

**WEST NILE AGRICULTURE IMPROVEMENT AND CONSERVATION
(WENAGIC) PROJECT**

**ANNUAL REPORT
(JANUARY – DECEMBER 2017)**



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JANUARY 18, 2018

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1.0. Introduction

The Agency for Accelerated Regional Development (AFARD) secured funding support from the Sall Family Foundation to implement the West Nile Agriculture Improvement and Conservation (WENAGIC) project in Yumbe district, Uganda. This pilot project aimed to reduce extreme poverty among smallholder farmers through the Village Savings and Loans Association (VSLA) as a platform for improved agricultural productivity, income diversification and environmental conservation. The project goal is, “To support a sustainable and equitable food and income security of 150 smallholder farmer households” and its specific objectives are:

- To increase smallholder farmers’ agricultural production and productivity by 85%;
- To improve the dietary intake of locally available foods in a gender sensitive manner;
- To support smallholder farmers to diversify their livelihood activities; and
- To build the capacity of smallholder farmer groups into viable village development groups able to meet their member’s needs.

2.0 General Project Update

AFARD commenced with project implementation in January 2017 and in the year the following activities were accomplished: a Project Officer was recruited; Abi Zonal Agricultural Research and Development Institute (Abi ZARDI) provided Mr. Emmanuel Odama to support the soil fertility component of the project; inception meeting was held with Yumbe District Local Government (DLG) leaders who approved the project sub counties; 05 mixed-gender Village savings and loan association (VSLA’s) with 150 members (57% females) were formed in and registered with Apo and Kei Sub Counties. A baseline study was conducted in all the VSLAs; 10 Lead Farmers (50% females) were trained as peer extension agents; a demonstration-cum-seed multiplication sites were set in each VSLA for cassava and beans. In addition, agroforestry tree seedlings (Grevillea, Calliandra and pawpaw) together with amaranth and pumpkin seeds were provided to each members. Intensive trainings were conducted in good agricultural practices (GAP), crop insurance, safe nutrition, VSLA methodology, income generating activities (IGA), gender and human rights, and group governance and management. Monitoring through farmer group performance review meetings, management sport visits, district reviews and learning workshops were also conducted.

The project is known by local government officials and community leaders; 150 smallholder farmers are working together with strong group cohesion. They have adopted some improved agricultural and climate smart technologies including improved seeds and agroforestry. Their awareness of balance diet improved with increased ownership of kitchen gardens and uptake of vitamin A rich vegetables. Overall, 95% (as compared to 74% at baseline) are food secure. All these farmers save weekly while 89% accessed loan fund to meet emergency and business finance needs. Not surprising, 84% of them own income generating activities to diversify their income sources. Only 41% adopted better business management practices. Finally, group leadership and management has also improved. Members feel they own their groups. Women’s voice and visibility was also reported to have improved and the level of gender based violence was reported

to have been on a decline.

The key challenges remained with bad weather and the collective seed multiplication approach which took long to reach individual household beneficiaries.

3.0 Performance on Key Deliverables

Below are the current performance started in the key activities planned for the quarter.

3.1 Project context

The implementation of the project commenced on January 6, 2017 when AFARD officially opened for the financial year business. However three critical factors that remained volatile in the project area. First, the political conflict in Southern Sudan poured into Uganda (and Yumbe district in particular) many refugees with especially Yumbe district alone hosting about 31% of the 925,654 refugees in West Nile, Uganda (as at September 2017). This huge population influx (of women and children constituting 86% and the elderly 3%) outstretched the available basic social services and food security in the region (with food theft, resource conflict, and rising food prices). Second, the Ugandan economy experience a high inflation rate with negative effects of market prices for goods and services. Third and finally, there has been a long delay in the onset of first season rain (in end of March) and an abrupt end of the second rain season (in mid-November) also with effects in on-farm activities.

3.2 Start-up activities

SU0: Project set up

To start the project, the Executive Director informed the Board of Directors during its annual meeting about the pilot project. With Board blessings, a joint management meeting was held with the leadership of Abi Zonal Agricultural Research and Development Institute (Abi ZARDI) primarily to secure ample time for Emmanuel's engagement in the soil fertility improvement component of the project. This meeting also clarified the project expectations and deliverables and it assigned roles between AFARD and Abi ZARDI. Finally, the project team recruited the Project Officer (PO). Preference was given to both agronomy of cassava and beans as well as the knowledge of the local language. This staff was provided internal induction by AFARD management so that he could adhere to AFARD's operational guidelines and take ownership of the project results.

SU1: Training of trainers

To ensure consistent project delivery, the project team attended a residential preparatory and training of trainers (ToT) workshop that was facilitated by the Executive Director. This workshop developed a Gantt chart for the project implementation, clarified each strategy using local experiences, and adopted AFARD's training materials (for VSLA methodology, entrepreneurship and farming as a business) for use in the project. The Project Coordinator (PC) and the PO also developed a hands-on training guide for agronomy and environment conservation. This workshop helped all the project team members to appreciate the interlink between the various project

components and objectives, the added undocumented tasks and principles required to deliver on each project activities, and signs to look for in group growth.

SU2: Form and register Village Savings and Loans Associations

The process of forming VSLAs started with the briefing meetings for local government officials at both the district and sub county levels. The PC, Yumbe Team Leader and the POs met with the district and Sub county political and technical leadership and briefed them about the project. These meetings identified viable villages where WENAGIC project would impact positively on the lives of the people. The meetings also secured buy-in of these leaders as some joined the project team during community mobilization meetings.



Agonga Farmers group members during their routine savings meeting: Photo Moses Eyotre

With the intervention villages identified, the project team embarked on community mobilization and formation of the smallholder farmer-led VSLAs. Awareness meetings were held in the selected intervention villages to brief the community members about the project and interest those who wanted to form self-selected VSLAs. These meetings led to the expression of interest by 07 villages. The PO and Yumbe Team leader then developed a transparent screening checklist – vulnerability test - to aid with vetting and selecting the suitable villages to partner with in the project. The test finally selected 05 villages and the other 02 villages were notified on why they did not qualify in a joint feedback meeting. In this way, peace was built among the selected and non-selected villages.

Table 1: The project for VSLAs by membership status and leaders contacts

Group	Members		Sub county	Parish	Village	Vulnerability Test Score	Contact persons
	Male	Female					
Garden Vulture Farmer's Association	12	18	Kei	Tuliki	Woyi	85%	Chandiru Salela 0786355853
Nidro Farmer's Association	14	16	Kei	Rodo	Peteture	57%	Lupayi Samuel 0779578948
Kidia Women Development Association	10	20	Kei	Rodo	Peteture	75%	Ciriga Rasul 0776818192
Mungufeni Farmer Group	15	15	Apo	Yeta	Gibo	77%	Abdu Razak 0774766541
Agonga Youth Association	14	16	Apo	Acholi	Agonga	58%	Alichi Alli

							0775803360
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Hereafter, the PO embarked on training members of the selected villages to form formal VSLAs. Members were taken through constitution making based on a harmonized VSLA constitution that was developed and approved by the Sub county Community Development Officers. With a signed constitution in place, the VSLA members went through the next step of electing their leaders. They elected a 5-member Executive Committee (with 3 women) and a 7-member VSLA Management Committee (with 4 women members). The final step was the support to the group with registration with their sub county local governments. After the PO secured the registration requirement from the local government, group members mobilized the fee and got registered with government. They carry registration certificates that qualify them as body corporates able to sue or be sued.

