

Annual Activity Report, 2016



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Introduction

This 2016 Annual Report highlights key progresses, challenges and lessons learnt. The main areas of intervention covered under this report are education, health and livelihoods.

CCUg is a legally registered Community Based organization primarily working in Eastern Uganda in Jinja and Mayuge districts. The organization focuses on using education and skills training as a means of reducing poverty among women, children and youths. Our core programs include Group Saving Program (GSP) catering for women entrepreneurs in communities where we work, Sexual Reproductive Health and Rights (SRHR) for adolescents and youths, Orphans and Vulnerable Children (OVC) Sponsorship catering for orphans and other vulnerable children to attain education, adult literacy program for illiterate women, youth skilling catering for school-drop-out youths and crafts program.

Vision

An educated and productive community free from poverty.

Mission

Increase access to education and training as an effective tool to reduce poverty among women, children and youths.

Livelihoods

Improve access to credit and entrepreneurship skills

Group Saving Program (GSP)



GSP Working in form of a Village Saving and Loan Association (VSLA) the GSP, is made up of women groups (10- 15), living in the same locality, known to each other who occasionally meet to save and acquire loans from their pooled savings. At the beginning of each year, each group agrees on specific interest rates upon which the loans will be taken. CCUg has a stake in each group due to money that it occasionally injects in groups to meet their credit requirements. Each group attends 2 training workshops prior to the first round of savings where they are introduced to record keeping and various basic entrepreneurial concepts like capital, inventory, profits and the need for saving.

A meeting held with Wanyange group.



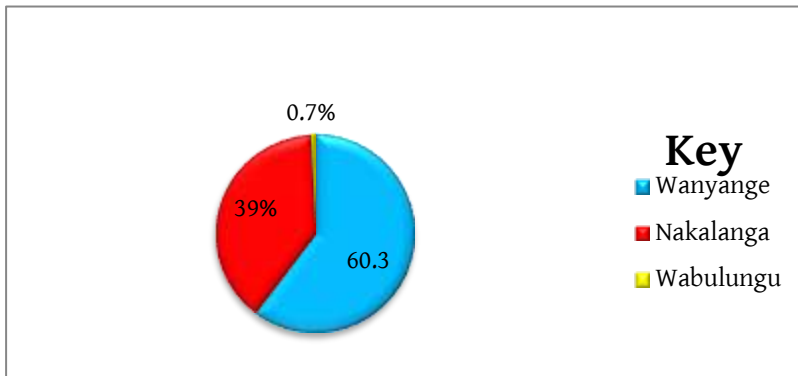
By end of December 2016, there were 12 groups making up 125 members. All the 12 groups ended their saving in December 2016. One group, comprised of 25 members was unable to initiate saving and loaning activities by mid-2016 due to financial problems amongst most members and resumes in January 2017.

Activities Undertaken

- Facilitation of 118 group meetings where members pooled an accumulated amount of Ugx 42,787,100 (\$11,885.31). As compared to 2015, more meetings were facilitated (168) although they pooled a lower amount Ugx 32,946,500 (\$9,151.8). This shows an improvement in savings of 29%.
- Assessing and advancing 250 loans amounting to Ugx 47,127,000 (\$13,090.8). In 2015, 215 loans amounting to Ugx 41,089,200 (\$11,413.7) were advanced. This shows an increase of 15% in the loan amount advanced.
- Business monitoring of 110 members.
- Solving group related problems amongst the 12 groups.

Performance of Groups

- a) **Saving:** The 12 groups pooled a combined saving amount of Ugx 42,787,100 Ug Sh. (\$11,885.31). Wanyange group pooled the highest savings of Ugx 25,786,100 (\$7162.8) followed by Nakalanga with Ugx 16,672,000 (\$4,631.1) and lastly Wabulungu with Ugx 329,000 (\$91.4).



