



## Outcome Harvesting Report

# EVALUATION OF SYSTEMS AND STRUCTURAL CHANGE AND IMPACT FOR THE NATIONAL POLICY REGULATORY PROGRAM SUPPORT (NPRPS) IN UGANDA

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## List of Acronyms

BMGF	Bill and Melinda Gates Foundation
CBTs	Community-Based Trainers
CDOs	Community Development Officers
IPSOS	Institut de Publique Sondage d'Opinion Secteur Uganda
KIIs	Key informant Interviews
LG	Local Government
MFI	Microfinance institutions
MGLSD	Ministry of Gender, Labour and Social Development
MIS	management information system
MOFPED	Ministry of Finance, Planning and Economic Development
MUBs	Makerere University Business School
NPRPS	National Policy Regulatory and Programme Support
OH	Outcome Harvesting
PDM	Parish Development Model
PROFIRA	Project for Financial Inclusion in Rural Areas
PSF	Public Sector Foundation
SDGs	sustainable development goals
SHG	Self Help Group
TWG	technical working group
UMRA	Uganda Microfinance Regulatory Authority's
UWEP	Uganda Women Entrepreneurship Programme
VAs	Village Agents
VSLA	Village Savings and Loans Associations
WECs	Women Empowerment Collectives

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## Executive Summary

CARE International in Uganda with funding from Bill and Melinda Gates Foundation (BMGF) launched a new initiative to "Test and Build Women Empowerment Collectives" (WECs) in Uganda. This initiative is implemented through the 3-year National Policy Regulatory and Programme Support (NPRPS) Programme. NPRPS began in January 2020 and will end in December 2022.

Uganda was identified as one of the key focal countries with demonstrated momentum to building Women Economic Collectives (WECs) in Africa; as Savings and women's groups are much embedded into the fabric of communities, civil society organizations as well as government. The programme set out; to both transform the ways women and girls participate in economies – especially the most vulnerable – and to enable the use of collective platform models to address asymmetries of power, agency, information, and access to markets.

The evaluation process followed the six steps of the outcome harvesting approach. Outcome harvesting is a participatory method designed to collectively identify programme outcomes, including their significance and whether and how the NPRPS programme (including its broader components) contributed to those changes.

Data was collected from a range of stakeholders, including staff from CARE Uganda, the Ministry of Finance, planning and Economic Development (MOFPED), Ministry of Gender, Labour and Social Development (MGLSD)'s UWEP, PROFIRA, UMRA, POSTBANK, and APROCEL

### **Findings**

The outcome harvesting evaluation harvested 13 outcomes from six programme pathways. Similarly, the key findings are presented in line with the system level pathways as follows

#### **Systems strengthening pathway**

1. Between 2020 and 2022, the Ministry of Finance, Planning, and Economic Development (MOFPED) has greater capacity and systems to improve women's economic empowerment in Uganda, including a draft savings group policy framework and self-help group (SHG) operational guidelines.
2. Between 2020 and 2022, the Uganda Women Entrepreneurship Programme (UWEP), has improved research, monitoring and implementation capacities, including roll out of a new digital one-stop information center and grants management information system (MIS).

#### **Advocacy for policy change pathway**

3. In July 2021, the Ministry of Finance involved SHGs and VSLAs actors in the drafting of the Savings Group policy framework (with study report finalised). This sets a platform for more enabling legal and regulatory environment for the savings ecosystems in Uganda

4. Between 2020 and 2021 Microfinance regulatory authority (UMRA) was supported to develop self-help group (SHG) operational guidelines (at issuance stage). This has created a more enabling legal and regulatory environment for the savings ecosystems in Uganda, increased recognition of VSLAs and SHGs meaning that they are able to attract funding

#### **Social movement's pathway**

5. During the period between 2020 to 2022, Women's Economic Collectives (WECs) have become better understood, more empowered, better networked, and better able to take collective action on women's economic empowerment.
6. The Government of Uganda has an improved understanding of how women savings and loan practices respond to pandemics like COVID

#### **Inclusive market-based**

7. Financial institutions, including commercial banks and micro-finance institution (MFIs), have increased the range of banking services they provide to women, including digital wallets.
8. Women participating in VSLAs have transitioned from making savings to making investments, and diversification of income pathways. There is increased appreciation by government on the use of savings groups as an entry point in the communities. Women have greater financial autonomy.

