on and also increased on the outreach work
- Use of group approaches under both BDS and ADS has increased the efficiency and
 effectiveness in the management of the resources as was apparent with farmers managing seed
 multiplication and recovery
- The M&E system is used for capturing relevant information pertaining to the project such as VSLA performance. However, the M&E plan has not been implemented as expected and as a result the quarterly and annual reports are often inconsistent. They are not sufficient for assessing the performance due to the inefficiencies in the monitoring systems.
- The component of agriculture was considered most feasible and relevant with long term benefits
 to the communities. The war had deprived the population of their vital source of survivalagriculture which the project seeks to revitalize and this seems to be working

The ongoing link between the project and the new CARE Uganda's Long Range Strategic Plan (2007-2012)

• SMOWAC directly addresses the Strategic Direction 1 of the CARE LRSP which seeks to empower the very poor achieve their economic rights and strengthen their capacities to demand and fullfil their rights. The two project components of BDS and ADS have been used to contribute to this strategic objective

Partnership engagements under SMOWAC

- CARE has got strong partnerships with implementing organizations. However, there is need to stream line mutual agreements in areas of monitoring and evaluation, target setting, project design, reporting and financial disbursements
- Collaboration between CARE and other development agencies is still superficial. There is no concrete evidence of integrated strategy between the collaborating organizations

The SMOWAC program has not fully engaged the local governments in planning and implementation

SMOWAC and gender

- The target of 75% of the beneficiaries being women has been achieved in most of the programming approaches
- Men still think that once women have money, it is not their responsibilities to address some of the household needs

Project sustainability

- CARE has built the capacity of the IOs who will also in turn continue building the capacity of the target groups
- At the moment the district is not fully involved in the project activities and this raises sustainability questions when SMOWAC winds up
- It is clear that the youth as a distinct social category have not been targeted and yet they are the future generations
- CARE pays salaries of the field staff and raises concerns of sustainability when it leaves

Conclusions

- SMOWAC project is relevant, timely and addresses critical needs of the population and the target of 75% being women has been realized
- Although the structure of SMOWAC is well designed at both CARE program office and the
 implementing organization levels, there is still need to find an agriculturist to bolster the
 mentoring of IOs. More CBTs and agricultural extension service providers are required to match
 the increase in the geographical coverage of the project in view of the return of IDPs
- Delays in disbursement of the budget funds which are mostly caused by delays in submission of accountability by implementing organizations affect implementation
- At project level, women and men relate as equal actors with equal entitlements. However, the
 economic empowerment of women has not necessarily translated into significant improvements
 in gender relations at household level
- The Implementing Organizations still do not have sufficient capacity to implement all they are mandated to do and CARE has not been able to fill the identified capacity gaps especially in the area of agricultural extension services
- The procurement process for equipment and other supplies to IOs is not participatory and CARE is blamed for the occasional sub-standard procurements of goods and services

Specific Project recommendations

- More interventions are needed to focus on the needs of youth to enable them engage in more beneficial and long term livelihood activities
- More interventions are needed to address structural barriers to women emancipation including men's dominance in control of resources and decision making as well as their negative perceptions about women empowerment
- There is need to focus on the equality of women in education and related job opportunities.
 CARE needs to lobby and do advocacy work in order for government and other development
 partners to initiate and support interventions to address the needs of the girl child which include;
 defilement in schools, early marriages and child labor. In addition this should address the
 problems of school infrastructure such as separate stances for girls and boys, better classrooms
 with water facilities.
- SMOWAC project should explore the idea of market chain analysis before enterprise selection so that the enterprises should be tailored to the market demands. This can be addressed within the BDS component.
- Need for a comprehensive M&E and documentation system for capturing project implementation data
- Need to re-adjust project management and implementation structures to cope with emerging implementation concerns following camp decongestion. More field staff will be needed at partner level to take care of increased geographical coverage

- There is need to integrate with district in order to exploit the relevance technical expertise of the local government personnel for more sustainable partnership instead of ad hoc engagements
- The project through the VSLA training should strive to support the participants to engage in larger and long-term investments in order to improve on the profitability and sustainability of their initiatives.
- Scale up support on agriculture with emphasis on value addition. The project should pilot more processing initiatives to take care of post harvest losses. Processed products will not only find easy markets but will also fetch more money.

INTRODUCTION AND BACKGROUND

1.1 Introduction

This report is an outcome of the Mid Term Review (MTR) for the SMOWAC (Social Mobilization of Women Affected by Conflict (SMOWAC) project in Northern Uganda. The review was undertaken by external consultants working with CARE International Uganda. The key elements of the report are; the introduction and background, MTR objectives, the methodological approaches, the findings, emerging issues, conclusions, and recommendations.

1.2 Background

The conflict situation prevailing in Northern Uganda has now persisted for over 20 years displacing a lot of people from their homes leading to immense poverty. The Inter Agency Standing Committee (IASC) Working Group (April 2007), estimates that Gulu, Amuru, Kitgum and Pader districts now have a total of 780,837 IDPs¹ down from over 1.2 million last year. According to the National Peace, Recovery and Development Plan for the north, the poverty level in Northern Uganda is still high at 61%². It has been noted that whereas the national HIV/AIDS prevalence rate has reduced (from about 30% in 1995 to the current national average of 6.5%). The rate for the North has remained very high and more especially among women is at 9% compared to men at 7.1% (see MoH and ORC MACRO,2007)

However, significant progress in the area of security has been achieved of recent. The relative improvement in security has led to movements of IDPs from mother camps to transition sites and original homes. This phenomenon is driven by the desire to have more access to land for agricultural production amidst increasing security and prospects for peace. Reports from UNHCR indicate that these movements have been gathering pace with many communities moving to these transition sites. So far an estimated 22% of IDPs have moved to new settlement sites closer to their original homes in Gulu and Amuru districts³.

1.2.1 Overview of the SMOWAC project

The Social Mobilization of Women Affected by Conflict (SMOWAC) is a five year intervention by CARE funded with a grant from NORAD with two key components of Business Development Services (BDS) and food security for displaced communities in Gulu, Amuru and Pader districts of Northern Uganda. The project is implemented in collaboration with five local partner organizations with grassroots support. It focuses on revitalizing livelihoods of IDPs especially women through active involvement of the communities as social, economic and political actors. The goal is to improve household livelihood security and self-reliance of 50,000 internally displaced persons, mainly women through participation in Income Generating Activities (IGAs), small enterprises and micro-credit activities and appropriate agri-business initiatives by the year 2009.

The specific objectives of the project are to:

¹ IASC Working Group in Uganda, April 2007.

² Persons living on less than 1USD per day i.e. below the poverty line compared to the national average of about 31%².

³ IASC Working Group in Uganda, April 2007.

- 1. Improve the capacity and skills of 50,000 returning communities (75% women) in the identification, planning and management of viable small rural enterprises by the end of 2009.
- 2. Promote access to pro-poor financial services among IDP Community-based VSLA groups by December 2009.
- 3. Strengthen the capacity of 5 civil society organizations and supporting structures in Governance and Management of pro-poor initiatives
- 4. Increase access of 50,000 returning communities (10,000 annually) to agricultural development services and inputs by 2009

The implementation strategy follows the programming principles of CARE that foster working in partnership with civil society Organizations and local governments. The project addresses the underlying causes of poverty linked to power relations and governance through focusing efforts on economic empowerment of women by offering a platform for skills development and access to economic opportunities to conflict affected population. It is envisaged that the integration of these components would give a better opportunity for SMOWAC to reach its targets and empower the communities.

In addition, the project addresses structural barriers to women's access to economic opportunities through sustained promotion of livelihoods and protection of economic assets, and increased income opportunities for women in the conflict-affected districts of Gulu, Amuru and Pader districts. SMOWAC was meant to contribute to improved agricultural production through provision of seeds and tools, access to innovative business skills like paper bead making, local baking confectioneries, rolling-out of pro-poor financial services through Village Savings and Loans Associations (VSLAs) and capacity building of the private sector to deliver pro-poor services to the war affected people in Northern Uganda.

The project is in its third year⁴ of implementation, with the key activities being continuous mobilization, training, provision of inputs to participants and scaling up the interventions. Quality control and support supervision of the performance of livelihood generating activities continue to be a major staff role in implementation. Reports and dialogues also constitute a key yardstick for project performance evaluation as well as identification of underlying issues affecting the livelihood of women.

1.2.2 The Goal of the Mid Term Review (MTR)

The MTR was aimed at providing an overall assessment of the project progress regarding the agreed results and objectives while at the same time take a look at the future of the project basing on recommendations and implications for programming of the current operating context in Northern Uganda. This is expected to eventually enhance achievement of project efficiency, effectiveness and sustainable impact.

Objectives of the Mid-Term Review

The objectives of the Mid-term Review were to:

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⁴ The NORAD funded project activities in 2005 constitute the first of the five year framework funding between CARE Norway and NORAD. The name SMOWAC was used with effect from the start of the second year of the project in January 2006.

- 1. Assess the progress made by the project towards the socio–economic empowerment of women (at individual, household, community and partner levels) noting the project aspects that have greater potential for impact, and how best the project interventions can be adjusted to realize the objectives in an effective and efficient manner.
- 2. Examine the relevancy of the project design and its implementation approach visa vis the actual needs of the target group to determine existing gaps upon which recommendations should be made to re-align and improve the project's performance.
- 3. Review the ongoing link between the project and the new CARE Uganda's Long Range Strategic Plan (2007-2012) as well as the relationship with the overall CARE International vision and mission.
- 4. Assess the sustainability of the project with regard to its financial, technical and organizational aspects and recommend more appropriate means of sustaining the project results beyond the project period.

1.2.3 Scope of Work and key tasks

The review was meant to address but not be limited to the following scope of work and main tasks:

- i. Review CARE Uganda relevant documents, i.e. LRSP, Programming principles, SMOWAC Project documents, Districts' statistics and other relevant documentation to internalize the project and its context.
- ii. Assess the relevance and challenges of the SMOWAC economic intervention model (Microfinance through VSLA) to the realization of anticipated impacts in war affected communities. In addition, the review will identify strengths and capacity gaps related to the livelihood revitalization interventions and make recommendations for bridging them.
- iii. Study and recommend project strategies for post camp engagement scenarios on appropriate livelihood and agri-business initiatives in conditions of resettlement, transition and return. Validate the current needs and priorities of the program participants and implementing partners and determine whether they are in tandem with the project objectives and plans.
- iv. Assess the current local partnership engagements to establish their reach, optimal expertise (skills) and required resource levels to realize sustainable project impact; Assess the extent to which CARE has built the technical and organizational capacity of local partners to implement the project and recommend measures to strengthen interventions aimed at this.
- v. examine the use of project resources to determine efficiency and value addition with regard to approaches and methods of work employed
- vi. Analyze the appropriateness of the M & E systems designed and implemented in the promotion of pro-poor financial services and food security initiatives.
- vii. Review how CARE through the SMOWAC project has networked and linked with other stakeholders in livelihood support work in Northern Uganda and identify opportunities for strengthening networking and collaboration.

Viii. Make clear recommendations on relevant project aspects, taking note of their implications, to enhance achievement of results and realization of project objectives.

1.3 Methodology

In the light of the review objectives and data requirements, both qualitative and quantitative data was collected using a three-phased approach. Phase one entailed a comprehensive review of the project documents and the key informant interviews with the top project staff. The information obtained was used to enrich the data collection tools. The documents reviewed include project implementation reports for 2005, 2006, 2007, baseline survey 2005 and organizational review reports. The second phase was used to collect primary data at the community level through Individual Interviews and Focus Group Discussions. The third phase was the final one that included data analysis and report writing.

Qualitative data were collected on context related issues, beneficiaries' perceptions about the program concept as well as their ideas about women empowerment. It further explored the emerging coping mechanisms as a result of transition from the big camps to satellite camps. The main methods of qualitative data included Key Informant Interviews, Focus Group Discussions and documents review. A workshop was held with the Implementing organizations to assess the extent to which the project was achieving its objectives.

The MTR adopted an iterative participatory process of engagement of staff, stakeholders and beneficiaries to reflect on the achievements so far, the lessons learnt and challenges facing the project. The consultation involved the following stakeholders: CARE staff, District Production Coordinators, partners including: KSWVO, DNU, VISO, GDFA, DOK and Project Participants at field level. Also included were other development agencies namely; FAO, UNDP, CRS, NRC, WFP and Food for the Hungry International.