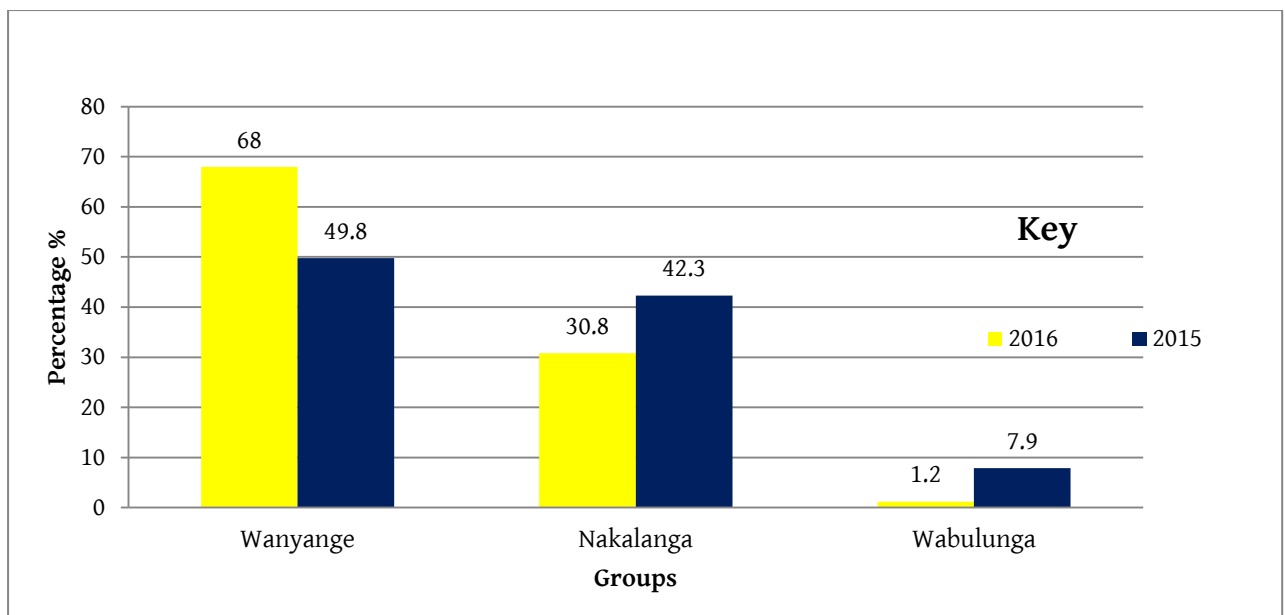
One of the reasons for poor performance of Wabulungu group relates to the fact that nearly all members brew alcohol whose sales are seasonal due to limited supply of molasses which is a key raw material.

b) Loaning and interest earned

A total of 250 loans amounting to Ugx 47,127,000 Ug Sh (\$1, 3090.8) were given out to members of the 12 groups earning the groups interest of Ugx. 9,673,600 (\$2,687.1). In 2015, a total of 215 loans were advanced earning interest of Ugx. 6,438,000 (\$ 1,788.3). This shows an increase in the number of loans advanced since 2015, loan amount and interest earned increased by (50%). This implies that the performance of the GSP has significantly improved and members are earning more interest than before.