SU3: Conduct baseline study

The project team headed by the Executive Director constituted itself into a study team that developed its terms of reference, study instruments, and conducted data collection and analysis. A separate detailed report will be shared with stakeholders and uploaded on AFARD website to increase awareness of the pre-project situation but also to marshal added support where the project will not. The critical highlights from this study are: 95% of the beneficiaries depend on farming; 87% are married; and 20% have no formal education. They have on average 7.9 people per household, 3.7 acres of land, plant mainly local seeds (>60%) with high yield gaps – 92% for beans and 83% for cassava. While all the members were in saving groups, their average weekly savings was a dismal UGX 3,987 (\$1.1). Only 74% had alternative sources of income with a monthly income of UGX 56,921 (\$16.3). Only 57% had food all year round, 63% were able to eat three meals daily and 58.7% (64.4% females) were asset poor.

Figure 1: Baseline study team training and supervision



Component 1: Increasing agricultural productivity

Objective 1: To increase smallholder farmers' agricultural production and productivity by 85%

R1.1: Train Lead Farmers

The baseline findings revealed considerable gaps in the use of good agricultural practices – agronomy, soil and water conservation, and marketing. Yet sustainable agriculture and agribusiness requires that farmers use recommended practices in order to increase their yield per unit of land. To handle this challenge, the project team adopted the Lead Farmers approach as a sustainable means for ensuring that poor communities have access to sustainable extension services. The team used an AFARD's internal selection criteria for and roles and responsibilities of peer educators developed using positive deviance principles. All VSLA members were taken through this in order for them to participatorily select from among their members 02 Lead farmers (1 male and 1 female). Overall, 10 members (5 females) were selected and each of them signed a Volunteer Form committing to provide free services to their group members.



Given the high cost of Vocational Technical Institutions-based training, these Lead Farmers were provided residential training at Abi ZARDI for 05 days. This training was provided by the Enterprise Experts and it involved both the theory and practice of cassava, beans and vegetable production, as well as soil and water conservation practices. In addition, the main roles of Lead Farmers were emphasized to them, namely: Developing seasonal production and marketing plans; Setting up demonstration sites; Training members on good agronomic and soil and water conservation practices; Providing routine mentoring visits to farmers; Overseeing seed production and distribution to members; Coordinating collective marketing with POs; and Collecting routine project performance data.

Table 1: The VSLA Lead Farmers

Name of VSLAs	Lead Framers	
	Males	Females
Garden Vulture Farmer's Association	Waga Rashid +256-791800592	Bako Kalsum +256-759881098
Nidro Farmer's Association	Toko Onesmas +256-772445455	Sarah Atimango +256-771451550
Kidia Women Development Association	Siraji Juma	Alone Samsa

	+256-776818192	(no phone contact)
Mungufeni Farmer Group	Abdurazak Rahuman +256-774766541	Raima Alias +256-773514579
Agonga Youth Association	Alichi Ali +256-775803360	Faida Rukia +256-794159937

R1.2 Develop seasonal production and marketing plans

On return from training, the Lead Farmers together with the PO organized planning meetings with their group members. The objective of these meetings was to introduce VSLA members to production planning guidelines and templates for data collection. The PO took the group members through the tool and every group was clustered into four with a leader to aid the collection of individual cluster member data. These meetings also challenged every group member to go back to their families and discuss with their spouses what their production goals for the season would be (Family wealth creation). The PO took group members to realize that, if farming is the primary source of household income, then the farm sizes and financial goal each family would like to achieve should be reflected in their land sizes. For instance, for a family that wants to earn UGX 1 million from beans production, it must be able to produce 400Kgs of clean beans (at UGX 2,500 each). This would translate into about 1 acre of land given post-harvest losses and harvest retention for food. Finally, the cluster leaders collected all the group members' estimated land sizes. This data was aggregated at each group level to show their total acres for the season. An estimate of yield was used so that each member was able to see how much s/he will earn at the end of the season. This exercise also compelled other member to there-and-then increase their land sizes in order to earn more income. Finally, the PO is aggregating the VSLA based seasonal production and marketing plan into a project plan that will be shared with local government leaders and private sector actors to aid monitoring and market access.

R1.3 Set up demonstration and seed multiplication sites

The project's cost-cutting strategy of increasing access to quality seeds and planting materials as well as increasing adoption rates of good agricultural practices is to use group-based demonstration sites. These are sites for both seed multiplication and good practices demonstration. Overall, each group was required to provide land for the sites. Thus, the PO worked with each VSLAs to secure land from their group members who have larger land sizes and good will. For each land that was approved as suitable for the project promoted commodities, a land use agreement was signed between the landowners and the group leaders. Family members of the landowners were also involved in this process so that potential future conflicts are minimized.

During the production and marketing planning process the VSLA members noted that cassava will



Abi ZARDI distributing cassava-planting materials:
Photo by Eyotre Moses

be planted in the first season and beans in the second season. Each group was then challenged to open 4 acres of land for improved cassava in addition to $\frac{3}{4}$ acres for different cassava varieties given that Abi ZARDI committed to support the groups to demonstrate and learn from 4 different cassava varieties – NAROCA 1, NASE 12, NASE 14, and any one local variety - so that they can select the best variety to grow for the market. Thus, each project supported group secured the required land sizes for cassava (4.75 acres) and vegetable (0.25 acres) production. The groups used the labour of members to open their land.

To note is that on April 1, 2017, Abi ZARDI distributed all the cassava planting materials to the Lead farmers.

Table 2: Volumes of inputs accessed

Varieties	Description	Quantity	Remarks
Cassava (NAROCAS 1)	Bags	120	Procured
Cassava (NASE 12)	Bags	15	Provided by Abi ZARDI
Cassava (NASE 14)	Bags	15	Provided by Abi ZARDI
Beans (K132)	Kgs	375	Procured
Grevillea	Seedlings	750	Procured
Calliandra	Seedlings	750	Procured
Spray pumps	Units	15	Procured
Watering cans	Units	15	Procured

R1.4: Train in good agricultural practices (GAP)

A training plan was incorporated in each Production and Marketing Plan (PMP) that was developed by every VSLA. The Lead Farmers, with the support of the PO, mainstreamed all the skills training required in the production of cassava and vegetables in the PMP. This process was participatory. It involved developing the PMP and identifying the skills gaps required at each of the physiological stages of the crops.