#### **Scaling and adapting Pathway**

9. In 2021, Government of Uganda (GoU) adopted WECs in the country to serve as a platform for the Parish Development Model (PDM).

#### **Social norms**

10. Between 2020 and 2022, Household communication and dialogue improved between men and women, with couples developing joint savings and investment goals together
11. The period between 2020 and 2022, Communities' have come to appreciate women's role and involvement in financing enterprises

#### **Impact at individual level due to systems-level changes**

12. Women's individual economic empowerment improved, with women enjoying greater access to financial resources and improved standard of living. Enabling environment for women to thrive, markets, save, access financial services, move from subsistence to business, increase productivity, work as collectives raise their voice collectively

#### **Sustainability of System Level Effects of NPRPS programme**

- A technical working group (TWG) with membership from NPRPS implementing partners has been established to process the generated evidence for policy advocacy
- CARE has institutionalized NPRPS in almost all models

- working with government departments will facilitate the continued enjoyment of the NPRPS benefits
- The concept of women's groups as developed by NPRPSS is now being scaled up through the World Bank engagement of supporting the rollout of anticipated grant of World Bank GROW 217 USD Million for five years
- NPRPS facilitated the development of a training manual that is intended to provide guidance on future training initiatives. The manual will also offer WEP actors a concrete picture of WEP capacity needs and will play a key role in establishing a lifelong learning culture, a recipe for sustaining NPRPS benefits

### **Conclusions and Lessons**

- Generation and sharing of evidence with government ministries and agencies, facilitates development of policies, guidelines and regulations that ultimately drives systems changes for women economic empowerment.
- Working with government requires a lot of flexibility because systems level change at government level takes time, like developing a policy is not abrupt
- The coordination function is key for implementing interventions with multiple partners from a mixture of government, financial services sector, CSOs, and the community.

### **Recommendations for Future Programmes**

Recommendations are structured into four categories, harvesting methodology, programme design, programme implementation, and programme sustainability;

#### *Outcome Harvesting Methodology*

- Given the OH principle of establishing plausible influence of the intervention, it is important to conduct OH when the intervention has implemented a bigger portion of the planned activities.

#### *Programme design*

- It is important to include partners in the design process of future programmes, particularly when setting the theory of change, to ensure that things that did not work in previous initiatives can be changed in advance of a new programme start and time for delivery is not wasted making adjustments in later stages.

#### *Programme implementation*

- Implementation of interventions should embrace a component of research to facilitate learning during execution of activities

#### *Programme Sustainability*

- CARE Uganda, should explore possibilities of further collaboration with Makerere University Business School aimed at developing academic programmes that promote SHG and VLSAs



# 1. Introduction

## 1.1 Background of the evaluation

In 2020, CARE announced a new, ten-year organizational Vision 2030, and in 2021, CARE USA launched a new four-year strategy. Central to this strategy is to increase CARE’s systems-level impact. Working at the systems-level goes beyond the individual level, to influence catalytic change through societal, civil society, policy and private sector levers. CARE conceptualizes systems-level impact as the changes people experience in their lives because of systems and structures that work better with and for them. We achieve systems-level impact through the following CARE “pathways to scale”: 1) supporting and advancing social norms change; 2) system strengthening; 3) social accountability; 4) social movements; 5) inclusive market-based approaches; and 6) and advocacy for policy change.

The above approaches or pathways change systems and structures and in turn this improves the lives of individuals and communities. Across its work, CARE focuses on directly impacting the lives of people across six different domains (or ‘impact areas’) – 1) gender equality, 2) right to health, 3) right to food, water, and nutrition, 4) climate justice, 5) women’s economic justice and 6) humanitarian response.

In Year 1 of its new strategic initiative, CARE USA is working to develop a deeper understanding of whether and how CARE’s programming influenced or changed systems and structures, based on the pathways above. CARE set out to explore the influence of this systems change on people’s lives focusing on CARE’s impact areas.