Comparison of Loaning according to GSPs

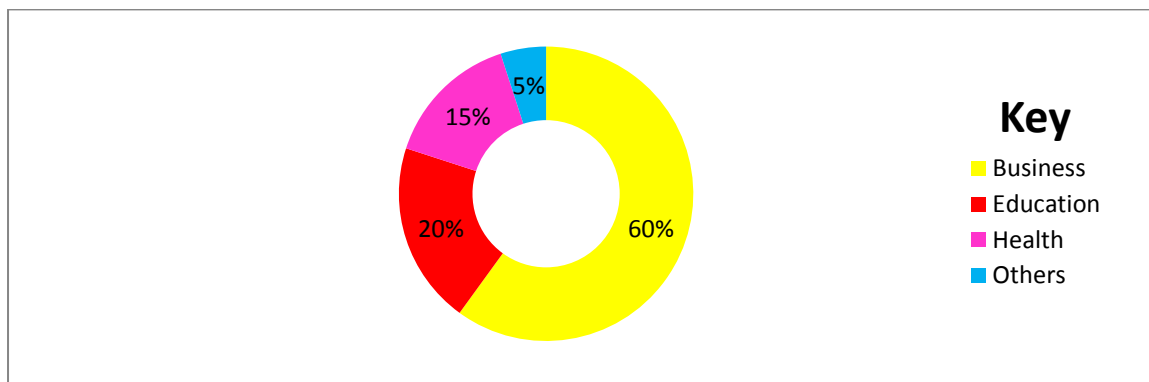
Note: In 2016, the total loan amount for all groups was 47,127,000 Ug Sh (\$1, 3090.8) while in 2015 it was 41,089,000 (\$ 13,696.3). The percentages below are calculated according basing on these amounts per site.



Data presented above shows that Wanyange group had the highest loan amounts in 2016 at Ugx. 32,040,000 or \$ 8,900 (68%) followed by Nakalanga group with a total loan amount of Ugx. 14,517,000 or \$ 4,032.5 (30.8%) and Wabulungu came last with a total loan amount of Ugx. 570,000 or \$ 158.3 (1.2%).

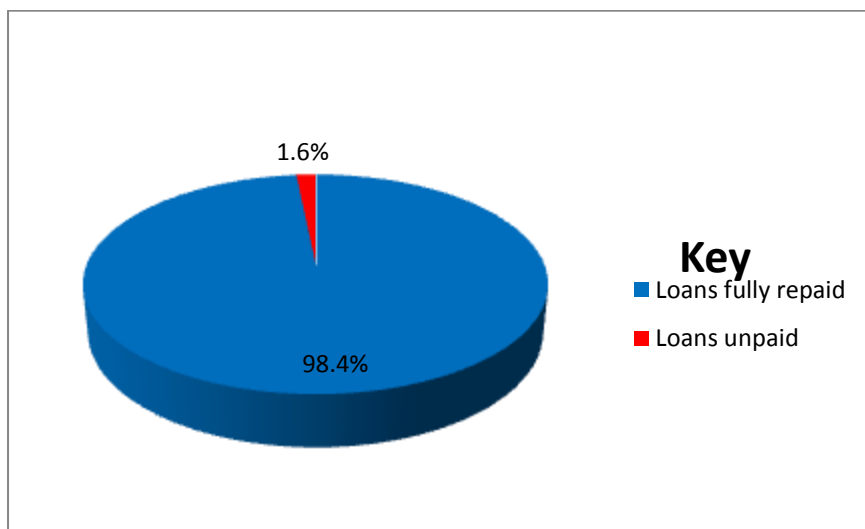
c) Purposes for advancing the loans

The biggest portion 150 (60%) of the loans advanced were used for business initiation and expansion, 50 (20%) were used by women to pay for school fees for their children, 37 (15%) loans were used for health related costs while others represented 5%.



d) Loan Repayment

By the end of their saving period (December 2016), out of the 250 loans, 4 (1.6%) loans were still unpaid while 246 (98.4%) had already been paid. There has been agreement and commitment of the respective members to repay the loans this year on condition that they will not be allowed to access any new loans for the whole year.



Challenges

- Poor performance of some member's businesses who had borrowed money to initiate/expand business which delayed loan repayment causing some women's savings/interest to be used for loan repayment.
- Rumour mongering among some members which led to suspensions and eventual termination of their membership with the GSP.
- Marital issues spilling over into the GSP as some male partners wanted to influence their partners to borrow loans while others did not know that their partners were in the GSP.
- Irrespective of literacy training provided, some GSP women are still illiterate and have not undertaken the training.

Lessons Learnt

- Ensure that every woman in the GSP is literate, either through earlier literacy training or enroll for training within the first 2 months of the GSP in 2017.
- Conduct more business monitoring so as to provide the necessary support and advice to women undertaking business.
- Continue involving local leaders and male understanding of the GSP so as to reduce unnecessary influence.