Quantitative information was collected using a structured questionnaire to examine the extent to which (1) beneficiaries capacities have been built (2) beneficiaries are accessible to financial and agricultural development and (3) women are empowered to take independent decisions. The respondents constituted a sample of 305 adult men and women who were participating in the VSLA and ADS project components as well as non-project beneficiaries. Table1 shows how the different samples were distributed according to districts.

1.3.1 Sampling Procedure

Purposive multi-stage cluster (in this case clusters were camps) sampling was used to select the respondents. The inclusion criteria were adopted to arrive at a representative sample population for the survey. The key considerations for inclusion in the survey were representation based on gender, participation in the two project components namely BDS and ADS. In addition, non-beneficiaries to the project but living in the sampled camps were included in the survey. The relative sizes of the camps also informed the number of respondents selected. With guidance from representatives of the particular implementing organizations operating in the sampled camps, lists of members to ADS and BDS were obtained which served as the sampling frames from which the selection of the final sample of 305 was obtained.

1.3.2 The Sample size distribution

Table 1: Distribution of the respondents in the 3 districts of Project operation

District	Sub-county	# Respondents
	Acholi bur	59
Pader	Patongo	57
	Total	116
	Attiak	21
Amuru	Lamogi	57
	Total	78
	Koro	51
Gulu	Paicho	60
	Total	111
Total	6	305

1.3.2.1 Distribution of respondents by Gender

There were more female respondents (71.1%) compared to males (28.9%). More females were deliberately included in the sample because the majority of the beneficiaries are meant to be women (75%).

Table 2: Proportion of respondents by Gender

	The state of the s				
Gender	No. of Respondents	% Respondents			
Female	217	71.1			
Male	88	28.9			
Total	305	100.0			

FINDINGS OF THE MID TERM REVIEW

2.1 Introduction

This section presents results deriving from the analysis of the quantitative and qualitative data as well as the review of the documents. However, it should be noted from the outset that in some cases only proxy indicators of project performance are used considering that it may be difficult to isolate SMOWAC's specific impact data from that of other interventions in the project area. The results are presented in accordance with specific objectives of the review that were highlighted in the terms of reference and consideration of the project objectives. Specifically, the results focus on the socio-demographic characteristics of the respondents, the progress made by the project in terms of targets and achievements, relevancy of the project design, link between the project and the new CARE's Long Range Strategic Plan (LRSP), Sustainability and emerging issues related to the project implementation.

2.2 Characteristics of the Respondents

The majority (71.1%) of the respondent females while the rest were males. The proportion of respondents who were married was 65.6%, 19% were widows/widowers, those cohabiting were 8.2% and those divorced or separated were 4.6%. This distribution of the marital status has a bearing on the gender relations and it may either positively or negatively affects the SMOWAC project in achieving its women empowerment objectives. As will be discussed later, marital status affected the women's control of resources and decision making whereby married women were disadvantaged compared to single women. Considering that the majority of the women are in marital relationship, they might not be necessarily enjoying the benefits of SMOWAC because of unequal power relations. The majority (82%) fell within the age bracket of 21 to 30, years with thirty four percent (34.4%) falling within 31 to 40 years while 27.5% fell within 41 to 50 years. This shows that the target community constitutes the young and active population that could provide labor for farm activities and also a good potential for the Business Development Skills Interventions. The majority of the respondents (65.1%) had either completed or dropped out of the primary level (p1-p7). A big proportion (32.5%) had no formal educational attainment at all. The majority (73.4%) of the survey respondents subscribe to the catholic faith followed by Anglicans (21.6%). The rest of the community members belonged to Seventh Day Adventists, Islam and Pentecostals though these were least represented. The fact that majority are Christians working with faith based organizations as key implementing partners was very strategic. The majority of the people (98.7%) interviewed have stayed in the camp for more than one year. Of these, 60% of the respondents have stayed in the camps for more than 5 years. Of the 305 study respondents 66.8% were beneficiaries to Business Development Services (BDS), while 31.9% were participating in only Agriculture Development Services and 27% of the respondents were non-participants.

2.3 The Progress made by the Project towards Socio-economic empowerment of women

2.3.1 Capacity Building for BDS

Business Development Services (BDS) entails two key activities namely,1) Selection Planning and Management (SPM) and 2) Village Savings Loans Associations (VSLA) geared towards the economic empowerment of the target population. Although the activities are interlinked they are implemented separately and they serve a little different purposes and objectives as will be discussed in the subsequent sections of the report.

2.3.1.1 Promotion of Access to Pro-Poor Financial Services through VSLA

One of the objectives of the SMOWAC project was to promote access to pro-poor financial services among IDP community-based VSLA groups by December 2009. Because there are no specific targets set for this objective, this discussion only provides the achievements registered in the last three years. A review of the recent records indicates that 27 sub-counties in the districts of Gulu, Pader and Amuru have been covered by VSLA. Overall, there are 625 VSLA groups with a total of 16,467 participants of whom 13,249 are women (80%). The cumulative savings totaled up to 487,377,750 and the value of cumulative loans is 522,947,500.

Table 3: Promotion of Access to Pro-Poor Financial Services through VSLA- Targets and Achievements

Partner	District Implementatio n	NO. of Groups	Total No. of Particip ants	No. of Partici pants	% of wom en	Partner Target Savings 2007	Achieved Cumulative Savings 2007	Variance-% (target Vs Achieved)	Cumulative Loan	Value of loan outstanding	No. of Loans
DOK	Pader	141	3404	2934	86	40000000	94,928,500	237	110,077,300	49,543,000	2,538
DNU	Gulu, Amuru	76	1683	1257	75	30000000	31,924,500	106	22,595,000	3,673,000	765
Kica- Ber	Gulu, Amuru	65	1704	1395	82	30000000	54,664,800	182	77,465,900	46,968,000	629
GDFA	Gulu, Amuru	140	4497	3478	77	40000000	131,291,200	328	152,335,000	82,795,000	3,442
VISO	Gulu, Amuru	203	5,179	4185	81	40000000	174,568,750	436	160,474,300	68,426,800	6,004
Total		625	16,467	13,249	80	180,000,000	487,377,750	258.12042 5	522947500	251,405,80 0	13,378

Source: CARE MIS report

SMOWAC employed VSLA methodology to promote people's access to financial services. VSLA activities mainly focus on the mobilization of communities to form groups based on mutual interest in order to start small savings. Before they form groups, communities are first oriented on the principles of VSLA including group formation, formulation of regulations and financial management. The groups are then registered and trained by partner organizations based on these principles. During focus group discussions with the beneficiaries, it was evident that they are committed to the VSLA project. It also means that despite the split in some groups during the decongestion some members would still want to form new groups. Hence there is need for refresher training for the new groups. The household survey data shows that VSLA is one of the most recognized interventions brought in the area by CARE. For instance, 72% of the respondents indicated that they belonged to CARE supported groups and of these 61% mentioned VSLA, while 23% belonged to both VSLA and Agriculture.

It was noted during the Focus Group Discussions that VSLA had increased the beneficiaries' ability to mobilize savings. The following verbatim quote reflects benefits from membership to VSLA in particular.

It has made us make savings in our homes which we never used to do before" – FGD-Men beneficiaries – Koro Abili)

Through savings, we are now able to send our children to school- FGD- Women beneficiaries- Olwal Camp)

It was further noted that participation in VSLA has had a positive impact on the life styles of individual members. It was reported for instance that as result of joining VSLA over drinking has lessened in the camps. It was explained that the money which used to be spent on alcohol is now being saved regularly for the VSLA project.

People have become more responsible compared to the way they were. They used to drink all through and this has changed now-less drinking (-FGD Men and Women-Acholibur camp).

It was also reported during FGDs that the VSLA mobilization had enhanced the unity in the communities whereby members of the same communities respect each other and continue to support each other in times of need. Other related group arrangement benefits included digging together. In one of the discussions, it was reported that groups had formed "pur alela" a local term referring to digging in turns. The issue of accessing loans also came out quite often in the discussions.

Getting loans is no longer a problem. People just need to go to their group and get the loan – (FGD Unyama camp).

The project was also credited for enabling the target population meet their basic needs such as medical care, and payment of school dues for their children. People appreciated the arrangement where they could access financial support whenever they were in need. The idea of getting the money quickly to address emergencies was highly appreciated.

From the welfare fund people have been able to attend abrupt funerals and pay their medical bills- (FGD beneficiaries- Attiak Camp)

The welfare fund does not put people on pressure since there is no interest charged. It is fast as you pay without interest and it solves emergencies such as sicknesses. You don't waste time when getting welfare fund, you just state your problem and amount and you get it- Men and women beneficiaries FGD (Olwal camp).

From the welfare fund I was able to attend my brothers funeral on time because I got the money which I did not take long to process – men and women beneficiaries FGD (Attiak Camp)

I was able to pay off my child's hospital bills very quickly as the group gave me the money without any difficulties- a participant in the men and women beneficiaries FGD (Olwal camp).

When asked about the available sources of credit in their area, the majority (75%) mentioned VSLA. Most of the respondents had received a VSLA loan in the last six months and 71% of those who had received the loan had already paid back.

Table 4: Knowledge of available sources of credit

Available sources of credit	Frequency	Percentage
VSLA Groups	228	74.8
NGO Credit program	2	.7
Commercial Banks	3	1.0
Traditional Systems of Savings and credit	9	3.0
Individual money lenders	19	6.2
Do not know	28	9.2
Other	16	5.2
Total	305	100.0

Source: Household Survey

Some of the beneficiaries of VSLA reported that they have been able to easily get money to invest in business without much struggle.

We have been able to start business as we get the loans and invest it-FGD men and women beneficiaries (Olwal camp).

Our children get school fees from these loans as it is the only bank we have nearest (Men and women beneficiaries- Attiak camp).

These loans are easy to get you don't have to go long distance it is faster especially in cases of school fees – (FGD BDS beneficiaries (Olwal camp).

It's so good because even if you pay interest, the interest is still ours unlike in other banks and I see that it is easy to borrow as it does not require any security to get the loan-(FGD men and women beneficiaries- Acholibur camp).

It is very convenient that getting it is easy and they do not imprison you like in other banks- (FGD Men and women beneficiaries- Acholibur Camp)

The concept of VSLA was highly appreciated and well known. *Bol-icup* is a local term that has developed as a result of VSLA and apparently is used to refer to '*dropping the coin*' (in the cash box for the VSLA). At the same time it was noted that CBTs are also well known in the communities and popularly referred to as "*Lapwony*" meaning teacher.

2.3.1.2 Selection Planning and Management (SPM) IGAs

Through SPM beneficiaries have been trained in business skills development. The SPM training is meant to help beneficiaries to make informed decisions and informed choices on enterprises suitable to their context. The training is also expected to enable individuals who have borrowed money from the groups, to make informed selection, planning and be able to employ good management practices for their businesses in a sustainable and in a profitable manner.

Nine hundred community groups (900), giving a cumulative total of 35,664 members belonging to both ADS and VSLA (75% of whom were women) were trained in business skills. Training focused on among other things selection planning and management (SPM) of small enterprises, confectionery trainings and latrine slab production and marketing, production of beads and blanket by women. In addition to skills development, relevant market information

was provided to project participants largely through radio programs. However, reports from the beneficiaries revealed that in as much as community members were mobilized for VSLA and provided skills in business management they still lack the acumen for undertaking meaningful business enterprises. There is still uncertainty on the kind of business within the capacity of the target beneficiaries and yet viable enough to yield meaningful improvement in their well-being. Training of Trainers' course for bee keepers were conducted with technical support of TUNADO Gulu/Amuru district chapter, Uganda Bee keepers Association and Kitgum Bee Keepers Association. A total of seven registered groups undertaking bee-farming were trained on honey production and processing.

2.3.2 Agricultural Development Services (ADS)

The program aimed at increasing access to 10,000 IDPs to Agricultural Development Services and inputs by 2007. The records for September 2007 alone, shows that 13,000 clients had been reached with ADS interventions including training on food security and provision of seeds. Of these 9,897 (76%) were women. This means that the project had exceeded the annual target by 130%. Under the food security and livelihoods sub-component 3 main activities were carried out.

- 1) Provision of improved seeds and seed multiplication
- 2) Provision of animal traction technology
- 3) Training and provision of modern apiary materials and sound husbandry practices The rationale behind these activities was the promotion of viable commercial activities with the view to increasing both quantity and quality of the products

Provision of improved seeds and seed multiplication

One of the prominent activities has been production and multiplication of simsim seeds, cassava cuttings, beans, ground-nuts, vegetables and maize. In 2005, the project managed to distribute assorted seeds to 6,420 people and 14, 355 people in 2006 and 13,000 people in 2007 as shown in table (Table.4). Cumulatively, the project distributed seeds and provided training to 33,775. The seeds that were distributed included groundnuts, sesame, cassava cuttings and vegetables.