## 1.2 Introduction of the Project

### 1.2.1 Overview of the project

CARE International in Uganda with funding from Bill and Melinda Gates Foundation (BMGF) launched a new initiative to "Test and Build Women Empowerment Collectives" (WECs) in Uganda. This initiative is implemented through the 3-year National Policy Regulatory and Programme Support (NPRPS) Programme. NPRPS begun in January 2020 and will end in December 2022.

Uganda was identified as one of the key focal countries with demonstrated momentum to building Women Economic Collectives (WECs) in Africa; as Savings and women's groups are much embedded into the fabric of communities, civil society organizations as well as government. The

programme set out; to both transform the ways women and girls participate in economies – especially the most vulnerable – and to enable the use of collective platform models to address asymmetries of power, agency, information, and access to markets.

The Programme's primary goal was to support strategic policy, regulatory and programmatic initiatives that will advance government buy-in to drive the scale up of a WECs agenda in Uganda.

The Programme had three specific objectives, which were:

1. To strengthen the savings groups ecosystem through improving the legal and regulatory environment
2. To strengthen government led programs to deliver evidence and approaches on women's economic empowerment outcomes
3. To gain clarity on WECs groups through a landscaping study/mapping

The main stakeholders engaged and supported in the NPRPS program included the Uganda Microfinance Regulatory Authority's (UMRA), the Ministry of Finance, Planning and Economic Development (MOFPED), the Project for Financial Inclusion in Rural Areas (PROFIRA), the Ministry of Gender, Labour and Social Development (MGLSD)'s Uganda Women Entrepreneurship Programme (UWEP) and Institut de Publique Sondage d'Opinion Secteur (IPSOS) Uganda.

The NPRPS programme undertook a range of activities which contributed to systems-change outcomes along the different pathways. These initial contributions have been outlined in Section 3 below. For the purposes of the evaluation, the NPRPS programme will be defined in its broadest sense - not only the original NPRPS project but all the interventions that NPRPS is now leveraging upon, such as the several generations of village, savings and loans associations (VSLA) programming (as these actions relate specifically to the research questions on systems-level outcomes by NPRPS).

### 1.3. Purpose of the Evaluation

The aim of the evaluation was to determine the systems and structural changes achieved by the National policy regulatory program support (NPRPS) programme in Uganda. The evaluation systematically measured both the effect of this programme on systems-level change and the impact that systems-level change has had on people's lives. In addition, the study explored insights into

the sustainability of the effect. The results of this evaluation will inform CARE Uganda's organizational framework and strategy for measuring systems-level change and impact, and support the organization's ability to design, fund, and implement strategies for systems-level change and impact. As the NPRPS programme is ongoing and has not yet had a mid-term or final evaluation, it will support the further strengthening of this initiative.

The approach used was outcome harvesting. A participatory method designed to collectively identify programme outcomes, including their significance and whether and how the NPRPS programme (including its broader components) contributed to those changes.

### 1.3.1 Evaluation Questions

The primary questions of this system-level evaluation are:

#### **Process:**

- What activities did the NPRPS programme implement and how were the systems-level pathways integrated across those activities?
- How did the NPRPS project build on the lessons of its prior interventions, particularly VSLA programming and the Digital Sub-wallet project?
- What were the implementation successes and challenges?
- What adaptations were made? Why?

#### **Systems and structural change;**

- What systems changes through the advocacy for policy change pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the social movement's pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the systems strengthening pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the inclusive markets pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the scaling and adapting pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- How were those changes achieved?

- How did the systems-level changes across these pathways reinforce or support each other?

**Impact:**

- How did those systems-level changes result in changes in women’s economic empowerment?

**Sustainability:**

- How sustainable was the systems-level effect of NPRPS programme?

## 2. Methodological Approach

The evaluation utilized the Outcome Harvesting to identify the **system and structural changes** and used desk review, KIIs, and secondary data to answer questions around the process, impact, and sustainability. Outcome Harvesting (OH) allows evaluations to identify, formulate, verify, and make sense of outcomes – positive or negative, intended or unintended.<sup>1</sup> An outcome in this methodology is defined as a “change in the behavior, relationships, actions, activities, policies, or practices of an individual, group, community, organization, or institution.”

