

LEVERAGING ON GROUP COHESION TO FOSTER ENCOMING THROUGH VILLAGE SAVINGS AND LOANS ASSOCIATIONS

Overview:

Bantwana Initiative Uganda (BIU) is implementing the SAFE (Safety at All times for Every child) program under the in Western Uganda (WUBP) with the goal of reducing sexual and other forms of violence against pre-adolescent and adolescent girls and boys by integrating a social norms change approach to prevention and response to sexual violence in schools and communities targeting children targeting actor's children, caregivers, schools, para social workers and government officials in the three districts of Kyenjojo, Kabarole and Bunyangabu. This technical brief is derived from the BIU database and research carried out at WUBP.

Background:

Village Savings and Loan Associations (VSLA's) improves caregivers' ability to provide for children's basic needs



End of WUBP Phase IV study, indicated that one of the key drivers of violence against children was lack of basic needs amongst girls due to high poverty levels amongst caregivers. This is one of the push factors of girls into risky behavior and abuse by adult men. WUBP layers the economic strengthening intervention onto positive parenting using the VSLA methodology adopted in 2018. The main objective was to create a platform for caregivers to continuously meet to reflect on issues

affecting them as well as innovate ways to uplift the wellbeing of the children and other family members under their care through savings and access to cheap financing by establishing small businesses and/or improving on the existing ones.

WUBP supports caregivers who have graduated from positive parenting training to enroll and form VSLA groups which are supported by a para social worker. The groups undergo a ten-module training in the VSLA methodology with additional modules that include; business selection and planning and financial literacy training layered onto the VSLA methodology. VSLA's are managed by a select committee of a leaders Governance structure that includes; the chairperson, vice chairperson, secretary, treasurer and 3 key keepers

Lessons learnt:

Caregivers have capacity to identify issues that affect them groups therefore Community associations create a platform to reflect on them, develop solutions to address them within the community dynamics and receive, mentorship and support from service providers

Activities:

- VSLA groups meet once a week Support to the groups on agreed venue, date and time.
- Save money agreed amongst the group members and this varies from group.
- In group reflection on child related issues, positive parenting practices and peer to peer support.
- Contribute towards a OVC grant, Identify and support vulnerable children access urgent needs like medical, food and education.

Key Results:

- 72.8% of loans directed towards household improvement and income-generating activities (IGAs)
- Contributed to a 36% decrease in the lack of educational resources.
- Out of 674 children; of whom 71% were supported with Scholastic support, 27% with medical related support and 2% nutrition support.
- From 2018 till today, 2,108 caregivers have collectively saved and shared approximately USD 59,500. From these contributions, the Orphans and Vulnerable Children (OVC) fund allocated USD 6,089 to directly support 674 children.

Key challenges:

- VSLA plus groups face challenges of default rates amongst the group members therefore the need to have constant mentorship for the groups, to ensure adherence to the group constitution, group member capacity building
- Fear of the loss of the money due to house break INS for the treasurers, therefore the need promotes local linkages to local banks and SACCOS
- High illiteracy levels amongst the group members

Future for the VSLA plus groups:

- Continuous linkages of the groups to government systems and registration. This is to enhance sustainability as well as positioning groups and caregivers to benefit from government support

- Need to further exploit the digital spaces to upload the VSLA plus platforms to ensure easy accessibility
- Conduct business training for PPG groups: this is aimed at equipping them with skills in business management, marketing, and record keeping, among others and supporting them to develop individual and group IGA plans/ businesses to meet children's basic need

References:

Bantwana Initiative Uganda (BIU). (2018). *BIU Database: Records on Caregiver Savings, OVC Support, and Program Impact*. Internal organizational database documenting program outcomes, including caregiver contributions, fund allocations, and beneficiary support statistics. Data retrieved for VSLA Technical Brief

Bantwana Initiative Uganda. (2020) Bantwana Initiative Uganda SAFE Program. Available at: <https://bantwana.or.ug/safe-program/> (Accessed: August, 2024)