Table 5: Number of people targeted and served with seeds and training

Years	2005	2006	2007	Total
Targeted No. of People to be Served	10,000	10,000	10,000	30,000
Actual No. of People served	6,420	14,355	13,000	33,775
% Achievement	64.2%	143.6%	130%	112.6%

In Gulu district alone, a total of 4,819 participants were given Simsim and groundnut seeds. According to the Progress Report of July December 2006, harvests for both groundnuts and Simsim were improving.

Picture 1: A garden of Groundnuts where Improved seeds were planted.

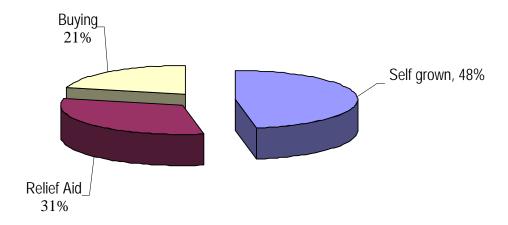
Source: Fieldwork

Seed multiplication of improved cassava (14) was introduced in 14 camps and managed under group multiplication scheme. In Pader, a total of 2160 participants were supported with Sim-sim (Simsim11). In these distributions women constituted 78% of the benefiting participants and 22% were men. The cassava planting materials (TME 14- of the improved variety) were distributed from the seed multiplication sites to communities in the camps and those returning to the transition sites. A total of 2,819 bags of improved cassava were distributed to 169 women groups having 3,471 participants which constitute (79% of women). These planting materials were estimated to be able to cover 284 acres of land.

Clearly, the overall achievement for the three years (33,309) was in excess of the mid-term set target population of 30,000. Still on a positive note when computed, the overall proportion of women reached/served by the project is 73% which is close to 75% women targeted. This is a tremendous achievement considering that this is at mid-term.

The respondents interviewed were aware of the ADS interventions under SMOWAC so far. Ninety five percent (95.3%) of the respondents who said they were involved in agricultural related interventions reported that they had benefited from the interventions. As a result, the proportion of beneficiaries who are now growing their own food is much higher (48%) compared to (31%) who still depend mostly on relief aid from World Food Program and (21%) who mostly buy food. It should be noted that the number of people currently depending on relief food is still quite substantial.

Figure 2: Distribution of Household's main sources of food



At the same time it is impressive to note that some of the people, who cannot produce their own food, can at least buy the food instead of depending entirely on the handouts from the World Food Program. Ability to purchase own food means that people have some income to buy food. Food consumption has improved compared to the baseline situation. As already indicated, the proportion of respondents having one meal per day decreased from 41% at baseline to 30.2% at mid -Term evaluation while the proportion of people having two meals per day has increased from 52% at baseline to 65.9% at Mid-Term review. A mere majority (53%) of the respondents said they would be able to meet their daily food requirements as expected. This means that there are still many people (42%) who are food insecure.

The positive contributions of the project were also evident from the household survey; 93% percent of the respondents reported that CARE had improved on their agricultural production. Majority of those who said they had benefited from CARE' agricultural interventions said they had benefited in terms of skill acquisition (64%) and access to improved seeds (59.2%). Only 9.2% said that they received oxen to assist them clear their fields. According to the key informant interviews, there is high demand for Oxen whereas the coverage is still minimal partly due to the high cost of procuring them.

Table 6: Benefits from Agricultural Interventions

Table 0. Bellette il etti 7 gilleattarai interventione				
Agricultural production benefits	Frequency	Percentage		
Received improved seeds	71	59.2		
Acquired skills for increasing food	77	64.2		
Received oxen for animal traction	11	9.2		
Increased marketing opportunities	20	16.7		
Other	13	10.8		

Although it has been noted that a lot that has been done in the agricultural sector interventions, the discussions with stakeholders and beneficiaries revealed that agriculture interventions are still in their infant stage and the benefits have not been that substantial. The main areas of

interventions included provision of oxen and distribution of seeds, apiary, a few oxen have been provided so far.

We need oxen for ploughing- (FGD men and women beneficiaries- Acholibur camp)
We need animal traction- (FGD men and women beneficiaries Olwal camp).

It is interesting to note that despite the challenges such as poor infrastructure and limited markets the SPM training has resulted in some trainees undertaking some vibrant enterprises. They include apiary, beads-making, bed cover and blanket-weaving. While these enterprises were largely linked to SPM/BDS, business enterprises under the ADS component were similarly initiated and among them, was apiary.

2.3.3 Capacity-strengthening for civil society organizations

Working with partners is one of CARE's strategic programming principles. Consequently, SMOWAC is implemented by five Civil Society Organisations. These include Diocese of Kitgum (DOK), Gulu District Farmers Association (GDFA), Voluntary Initiative Services Organisation (VSO), KSWVO, and Diocese of Northern Uganda (DNU). CARE has been implementing capacity-building activities to enable the IOs carry out their mandated roles effectively and efficiently. The capacity-building support was mainly in technical and financial aspects. In terms of financial support, CARE purchased equipment for IOs including computers, motorcycles, bicycles and furniture. Care also provides part payment for the senior management staff and full salaries for the relevant field staff.

Regarding technical capacity, the IOs have received training in Participatory Rural Appraisal (PRA), in data collection and report writing. IOs have also received Training of Trainers (TOT) Course in SPM and VSLA. By June 2006, four of the five partner Organizations had been supported to carry out training out-reaches on SPM and VSLA. The training targeted the registered VSLA groups and in this case a total of 95 staff including the CBTs and other community resource persons from the Implementing Organizations received training. Training in bead and blanket weaving enterprises comprised of the biggest number of trainees and these were mainly drawn from VISO.

Table 7: The number of staff trained for each of the organization

TOT Training	# Staff	Organization
SPM	23	DNU,GDFA,VISO,DOK
VSLA	25	DNU,GDFA,VISO,DOK
Bead & blanket weaving	45	VISO
Total	93	4 partners

Source: Project Implementation Report Jan- June 2007

Although there has been intensive training for IOs, during the consultative workshop the IOs were concerned that they did not have sufficient capacity in certain technical areas such as business development and agriculture. They were of the view that there should be increased interaction between CARE staff and their staff so that the IO staff can enhance their knowledge and skills in certain technical areas such as agriculture.

2.3.4 Project Challenges

Understanding the project context

Following decongestion, some people have moved to satellite camps and this has enabled them access to more acres of land for agricultural production. There are also some people who have not exactly shifted from the main camps but only go to the villages where there is enough land to cultivate and come back to the camp at the end of the day. Increased access to land has gone hand in hand with increased need for farming implements. The fact that most of the land has been left uncultivated for a long period of time, the community members expressed need for more oxen and stronger hoes to open up the land.

"As we resettle, we also request for those in authority to help clear for us our lands since they have turned into bushes and with our bare hands we might not manage" – (FGD Women non-beneficiaries Koro Abili Camp).

Access to land

Although some people have decided to move from the main to the satellite camps to carry out agricultural activities, it was reported that land is not necessarily accessible to all. It was confirmed that some community members were paying ground rent to owners of the land in order carry out their agricultural activities and this ranged from Shs.5000 and above and this was found to be very expensive for the people in the camps.

"People get discouraged because of money for instance we pay Shs 5000 and above which is very expensive for us in the camps here" (FGD both men and women beneficiaries Acholibur camp).

Maintaining dual homes-camps and satellite sites

Project strategies for the post camp situation included intensified engagement in the agricultural production. The returnees have been supported in more meaningful agricultural production and as business skills development earlier discussed. The current challenges to these innovations include reluctance of some of the people especially the youth to go to satellite camps where there are opportunities for engaging in agricultural enterprises. Those who decided to remain in the camps have to move long distances to their gardens and this continues to be a problem even after the harvests. It was noted that it is very difficult to transport the harvests from the gardens to the camps (their homes) and the markets. Those who are lucky sell their produce from the gardens. Others simply let their produce to rot due to lack of market. For instance (45%) of the respondents said it was difficult to market their produce.

Production problems

Agricultural interventions are promising. There is potential to increase production if other possible production problems are addressed and these include;

- The problem of vermin's such as squirrels decimating gardens
- Seeds are not being delivered at the appropriate time for planting
- Some of the oxen supplied die of diseases. There is need for more Oxen as well need for agricultural extension services
- Problems of fire outbreaks which destroy property including food
- Theft in the camps especially of food and money by the youths

- There is a problem of children abandoned by Museveni and Kony's soldiers. These children have nobody to look after them. These are the children who have turned into delinquents and are involved in stealing and plundering of the area.
- Lack of farming implements such as hoes and pangas to clear the gardens

VSLA Challenges

VSLA is based on the principles of savings, borrowing and welfare support for the group members. These were the shortcomings and challenges pertaining to VSLA.

- In most cases the savings are low because most of the people do not have reasonable income to reckon with. In this case they had to work hard to be in the groups
- Loan utilization remains a challenge. In most cases the loans are not necessarily
 invested but are instead used in meeting the daily needs of the households. Loans
 may not be used in profitable enterprises and at the end of it all there emerges the
 burden of loan repayment. This is partly because the individuals had pressing
 needs for which they used the loans and partly because the borrowers do not have
 clear plans on how to invest the loans into profitable ventures
- Although there was no substantial evidence, there was concern about the security
 of the cash boxes. According to the respondents conditions of houses in the
 camps was not good for keeping money. They can easily be broken in by thieves
 who can take the money or the huts may catch fire which would destroy the
 money. However, no such incident of robbery was reported
- Decongestion from the mother camps to transition sites has created some challenges in the SMOWAC project implementation. The participants are getting separated from each other with implications on group dynamics relating to VSLA. On the operational level, the decongestion has created more geographical areas covered by CBTs hence increasing their workload

2.4. Relevancy of the project design

In view of the living circumstances of the target population, the current SMOWAC project components appear to have been the most appropriate interventions reflecting the needs of the population. The relevancy of the SMOWAC interventions was assessed considering specific strategic directions which included BDS (VSLA/SPM) and those of food security (ADS).

2.4.1 The Relevancy of Agricultural Development Services (ADS)

The component of agriculture was considered very relevant following the fact that there is now peace and communities are resuming their normal economic activities. Agriculture is relevant in the context of transition from relief-inclined to the long-term sustainable development. Agricultural interventions under SMOWAC are the most feasible and relevant with long-term benefits to the communities. This is especially so considering that most of the population is returning to the land as a result of decongestion. The provision of improved seeds is not only important to improve production per acreage, but also crucial because most of the people coming from the camps may not have kept seeds from the previous harvest which they can plant. The provision of improved seeds is a basic input for the agricultural activities to take off and basic inputs towards increasing yields. Provision of planting materials is a great incentive for those farmers who would otherwise not afford to purchase the planting materials at the prevailing market rates. According to the district officials, agricultural interventions under SMOWAC are relevant to the district priorities

Poverty which is the focus of the program is relevant especially for the problems of the Northern region that has long been affected by war for the last 20 years. Typical to these problems include food security, lack of access to land and implements such as Hoes, Slashers, Rakes, Pangas and Oxen. Because the region is returning to sanity it is important to mobilize the population that has for a long period of time depended on handouts in terms of food, medical supplies and clothing. Now that there is prospect for peace, there is need for people to grow their own food instead of depending on food ratios from World Food Program; they need to generate their own money to buy clothes, paid fees for their children and expend on medical bills. SMOWAC with its two components of BDS and ADS is a good attempt towards the realization of these needs.

2.4.2 Relevancy of BDS

The main assumption before introducing BDS is that when people are provided with business skills, VSLA will enable them to save money as well as access to loans which they will invest in business using the skills acquired through SPM. Both VSLA and SPM are indeed very appropriate and relevant to the needs of the target population because these are very poor people who lack information about business and cannot access services from formal financial institutions. VSLA offers them an opportunity to borrow money for development as well as welfare needs. Indeed VSLA was one of the most popular SMOWAC interventions in the communities. In the interviews conducted, communities appreciated the interventions as most felt that it was more encompassing in terms of the target population. For instance 72% of the respondents indicated that they belonged to CARE supported group and of these 61% mentioned VSLA as the CARE supported group.