A range of stakeholders participated in this evaluation, including staff from CARE Uganda, the Ministry of Finance, planning and Economic Development (MOFPED), Ministry of Gender, Labour and Social Development (MGLSD)’s UWEP, PROFIRA, UMRA,. POSTBANK, and APROCEL

### 2.1 Research questions, data source and Outcome Harvesting actors

Research Questions	Data Source	Relevant OH actors
<b>1. Process questions</b> • What activities did the NPRPS programme implement and how were the systems-level pathways integrated across those activities?	NPRPS reports,	CARE staff

<sup>1</sup> Wilson-Grau, R and Britt, H (2013). Outcome Harvesting. Ford Foundation, November 2013.

<ul style="list-style-type: none"> <li>• How did the NPRPS project build on the lessons of its prior interventions, particularly VSLA programming, digital sub wallet and linkage banking?</li> <li>• What were the implementation successes and challenges?</li> <li>• What adaptations were made? Why?</li> </ul>						
<p><b>2.Systems and structural change</b></p> <p>-What systems changes through the advocacy for policy change<sup>2</sup> pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?</p> <p>-What systems changes through the social movements<sup>3</sup> pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?</p> <p>-What systems changes through the systems strengthening<sup>4</sup> pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?</p>	<p>Outcome harvest</p> <ul style="list-style-type: none"> <li>-Six steps of OH</li> <li>-KII with relevant actors</li> <li>-FGD with NPRPS programme staff</li> <li>-Observations</li> </ul>	<table border="1"> <tr> <td data-bbox="1076 636 1430 835">           PROFIRA IPSOS         </td> </tr> <tr> <td data-bbox="1076 835 1430 1224">           APROCEL POST BANK  IPSOS UMRA MFPED         </td> </tr> <tr> <td data-bbox="1076 1224 1430 1507">           UWEP APROCEL POST BANK         </td> </tr> <tr> <td data-bbox="1076 1507 1430 1682">           IPSOS         </td> </tr> </table>	PROFIRA IPSOS	APROCEL POST BANK  IPSOS UMRA MFPED	UWEP APROCEL POST BANK	IPSOS
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UWEP APROCEL POST BANK						
IPSOS						

<sup>2</sup> Extracted changes from policies, programs and budgets of Governments and other power holders, and analyzed how they are implemented

<sup>3</sup> Movements that enable people to organize and claim their rights for transformational change, focus is on an organized set of people vested in making a change in their situation by pursuing a common political agenda through collective action

<sup>4</sup> Strengthening capacities of service providers to plan, budget, implement and monitor quality basic services, Institutionalizing social accountability, such as Community Score Cards (CSC)

<p>-What systems changes through the inclusive markets<sup>5</sup> pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?</p> <p>- What systems changes through the scaling and adapting pathway were achieved or not achieved by the NPRPS programmes, including unexpected changes?</p> <p>-How were those changes achieved?</p> <p>-How did the systems-level changes across these pathways reinforce or support each other in achieving those changes?</p>		
<p><b>3. Impact</b></p> <p>How did those systems-level changes result in changes in women’s economic empowerment?</p>	<p>-Reviewed secondary data including UWEP evaluation report, PROFIRA baseline report</p>	
<p><b>4. Sustainability</b></p> <p>How sustainable was the systems-level effect of NPRPS programme?</p>	<p>-KIIs with change agents and social actors</p> <p>-Secondary sources</p>	

<sup>5</sup> inclusive interventions that address development and humanitarian challenges and also provide a return on investment for the private sector (VLSAs, Linkage banking, digital sub-wallet)

## 2.2 Outcome Harvesting Steps

This OH evaluation, used the standard six steps as follows:

### 1. Design the Outcome Harvest

This step was used to identify the primary intended users of the harvest and their principal intended uses for the harvest process and findings. Based on those, the harvest users and harvesters agreed on what needed to be known and wrote useful, actionable questions that guided the harvest (harvesting questions)

#### **Different Outcome Harvest stakeholder roles related to the NPRPS programme:**

- **Harvester** (evaluator): Consultant
- **Change agents** (who influenced outcomes): CARE Uganda programme implementing staff, consultants, other NGOs in technical committee
- **Social actors** (who experienced change due to change agents): MOFPED, UWEP
- **Users** (who will use the results): CARE staff/Country Office

In this case, during 31<sup>st</sup> May, 7<sup>th</sup> June, 13<sup>th</sup> June, 14<sup>th</sup> June, 17<sup>th</sup> June, 29<sup>th</sup> June, 14<sup>th</sup> July, the harvesters (Consultant and CARE Uganda staff) interviewed the implementers of the NPRPS programme and agreed on the information that was collected, the potential outcome description and expected changes in WECs and CARE Uganda's role in this change. This facilitated the development of useful questions (questions that guided harvest or what harvest users wanted to know and why/for what purpose) that relate to this overall evaluation question: What systems and structural changes were achieved or not achieved through the NPRPS programme, including unexpected changes? And how were those changes achieved? And how did these systems-level changes reinforce each other or not?