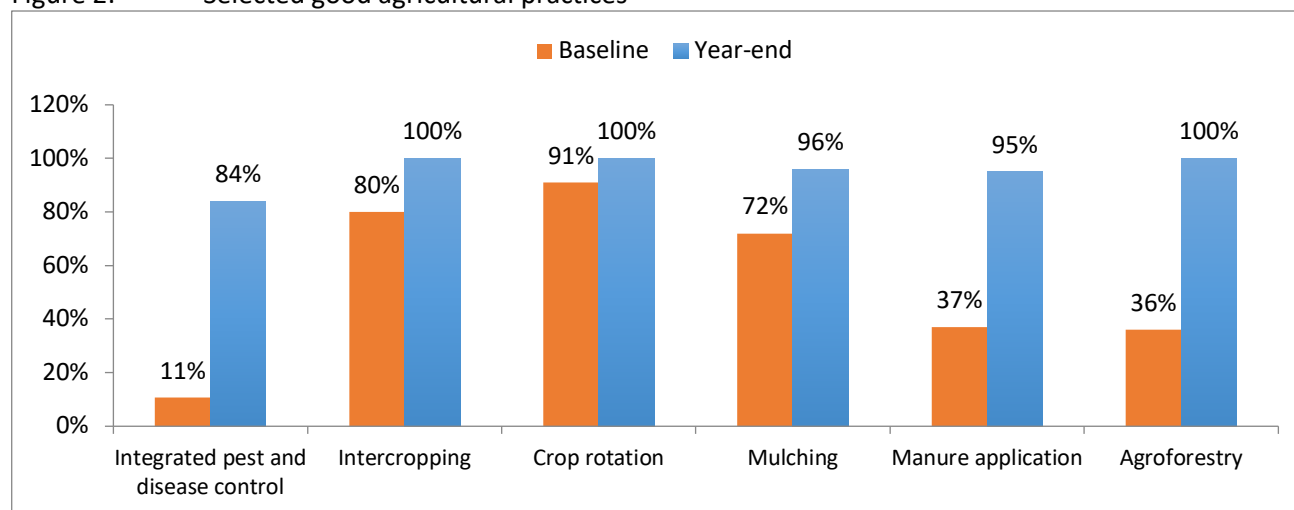
Within the period of one year the Lead Farmers with the support of the project officer conducted 60 trainings in land siting, land opening, soil and water conservation given the adverse weather conditions, kitchen gardening, better agronomic practices in cassava, beans including post-harvest handling in cassava and beans and agro forestry production.



A Lead Farmer at Nidro Farmer's Group demonstrating use of the knapsack sprayer to group members (Photo: M. Evotre)

During a follow up on this training, it was noted that adoption of good agronomic practices like early land preparations, timely planting and spacing, use of improved seeds and also farmer to farmer learning has been strengthened where farmers can willingly share production and marketing information amongst themselves which was not a common practice for example all the group members have knowledge on the latest cassava and bean varieties bred at ABI ZARDI and their management practices for better yield. Figure presents a summary of the selected practices that were adopted amongst which are integrated pest and disease control (73%), agroforestry (64%), and manure application (58%).

Figure 2: Selected good agricultural practices



R1.5 Train in Multi-peril Crop Insurance Scheme

During the PMP and baseline study, farmers noted that adverse weather has become common in the last 3 years with adverse effects on their livelihoods. Yield gaps analysis from the baseline study revealed that group members only harvested an average of 8% of beans and 17% of cassava yield potential estimates for the region. To avert this huge loss margin, the Executive Director and PC initiated discussions with UAP Insurance Company to insure the demonstration plots and also train farmers on the importance of multi-peril crop insurance. Overall, 05 trainings were conducted for 123 group members (85 females) by Jubilee Insurance who also introduced the project beneficiaries to the government's 30-50% subsidized insurance scheme. Finally, the 12.5 bean demonstration fields for the 5 groups was insured with UAP insurance company. This training helped to make the beneficiary farmers aware of crop insurance and the government partnership with insurance companies to offer insurance services in agriculture sector. At the end of the season, yield data of the demonstration plots were compiled and shared with UAP as is shown below to claim for losses.

Table 3: Beans performance and risk claim filed to UPA

SN	Name of group	Acres	Insured yield (KG)/acre	Total insured yields (Kg)/group	Unit price/Kg (UGX)	Insured Returns (UGX)	Actual yeilds	Sales price/Kg (UGX)	Farmers earned income (UGX)	Lost income (UGX)
1	Garden Vulture Farmer's Association	2.5	412.5	1,031	3,000	3,093,750	105	2,500	262,500	(2,831,250)
2	Nidro Farmer's Association	2.5	412.5	1,031	3,000	3,093,750	100	2,500	250,000	(2,843,750)
3	Kidia Women Development Association	2.5	412.5	1,031	3,000	3,093,750	327	2,500	817,500	(2,276,250)
4	Mungufeni Farmer Group	2.5	412.5	1,031	3,000	3,093,750	120	2,500	300,000	(2,793,750)
5	Agonga Youth Association	2.5	412.5	1,031	3,000	3,093,750	95	2,500	237,500	(2,856,250)
Totals		12.5	2,062.5	5,156		15,468,750	747		1,867,500	(13,601,250)

Component 2: Improving nutrition

Objective 2: To improve the dietary intake of locally available foods in a gender sensitive manner

R2.1 Train on safe nutrition

To ensure that farmers improve on their nutritional status, farmers were trained by the District Health Educator/Nutrition Officer on safe nutrition using FAOs nutritional manual on food planning, processing and preservation practices. Particular topics handled included; understanding applied nutrition, basic principles of nutrition, healthy food guide, relationship between nutrition, health and development, food handling and preservation, meal planning and management. In total 10



Members of Agonga Farmers Group attending safe nutrition training (Photo: Alichii Alli)

training sessions were conducted in all the 5 groups with two trainings sessions held in each group. The trainings were attended by 117 farmers (67 females). It's impressive to note that 37 spouses of some married members of project beneficiaries participated in the trainings. The trainings has helped to change the mind set of many project beneficiaries who used to think that good feeding is all eating meat as long as you can afford, having enough sugar in tea and enough cooking oil to fry your food. Ms. Minima Kalsum from Garden Vulture enthusiastically shared her experience:

Before the training, in my home good food was all about eating daily plenty of meat, fish and chicken prepared with enough cooking oil and taking milk tea with a lot of sugar (four spoons per cup). However, the training has made me learn new skills of preparing my food and balancing the different diets in my daily consumption of meals. I have also learnt that taking a lot of sugar is not good for my body. Now I use minimal or no oil in cooking my food. I also encourage my family to eat a lot of green vegetables.

R2.2: Hold annual nutrition competition

To assess farmers understanding on safe nutrition practices, an annual nutrition competition was organized amongst the five farmers groups with emphasis on: planning for household balance diets and safe food preparation, processing and food preservation practices. A team of Judges was drawn from the District Health, Production and Nutrition



The District Agric Officer Yumbe (in white) along with other Judges scoring meals prepared by Nidro Farmers group during the nutrition competition: Photo Moses Eyotre

departments. This competition started at the group level. The group winners were facilitated to the project level competition where the top 3 winners - Nidro Farmers, Garden Vultures, and Kidia women group - were awarded cash prizes of UGX 300,000; UGX 250,000 and UGX 150,000 as first, second and third winners respectively. One of the elderly women from Kidia women group said, *“this was a moment for us to showcase our traditional experience in the preparation of local foods using modern healthy practices.”* In addition, the annual nutrition event also helped to change the common belief that nutrition is an issue for women because they are mostly the ones in the kitchen. The team from the District nutrition department promised to invite the best performing groups to partner with them to conduct trainings on safe nutrition at the District referral hospital.