Table 8: Membership to Project Interventions

Interventions	Frequency	Percentage
VSLA	133	60.7
Agric group	35	16.0
Both VSLA & Agric	51	23.3
Total	219	100.0

Beneficiaries felt that VSLA was less demanding in terms of implementation since it requires mobilization of local resources and less of external ones. It was also reckoned that VSLA is advantageous because it reduces the dependency syndrome. The idea of mobilization of savings from within is popular and considered sustainable. Most of the beneficiaries had for instance internalized the key targets of VSLA and with ease they mentioned the main components of VSLA.

- Savings
- Loan scheme
- Welfare funds

Beneficiaries confidently explained how they had benefited from the three components which accordingly addressed their critical needs. For instance regarding savings, most respondents appreciated that they are now able to mobilize savings which was a thing they never used to do before.

The benefit I have seen is that it has made us learn a good way of saving because you cannot just use the money like if you had kept it in your house- (FGD men beneficiaries Unyama camp)

Savings have helped us to acquire what we could not before. As for me I bought goats and a mobile phone – (FGD men and women Attiak camp)

Most (92%) of the respondents obtained loans from VSLA, while very few others went to banks or sold their assets.

Table 9: Respondent's main source of loans

Sources of loans	Frequency	Percentage
VSLA	193	91.5
Banking	9	4.3
Assets	4	1.9
Upfront	5	2.4
Total	211	100.0

2.4.3 Relevance of approaches and methods of work employed

The design of any project has a bearing on its successful implementation. One of the key ingredients of the project design is availability of and or plan for the mobilization of the required resources to implement the project activities and approaches for their efficient use. Bearing in mind the operational context of the SMOWAC project, the approaches used appear to have been most appropriate in terms of cost-saving. This section highlights the approaches and methods of work and assesses them in relation to programming principles and points out ways in which they affect value addition and quality assurance.

Delivery mechanisms

There were several approaches employed by CARE to deliver the SMOWAC interventions. These included working with groups, working through partners, seed recovery, demonstration sites, use of community resource persons to build the capacity of the community and the proficiency of the program leadership.

Partnership with CBOs/NGOs

Partnerships under SMOWAC are in three key areas; partnerships with 1) the implementing organizations, 2) with other development agents handling livelihoods and food security initiatives and 3) with the districts. Under SMOWAC partnerships are meant to leverage optimal expertise (skills) and resources in order to realize sustainable project impact. To a big extent, CARE has got strong partnerships with implementing organizations for which it has built the technical and organizational capacity. However, this partnership still requires further streamlining for mutual agreement in terms of monitoring and evaluation, target setting, project design, reporting and financial disbursements. The project has networked with other development agents working in the area of livelihood support networks in Northern Uganda. However, the existing level of partnership between CARE and these other development partners is still superficial. It is still limited to meetings over the general problem of food security and livelihoods in the area. There is no concrete evidence of integrated strategy between the development agencies in terms of targets, work plans and monitoring and evaluation.

Implementation of project activities through partners was a cost-effective strategy. This was because the Implementing Organizations are on the ground, with some basic resources to build on and experience of implementing related activities. It would have been much more costly if CARE had to recruit full time staff to implement activities directly in the districts of operation. However, there are concerns raised by some of the implementing organizations regarding the terms of partnerships which were drawn by CARE without much consultation with these partners. There was concern that most of the key strategic decisions about the program direction are usually vertical and implementing organizations complained that CARE sometimes micro-manages through implementing some of the activities directly as well as monitoring directly instead of going through the IOs. They felt that this approach was not appropriate. Whereas partners did not object to CARE's engagement in direct implementation, they argued that it should be clear in the MOU or it should be communicated to the management of the concerned organizations.

Support to groups of beneficiaries

During implementation of the project activities, the group approach was used as much as possible for it was envisaged to be more cost-effective compared to targeting individual beneficiaries. The Group approach included working with groups instead of individuals and was an important strategy that increased the efficiency and effectiveness of the implementation. Groups were especially critical under the ADS component where animal traction technologies were given to groups of farmers as opposed to individuals. As explained later groups of farmers were also used for seed multiplication and this substantially reduced the amount of time and resources that would be used if individual farmers were to be reached. VSLA activities were also group-based and as a result of this arrangement, expenditure was minimized. In VSLA, groups manage their businesses and only require orientation and support supervision from the field staff.

Seed Loans and Fairs

The recovery mechanism from seed multiplication was a strategy adopted by the project for increasing community participation in the project activities and also reducing dependency syndrome. Primary seeds are provided to the community at the beginning of the season and the partners recover the seeds during the time of harvest. The seeds are then rolled over to more participants in the subsequent seasons. In 2006 and in Gulu alone, the Diocese of Northern Uganda recovered a total of 475 bags of groundnuts. Because the quality of seeds recovered were not very good, only 150 bags were kept for the second season redistribution while 270 bags equivalent to 8977 KGs were sold at a rate of 700UGx a kilogram which fetched a total of UGX6,283,900. The money was set aside for procuring more and better quality seeds.

Agricultural Demonstrations and Extensions

Demonstration sites to improve agronomic practices of the farmers were also managed on group basis. Eighteen (18) model farmers managed demonstration-training sites in the camps in Gulu, Amuru and Pader to provide a training opportunity for both the project (14,068 participants) and project non-participants. With this arrangement, farmers gained easy access to varieties of improved seeds from demonstration sites and this in the end boosted production. Farmers were also able to learn time, labor and material saving strategies and the general husbandry about the improved varieties. As a result, this enhanced the farmers' appreciation of improved varieties over the local in terms of their resistance to diseases and drought.

Creating a proficient project leadership

The SMOWAC project is managed under the emergency and livelihood sector, headed by a Sector Manager based in Kampala. However, the Project Manager based in Gulu oversees the day to day running of the project. The Project Manager is assisted by two project coordinators, one based in Gulu and another one in Pader. As already alluded to, the SMOWAC project is being implemented through local implementing organisations with well-established grassroot network in the districts of Gulu, Amuru and Pader where the project is being implemented. The function of CARE International in Uganda is to monitor the implementation of the project, provide technical and financial support, and build capacity of the implementing organisations. The arrangement of working with partners and having the field office oversee implementation is relevant as it enhances efficient management of the project resources including panning, monitoring and evaluation. The establishment of CARE's office in Pader ensures closer cooperation and quick response to issues that would impede effective and efficient implementation of SMOWAC project at the district.

Project Management

The efficiency of the project management could also be viewed in terms of vision and leadership, decision-making, flow of communication, program support, and financial management. From the discussions held with the project staff both in the head quarters and the field, it was apparent that they had a clear conceptualization of the SMOWAC vision, goals and objectives. To be closer to the community implementing organizations have been asked to employ Community Based Trainers (CBTs) and Community Extension Coordinators (CEC)] have been instituted at the community.

The decision-making within the project as already shown is perceived by the implementing partners to be top-down and unilateral. This is partly due to limited or no involvement of the partners in the planning process of the projects. The implementing organizations/partners should be involved in the planning of the project activities both on annual and guarterly basis.

Strategic and Operational Planning: Operational planning appears to be fairly effective as it is the basis upon which funds are released to a given implementing partner. However, CARE has not invested much in strengthening in strengthening the planning process at individual partners' level.

Communications: Communications within CARE International in Uganda as an organization is generally okay as they have facilities such as e-mail services to execute this. However, communication between CARE and Implementing Organizations were reported to be sometimes inconsistent or not transparent enough. There was concern that informal communication is most of the time problematic and sometimes a breach of what is stipulated in the memorandum of understanding. Implementing organizations preferred a more formalized communications system.

Financial Management: The project framework is approved for five years. CARE submits annual project proposals for approval and funding. This is good for the donor as no specific amount of money is set aside for the project. However, it may affect project implementation as it creates uncertainty amongst the implementers. To this effect the project has registered higher staff turnover at implementing partner level. Every year there is late release of funds to the implementing partners in the first quarter and sometimes funds may not be enough to complete the financial year. Implementing partners in most cases are forced to temporarily layoff staff before the end of the project financial year. This interferes with project

implementation and staff morale and commitment to work as their future employment is at stake.

Financial management at the implementing partner level has not been good which might have influenced management to halt or delay the release of funds to some of them. These concerns might be less with execution of generally acceptable/good accounting practices and good financial management practices. This will ensure accountability and transparency in management of financial resources.

Effective and efficient resource use also means using the available equipment and materials to appropriate and effective uses. The project facilitated the project staff, Coordinators and Field supervisors with motorcycles and community based trainers and agricultural assistants with bicycles. This was to enable the project staff to reach the targeted beneficiaries. However, the mode of transport provided was not fit for the intended job as reported by the users. The coordinators and field supervisors need more versatile motorcycles as they have wide areas to cover. This would enhance their efficiency and effectiveness at work.

The M&E systems in place

The project has supported 4 partners in improving their monitoring and evaluation system through installing a Management and Information System (MIS) for tracking the VSLA performance. The MIS is a global VSLA reporting system that provides information on the performance of each group, field staff and the Implementing partners. Partners therefore make decisions on how to adjust or improve on their performance basing on this information. Besides, the information is critical for the high level management in making strategic decisions and programming.

The SMOWAC project has an M&E plan that spells out the key activities, monitoring questions indicators and the sources of information to measure the indicators, who should collect the data and the required data collection tools. Responsibility of data collection lies with the partner organizations. The main sources of data would include activity reports, annual surveys, and deliverables. Only 9 out of 34 activities have specified data collection tools. The tools specified in monitoring plan include:

- Assessment tool for key areas and objectives
- o Tool for collecting on indicators of quality and quantity
- Tools viability assessment of IGA
- Market survey tools
- Tools for registering SLA/SPM groups
- Monitoring tool for assessing group progress based on indicators
- Needs assessment tools
- Verification data collection tool
- Strategic Impact Assessment tool

Apart from the activity reports, reports are also provided on quarterly and annual basis. However these reports are often inconsistent due to lack of a uniform presentation format. As a result, it is often hard to tell the cumulative target achievements. The Implementing partners need more training on the streamlined tools. During the workshop there was concern about lack of tools to collect extra data. The question of who should do the monitoring and at what level also came up during the workshop. The concern was that CARE sometimes goes down to the field without passing through the heads of the IOs. There was no clear agreement on what should be monitored by CARE and what should be monitored by Implementing Organizations.

CARE/SMOWAC project implementers are all involved in the M&E activities. Interviews conducted with the SMOWAC leaders based in the project office revealed that the current M&E system for tracking project implementation is not elaborate enough. In the first instance there is no staff responsible for the M&E activities. The performance-monitoring plan is not comprehensive enough to address project objectives, activities, indicators, time frame, means of verification, result, outcome and impact

2.5 The link between the project and the new CARE Uganda's Long Range Strategic Plan (2007-2012)

From the review of the SMOWAC strategic Plan and the achievements so far, it can be argued that the SMOWAC project in general is in line with the new CARE Uganda Long Range Strategic Plan (2007-2012). The goal of the CARE Uganda is to work with civil society and other duty bearers to achieve a measurable improvement in the ability of the poor and marginalized to realize their rights. The LRSP has four broad strategic directions namely; economic rights and livelihood, conflict and peace building, governance and social protection.

A critical assessment of the project's performance monitoring and evaluation plan document shows that the project emphasis is on the strategic direction number one-to improve the economic rights and a capacities of the very poor identified in the project areas to improve their living conditions. In the foregoing sections especially on project relevance it is evident that the project design and implementation is largely oriented towards achieving the strategic direction number one. Other strategic directions are not discernible in the project's performance record to-date. However, one notes that the project sometimes carries activities though not primarily intended but which tend to have a bearing on other strategic directions.

In terms of conflict resolution and peace building, efforts have been made under the SMOWAC project to create awareness about land mines. However more efforts are still needed for SMOWAC project to refer to other CARE programs dealing with the rights of women and domestic gender based violence which is common phenomenon in the communities. One of the biggest concerns of the returnees is whether the security is guaranteed. There were reported cases of women being raped especially in the new settlements where there is no security compared to bigger camps.

In terms of governance, there have not been explicit efforts to ensure that the public and private duty bearers at different levels are responsible, accountable and transparent to the poor and marginalized. On a positive note, the project has promoted participation of the poor and marginalized which has been achieved in the two program areas of BDS and ADS. The very poor are included, and are effectively participating in decision-making processes. For instance under VSLA, members decided on how they will run their group in terms of setting regulations, deciding who should get or not get the loans and what to do with the defaulters.