The KIIs with CARE staff and key partner programme implementers provided input into the outcome description to describe their understanding of the outcome (who changed what, when and where it took place) and how the change agent contributed to that outcome. The KIIs further provided inputs into the needed actors, data source for input and substantiation as well as analysis.

## **2. Gather data and draft outcome descriptions**

In step two, the consultant reviewed programme documents listed below to gain information about changes that have occurred in WECs and how CARE Uganda contributed to these changes. This information was found in programme documents and interviews with programme staff and WECs, reports, previous evaluations, press releases and other documentation, harvester identify potential outcomes (i.e., changes in individuals, groups, communities, organisations and/or institutions).

The data points included;

- UWEPII baseline survey report, December, 2021
- UWEP process evaluation report December, 2021
- The WECs landscaping draft report
- The UWEP Management Information Systems (MIS) training report
- UWEP Annual report FY 2021/2022
- WEE Outcomes draft report
- SHG Draft guidelines
- Uganda Microfinance Regulatory Authority, operational guidelines for self-help groups. 17th Feb 2022

The influence of the change agent can range from inspiring and encouraging, facilitating and supporting, to persuading or pressuring the social actor to change. Using the above guidance, the consultant constructed preliminary outcome descriptions with questions for review and clarification by the OH informants in step 3. The outcome description describes the change, its significance and WEC's contribution to that change.

## **3. Engage with informants in formulating outcome descriptions:**

In this stage, the harvester directly engaged informants to review the outcome descriptions based on the document review, and also identified and formulated additional outcomes. The KIIs in this step were also used to explore the sustainability research question.

Eight actors listed above including CARE Uganda staff with closest relationship to the programme or responsibility for the outcome were engaged in in-depth interviews.



#### 4. Substantiate:

Harvest users and the consultant reviewed the final outcomes and selected the ones that were verified in order to increase the accuracy and credibility of the findings.

Prior to substantiation, the outcomes were checked to ensure that 1) all outcomes were observable facts described in sufficient detail that they could be verified and 2) that the contribution of WECs to each outcome was plausible and verifiable, guided by the OH adaptation of the SMART criteria:

- **Specific:** The outcome is formulated in sufficient detail so that someone without specialized subject or contextual knowledge will be able to understand and appreciate it.
- **Measurable:** Containing objective, verifiable quantitative and qualitative information, independent of who is collecting data. How much? How many? When and where did the change happen?
- **Achieved:** The description establishes a plausible relationship and logical link between the outcome and the change agent's actions that influenced it. In other words, how did the change agent contribute to the outcome, in whole or part, indirectly or indirectly, intentionally or unexpectedly?
- **Relevant:** The outcome represents a significant step towards the impact that the change agent seeks.
- **Timely:** While the outcome occurred within the time period being evaluated, the change agent's contribution may have occurred months, or even years, before.

The substantiation modality was conducted through KIIs via in-person engagements.

#### 5. Analysis and interpretation

The consultant/harvester classified outcome descriptions to make sense of them, analyzed and interpreted the data, and provided evidence-based answers to the evaluation questions. The classifications will be derived from the useful questions. The analysis will align the findings with the CARE pathways' that relate to NPRPS and ensure that they are verifiable and show plausible contribution of WECs to the identified outcomes. Other appropriate categories will be identified to classify the outcomes.

## 6. Support use of findings

Drawing on the evidence-based, actionable answers to the useful questions, harvester discussed proposed recommendations with the harvest users, including how the users might make use of findings. The consultant/harvester also wrapped up their contribution by integrating it in the recommendations.