Table 4: changes in selected food security indicators

	Baseline	Year-end	% change
Know about balance diet	65.3	86.7	32.8
Know about safe food preparation methods	78.7	89.3	13.5
Know about safe food preservation methods	78.7	93.3	18.6
Did you in the last 7 days eat the following foods?			
Cereals (wheat, rice, maize, sorghum, millet etc.)	86.7	100.0	15.3
Roots/tubers/plantain (potatoes, cassava, matooke)	96.0	100.0	4.2
Vegetable (fresh, dry)	80.0	100.0	25.0
Fruits/fruit juices (fresh and dry)	66.7	93.3	39.9
Pulse/Legumes/Nuts (Beans, peas, G.nuts, simsim)	94.7	100.0	5.6
Eggs	78.7	74.7	-5.1
Dairy products (milk, cheese, yoghurt)	46.7	77.3	65.5
Meat (goat, beef, lamb, pork, chicken, duck, pigeon, offal)	77.3	94.7	22.5
Fish (fresh, smoked and sun dried)	84.0	98.7	17.5
Oil/fats (ghee, butter, cooking oil)	78.7	98.7	25.4
Sugar, Honey	84.0	100.0	19.0
Condiments (spices, ketchup)	44.0	90.7	106.1
Alcohol and tobacco	12.0	20.0	66.7
Consumption of Vitamin A foods	82.7	96.7	17.0
Consumption of livestock products	90.7	92.0	1.3
Food security status			
Have food all year round	57.3	94.7	65.3
Eat at least 3 meals daily	62.7	92.0	46.7
Eat as a family/share food equally	84.0	97.3	15.8
Dietary diversity status	92.0	94.0	2.2

Component 3: Livelihoods diversification

Objective 3: To support smallholder farmers to diversify their livelihood activities

R3.1: Train in VSLA methodology

As a platform for the project, all the groups were trained on VSLA methodology which emphasizes saving with a purpose, capital investment and acquisition of productive assets. After the training, each group was also provided with a VSLA kit. Finally, as part of quality assurance, the PO also witnessed the first savings in each group so as to ensure that they adhere to best practices – meeting, sitting, recording, and declaring savings and loans. However, in the course of the year, the PO routinely provided supervision and technical guidance to the groups and the VSLA management committees as and when it was needed.



Members of Garden Vulchers Farmers group VSLA committee members counting their savings: Photo Moses Eyotre

As a result of this training, in all the groups, members are able to save their meagre irregular income. Members are also able to access credit facilities. During the monitoring visits especially female members noted that the VSLA has provided them opportunity to save income away from the reach of their husbands as well as the temptation to spend whatever money one had on herself or in the house. They also pointed out to the ability to access money to address emergencies.

Some of the innovation that was included in the VSLA were the agroinput savings ledger and the use of SAVIX management information system to track group performance. This ledger was introduced because farmers hardly save for agro-inputs that are critical for their agribusiness. Instead they save for the one-off share-out; a practice that often ends up in festive season consumption. During the monitoring visits, group members appreciated this ledger when they pointed out that the agro-input savings was helping them access improved agro-inputs like seeds.

In the year, the groups saved a total of UGX 23,980,500 (US\$ 6,621; averaging US\$ 44 per member). The group loans provided business capital to start and grow micro- businesses, and for acquiring productive assets. For example, Ms Zaida Ayike from Agonga Farmer's group in Apo Sub County testified that her loan of UGX 250,000 boosted her hotel business that enabled her to pay school fees for her 02 children, buy scholastic materials and support her family better.



Ms Ayike Zaida in her hotel at Agonga Trading Center
(Photo: Eyotre Moses)

To avoid the situation of groups running out of funds in the next saving cycle, the groups agreed not to share all their savings. Each groups retained 5-10% of its profit income in their saving box (worth UGX 2,454,000).

Table 2: VSLA 12-months performance

Name of VSLA	No. of members	Total savings (UGX)	Total Social Fund (UGX)	Total Agro input savings (UGX)	Total fund retained (UGX)
Garden Vulture Association	30	6,263,000	326,500	576,000	738,000
Kidia Farmers Association	30	2,895,500	158,000	143,000	270,000
Nidro Farmers	30	6,562,000	367,000	666,000	1,100,000
Mungufeni Farmers Group	30	3,564,000	301,000	350,000	280,000
Agonga Youth Farmers Group	30	4,696,000	264,500	219,500	66,000
Total	150	23,980,500	1,417,000	1,954,500	2,454,000

R3.2: Train in IGA –selection, planning and management

For farmers to be able to increase and diversify their earnings, 25 trainings were conducted on entrepreneurship. (5 times in a group). The trainings focused mainly on business management skills. The topic covered included, understanding entrepreneurship, identification of business opportunities, goal setting, business planning and management and record-keeping. The trainings were attended by 120 project beneficiaries (73 females). The training sessions also involved each participant coming up with simple goal, business idea and plans to achieve it. As a result, many new businesses were opened by members who initially had fears of venturing into business activities.



The Lead Farmer of Nidro Farmer's Group (Moro Joseph) deliberating on planning and management of IGAs (Photo: M. Eyotre)

R3.3: Conduct business mentoring and coaching visits

To ensure that members new and old businesses are growing after the business management skills training, the Project Officer conducted 150 business mentoring and coaching visits. During these visits, attention was paid no challenges impeding business grown. The Project Officer encouraged groups members to participate in a participatory business health checks of their businesses.

Table 3: Summary of business performance assessment

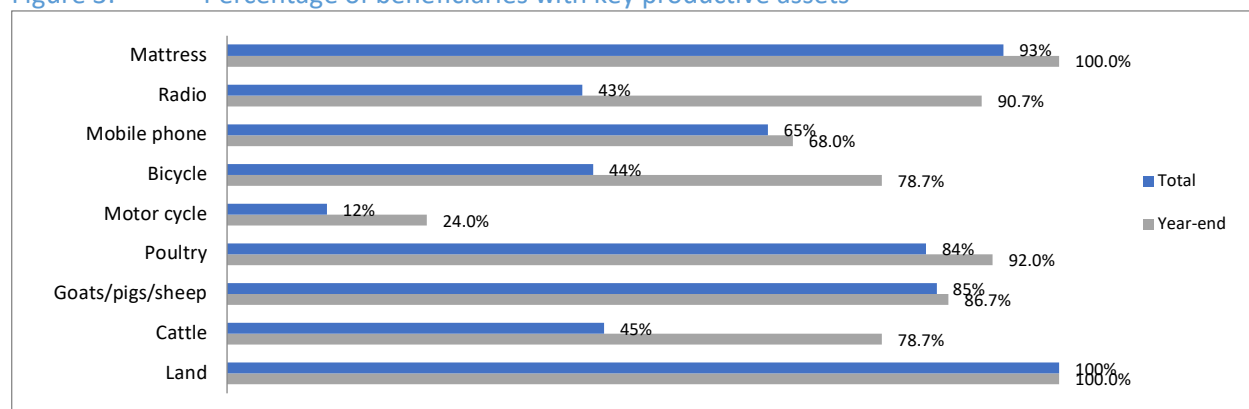
Name of Owner	Farmer Group	Type of business	Assessment Remarks
Aliche Alli	Agonga Youth	General mechanize	60%
Oledri Samsa	Agonga Youth	Food items	52%
Ayike Zaida	Agonga Youth	Hotel business	50%
Took Onesmas	Nidro farmers	Agricultural produce	75%
Ijota Rofina	Nidro farmers	Hotel business	57%
Small B Grace	Nidro farmers	Fish selling	47%
Waga Rashid	Garden Vulture	Agricultural produce	60%
Bavule Stephen	Garden Vulture	Selling clothes	83%

This process helped in identifying business management gaps and this was followed by mentorships to enrich business management skills of the business owners. The business owners were able to identify their key challenges such as: lack of enough capital, spending without planning, non-tracking their earnings and spending, and communication gaps with customers. Thus, coaching was customized to each need and most of the supported business owners were able to take up planning for their spending, tracking their earnings and spending on weekly and monthly basis, and conducting regular self-assessment and keeping simple basic records about income and expenses.