The project has not directly set out to curtail corruption and misuse of public and private resources curtailed. Cases of corruption and other abuses of public and private resources are common phenomena in Uganda and the districts where SMOWAC is operating are no exceptions. However because SMOWAC mainly works with CSOs and less with the local governments most of the interventions are focused on enhancing accountability, participation in activities related to SMOWAC project. Again in respect to the use of SMOWAC finances, the general public or beneficiaries are less involved in ensuring that the office bearers are accountable to the people they serve. In the design of the project community participation in

ensuring accountability has not been taken care of. There are no concrete efforts/ steps initiated by the project to engage with the parallel government programs such as PMA, NAADS and "Prosperity for all".

Still there are no specific social protection arrangements for the poor women, OVCs, HIV/AIDS affected and other marginalized people and helping them to have control over their lives by fulfilling their rights and responsibilities. The subject of HIV/AIDS, women, gender equity and diversity continue to be critical in relation to the SMOWAC project. HIV/AIDS is relevant and is implicitly addressed under SMOWAC through income generating activities but more conscious efforts are needed to integrate OVCs, HIVAIDS and Reproductive Health.

2.5.1 Emerging Issues

2.5.1.1 SMOWAC and gender

The SMOWAC project was deliberately designed to benefit 75% of the beneficiaries as women. It was noted that men were picking interest after realizing that women were benefiting a lot from the program. According to the interviews conducted more women have been reached (also refer to the data regarding targets earlier discussed). The idea of targeting women was appreciated by both men and women interviewed as it was generally agreed that women are the backbone of their families. Targeting women was considered very strategic especially considering that women were custodians of food and hence should not miss on any food security interventions. Hence it was clear that targeting women was a clear way of ensuring food security in the households. In some of the Key Informant Interviews conducted it was reported that women are easier to mobilize and are more responsive compared to men who are less responsible.

During the FGDs and other interviews conducted it was revealed that now women have savings of their own and are able to acquire and pay back loans through participation in the VSLA methodology. According to some of the respondents, targeting women for the interventions has minimized the dependency syndrome which usually affects women. It was reported that as a result of the interventions such as VSLA, women are now able to meet their personal as well as the day-to-day needs of their families such as food, clothes, purchase of the scholastic materials for their children and paying school fees.

"Women have learnt not to depend on their husbands for everything instead they are even providing for their husbands"- FGD women beneficiaries Attiak camp. "In the camps here, it's the women who have been taking care of their families, so I feel that even after returning home, the men will still relax and make the women to do the work on their own" –FGD women Koro Abili camp.

The discussions held with both men and women revealed that men received the idea of women empowerment with mixed feelings. This has sometimes had some negative ramifications on the women. It was apparent from the discussions, that men have now neglected their responsibilities in the homes which have shifted to women.

Picture 3: A woman in one of the Project Areas struggles with firewood and her child to make ends meet.



Source: Fieldwork

Men just wake up in mornings and prepare to go to drink the little money they get from small-scale income generating activities they are engaged in like charcoal burning. It was also reported that some of the men continue to dominate and control the resources women access through the interventions. After women have shared the money from VSLA or any other proceeds, the husbands become friendly and show commitment to their wives cause, they start consulting them on decisions to make with intent to take advantage of the money they get from the groups. Worse still, some of the men are jealous of their wives progress and have often become violent to the extent of trying to take money from the wives forcefully. There was a case of a man who took the wife's cow and sold it without informing the wife. Another story goes that:

"A man brought people to buy cassava from a friend's garden. He uprooted the whole garden and the wife was not informed"-FGD women non beneficiaries – Koro Abili

A lot of fighting and quarreling has been the norm in the camps in the past especially after the harvests when people are less occupied compared to the planting seasons because that is the time when most people spend most of their time in the fields. It was interesting to note that this fighting had reduced after the introduction of VSLA as a result of decongestion where by a reasonable number of people had moved from the main camps to the satellite camps as well as the introduction of VSLA. As a result of saving, the amount of money available for drinking reduced

Defilement and early marriages sometimes encouraged by parents because they want to get bride price. Child abuse especially for the girl child is common whereby children are over worked on the expense of going to school. There are multiple causes of defilement and early marriages including poverty where some of the parents want to marry off their children to get wealth. This means that the project still needs to undertake advocacy work to stop the protection of the girl child to enable them realize their full potential.

2.5.1.2 Women's participation in decision- making

As far as decision-making is concerned among women, it was revealed from the FGDs that the level of participation varied from household to household. Some women agreed that their husbands often consulted them on how to use the available resources like land and money. Men also consulted their spouses on some other critical decisions like those concerning marriage, dowry, selling land and selection of business enterprises.

"A lot of courage has been instilled into the women as they now take decisions even if it means affecting their marriages as long as they know it's helpful"

"A lot of respect is given to women as even some husbands sit with their wives to decide how to use family resources" - FGD women beneficiaries Attiak camp.

"Women have now been empowered, some are leaders and many more are heads of the households so they take decisions most of the time" – FGD women Koro Abili camp

Some of the married women pointed out that they do not usually consult with the husbands because they do not trust them or because simply they think they do not have any good ideas.

"Some women have husbands who are useless for instance mine is always drunk so I don't have to waste time consulting him on anything. I just do my own things and he has to follow it"- Female participant women FGD Koro Abili.

Widows and unmarried women took independent decisions. Understandably, widows and unmarried women reported to be independent are not bound by anybody before taking decisions.

"Married women find it hard to make decisions as they always have to consult their husbands unlike us who are widows, we make our own decisions, we do not have to consult anyone though some men are good and they listen to their wives"- FGD women beneficiaries Unyama Camp.

"As for me I have no problem with decision making because am alone and don't have to consult anyone. It's those with husbands who need to consult them first"- Female participant women FGD Koro Abili camp.

On the other hand, it was also pointed out that some of the married women do not influence their husbands in their decisions. It was noted too that married women do not influence their husbands to revise the already made decisions because the men are usually the household heads.

"Most men feel that all that takes place has to go through them, this affects the women's ability to take good decisions. You might suggest a good idea and he rejects it because he does not see it benefiting him directly"- FGD women beneficiaries Olwal camp.

"There is a problem of some men restricting their wives in so many ways that they feel they cannot do anything without notifying their husbands. They actually cannot decide on their own"- FGD women beneficiaries Attiak camp.

From the foregoing discussion empowerment of women largely depended on their marital status. Single, widowed women are more likely to have the discretion of deciding on what they want compared to married women. They are also more likely to enjoy the benefits from the interventions compared to married women. The cultural rules that place men above women appear to still remain in force.

2.5.1.3 Access and control of resources

A big proportion of the respondents (65.6%) were married. Therefore given the domestic power relations that have culturally relegated women to the kitchen and denied them equal say in the control of family resources, the husbands are still central in making decisions on how to use incomes accruing to these women on the project. This means that SMOWAC interventions should consider the power relations at play especially in terms of decision-making and sharing of resources. Whereas the assumption is that targeting 75% women would have an impact on the conditions of women, in practice, many of the women may not benefit as a result of unequal relations between men and women-where men continue to dominate. At the same time, it is important to note that if there are no in-built mechanisms to improve on gender relations women may not necessarily benefit. The program should therefore move towards improving mutual understanding between spouses so as to supplement each other. From the FGDs conducted, it was noted that married women have access to resources such as land but these resources are purely controlled by their husbands. It was also noted that barren women and widows were denied access to resources like land and have no control over them.

"I was chased away from home after the death of my husband because I was not properly married, that is how I ended up here in the camp"- (female participant FGD – Acholibur camp).

"When I failed to produce children, my husband married another woman and gave my gardens to her, that is why I left and came here"-(female participant FGD Acholibur camp).

"Another problem is the custom and abominations of the Acholi culture, it does not favor women as they say women don't own anything. Whatever you buy when you are in a man's house automatically becomes his and we cannot control it"- (FGD women Olwal camp).

"Another problem is that we have lazy husbands who depend totally on what we do. They instead take what we do and sell it so it is hard to control our resources as we harbor thieves in our own houses – (FGD women Olwal camp).

Therefore there is need for specific interventions that will target women with special needs such as widows and barren women/wives.

2.5.1.4 Prevalence of unequal power relations and men's apathy

Although the SMOWAC intervention has met the target of 75% being women, women especially in marital relationships do not seem to have full control of the resources as well as participating in the decision-making. At the same time some of the men continue to be apathetic and do not seem to appreciate the benefits SMOWAC brings to their families. On the other hand there are those men who still think that economic empowerment of women has been counterproductive in as far as it has reduced the men's powers and economic control. According to some men interviewed, women empowerment was making some women 'stubborn' and 'unmanageable'. An example was given by one of the men respondents who were perturbed by the idea of a woman threatening to pay back the money her husband had paid as dowry. And to the men this sounded abominable.

2.5.1.5 The Youth

The intervention of SMOWAC has targeted the IDPs and the main focus has been mainly women (75%). The direct beneficiaries of these interventions are mainly household heads. The assumption has been that the intervention will benefit all the family members in the households. During this review it was noted that the Youth in the conflict-affected areas have their unique needs that are not necessarily in harmony with those affecting household heads. For instance the youths are susceptible to problems of displacement of schools, girls are raped / defiled and some of the youth have dropped out of school and are faced with the problems of unemployment.

Most of the youths have grown up under the difficult conditions in the camps and have therefore lost chances in education. These children are not well accommodated under the current SMOWAC interventions. They are not interested in Agriculture because they have never participated in the same. Besides they don't have access to land. Some of the youth in the camps have resorted to unwanted behaviors in the camp to eke their living including prostitution, early marriages, stealing and drinking. According to the various interviews conducted there was overwhelming concern over the Youth and it was raised several times that the program is not benefiting them at all.

The youth have benefited least because CARE supported programs do not consider them in any way unlike men who are at least considered in 25% of these groups supported by CARE – (FGD beneficiaries Olwal camp).

Idleness due to lack of school fees to continue with secondary education leading to early marriages among the girls and theft among the boys – (FGD women and men Lamogi camp)

Following decongestion, it was noted that the youth were not entirely interested in leaving the main camps to the satellite camps. Considering the length of time they have stayed in the camps as most of them had been born there they did not know exactly where they came from. It was even harder for those who had lost their parents and now have nobody to guide them. There was also the issue of the kind of living conditions and social services like schools, health centers, entertainment/video halls that are now present in the main camp and lacking in the satellite camps. Life in the main camps seems better compared to that in the satellite camps.

2.6 Project sustainability

In our review and analysis of the sustainability of the current SMOWAC interventions, we have specifically examined the financial, technical and organizational aspects of the project. In addition, the question of continuity after 2009 when the SMOWAC project closes down underlies this assessment.

To begin with, CARE has invested money in capacity building of the beneficiary group members under the SPM and VSLA components and further given them the financial support they require to get going. At the time of the review, a number of the groups had graduated and pushing on well. Secondly, the money CARE has spent to build the capacity of the IOs and to engage them build the capacity of the target groups and the associated services was worth it according to what the reports from the beneficiary communities and the project reports show.

Huge sums of money have been used but this has had multiplier effects. The culture of savings has been inculcated among the population and more are yearning for the training to be given. Most of the group members have benefited by way of profits or loans obtained from the associations to meet their pressing needs.

The district is in the process of formalizing the relationship with technical agencies especially in terms of setting standards, agreeing on basic interventions and approaches. The district wants to establish a system of corporate agreement which would specify issues such as the role of the district in the monitoring process, defining the roles of parties according to technical competencies, inputs and outputs, questions of sustainability and building the capacity of the district to enable it continue with the job. It's also worth noting that clear working and phase out plans for the project should be worked out with partners at the district and sub-county levels so that there is an element of continuity and ownership when SMOWAC phases out. At the moment the district is not fully involved in the project activities and this raises sustainability concerns

From the current SMOWAC project design, it is clear that the youth as a distinct social category have not been targeted. This poses a big danger to the project sustainability since the youth constitute the future generation. In addition, the youth are a social problem as they are potential source of insecurity. They have needs but lack the means to acquire them. They may be forced to use unorthodox ways of meeting their needs .One of these may be armed robbery. The sustainability of the project activities can be realized if capacity building is carried on continuously to enable new players such as youth participate in the projects. The SPM training needs to be revitalized/ intensified as a prelude to making VSLA and ADS components more effective.

Still to note for as long as the project components are not paying off in terms of tangible benefits like increased incomes for meeting basic needs including food, the project is likely to be abandoned. There was concern for example among the survey population that people who borrow money get stuck with it since they lack business identification skills. At the programmatic level, CARE and partners will continue to integrate the two products of food security and VSLA. VSLA will act as an entry point for food security intervention. It was realized that this holistic approach to livelihoods had better impact on the household economy and will have continuity if people benefit.