## 3. Outcome Harvesting Findings

In line with CARE's Agenda 2030, CARE Uganda is implementing a systems-level change approach within its national policy regulatory program support (NPRPS) Programme. The Programme is focusing on six pathways including; 1) advocacy for policy change; 2) social norms; 3) social movements and strengthening implementing partners; 4) systems/service sector-strengthening and social accountability; 5) inclusive markets; and 6) scaling/adapting/institutionalization. The outcomes are presented according to the pathways listed above.

### 3.1 NPRPS Process

#### **3.1.1 What activities did the NPRPS programme implement and how were the systems-level pathways integrated across those activities?**

Under **systems strengthening**, NPRPS is playing a catalytic role in partnership with the Government of Uganda to translate evidence-based practice into policy and to institutionalize system strengthening, performance, and capacity building for sustainable outcomes for Women Economic Empowerment (WEE). The programme has supported government-led programs to deliver evidence and approaches on women's economic empowerment outcomes. The Programme supported the ability of the Ministry of Finance, Planning and Economic Development to develop and finalize and on how to implement the national Self-Help Group (SHG) policy framework through a consultative process. It strengthened the Ministry of Gender, Labour and Social Development's Uganda Women Entrepreneurship Programme (UWEP) to embed improved monitoring, research and implementation approaches in the second phase of UWEP. The program also supported to develop a management information system (MIS) to enable fast and easy processing of Grants for Women groups across the Country. This has supported UWEP to migrate

from manual paper file-based system to online applications processing and one stop center for information on grants and beneficiaries' status. The program facilitated a comprehensive electronic database of women's groups, including savings groups, mothers' groups, and Women's Economic Empowerment collectives, which is up and running now with the hope that it will provide clarity on all the WECs across the country.

**Under *advocacy for policy change***, the Programme strengthened the Savings group's ecosystem through creating an enabling legal and regulatory environment. Specifically, the program used the evidence it generated for policy engagement, particularly to develop the saving group's policy framework, which is at the draft stage, under the Ministry of Finance, and the Self-help group operational guidelines at the issuance stage under the Microfinance regulatory authority (UMRA). The guidelines are set to be issued (October, November, and December) in the second quarter of this financial year. CARE also improved coordination and cooperation among stakeholders in the Ugandan savings groups industry, supporting policy dialogues.

**Under *social movements*** the Programme introduced collective platform models to address asymmetries of power, agency, information, and access to markets. The project supported Ministry of Gender in convening key Women economic empowerment stakeholders including a coalition of WEE actors supported by Action Aid under funding from the Bill and Melinda Gates Foundation. The project supported group solidarity and networks through building on and expanding women's existing social networks/collectives, and fostered trust and social cohesion and supported the sustainability of these collectives. The Programme undertook, collaborated and shared research/landscaping studies to facilitate its work supporting these collectives.

**Under *inclusive market-based*** approaches the Programme supported the digital sub-wallet and linkage banking, building on CARE's experience in digitalization (for VSLA). It increased women's access to affordable financial services (including savings and credit), through availability of institutional support allocation, focusing on capacity improvement in product development for financial services; ideation and iteration of products and services, product testing and roll-out, training of bank staff, and introduction access to improved services (for savings, credit and insurance products) 2

**Under scaling and adapting**, the Programme identified and strengthened key entry points in the policy and programming space that Government of Uganda (GoU) can leverage to build momentum around scaling WECs in Uganda.

Under **social norms**, the Programme supported wider change within communities and at societal level around the appreciation of women financial role, challenging the gender norms and discriminatory beliefs that some communities held. Within households, communication and household dialogue improved between men and women, with couples developing joint goals together.

### **3.1.2 How did the NPRPS project build on the lessons of its prior interventions, particularly VSLA programming, digital sub wallet and linkage banking?**

Discussions and review of documents revealed that NPRPS was informed by lessons from previous initiatives implemented by CARE Uganda. More specifically, findings from a study conducted in Kenya, Tanzania, Uganda and Ethiopia on assessing the viability of Savings Groups as a vehicle for Women's Economic in Africa pointed out the following lessons;