Mr. Aburehra a member of Mungufeni Youth Farmers group at his business premises: Photo Moses Eyotre

Figure 3: Percentage of beneficiaries with key productive assets



Component 4: Farmer Group Strengthening

Objective 4: To build the capacity of smallholder farmer groups into viable village development groups able to meet members' needs.

R4.1: Train in group governance and management

In order to enhance good governance in and proper management of the beneficiary farmer groups the Project Officer conducted 15 training sessions covering effective leadership, decision making, conflict resolution, record-keeping and communication skills and 117 beneficiary farmers (69 females) attended. These trainings introduced members to a participatory group capacity assessment tool that have helped the groups to both assess their leaders performance and hold them accountable. In some groups, disciplinary actions were taken against non performing group leaders and members, For instance, in Nidro



The Field Officer (standing) conducting training on group management for Mungufeni farmers group

Farmers Association members conducted an annual performance evaluation for their leaders and members and they were able to recommend for replacement of 2 of their groups members who were not active in group activities. In addition, the trainings enabled the groups to also identify gaps such as no strict observation of meetings schedules, mobilization, attendances, and quorums, group records keeping, and accountability, among others constitutional issues.

R4.2: Train in women and human rights

In order to change the attitude of male domination over women (which is a common practice in west Nile as a region), 15 training sessions were conducted and on gender and human rights and 132 members (74 females) attended. The trainings emphasised awareness on human rights, and gender based violence, and basic domestic and farming role sharing. As a result, families understand gender roles and how they affect status of the families' women and men. A number of female group members gained confidence to speak boldly on men domination and testify on its effects on household poverty levels. Male members also testifies that in families where women and men live as equal, the families have a relatively better welfare and their girl children have high self-esteem.

Management, Learning and Close-out activities

As an on-going component of the project, the following activities were accomplished:

CU1: Management monitoring visits

In order to track progress of the project results and improve on project implementation, the Management of AFARD conducted 05 monitoring visit (at least one visit per farmer group). During these visits, assessments were conducted of adherence to VSLA best practices, demonstration fields management and farmers knowledge and adoption of good agronomic practices.

Towards the end of the first phase of the project, the Director of Research Abi ZARDI, Dr. Sadik Kassim (Ph.D) accompanied by the Project Coordinator and the PO also conducted a monitoring visit to two farmer groups (Garden Vultures and Nidro farmers). During the visit, group members successfully lobbied for and secured from Abi ZARDI support for improved planting materials for pastures for the group oxen procured for animal traction.

Another contentious issue addressed by on-field monitoring was assessing the willingness of group members to take on animal traction given that there were worries that Muslims are not allowed to work with animals. During the visit, the Sheiks and Imams explained that often people misinterpret the Quran's guidance on "treating animal wells – watering, feeding, treating, etc." that are key necessities for draught animal use. This visit made is clear that all the groups will use the animal traction technology without any religious impediment.

CU2: Farmer group performance review meetings

To keep the farmer groups on track with both adhering to their agreed upon work plan as well as knowing their organization performance, the Project Officer conducted 20 farmers group performance review meetings during which group members in a participatory manner discussed, (i) performance of the demo fields, including vegetables, fruits and agro forestry seedlings given to the group members; (ii) functionality of different group committees and structures; (iii) VSLA operations; and (iv) project activity



The Director Abi ZARDI (with book at hand) talking to Nidro farmers group members during the monitoring visit: Photo Emmanuel Odama



The Executive Director emphasizing a point on agro input savings during the monitoring exercise in Kei Sub County (Photo: E. Odama)



Chairperson Nidro farmers giving speech during one of their group performance review meetings photo by: Eyotre Moses

progress, including innovations, arising conflicts between group members, challenges and solutions to the identified challenges. At the end of the review sessions, each group was able to develop key actions for adoption. For instance, from these review meetings many of the challenges were solved locally and lessons learnt:

- In Kidia and Garden Vulture groups, members reported on the prolonged gestation periods for pumpkins, sterile pawpaw seedlings that could not bear fruits, the low survival rate of some agro forestry seedlings (*Calliandra* and *Grevilea*). Members solved these problems by sharing of pumpkin seeds with members who had not planted all their pumpkin seeds. Agroforestry seedlings were supported by use of ash to kill termites. Some of the lesson learnt from group members with sterile pawpaw plants was the use of the flowers of the sterile pawpaw plants as poultry feeds.
- In Garden Vultures, Mungufeni and Nidro farmers concerns were raised on the low commitment of some Lead Farmers and VSLA management committees. This led the PO to develop performance assessment checklist for Lead Farmers. The groups also set deadlines for their VSLA management committees to recover all outstanding loans.



Members of Nidro farmers Association during their weekly savings meeting: Photo Alfred Lakwo

CU3: District review and learning workshops

In line with the Local Government Act that makes it mandatory for Local Governments to monitor all projects in their jurisdictions, AFARD held 02 review and learning meetings that was attended by 30 stakeholders (12 females) drawn from the district and Apo and Kei Sub counties Local Governments, beneficiary farmer group representatives, Abi ZARDI staff and AFARD.

These meetings were conducted in three parts. First, a formal opening of the meeting was done to brief participants about the objective, strategy, and expectations from the leaders. Second, the participants were divided into two groups for the field visits to Apo SC choosing to go visit and learn from Kei and Apo Sub counties. Farmer group representatives were given opportunity to visit the groups outside of their Sub counties. To aid accountability to leaders as well as lobbying for farmers, it was jointly agreed that in the field visit,



Yumbe District and Apo Sub County officials during the learning visit to Garden Vulture Farmers Group (Photo: E. Odama)

Third, the participants were divided into two groups for the field visits to Apo SC choosing to go visit and learn from Kei and Apo Sub counties. Farmer group representatives were given opportunity to visit the groups outside of their Sub counties. To aid accountability to leaders as well as lobbying for farmers, it was jointly agreed that in the field visit,

the key learnings should be drawn from the progress of project implementation, challenges faced by farmer groups and the identification of home-grown solutions.