The project goal of achieving economic empowerment for women may not work for as long as people still harbor cultural beliefs and values that portray men as superior to women. For

instance it has for long been culturally believed that there are socially and culturally defined roles for men and women and that the trend is irreversible. Resource control at household level has traditionally been a domain for men while women are condemned to the roles of child bearing, food production among others but they do not have a say on key decisions regarding food produced. Apparently the interventions are reaching the woman. There are clear benefits accruing to her. Not withstanding the socio- economic benefits they reap ranging from increased incomes and food security the woman still remains the beast of burden. There has been a shift in terms of responsibilities for the woman. The traditional roles of a man being the breadwinner have tilted against the woman participating in the SMOWAC project. Where the women are single and widowed they are the key decision makers and therefore have an upper hand in the control of proceeds from SMOWAC related undertakings. The result is that women will continue to be dependent on men contrary to the project goal. The project, the government and non-government agencies have to undertake to change the current lingering attitudes among the population which hold women as an inferior race and incapable of making decisions affecting the household or community.

Central to the SMOWAC project success is the question of land access and control. The project cannot be sustainable if the target population continues to have limited access and control over land. They cannot engage for instance in more paying perennial crops because at the moment most of the target population are using small acres of land and those with sizeable plots are renting

Following decongestion and the challenges therein, CARE and partners have realized that implementing through the camp structure will no longer be feasible and hence there is need to explore working through the sub-county structures. A more institutionalized approach to implementation of SMOWAC through local governments and IOs is crucial.

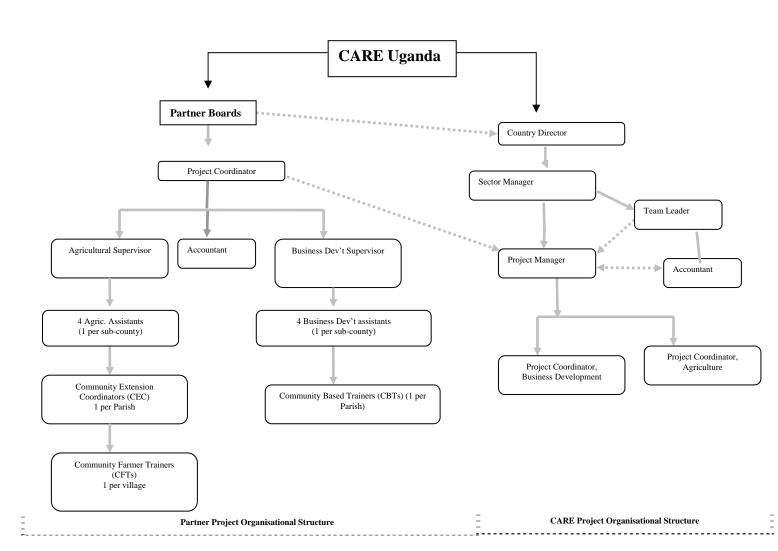
Security concerns still continue to be an issue in the implementation of the project. There is still uncertainty regarding the security of life and property for the returning communities more particularly women who also run the risk of being raped while they are away tilling the land. In addition the security of the cash box also remains in balance. Guarantee of security for the life and property of the returning communities is an important ingredient for the project sustainability considering that the Kony perpetuated insecurity has not yet been resolved. There are reports of gangs of terrorists lingering in the area where the project population is returning to do sedentary farming and businesses. These activities cannot thrive if peoples' lives are at stake.

On the part of ADS, in as much as the project is still in infancy and associated with a few challenges such as limited access to land, marketing of produce and fears of insecurity, quite a number of households obtain food from their own gardens which they only supplement with relief food. Some of them in fact sell the surplus produce from which they earn some income. The more they earn the more they are motivated and hence the more sustainable the activities will be. It is therefore logical that a project such as SMOWAC which was conceived after wide consultations with the target communities and which has so far benefited both individuals and households and the general community will be upheld beyond 2009 the project end date.

In terms of technical sustainability aspects, CARE has not only built the capacity of the IOs to make them measure up to their roles in the implementation of SMOWAC activities but has in some cases paid for the salaries of some of the technical staff. In due course, the beneficiary population has also gained/acquired the requisite skills to keep the project activities on track.

Above all, there exist the local governments' personnel who have the mandate to provide such services as demanded by the population they are employed to serve. Therefore, the level of technical competence of the local population participating in the project as well as the presence of the relevant local government technical personnel such as those in the department of agricultural production are critical for the sustainability of CARE's SMOWAC activities in the area. The need however for institutionalizing SMOWAC activities in the district routine activities is paramount. The CBTs who are paid by CARE means that if CARE pulls out they may no longer exist. For instance so far the IOs are on annual contract which do not satisfy the expectations of CBT because they want a permanent job hence temptations to go and look for better opportunities elsewhere.

The organizational structure for implementing SMOWAC related activities encompasses both the bottom up and top down elements. Right from the top we have the Country Director, Assistant Country Director, Emergency and Rehabilitation Sector Manager, Team leader for the Northern region, Project Manager and two livelihood Coordinators. Below we have implementing partner Coordinators. Each of the IOs have two field Supervisors followed by field assistants for VSLA and Agricultural Assistants for ADS. The Field Assistants are also Community Based Trainers (CBTs). The current CARE staff at the project office is mainly proficient in BDS but there is still a big gap in the technical areas in the ADS.



Some of the IOs have competences in the areas they are mandated to support. For instance the farmers Organisations are well placed in the Implementation of ADS but are not necessary good in areas of Business development. The Faith Based Organizations are good at community development and mobilization but are not necessarily technical in agriculture and business development. They have comparative advantage on grass root structures. Therefore SMOWAC has had to employ technical personnel to support the key interventions. There is therefore sustainability questions regarding withdraw of SMOWAC. Besides, most of the field staffs are currently paid by CARE and this has implications for sustainability. The field staff turnover is apparent because after one year the contract expires. There is no certainty of renewal of the contract. Because the field staff is paid by SMOWAC, their continued service is not guaranteed.

3.0 Conclusions and Recommendations

This section covers the conclusions drawn from the analysis of the project aspects that the review team found critical for the project improvement and that the project stakeholders should give serious consideration. The recommendations are for the attention of CARE Norway, CARE Uganda and the project implementation teams that include; CARE Guru office, the IOs and the local governments where the project is being implemented.

3.1 Conclusions

- The overwhelming conclusion is that the SMOWAC project is relevant, timely and addresses critical needs of the population. The target of 75% being women has also been realized
- The structure of SMOWAC is well designed at both CARE program office and the implementing organization levels. The need to find an agriculturist to precipitate the mentoring of capacity building for IOs is critical. More CBTs and agricultural extension service providers are required to match the increase in the geographical coverage of the project
- The interventions under SMOWAC are promising, there is potential for increasing production in agriculture and increase and development of business enterprises. However, more efforts are needed in terms of providing inputs, post harvest handling and access to markets. Access to land and labor are still critical for Agricultural production to increase
- The emerging enterprises as a result of the ADS interventions apparently have been given the support yet they appear to be potential IGAs that the target population would enthusiastically embrace and be able to improve their economic welfare
- There was concern about the short term annual contracts especially what is going to happen when the contract ends before the work is finished
- CARE and the implementing organizations (IOs) need to re-define their roles clearly to avoid a clash during implementation of project activities
- Implementation of project activities delay because of delays in disbursement of the budget funds which is also caused by delays in submission of accountability by implementing organizations
- There are project monitoring plan is not streamlined well enough to spell out the roles
 of the different project actors. There were concerns over Monitoring and Evaluation
 especially where CARE visits the field without informing the Implementing partners

- The link between SMOWAC and other CARE projects remains weak contrary to CARES Long Range Strategic Plan for 2007-20012
- Governance issues are still remotely addressed and at only lower structural levels of project implementation. Empowerment to demand for their rights and accountability has not yet fully realized
- The economic empowerment of women has not necessarily translated into significant improvements in gender relations at household level. However, at project level women and men relate as equal actors with equal entitlements. The men still dominate the control of resources; they are still apathetic to the women advancement
- The movement to the satellite camps has not meant access to more land for farming for all the IDPs. Quite a number still have limited access. There is also uncertainty regarding security of life and property because of the unpredictable behavior of Kony and his men as well as the impending incursion of the Karimajong who would be searching for pasture and water for their animals in the dry season.
- The Implementing Organizations still do not have sufficient capacity and CARE has not been able to fill the identified capacity gaps. Besides, CARE is not fully exploiting the technical expertise of the district staff which would have made a big difference in the capacity gaps

The decongestion necessitates structural changes for implementation to meet the increasing need of services in view of increasing geographical coverage of the target population.

 The procurement process for equipment and other supplies to IOs is not participatory and is blamed for the occasional sub-standard procurements of goods and services.
 CARE has invested a lot of capacity building activities in terms of financial support – equipment, staff salaries.

3.2 Specific Project recommendations

CARE Norway

- The HIV/AIDS program should link up with other CARE programs- need for integration into the wider goal of socio-economic transformation of the livelihoods of the beneficiary population.
- More interventions are needed to focus on the needs of youth to enable them engage in more beneficial and long term livelihood activities.
- More interventions are needed to address structural barriers to women emancipation including men's dominance in control of resources and decision making as well as their negative perceptions about women empowerment
- Timely release of funds to implementing organizations and timely submission of financial reports to CARE international should be observed. The funds should be released on a quarterly basis and financial reports be submitted on a monthly basis. CARE finance team should continuously provide technical support to implementing partners in order to improve their efficiency in financial reporting
- There is need to focus on the equality of women in education and related job opportunities. There is need for specific education related interventions to address the

- needs of the girl child, concerns of defilement in schools, early marriages and child labor. This will also include addressing the problems of school infrastructure such as separate stances for girls and boys, better classrooms with water facilities
- There is need for CARE to support emerging enterprises as a result of the ADS interventions which appear to be potential IGAs that the target population would enthusiastically embrace and be able to improve their economic welfare
- SMOWAC project should explore the idea of market chain analysis before enterprise selection so that the enterprises should be tailored to the market demands. This can be addressed within the BDS component
- The communication between implementing partners and CARE that require critical
 decisions must be communicated in writing. It is done on telephone; written information
 should follow such communication. This implies that CARE should put mechanisms in
 place to ensure that written communications are delivered to the management of the
 implementing partners. This is addressed in the memorandum of understanding.
 However, it would depend on the content of the communication and the person
 communicating
- Need for a comprehensive M&E and documentation system for capturing project implementation data
- The current mode of motorcycles would be appropriate for use by the community based trainers and agricultural assistants. However, the organization should acquire motorcycles such Yamaha AG 100 that are more durable than the type the project is currently using. This may be cheap in the long run
- The field offices should fully involve the implementing partners in planning in order to reach critical decisions as a team. This would provide opportunities for members to participate in decision making processes to avoid disgruntled voices of the implementing partners
- CARE should, put mechanisms in place to ensure that adequate funds are available in time for implementation of project activities
- Need to re-adjust project management and implementation structures to cope with emerging implementation concerns following camp decongestion. More field staff will be needed to take care of increased geographical coverage
- There is need to integrate with district:
 - o To exploit the relevance technical expertise of the local government personnel
 - o For more sustainable partnership instead of ad hoc engagements
- -The project through the VSLA training should strive to support the participants to engage in larger and long-term investments in order to improve on the profitability and sustainability of their initiatives.
- -The Partners' Project Coordinators in collaboration with the District Project Coordinators from CARE International in Uganda should strengthen the planning process at the implementing partner level. The planning should address operational issues such as annual targets being in mind quantity and quality, and the required inputs to achieve such targets.
 - The project should also deliberately target more of the most vulnerable groups and individuals in society for example the people living with HIV/AIDS, HIV/AIDS affected households, the disabled and child mothers. Targeting more men in the program would minimize the tendency for men to grab women's property and money. It will make them appreciate the benefits of interventions instead of shifting the burden to women. Men should be sensitized to change their negative attitudes towards women emancipation.

- Scale up support on agriculture with emphasis on value addition. The project should pilot more processing initiatives to take care of post harvest losses. Processed products will not only find easy markets but will also fetch more money.
- The project needs to plan for the post conflict recovery strategy. This is specifically
 relating to the decongestion and return trends of the IDPs to transition sites and
 original villages. There is need to work with relevant security organizations to assure
 people about security and measures to ensure that people are protected. In this case,
 peace and conflict resolution such as landmine awareness campaigns are of critical
 importance.