- There existed a fragmented landscape of savings group programming, primarily occupied by actors operating in silos and at a relatively small scale.
- There are few standards applied to savings groups at a large scale and across actors, especially as it relates to WEE outcomes.
- There was need for additional work to convene and consolidate savings group programming and approaches to develop clear pathways for delivering WEE outcomes through savings groups
- Establishment of evidence that the current governments investment in savings groups, points to the *public sector as the most promising avenue for scaling savings groups*

Other interventions that provided lessons to the NPRPS programme is the Digital Sub-wallets and Household Dialogues, implemented during Digital Sub wallets Project. NPRPS recommended the need to conduct an impact study on women's own sense of economic empowerment. This study of Women Economic Empowerment Outcomes in SACCOs and CSCGs under PROFIRA was conducted under NPRPS through PROFIRA. The study examined the women economic

empowerment (WEE) outcomes from SACCOs and CSCGs supported under PROFIRA to provide insights on the extent of WEE from interventions for financial inclusion of rural women and to inform policy and the design of similar interventions.

Relatedly, in 2018 CARE Uganda secured a small grant from Gates to conduct research on the saving group landscape in Uganda, Kenya, Tanzania and Ethiopia and to establish how to provide a platform for driving women economic empowerment. For the case of Uganda the study revealed that there was a defragmented landscape and that the savings group were scattered, there was no real home to bring the savings group together, and there was no harmonized standards to guide and regulate the saving groups. This component gave birth to the initiative to include strengthening of the savings group policy and regulatory framework.

### **3.1.3 What were the implementation successes and challenges?**

The process of implementing the programme required the procurement of the services of consultants, a process that government ministries were mandated to undertake. It was however realized that the procurement process of consultants would take long given the bureaucratic nature of government processes. Therefore, as a strategy to quicken the process of procuring of the services of consultants, an agreement was entered into between CARE Uganda, and Government of Uganda to have all the procurement conducted through CARE Uganda. This was a success that facilitated implementation of project activities especially given that the majority of the NPRPS activities were implemented through consultants.

The other important area of NPRPS success is its contribution to the improvement of the policy framework for the group savings function in Uganda. The country will now have self-help operational guidelines and the national self-help policy framework. This is a critical programme success because for the first time self-help groups and or VSLAs will be nationally regulated, and guided using a nationally approved policy framework.

#### ***Implementation of the NPRPS programme encountered various challenges including;***

- Upon launching the programme activities, the country was hit by the COVID-19 pandemic that led to the total lockdown of the country in terms of movements in and outside the country. The lockdown led to inability to conduct stakeholder consultations, and counterparts' preoccupation with immediate health sector needs and crisis response.

Specific challenges remain related to preparation work that requires studies, missions to countries and physical consultations with stakeholders. Activities requiring visits and travel (locally and internationally) were most affected: capacity building, field visits and stakeholder consultations were being postponed. Some activities, such as awareness raising, capacity building and training workshops, were implemented virtually, however it was noted that attendance sometimes would suffer due to limited internet access or lack of facilities.

- NPRPS also encountered another challenge of public sector bureaucracy when it came to convening meetings, holding discussions, and meeting the cost of programme activities. Public sector bureaucracy slowed down the pace of the project in terms of procurements.

### 3.2 Systems Change Outcome Descriptions

#### 3.2.1. Systems strengthening pathway

Outcome Description (OD) 1: Between 2020 and 2022, the Ministry of Finance, Planning, and Economic Development (MOFPED) has greater capacity and systems to improve women's economic empowerment in Uganda, including a draft savings group policy framework and self-help group (SHG) operational guidelines. This has strengthened the working relationship, and increased appreciation and trust, between government and the CSO sector, and has created confidence between the public and private sector.

#### **Contribution of NPRPS to the outcome**

- Supported the generation of evidence that provided inputs for developing the draft SG policy framework & draft SHG operational guidelines
- Enhanced the capacity of civil society organizations (CSOs) and government departments
- Conducted benchmarking studies to inform policy formulation and drafting of operational guidelines
- Introduced sharing and roll out of harmonized Women Empowerment (WEE) approaches, harmonization of practices through networks and platforms (such as the technical committee for WECs landscaping study)

#### **Significance of the outcome**

There were previously a lot of market imperfections that made it difficult for women and girls to access financial services in Uganda. Given that CARE engaged women as the main participants in VSLA programs, it was critical for the NPRPS programme to influence a savings environment that is devoid of bureaucratic lengthy processes hence supporting the development of a policy framework for self-groups and savings groups.