These meetings were attended by 125 beneficiary members (77 females). Farmer group members expressed interest to continue with the project given their inaccessibility to local government support/projects. They echoed the challenges related to bad weather, crop destruction by stray animals, and the increasing food prices as a result of refugee influx. In the field, the visiting leaders advised farmers to adopt timely land opening and planting with the onset of rain. They also implored group members to fence their cassava fields to avoid destruction from stray animals. Meanwhile, both the District and Sub County leaders commended the continuous contribution of AFARD in the development of Yumbe district. They called for the strengthened collaboration and coordination of project activities between the government and NGOs.



District and SC leaders (on the right) interacting with Kidia Women farmer group members after visiting their demo fields: Photo Emmanuel Odama



The District Agricultural Officer Yumbe district making remarks during the opening sessions of the learning visit (Photo: E. Odama)

3.0 Achievement of Project Results

Some of the positive changes that were achieved as a result of the project are as below:

- The project is known by local government officials and community leaders who provide adequate support through monitoring and mentorship.
- Five organized farmer groups with 150 members are in place working together with a strong group cohesion. This has compelled other community members to also form VSLAs
- The project beneficiaries were introduced to improved agricultural technologies including improved seeds. Some of the members procured own improved seeds and used.
- Although the acres of land under the project promoted enterprises did not increase, 86% of the group members (as compared to 43% at baseline) adopted the use of improved agricultural practices. For instance, each beneficiary household planted at least 05 quick maturing nitrogen fixing trees.
- In the aspects of food security, awareness of balance diet improved; ownership of kitchen gardens increased; and diet diversity especially of vitamin A improved. Overall, 95% (as compared to 74% at baseline) are food secure.
- There is also a positive saving culture as all group members (100%) save weekly. Of these, 89% accessed loan fund to meet emergency and business finance needs. The group members also developed trust among themselves hence all the groups have retained savings worth UGX 2.4 million and they also increased their average saving stamp value from UGX 5 – 10,000 per week.
- As a result of the loans from VSLA, 84% of the members own income generating activities to help diversify their reliance on subsistence farming and to smoothen their consumption as well as build asset base for their livelihood security. However, only 41% adopted some better business management practices such as separating personal and business finance, keeping simple records, and customer care as a critical aspect of their business marketing and growth.
- Group leadership and management as well as members cohesion has also improved. Members feel they own their groups given that they have voice on how the groups should be operated.
- The visibility of women in beneficiary groups was reported to have improved both in the family and the community. With women aware of their rights and legal channels for redress, the level of gender based violence was reported to have been on a decline.
- The project also benefited from the local leaders engagement in the following ways: (a) Positive support towards AFARD's intervention; (b) Linkage between the farmer group leaders with their local government leaders so as to leverage support; and (c) increased donor visibility

to the leaders.

4.0 Challenges and Solutions

The table below presents the challenges faced in the year and how they were solved.

S/n	Challenges	Solutions
1)	Delayed onset of the first rain affected the timely establishment of demonstration sites and hence inability of the group to distribute planting materials to members before year end.	The activity implementation plans was adjusted in line with the onset of rain.
2)	Too much rainfall that affected performance of some bean demonstration sites as well as the effective germination of cassava.	Demonstration plots for beans were insured for multi-peril risks Procurement of additional cassava cutting for gap filling
3)	High training cost in vocational institutions to the high inflation rate made it impossible to train Lead Farmers at the institutions.	Linkage with Abi ZARDI for quality training of Lead Farmers
4)	High commodity prices affected the procurement of seeds from seed companies as planned.	Linkage with Abi ZARDI for quality declared seeds and planting materials.
5)	Wild and stray animals destroyed group cassava fields and reduced the timeliness with which group members could access planting materials	Groups were advised to: establish fields away from forests reserves; fence their fields; and to use of scare craws to scare the animals
6)	Selective provision of skills training by lead farmers during farmer-to-farmer extension knowledge dissemination	Developing training register with crop physiological calendar to guide when each training is to be provided and to ensure a complete package is provided Refresher trainings were organized for the lead farmers and POs provided targeted backstopping suport
7)	Low commitment from some group leaders who had other responsibilities	Participatory assessment exercise were conducted and warnings provided for ineffective leaders while others were removed and replaced by committed members

8)	Farmers reliance on family labour hence limiting land sizes.	Group members were encouraged to use the local labour sharing practice. The inclusion of animal traction in phase two of the project
9)	The exclusion of monitoring by local government and Board members as is required by Local Government Act 1995 (Amended) and AFARD policy.	Budget revision to support local government monitoring The inclusion of activity in phase two of the project
10)	The inability to address short term food insecurity as cassava -the staple food crop - takes too long to mature (9 months onwards). This does not help to address hunger.	Rice was recommended as a short-term crop that can help bridge between seasons in phase 2 of the project.
11)	The “group based seed multiplication approach” was noted as ineffective for timely household food security because it takes at least 2-3 seasons before each member benefits directly. In addition, relying on one group field increases the effect of risks in case of crop failures.	In phase two of the project, farmers risks were spread through individual farming and use of multiple fields.

5.0. Conclusion

Overall, all project planned activities were implemented. The team – at AFARD - working closely together and leveraged skills and knowledge and inputs from Abi ZARDI and other AFARD projects (e.g., agro-input savings). In addition, a number of the planned outcomes were achieved and will be deepened in phase two of the project implementation. While the VSLA has spurred micro-business growth, training in improved farming and nutrition practices have greatly fueled adoption of good farming and safe nutrition practices. Meanwhile the awareness of group members’ ownership rights of their groups together with human and women’s rights awareness is tilting the social structure that had hitherto subdued women and made them vulnerable to gender based violence. Finally, the focus on environment conservation has heightened demand for tree planting in the community.

6.0. Budget Performance

AFARD WENAGIC PROJECT					
BUDGET PERFORMANCE (JANUARY - DECEMBER 2017)					
Codes	Activity	Budget	Expenditure	Variance	Comments
	Grants	89,100,000	88,976,000	124,000	Exchange rate loss
	Start-up activities				
SU1	Training of Trainers				
	SU11 Hall	1,500,000	1,500,000	-	
	SU12 Stationary	420,000	420,000	-	
	SU13 Accommodation/Meals	3,330,000	3,330,000	-	
	SU14 Transport Fuel	400,000	400,000	-	
SU2	Form & Register Farmer-Led VSLAs			-	
	SU21 Stationary	100,000	100,000	-	
	SU22 Fuel for POs	500,000	500,000	-	
	SU23 Start-Up Kits	813,000	813,000	-	
SU3	Conduct Baseline Study & Develop MIS			-	
	SU31 Report Production	3,500,000	3,500,000	-	
	Subtotal Start-up activities	10,563,000	10,563,000	-	
Objective 1: To increase smallholder farmer's agricultural production and productivity					
R1.1	Identification & Training of Lead Farmers			-	
	R1.11 Tuition	3,000,000	3,000,000	-	
	R1.12 Transport Refund	500,000	500,000	-	
R1.2	Agro-Enterprise Planning			-	
	R1.21 Fuel	600,000	600,000	-	
	R1.22 Stationary	750,000	750,000	-	