Education

Increase access to education and literacy rates among OVC and women



OVC Sponsorship

We recognize education as a basic human right for all children of the world. As part of our objective to reduce poverty, we provide *scholarship* in form of school fees, scholastic materials and mentorship to OVC

in order to empower them to complete school. By the end of December, we had 15 OVC in primary school having dropped 2 OVC who were studying in Secondary due to poor behaviour.

Aims and Objectives

- Use education as an effective tool to reduce household poverty among families where OVC live through increasing access and retention rates among the children.
- Improve literacy rates among caregivers of all OVC sponsored through a Family Literacy Model. Through the model, we hope to achieve the following:
 - Use the family as a network of education to improve on support, involvement and monitoring of sponsored OVC in school by their caregivers.
 - Encouragement of both formal and informal learning in the family while improving confidence and skills of adult learners in literacy and numeracy.
 - Encourage and strengthen a positive relationship and bond between OVC and their caregivers through joint interactive activities.
- Provide entrepreneurship training to Caregivers of OVC while improving their access to credit so as to encourage them to initiate, strengthen and sustain selected Income Generating Activities.

Planned Activities

- Payment of school fees and other scholastic materials to OVC enrolled on the program.
- Assessment of new OVC and enrolling them to the program
- Visiting OVC at school and home to monitor their performance, health and behaviour.
- Initiating caregivers of OVC into the GSP.
- Writing monthly and quarterly reports about OVC sponsorship.
- Attending monthly meetings about OVC sponsorship at district level in Mayuge district.
- Construction of a 2 roomed house for a needy family with 3 OVC.

Achievements

- Payment of school fees and other scholastic materials and health care toOVC enrolled on the program.
- A total ofOVC passed their final end of term examinations and were all promoted to the next classes.
- A total of 8 new OVC were assessed and enrolled on the program in December 2016, 4 of them from Namulesa, Jinja district and 3 from Baitabogwe, Mayuge district.
- Conducting 30 home and 40 school visits among sponsored OVC.
- Constructed a 2 roomed house for a needy family of 5 living with 3 OVC in Magamaga, Mayuge district.

Challenges

- Sponsorship of two OVC was terminated for consistent poor behaviour irrespective of continuous warnings from CCUG staff and sponsor.
- Families of OVC are living in absolute poverty. Nearly all OVC sponsored are food insecure with poor housing structures and are unable to access health care.
- Some caregivers together with their children were not showing enough interest in education attainment.

Lessons Learnt

- It is important to provide holistic support to the child/families from which the child was chosen. In addition, CCUG should ensure that all caregivers of sponsored children are in the GSP so as to

improve access to credit, training and encourage them to initiate/expand Income Generating Activities (IGAs) so as to gradually improve on household income.

- Ensure that children and caregivers understand their roles in the sponsorship partnership with CCUg.

Pictorial Collage of Activities Undertaken

House Construction



Top Left: Margaret (cream blouse), a widow with her daughter (Rebecca) and grandchildren. Rebecca is a single mother who was raped in 2015 by an army man attached to Magamaga. The family had been living in the mud house (second left) after being chased away from their home shortly after the death of Margaret's husband. This mud house without a latrine, was leaking whenever it rained and had fallen on them several times. The family had taken refuge at a neighbour's house for some while as their house was not hospitable. One of Rebecca's children is under our sponsorship program.

Top Right: Gabriella, an intern from Columbia University, US, fetching water for house construction on her head from a nearby borehole.

Middle-Left: Regine, an intern from Columbia University brick laying. Next is Lionel, CCUG staff adding mixed cement and sand to the wheel burrow after which he was transporting it to areas where brick layers like Regine, needed it.

Middle-Right: Charles, CCUG staff and Job, a local intern filling up holes left during digging the foundation with spades.