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Annexes

Annex 1. SMOWAC Cumulative data

Performance table 2005-2007

SMOWAC Cumulative data: 20

(%) performance on plan Achieved % Cumulative Target/Plan (Total #) # Women Women Comments Year Component Savings 2005 VSLA/SPM 10,000 2,355 2,021 5,077,740 86 Pader Seeds 4,632 72 Food Security/Seeds/Trainings 6,420 distribution **** Sub-Total 8,775 6,653 76 88 2006 VSLA/SPM 10,000 11,002 8,836 80 155,055,750 Food Security/Seeds/Trainings* 14,355 10,048 70 11,002 VSLA are Part of food Sub-Total (Integrated) 14,355 144 security ****10000 2007 VSLA/SPM 10,070 New Clients 12,534 80 339,727,960 Old Groups of 2006 being weaned Off Food Security/Seeds/Training 13,000 9,897 499,861,450 101 76

Total Participants(*****)	35,664
Total Women Participants	26,771
% of Women	75

Annex 2: Data Collection Tools

THE MID-TERM REVIEW (MTR) OF THE SOCIAL MOBILISATION OF WOMEN AFFECTED BY CONFLICT (SMOWAC) PROJECT IN NORTHERN UGANDA

KII guide with project stakeholders Northern Uganda.

- 1. Particulars about the respondent
- 2. Name
- 3. Title in the project
- 4. Length of service

CARE Staff

- 5. What are your responsibilities in the implementation SMOWAC project?
- 6. What is the progress with the SMOWAC implementation?

Probes: Coverage, implementation strategy (initial and current

- i. strategy if any), successes registered, challenges faced since the project began, mitigation measures in the face of the challenges, who have been so far the most and least beneficiaries, what are the unmet needs for the target population.
- 7. What is your target?
- 8. How much of the target have you achieved?
- 9. How much of the target has not been achieved? (Probe for the reasons why)
- 10. What rural enterprises for women and men that have been initiated as a result of the SMOWAC project activities?

Probes:

- 11. In what ways have the women and men been involved in identification, planning and management of these enterprises?
- 12. What are the problems in relation to gender that SMOWAC aims at addressing?
- 13. What is the proportion of men relative to women in terms of participation in the running and or formation of these enterprises?
- 14. What specific roles did SMOWAC enterprises play in the whole process of enterprise start up?
- 15. In what ways were the local Civil Society Organisations supportive in the enterprise start up?
- 16. What are the micro-credit institutions existing in the project area?
- 17. What has been SMOWAC's role in promoting the micro-finance institutions/VSLAs?
- 18. What are the requirements for enlisting members to the groups?
- 19. What kind of support do you give Implementing Organisations?
- 20. Comment on the capacity of Implementing Organisations
- 21. What are the strength of the Implementing Organisations
- 22. What challenges are you facing with the Implementing Organisations?
- 23. What kind of system do you use for Monitoring and Evaluation of your activities?
- 24. What Civil Society Organisations do you work with to build capacity of the self –help groups seeking to improve their welfare?
- 25. How have the Civil Society Organisations mentioned supported the communities to improve their socio-economic welfare?
- 26. To date what have you done in the area of agriculture in support of the returning communities?

Probes:

- Availability of agricultural extension services both crop and animal husbandry advisory services.
- Provision of agricultural in puts like seedlings, fertilizers,
- Provision of agricultural implements like tools,
- Proper farming methods
- Marketing opportunities for their agricultural produce
- 14. What are the next steps for ensuring effective implementation of the SMOWAC project?
- 15. Comments and questions

Thank you very Much for your time and views

Discussion Guide for the Stake Holders Workshop

Introductory remarks

Participants self- introductions; Name, position, role on the SMOWAC project, district, Sub County.

- 1. SMOWAC concept and key interventions (CARE)
- 2. Comments on the SMOWAC design and related implementation process (plenary)
 - a. Strength and weaknesses
 - b. What should have been done differently
 - c. Areas for improvement
 - d. Challenges
- 3. Assessment of SMOWAC of the progress so far and contribution to the target groups and the general community THE IMPACT the lives of people (PARTNER)
 - a. Livelihoods and food security
 - b. Business development services
- 4. Partnership Issues: Roles of the different stakeholders at district, sub-county, and beneficiary levels (Plenary: facilitator from care)
- 5. Mid term review approach/methodology and overview of the tools: comments and supplement (consultant).
- 6. What has facilitated SMOWAC to register the achievements mentioned?
- 7. What are the challenges faced:
 - a. By the project implementers
 - b. The Project beneficiaries
- 8. Sustainability plans (beyond the SMOWAC program)
- 9. Conclusion and recommendations for the improvement of the project

KII Guide with district level staff: from department of agriculture and community and social development

Production sector:

- 1. What is your understanding of the SMOWAC project?
- 2. Is SMOWAC integrated in the district plans? (Probe; in what ways)
- 3. How relevant is this intervention to the district priorities?
- 4. How are you involved as a department?
- 5. What was the district role/ in put in the design of SMOWAC?
- 6. What other roles does the district play in the SMOWAC Implementation?
- 7. Who are your partners in this endeavour?
- 8. How is SMOWAC addressing the problems affecting women during the transition period?
- 9. What are coping mechanisms for women during the transition period as they move from bigger to smaller camps?
- 10. Why is it that women require special attention?
- 11. What kind of working relationship does your office have with CARE International in Uganda?
- 12. What are the benefits of the intervention to your work?
- 13. Comment on the ways in which the program has impacted on the lives of women in terms of: welfare, participation and time allocation,
- 14. What are benefits to the beneficiaries? Is Women engagement a burden or benefit?
- 15. What is your comment on SMOWAC approach?
- 16. What are some of the achievements?
 - a) Strength what has worked well?
 - b) Successes
 - c) Relevance
 - d) Weaknesses- what has not worked well?
 - e) Challenges
 - f) Sustainability
 - g) What should have been done differently?
- 18. Comments on the way forward. What needs to be done to improve the performance?
 - a) Who have benefited most?
 - b) How have men been involved?
 - c) Who have benefited less (men or women)
 - d) What some of the unidentified benefits?
 - e) What are some of the emerging problems?

Thank you very Much

KII Guide with Partner Organisations

- 1. What is the mandate of your organisation?
- 2. What is your role in SMOWAC implementation?
- 3. How is SMOWAC relevant to your mandate?
- 4. How were you selected to be a partner in the SMOWAC program?
- 5. Do you have the required capacity?
- 6. What are your strength?
- 7. What are your limitations?
- 8. What is your comparative advantage to other players
- 9. What kind of facilitation do you receive from CARE to facilitate your role in the implementation of SMOWAC?
- 10. Is this facilitation sufficient?
- 11. Why is it not sufficient?
- 12. What is your organisation's contribution to SMOWAC Project?
- 13. What are the challenges that you face in the implementation of the program?
- 14. How have you tried to deal with the challenges?
- 15. What else should be done better in the program?
- 16. What are some of the strengths about the design of SMOWAC?
- 17. What are some of the weaknesses of the design of SMOWAC?
- 18. What target did you set at the beginning of the program?
- 19. What are the achievements in terms of targets so far?
- 20. What explains the gap/high achievement?

Thank you very Much

FGD Guide for separate groups of men and women beneficiaries of SMOWAC project

Introduce yourself and why you are there (Use the introduction for Household Questionnaire to guide you). Also make this request that, "we have this tape recorder, could you allow us to use it for easy recording of your views.

Self-introductions of participants

Discussion questions/themes (Business Development Services, Food for Security for the Displaced Families**)**

- 1. What are the common problems that the following categories of people face?
 - a. women
 - b. Men
 - c. Children
 - d. Youth (boys and girls)
- 2. How are these, a problem?
- 3. What are some of the problems faced by women in terms of;
 - a. access to resources
 - b. control of resources
 - c. independence in decision making
 - d. business enterprise
 - e. group formation
- 4. What are the needs of the following categories of people in this area?
 - a. women
 - b. Men
 - c. Youth (girls and boys)
- 5. How have these needs been addressed by the CARE supported programme?
- 6. Which agricultural programme addresses the needs of women, children and youth?
- 7. What activities do women need to participate in for the development of this area?
- 8. Who has benefited most from CARE Programmes? Who has benefited least? Why do you think so? (probe for men and women, educated or uneducated, orphans or non-orphans)
- 9. Which programmes benefited men? Which specific programme benefited women?
- 10. Which programme increases the burden of responsibilities to the men, women?
- 11. Are there any other organisations that have supported your community in terms of agricultural development? Which ones? In what ways have they supplemented SMOWAC project work?
- 12. What is missing in these programmes?
- 13. Comparison between when they were in the camps and now when they are have been decongested
 - a. Is the situation better or worse?
 - b. What are the emerging needs as a result of decongestion
 - c. What are the changing roles of women /men in the changing environment?
 - d. What challenges are women faced with after decongestion
- 14. Since you joined this VSLA, what improvements have you realised (social, economic)
- 15. What specific benefits have you got from utilization of the following?

1. Savings

- 2. Loans
- 3. Welfare

fund

- 16. How is prevalence of the following in this community?
 - a. Rape
 - b. Domestic violence
 - c. Defilement
 - d. Early marriages
 - e. Child abuse
- 17. How often do women take decisions in the families and communities?
- 18. How often do men consult women and what decisions do men consult their wives? Can women influence their husbands to revise the decisions made?
- 19. How has CARE supported programme enhanced women's skills and empowerment
- 20. How has the project affected the women's time for other activities and social welfare?

Thank you very Much

Individual household questionnaire for SMOWAC project beneficiaries

ly name is am conducting a Mid Term Review
the Social Mobilisation of Women Affected By Conflict (SMOWAC) Project on behalf of
ARE international Uganda. You have been selected as a member of this community where
is project has been running and would like to get your views on how it is performing. The
ndings of this evaluation will serve to inform the way forward for better implementation of the
roject. Some of the questions I will be asking will be about your group, yourself or the
ousehold that you live in. I would like to assure you that your views will remain confidential
nd used only for purposes of this study. You are free to ask me any questions now or at the
nd of the interview. I kindly request for your cooperation in answering the questions I shall
SK.

Note to interviewers

Please first secure the consent of the participant before filling the questionnaire. Remember to ask all questions unless there is an instruction to skip. All answers for pre-coded questions must be coded by **circling the response given**. For open-ended questions, you are required to write the responses in the space provided. Do **not prompt** unless the instructions say so. Remember to check the questionnaire for completeness and thank the participant at the end of the interview.

Respondent / participant agreement I certify that I have participated in this study in accordance to the briefing I received from the researcher. Signed Date...... Name of Respondent District Name of Group SMOWAC project membership 1. VSLA 2. Agric. Dev't Services Name of Implementing Organisation Sub County Name of the camp Duration of the camp Date of Interview Name of Interviewer Start time End time Participant identification No.