R1.3	Setting Demonstration/Seed Multiplication Site			-	
	R1.310 Transportation Costs	1,000,000	1,000,000	-	
	R1.311 Assorted Chemicals	600,000	600,000	-	
	R1.31 Cassava Cuttings	6,100,000	6,100,000	-	
	R1.32 Bean Seeds	1,312,000	1,312,000	-	
	R1.33 Grevillea	375,000	375,000	-	
	R1.34 Calliandra	375,000	375,000	-	
	R1.35 Pawpaw	600,000	600,000	-	
	R1.36 Pumpkin Seeds	50,000	50,000	-	
	R1.37 Amaranth Seeds	25,000	25,000	-	
	R1.38 Insurance Premium Cost	1,676,104	1,676,104	-	
	R1.39 Spray Pumps	2,282,500	1,857,500	425,000	Committed for new groups additional pumps
R1.4	Training in Good Agric Practices(GAP)			-	
	R1.41 Stationary	1,500,000	1,500,000	-	
	R1.42 Fuel for Training	1,200,000	1,200,000	-	
	R1.43 Fuel for Monitoring	4,320,000	4,320,000	-	
R1.5	Induction of Crop Insurance Scheme			-	
	R1.51 Stationary	375,000	375,000	-	
	R1.52 Fuel for Training	300,000	300,000	-	
	Subtotal objective 1	26,940,604	26,515,604	425,000	
Objective 2: To improve the dietary intake of locally available food					
R2.1	Training in Safe Nutrition			-	
	R2.11 Stationary	375,000	375,000	-	
	R2.12 Fuel for Training	300,000	300,000	-	
R2.2	Hold Annual Nutrition Competition			-	
	R2.21 Prizes	900,000	900,000	-	
	R2.22 Allowances for Judges	900,000	900,000	-	

	R2.23 Fuel	600,000	600,000	-	
				-	
	Subtotal Objective 2	3,075,000	3,075,000	-	
Objective 3: To support smallholder farmers to diversify their livelihood activities					
R3.1	Train in VSLA methodology				
	R3.11 Stationary	625,000	625,000	-	
	R3.12 Fuel for Training	700,000	700,000	-	
R3.2	Train in IGA-Selection, Planning & Management			-	
	R3.21 Stationary	625,000	625,000	-	
	R3.22 Fuel for Training	600,000	600,000	-	
R3.3	Conduct business mentoring & coaching			-	
	R3.31 Fuel for Visits	400,000	400,000	-	
	Exchange Visit for Animal Traction			-	
	Per diem TL	200,000	200,000	-	
	Per diem PO	200,000	200,000	-	
	PC/PM/ED	900,000	900,000	-	
	Per diem Driver	120,000	120,000	-	
	AT Nebbi	100,000	100,000	-	
	AT Nebbi to Yumbe to select animals	400,000	400,000	-	
	Fuel	200,000	200,000	-	
				-	
	Subtotal Objective 3	5,070,000	5,070,000	-	
Objective 4: To build the capacity of smallholder farmer groups into viable village development groups					
R4.1	Train in group governance & management			-	
	R4.11 Stationary	375,000	375,000	-	
	R4.12 Fuel for Training	500,000	500,000	-	

R4.2	Train in Gender & Human Rights			-	
	R4.21 Stationary	375,000	375,000	-	
	R4.22 Fuel for Training	400,000	400,000	-	
	Subtotal Objective 4	1,650,000	1,650,000	-	
				-	
Management, Learning and Close-out					
CU1	Management Monitoring Visits			-	
	CU11 Transport ED/TL/POs/Project Coordinator	2,436,000	2,436,000	-	
	Director ABI ZARDI	300,000	300,000	-	
	CU12 Per diem ED/TL/POs/Project Coordinator	1,300,000	1,300,000	-	
CU2	Farmer Group Performance Review Meetings			-	
	CU21 Stationary	500,000	500,000	-	
	CU22 Fuel for Training	400,000	400,000	-	
CU3	District Review & Learning Workshops			-	
	CU31 Hall	100,000	100,000	-	
	CU32 Stationary	60,000	60,000	-	
	CU33 Meals	609,000	609,000	-	
	CU34 Transport Refund for LLG Rep	840,000	840,000	-	
	CU35 Transport Refund to DLG Rep	360,000	360,000	-	
	CU36 Transport ED/TL/POs/Project Coordinator	400,000	400,000	-	
	CU37 Per diem ED/TL/POs/FAM/Project Coordinator	1,350,000	950,000	400,000	
	Subtotal management, Learning and Close-out	8,655,000	8,255,000	400,000	
	Project Staff Costs			-	
	Executive Director(15%)	6,000,000	6,000,000	-	
	Finance & Admin Manager(15%)	3,000,000	3,000,000	-	

	Project Coordinator(50%)	3,000,000	3,000,000	-	
	Project Officers(100% TE)	13,200,000	13,200,000	-	
	Yumbe Team Leader(20% TE)	3,000,000	3,000,000	-	
	Indirect Cost			-	
	Bank Charges	426,396	415,700	10,696	
	Stationary	1,200,000	1,200,000	-	
	Telephone/Internet Cost	1,200,000	1,199,000	1,000	
	Vehicle Maintenance	1,320,000	1,320,000	-	
	Generator Management fuel (Oct-Dec)	800,000		800,000	Paid accumulated fuel bill in January 2018
	Subtotal Indirect Costs	33,146,396	32,334,700	811,696	
	Total	89,100,000	87,463,304	1,636,696	
	Bank Balance as at 31.12.2017		1,636,696		

Case studies

NUTRITION COMPETITION TRIGGERS SAFE NUTRITION PRACTICE: A CASE STUDY OF NIDRO FARMERS

Nidro Farmer Group is one of the groups being supported by WENAGIC project. It is located in Peteture village, Kei Sub County, Yumbe district. The group has 30 members composed of 14 males and 16 females. One of the challenges the group members confronted was malnutrition. Regardless of the diversity of foods available in the community, families ate only the staple foods – cassava bread and beans as the group Chairperson remarked, “it would only earn a woman a beating if she dared to cook any other food apart from the local staple. In our village the mindset was that any other food was not food. They would be equated to having breakfast.”

This practice changed when a gender sensitive training was conducted by the project. Married members were invited for the two-day training with their spouses. During the training they were taken through the importance of balance diet, use of locally available foods in dietary diversity, food types and needs of different social groups (children, the sick, pregnant and lactating mothers, etc.). In addition, the group members were also trained meal planning using the food pyramids as well as safe food preparation and preservation practices. Finally, at the end of each group training, the members were informed of the “upcoming safe nutrition competition that will involve all the 150 households in the 5 farmer groups.”

After six months of practice and family mentorship, the annual nutrition competition was organized. A team of Judges was instituted from the District Nutrition Coordination Committee. To select winners, the Judges set clear checklist with emphasizes on: Part 1: Each group holding its own internal competition to select three representatives with the knowledge and skills of the use of local foods for safe nutrition. Part 2: The selected group representatives were then brought together at a central point where they: (a) Conducted a public defence to the Judges on the local foods they had planned to cook – its nutritional values, benefit to a social category, and safe preparation and preservation method; and (b) Practically cooked the foods that were also tasted for diversity, salt content, and presentation skills.