Bottom: The two roomed house was constructed with support from Nourish International and Carol Parker

Visiting OVC in Jinja and Mayuge districts



Top: Joel Talwana (seated on a yellow chair in a long sleeved blue shirt) a S.4 candidate under sponsorship for the last 2 years. Though both his parents are alive, they divorced and each remarried throwing a 6 months old Joel at his grandmother's place (Yasoni Faith, 70 years, in a cream busuti near the children) in Magamaga. Joel's mother wanted to marry him off by 16 years. Others in the photo are international Interns and CCUG staff. The interns from Columbia University encouraged and inspired OVC to work hard and use education to move their families out of poverty.

Middle: Harriet (talking, in a blue t-shirt and red skirt), a guardian to Kateme Sylvia (White T-shirt, seated next to her and looking in the opposite direction) explaining to the interns and CCUG staff. Sylvia, a very shy girl, is an HIV positive orphan whose mother died when she was an infant. Her father disowned her on learning that she was suffering from an incurable strange disease (AIDS). Sylvia has suffered a lot of internal and external stigma both at school and at home. CCUG has held discussions with school administrators and neighbours about this on several occasions.

Bottom: Sam Mukisa (seated opposite interns and CCUG staff) discussing about education. Sam lives with his mother, an illiterate woman who does odd jobs like digging for other people for small fees.

Adult Literacy Project



Initially conducted at the Community Resource Centre, (CRC), literacy training for illiterate women involves trainings in reading, writing, arithmetic, basic computer (Introduction, Ms. Word, Excel, Power point and Internet), parenting, communication skills and conflict resolution skills.

Our theory of change is premised on the fact that literacy and good parenting skills are not only vital in improving children's school performance and retention but also strengthening the ability of illiterate women to initiate, expand or sustain income generating activities to sustain their children in schools.

The method also stimulates future educational attainment, improved access to health care services by women, their children and families, increased engagement in societal issues among others.

On a sad note, we lost one of our students under training to uncertain heart related complications in December 2016.

Aims and Objectives

- Improve on the quality of life of adult learners through social and economic development; increasing on their understanding and participation in current social, economic and political activities including better business management and their children's education.
- Increase literacy and numeracy levels of adult learners as a means of improving the increasing demands of the current labour market.
- Increase literacy and numeracy proficiency of adult learners so as to empower them to take up future opportunities for further learning.

Planned Activities

- Organize women in the GSP to initiate literacy training using a Community Literacy Adult Literacy Model while encouraging those living near the CRC to enroll for trainings there.
- Finish training of the pioneer group of (13 women) and enroll 50 more women.

Achievements

- Finished literacy trainings among the pioneer group. In October 2016, 7 women graduated from the CRC with certificates in Literacy while as 8 youths who had earlier finished in 2015 also graduated with certificates in Vocational Training.
- Initiating literacy trainings among 73 women, 13 of which are studying at the CRC while 60 are studying from their respective villages near their homes.

Challenges experienced

- Due to ridicule and abuse, some adult learners have had to drop out of the training. Although we discuss this during enrollment and encourage women to be strong, provide support and encouragement through counseling, this seems a big challenge especially for trainings conducted at the CRC.
- Nearly all married adult learners are experiencing some form of domestic abuse which has led to development of depression among some few. This has made it hard for learners to concentrate and pay during learning sessions.
- Small team of trainers to conduct literacy sessions while providing counseling, guidance and therapy to learners experiencing domestic violence and depression.
- Large number of women who would desire to be enrolled as compared to our capacity to provide the literacy training.

Lessons Learnt

- In order to improve on retention and have a bigger effect, CCUG should strengthen the Community Literacy Model of implementation while training some women to become literacy facilitators so as to reduce on the burden experienced by current facilitators.
- Include more local leaders in the literacy training who can provide frequent encouragement and support to enrolled women.
- Incorporate aspects of the Family Literacy Model so as to involve children and other members of the family in the learning of adult learners so as to boost support and garner encouragement to stay in the training.
- Seek for funding or a comprehensive Community Adult Literacy Project so as to serve communities which have requested for our support for many years.
- Conduct awareness sessions about domestic violence in villages where the literacy training is being conducted.