Section A: Socio-demographic characteristics of Respondents and their households

No	Questions	Coding categories		
A1	How old are you? (Years)	Age Don't know88 No response99		
A2	Sex (observe, do not ask)	 Female Male 		
A3	Residence	Rural Peri-Urban		
A4	What is your highest level of education?	 None Lower Primary (P1-P3) Upper Primary (P4-P7) Lower Secondary (S1-S4) Upper Secondary (S5-S6) Post secondary training University (Others-specify): 		

No	Questions	Coding categories
A 5	What is your marital status?	 Single Married Widow/widower Divorced/separated Cohabiting
A6	If, married, are you currently staying with your spouse	1. yes 2. No
A7	What is your religion?	 Catholic Anglican/protestant SDA Orthodox Pentecostal Moslem Bahai Traditional Others (specify)
A8	How long have you stayed in the current location?	 Less than a year 1-5 years 6-10 years 10 years and above
A9	If less than one year where were you staying before?	 Main camp Outside the district Town Others (specify)
A10	How many people regularly live in your household?	Male Female
	Above 18 years	
	Below 18 years	
A11	How many children of 6 years and above in this family are not in school? If none skip to A13)	
A12	Why are they not in school?	 Source of family labour Income earners for the family Refused to go to school Lack of the school required facilities Physical disability Others-specify
A13	Who is the head of the household that you live in?	1. Self

No	Questions	Coding categories		
		2. Husband		
		3. Wife		
		4. Child		
		5. Grandmother		
		6. Grand Father		
		7. Brother/Sister		
		8. Others-specify		
		1. Head of Household		
		2. Child		
	What is your status in the Household?	3. Wife		
A14		4. Husband		
		5. Relative to the family		
		6. Grand parent		
		7. Other specify)		
A15	Do you hold any leadership position in your	1. Yes		
AIJ	community?	2. No (Skip to section B1)		
		LC committee member		
		2. Opinion leaders		
A16	If yes which position?	3. Religious leader		
		4. Group leader		
		5. Others (Specify):		

	POVERTY AND WELFARE INDICATORS OF SMOWAC CLIENTS					
Sect	Section B: Housing, Assets and Incomes of respondents					
No.	o. Question Coding categories					
B1	Do you belong to any CARE Supported group?	1. Yes 2. No (skip to B5)				
B2	If yes, which ones?	 VSLA Agric. Group Both VSLA & Agric None of these 				
В3	Has the support from CARE improved your agricultural production	1. Yes 2. No (Skip to B5)				
B4	If yes, How?	 Received improved seeds/tools Acquired skills for increasing food productivity Received oxen for animal traction Increased marketing opportunities for the produce Others-specify 				
B5	In the last one year, have you acquired any of the following household items? Read out and Circle appropriate responses	 Pangas Rake Land Bicycle Motorcycle Sponge mattress Wheel barrow Ox-plough Radio Mobile telephone 				

			Veighin		<i>;</i>				
			Boat/ca						
B6	A part from those items, are there any other	13. Others Specify				No			
D0	A part from these items, are there any other items you have acquired	1. Yes, name them			. INO				
	noms you have acquired								
						1			
B7	For the list of items listed below TICK on the	Owne	ership			User			
	right hand column, the owner and user F= Father; OM= Other male in household								
	M=Mother; OF= Other Female in household	F	M	OM	OF	F	M	OM	OF
	1. Hoes								
	2. Rake								
	3. Panga								
	4. Land								
	5. Bicycle								
	6. Motorcycle								
	7. Animals (Specify)								
	Sponge mattress								
	9. Wheel barrow								
	10. Ox-plough								
	11. Radio								
	12. Mobile telephone13. Weighing scale								
	14. Boat/canoe								
	15. Sewing Machine								
	16. Others (Specify)								
		1. N	Nother	1	1	ı			
	Who bought these items?		armers	S					
<i>B8</i>	who bought these items:	3. Child							
		4. Given free1. Yes2. No. (skip to B11)							
B9	Are you residing on your own land	1. Ye		1		0. (Ski j	o to B1	1)	
D10	If yes, what is the total size of the land that your		ss than acres	i acre				2	2 E
B10	household owns?		acres and al	2010				ა	. 3. 5
	Have you acquired more land since joining	1. Ye		JOVC					
B11	CARE supported group? (Not Applicable for	_	(Skip	to B13)				
	non- beneficiaries)		` '	•					
	If yes how much? (Not Applicable for non-		ess tha	an 1 ac	re				
B12	beneficiaries)		-5 acre						
	beneficialiesy	3. 5 acres and above							
	How many acres of arable land do you have	1. Less than 1 acre							
B13	access to?		l-5 acr						
	Commenced to the other backers below CADE	3. 5	acres	and ab	ove				
B14	Compared to the situation before joining CARE	1 \	/00						
	supported group, have you increased the land under cultivation? (Not Applicable for non-		∕es No						
	beneficiaries)	Z.	NO.						
D.1-	What is your main source of food for your	1. 5	Self gro	wn					
B15	household?		Relief a						
		·							J

		3. Buying
		3. Buying4. Others specify:
	Has joining the CARE supported group helped	1. Yes
B16	to meet your household food needs (Not	2. No
БТО	Applicable for non- beneficiaries)	Z. INO
	Applicable for fion- beneficialies)	Earned incomes
		Acquired skills for increasing food productivity
B17	If yes, how? (Not Applicable for non-	Received animal traction technology
D17	beneficiaries)	Marketing opportunities for the produce
		5. Others
Section	n C: Household Economy	o. Guiora
	<u> </u>	1. Less than 1 acre
C1	What is the total size of the land under	2. 1-5 acres
	farming?	3. 5 acres and above
		1. Live stock
	What type of farming is the household engaged in? (<i>Circle all that apply</i>)	2. Crops
		3. Fish farming
C2		4. Horticulture
		5. Apiary/Bee keeping
		6. Tree planting
		7. Others (Specify)
		Sale of crop produce
		2. Sale of livestock
	What is the Main source of income since you	3. Sale of bee products (honey)
C3	joined the CARE supported group? (Not	4. Petty trade
	Applicable for non- beneficiaries)	5. Proceeds from VSLA
		6. Crafts
		7. Others- specify
	Since you joined CARE Supported Groups, has	1. Yes
C4	your income increased? (Not Applicable for	2. No.
	non- beneficiaries)	
		1. Less than 100,000/=
	How much money did you earn during the last one year?	2. 100,000 – 200,000/=
C5		3. 200,000 – 300,000/=
		4. 300,000 – 400,000/=
		5. 400,000 – 500,000/=
		6. More than 500,000

No	Questions	Coding categories		
C6	What are the expenditure items in your household? Circle all that apply	Rank with 1 being item most spent on and indicate the amount spent for the last one month per item		
		Amount	Rank	
	1. Clothing			
	2. Food			
	3. Sugar			
	4. Drinks (beer)			
	5. House rent			
	6. School fees			
	7. Medical treatment			
	8. Water			
	9. Fuel (firewood, charcoal, paraffin			
	10. Electricity			
	11 Telephone			

No	Questions	Coding categories			
	12. Other (specify)				
C7	Since you joined SMOWAC has your expenditure increased, decreased or remained the same? (Not Applicable for non- beneficiaries)	1.Increased 2. Decreased (skip to C14) 3. Remained the same			
C8	If increased, list expenditure items which have increased (multiple response) (Not Applicable for non- beneficiaries)	 Clothing Food Sugar Beer House rent School fees Medical treatment Water Fuel wood (charcoal, paraffin) Electricity Telephone Others (specify) 			
С9	If decreased, list expenditure items which have decreased (Not Applicable for non-beneficiaries)	 Clothing Food Sugar Beer House rent School fees Medical treatment Water Fuel wood (charcoal, paraffin) Electricity Telephone Others specify 			
C10	What do you do to earn a living?	 Crop production Selling labour Livestock production (chicken, pigs, goats, cattle) Fishing Beer brewing Retail trade Vending in the market Boda Boda Crafts Others (specify): 			
C11	Does every child under 18 years in this household have a blanket?	 All have Most have Few have None 			
C12	Does every member of the household have at least two pairs of clothes?	 All have Most have Few have None 			
C13	How many members in your household own at least one pair of shoes?	 All have Most have Few have None 			
C14	How many main meals do your household members have in a day?				

No	Questions	Coding categories			
C15	What type of food does your typical household meal comprise? List the different foods				
C16	How often does your household run out of salt?	 Never (Skip to D1) Not often Often I don't know (Skip to D1) 			
C17	What did you do when you last ran out of salt?	 Borrowed from neighbours Bought Did without Don't know 			
C18	How often do you consume sugar in this household?	 Daily Occasionally Never 			
Secti	on D: Household access to selected welfare s				
D1	The last time a member of your household fell sick in the last six months what did you do?	 Home remedy including self medication Went to clinic/drug shop Went to hospital/Health centre Traditional healer Spiritual healing Nothing Village Health Teams (VHTs) Other (specify) 			
D2	Were any medical bills incurred resulting from the illness of household member?	1. Yes 2. No (Skip to D1)			
D3	If yes who paid for the service?	 Mother Father Both mother and father Relative Others specify 			
Sect	ion E: Marketing and access to financial s	services			
E1	What are the sources of credit are available to people in your area? Circle all that apply.	 VSLA NGO credit programmes Micro Finance Institutions Commercial Banks Traditional systems of savings and credit Individual money lenders Don't know Others (specify) 			
E2	When was the last time you got VSLA loan? (Not Applicable for non- beneficiaries)	1. Less than a month 2. 1-6 moths ago 3. 7 -12 moths ago 4. Beyond one year 5. Never (Skip to E7)			
E3	How much was the loan? (Not Applicable for non- beneficiaries)	State amount			
E4	How did you use your loan? Tick all that apply (Not Applicable for nonbeneficiaries)	1. Investment 2. Consumption (specify by circling below) a. Food b. Medical c. Education			

No	Questions	Coding categories			
		d. Social-marriage, funeral			
E5	Have you been able to pay back the loan (Not Applicable for non- beneficiaries)	1. Yes (Skip E7) 2. No			
E6	If no why? (Not Applicable for non- beneficiaries)	 Diverting the loan Non profitable business Lost the money Other (Specify) 			
E7	Do you belong to any financial organisation? (Not Applicable for non- beneficiaries)	1. Yes 2. No (skip to E 9)			
E8	If yes which financial service organisation do you belong to?	 VSLA NGO credit programmes Micro Finance Institutions Commercial Banks Traditional systems of savings and credit Individual money lenders Other (Specify) 			
E9	Do you belong to any non- financial groups/ associations?	1. Yes 2. No (Skip to E 11)			
E10	If yes specify	 Church groups Burial group Sports group Self help groups Other (specify) 			
E11	Do you have any means of savings?	1. Yes 2. No (Skip to E13)			
E12	If yes specify	 VSLA Banking Assets Upfront 			
E13	Does your household market any products?	1. Yes 2. No (skip to E 20)			
E14	If yes which products did you market in the last twelve months?	 Crop produce/including fruits Labour Animals/poultry products Bricks Charcoal Medicines Others (Specify): 			
E15	How do you market your products? (Multiple choice)	 On farm Middle men Market association Transport to daily markets Transport to weekly markets Others (specify): 			
E16	How easy is it for you to market your produce?	 Very easy A bit easy Difficult (skip to 18) Very difficult (skip to 18) 			
E17	What makes it easy to market your produce? (Circle all that apply)	 Nearness of market Fair price Good quality produce 			

No	Questions	Coding categories		
-		Quick means of transport		
		5. Others (Specify):		
		High costs of transport		
E18	What makes it difficult to market your produce? (Circle all that apply)	Location far from market		
		3. Inaccessible roads		
		Price fluctuations		
		5. Other (Specify):		
	What is the distance from your home to the market that you mainly use?	1. Less than 1 kilometre		
E19		2. 1-5 kilometres		
		3. More than 5 kilometres		
		4 Can not estimate		
SECT	ION E: SOCIAL CHARACTERISTICS OF THE			
SECTION F: SOCIAL CHARACTERISTICS OF THE GROUPS THAT BENEFIT FROM THE SMOWAC (VSLA & Agric.) PROJECT (Not Applicable for non- beneficiaries)				
(102)	What role do you play in your CARE Supported group?	1. Chairperson		
		2. Secretary		
		3. Treasurer		
F1		4. Money counter		
		5. Ordinary member		
		6. Other (Specify):		
F2	Does your group have internal regulations?	1. Yes 2. No (skip to F4)		
1 2	Does your group have internal regulations.	1. Leaders		
F3	If yes, who made the internal regulations?	2. Members		
13		3. Others (specify)		
		1. Yes		
F4	Do you have other group records?			
		, , ,		
	If yes which ones?	· · · · · · · · · · · · · · · · · · ·		
		2. Individual passbook3. Visitors books		
F5				
гэ		4. Reports 5. Plans		
		6. Registers		
	Chan your many was farmed has it ever	7. Other (Specify):		
F6	Since your group was formed has it ever	1. Yes		
	received any training from CARE Supported?	2. No (skip to F9)		
	What was the training about?	Record keeping Conflict record to a		
		2. Conflict resolution		
		3. Meeting procedures		
		4. Group formation		
F7		5. SMOWAC concepts and leadership		
		6. Internal regulations		
		7. Crop and animal husbandry practices		
		8. Election of leaders		
		9. Other (Specify):		
F8	Have you benefited from the training?	1. Yes 2. No		
	What do you like about your group?	1. Unity in the group		
		2. Culture of savings		
F9		3. Ability to borrow		
		4. Skills imparted		
		5. Others (Specify):		
	What kind of hanofits have you obtained from	1. Ability to save		
F10	What kind of benefits have you obtained from your group that you do not get anywhere	2. Ability to borrow		
1 10	else? Use the right hand column.	3. Knowledge acquisition		
1		4. Unity among members		

No	Questions	Coding categories
		5. Improved living conditions
		6. Education
		7. Paying for education of my children
		8. Improved business skills
		9. None
		10. Others (Specify):

THANK YOU VERY MUCH FOR YOUR COOPERATION AND PARTCIPATION