Finally, Nidro Farmer Group emerged the best group in the competition and was awarded UGX 300,000. One of the elderly woman members in group said;

This win was not cheap. It took us as a group an enormous effort right from after the training. As soon as we were trained in safe nutritional practices, as a group we agreed to start putting the skills to use. Our husbands and elderly sons supported us. Because everyone knows that we need to eat diversified foods in order to be healthy, we started to also cook other food stuffs. The quarrels of the past, for instance, if a woman cooked green vegetables, were no more. Many families started to plant kitchen gardens of local vegetables. In addition, we also started to challenge ourselves on food presentation and preservations because we knew that “a badly served food will not encourage the family to eat. People will simply eat to live but will not enjoy it as much as if it was served with decency.

Finally, given the impressive group performance, the District nutrition department is now partnering with the district nutrition department in conducting trainings on safe nutrition at the district referral hospital. They are inspiring others to adopt balance diet without thinking of meat, milk, and fish but to use the local foods for a healthy living.

VSLA FOR BUSINESS FINANCE AND WEALTH CREATION: THE CASE STUDY OF ALUMA MAJID IN MUNGUFENI FARMERS GROUP

Mungufeni Farmer Group is one of the groups being supported by WENAGIC project. It is located in Gibo village, Apo Sub County, Yumbe district. The group has 30 members composed of 15 males and 15 females. Mr. Aluma Majid aged 25 years and married with 1 wife and 1 child is one of the group members,

Before the entrepreneurship training, many of the youths in the groups had tried several businesses which failed within short periods because they lacked the skills of identifying the business opportunities. Many of them also depended on farming alone, without having any thought of income diversification, which made them, Majid inclusive, fail to move out of poverty quickly.



Mr. Majid with some of his (Photo: E. Moses)

After attending the training on entrepreneurship, Mr. Majid said he acquired *skills for goal setting; identification of business opportunities, and simple business planning and record-keeping*, which encouraged him to acquire his first loan. He said;

After the training, I was able to identify three business opportunities in my village. However, I zeroed down on buying and selling of goats. First, it needed small capital. Second, it would not need me to move permanently out of my village. Third, because of the huge demand for goat's meat in Yumbe and the neighboring towns given the increased population from South Sudan. Finally, accessing stock would be easy because both the locals and refugee sell goats only once a week in the Yumbe Livestock market.

In April 2017 I took my first loan worth UGX 500,000. With his money I bought eight goats, which I sold for UGX 680,000. Deducting all operation costs (including local market tax), I made a net profit of UGX 100,000. This margin gave me a huge motivation because I had never earned such an amount of money in one week. Never in my life!

With both the loan and interest, I increased my stock in the next seasons and was able to repay all the loans I had with my group and grow my business to about 12 goats per week. I also now travel to the borders of South Sudan to source for cheaper goats.

By December 2017, Mr. Majid had a side savings worth UGX 800,000. His weekly savings in the VSLA doubled from UGX 5,000 to UGX 10,000. He had 15 goats ready for sale. He is also planning to start a butchery in 2018. He emphasized that, "with this weekly income, we are able to put the nutrition education to use. We eat at least three times daily. Our tea has sugar and diet is diversified." But importantly, with income and some assets, Mr. Majid points to "increased self-esteem that he gained." While he used to be "unknown amongst his peers" now "I am consulted for an opinion if something is to be done" he said. Finally, Mr. Majid noted, "farming alone will not lift us out of poverty. Our village needs to use farming to produce food and some income to start VSLA after which they need entrepreneurship skills, so that they can identify profitable business opportunities, borrow from the VSLA to start the business, which if they manage well, is the gateway to exit poverty."

TRANSFORMING LIVELIHOODS THROUGH AGRO-INPUT SAVINGS FOR PROFITABLE AGRIBUSINESSES: THE CASE STUDY OF ABDURAZAK RAHUMAN IN MUNGUFENI FARMERS GROUP

Mungufeni Farmer Group is one of the groups being supported by WENAGIC project. It is located in Gibo village, Apo Sub county, Yumbe district. The group has 30 members composed of 15 males and 15 females. Mr. Abdurazak is one of the group's trained lead farmers who among other things has the task of promoting effective use of good agricultural practices so that farmers are able to increase their yields hence food and income security. Mr. Abdurazak aged 24 years, and single. He had for long struggled to improve his well-being but in vein. He noted how life was very hard for him to manage: small seasonal income (less than 20,000 a month); uncertain feeding more so of only the staple foods; and the family clothed "badly."



Addurazak at his brick making site(Photo: E. Moses)

Agro-input saving is a key strategy that the project adopted to insure bad weather as well as increase members savings. As part of the VSLA savings, each member is encouraged to set a seasonal or annual economic goal to achieve. In this way, each member is able to know how much s/he needs to save weekly in the saving group. With past lessons that most of the savings fall short of set goals, through agro-input fund, members are encouraged to set aside funds for buying improved agro-inputs as the group members noted, "during the time when we want to buy improved seeds, we always don't have money. Loans from our group is not enough since everyone will want some money as compared to the minimal amount available." Yet, with agro-input fund, a member is able to buy the required agro-input timely. This is what Mr. Abdurazak did as he narrated his story:

Am very happy for the VSLA approach in the WENAGIC project which emphasises saving with purpose, agro-input funds for agribusiness capital and acquisition of productive assets. With the agro input fund I was able to support my agribusiness and achieve my goal to buy a Bajaj motorcycle.

My goal was to buy a Bajaj motorcycle at UGX 1,800,000 by the end of the year 2018, however, through savings alone it would take me 2-3 years to achieve. This was when I realized that venturing in agribusiness would help shorten the time of realizing my goal. While other group members were not sharp enough to see this window of opportunity, I used it prudently. I saved a total of UGX 160,000 in my agro-input fund within 6-months. This money I used to buy onion seeds, which I planted in the second season.

At the end of the year I was able to earn UGX 280,000 from the groups' total share out value of UGX 4,650,000. Yet from my 0.5 acres of onion I harvested 14 basins and sold it out for UGX 420,000. Together, I was able to raise UGX 700,000 at the end of the year.

Using the knowledge and skills I acquired from the entrepreneurship training, I was able to invest this money in selling cotton to the ginnery in Rhino camp and brick making that is on high demand by South Sudanese refugees and agencies working in the refugee camps (for construction purposes).

Now I have UGX 1,500,000 from the cotton trade and UGX 1,800,000 from bricks (totaling to 3,300,000). I have used part of this money to achieve my goal to buy a motorcycle at UGX 1,800,000 and have reinvested the balance in the businesses. In addition, we now have decent meals (with some fish and meat weekly). I am also now able to cloth myself and younger sisters and brothers (beddings, spare cloth for going to pray and to the market).

Mr. Abdurazak finally said,

The strategy of WENIGIC is truly for poor people to become economically well-off. With clear goals at the beginning of every saving cycle, business skills and access to business capital, the VSLA savings can make our village prosperous. Even if the weather is bad for farming that is our main occupation, VSLA provides us the opportunity to have steady income. With these, families will ably buy food from the market and they will be able to also diversify their diet. Most importantly, with VSLA, families can acquire livestock [productive assets] that can increase their wealth in the future after the project has closed. No government or NGO programme that I had known off had done this before.