Pictorial Collage of Activities Undertaken



Top-Right: Nakaima Zomu, the Nabakyala (LC) of Nakalanga Village, reading letters of the alphabet during a lesson for English. She is the Chairperson of the Nakalanga GSP. About 98% of the 63 members of Nakalanga GSP are illiterate.

Top-Left: Mutesa Hanifa and Nakasango Fatuma (Deceased) learning how to type using Mavis Beacon software at the CRC.

Middle-Left: Nakisige Rebecca (a graduate of the pioneer literacy class) teaching tailoring to some students of the literacy class.

Bottom-Right: The Community Development Officer (CDO) of Kakira Town, (standing, in a blue dress) speaking at the graduation ceremony of the pioneer adult literacy class. She was so amazed at the modified curriculum used during literacy training. As she said, "it is very good and tailored towards empowering today's illiterate women." She requested CCUg to accept earlier invitations from women groups in Kakira to initiate a Community Literacy Project there.

Health

Improve access to SRHR and WASH

Sexual Reproductive Health and Rights (SRHR)



SRHR Since 2013, we have been providing comprehensive sexuality education to more than 30,000 teenagers in primary and secondary schools in Jinja, Mayuge, Buikwe, Kamuli and Tororo districts. The purpose of this sexuality education is to give adolescents and other young people information, skills and values necessary to have safe and enjoyable relationships for which they are responsible for their sexual and reproductive health.

Planned Activities

- Conduct sexuality education among 1,000 students in primary and secondary schools in Jinja and Mayuge district.
- Plant 100 talking sign posts about sexuality and HIV/AIDS.

Achievements

- Conducted Sexuality education which included adolescent bodily changes, sexual relationships, Sexually Transmitted Infections (STIs) with an emphasis on HIV/AIDS. The sessions also discussed Self-Esteem and Confidence among adolescents and other young people. This was among an estimated 1,300 students both in primary and secondary schools.
- Painted 100 talking sign posts about sexuality and HIV/AIDS.
- Conducted a study about the knowledge, attitude and practices towards sexuality and HIV/AIDS among 80 students in 2 secondary schools. Key findings showed that most students lacked appropriate knowledge about HIV/AIDS with beliefs in many myths and misconceptions about pregnancy, condom use and HIV/AIDS. Besides, sexually active students were not engaging in unsafe sexual practices like having unprotected sex. Furthermore, more than three quarters of students sampled did not have someone to freely speak with about sex and HIV/AIDS or career guidance.
- Improved engagement and commitment between school administrators and CCUG administration.

Challenges

- Ministry of Education and Sports banned the provision of sexuality education in schools hindering our efforts in planting the talking signposts, conducting more SRHR and counseling sessions.
- Delayed confirmations about days for conducting sexuality education by some school administrators caused challenges in planning.

Lessons Learnt

- Continue engaging school administrators to offer more commitment towards reports provided after sexuality education.
- Initiate a mentoring project to provide students with age mates-youths- trained to provide mentoring to adolescents so as to help them confront and understand risks that they are facing like negative peer pressure and influence, low self-esteem and confidence, alcohol and drug abuse, demystifying misconceptions about sexuality and HIV/AIDS with accurate information.

Pictorial Collage of Activities



Top Left: Charles discussing with students of Nile High School, Jinja about self-esteem. Most students did not know the relationship between self-esteem and academic performance or safe sexual practices. Surprising, more than half of students sampled from this school had a low self-esteem.

Top-Middle: Regine, playing with students of Lyamyama Primary School as a way of building rapport before a sexuality education session.

Top Right: Anbar, an intern from Columbia University discussing relationships. This ranged from sexual to non-sexual relationships, harmful to healthy relationships.

Bottom: Regine and Job, during a skit about alcohol abuse in Wabulungu Primary School, Mayuge district.



Left-Right: Lionel, Michael, Brenda, Justine, Shakira and Job