**OD2:** Between 2020 and 2022, the Uganda Women Entrepreneurship Programme (UWEP), has improved research, monitoring and implementation capacities, including roll out of a new digital one-stop information center and grants management information system (MIS). With the roll-out of the Parish Development Model (PDM), this automated system implemented right from the parish level will ease data collection and provide the government with accurate information as well as the methodology for cataloguing the PDM data.

### **Contribution of NPRPS to the outcome**

The program facilitated a comprehensive electronic database of women's groups, including savings groups, mothers' groups, and Women's Economic Empowerment collectives, which will be completed to provide clarity on all the WECs across the country. Specifically, NRPRS:

- Supported capacity building of the Community Development Officers (CDOs) on how to use and upload the required information.
- With support from the BMGF through CARE, UWEP rolled out the MIS tool that supports the digital profiling of women's group and provide accurate data in real time.
- Trained over, 350 District planners, Community Development Officers, and UWEP Focal Point Persons from 176 Local Governments and have fully transitioned to the digital way of collecting, processing, and presenting data about UWEP Women Groups.
- Funded the finalization of the design of the information management system

### **Significance of the outcome**

Previously it was more challenging for women's groups to access UWEP grants, and the MIS system was manual (paper file-based) with no central information point on grants and beneficiaries. Enabling easier and faster access to, and processing of, grants has made a significant contribution to improving the management of UWEP. In addition, there was no clear pathway for women to transition from groups to formal financial institutions like SACCOs, and Banks. This

new system and capacity of the system actors will ensure that women easily access financial services because of existence of centralized information management system.

### 3.2.2 Advocacy for policy change pathway

**OD3:** In July 2021, the Ministry of Finance involved SHGs and VSLAs actors in the drafting of the Savings Group policy framework (with study report finalised). This sets a platform for more enabling legal and regulatory environment for the savings ecosystems in Uganda. Specifically, the program used the evidence it generated for policy engagement, particularly to develop the saving groups policy framework that is at the draft stage under the Ministry of Finance and the Self-help group operational guidelines at the issuance stage the Microfinance regulatory authority (UMRA). CARE also improved coordination and cooperation among stakeholders in the Ugandan savings groups industry, supporting policy dialogues

#### **Contribution of NPRPS to the outcome**

- Used the evidence it had generated on SHG and savings groups to engage government and inform the draft policy framework & guidelines
- CARE improved coordination and cooperation among stakeholders in the Ugandan savings groups industry, supporting policy dialogues (politicians, bankers beneficiaries explored issues affecting VSLAs)

#### **Significance of the outcome**

Prior to the policy framework, some districts were charging a lot of money for registration of groups, there was no recognition of groups like VSLAs, yet most women are in VLSAs. Also slightly less than four-in-every ten groups (38%) reported to having taken a loan or borrowed money; while about eight-in-every ten women (81%) reported taking a loan on an individual basis. The use of ICT in marketing is still low – the proportions reporting using any form of ICT in marketing were: only 8% of the women groups in crop farming, 10% of enterprises in livestock and 17% in the services sector<sup>6</sup>.

**OD4:** Between 2020 and 2021 Microfinance regulatory authority (UMRA) was supported to develop self-help group (SHG) operational guidelines (at issuance stage). This has created a more

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<sup>6</sup> CARE Uganda, 2021 Baseline Survey For The Uganda Women Entrepreneurship Programme (UWEP) II



enabling legal and regulatory environment for the savings ecosystems in Uganda, increased recognition of VSLAs and SHGs meaning that they are able to attract funding

#### **Contribution of NPRPS to the outcome**

- CARE working with MOFED, UMRA, held national wide consultations in April 2021
- A stakeholders workshop for the validation of the SHG guidelines was held in January 2022
- CARE identified the need for M&E framework that facilitates UMRA deliver on its mandate, and the process which started May 2022 is on for establishment of the same and is getting finalized in the coming quarter (September – December 2022)
- CARE improved coordination and cooperation among stakeholders in the Ugandan savings groups industry, by supporting policy dialogues

#### **Significance of the outcome**

There was no clear guidance on the formation of a Self Help Group, promoters of Self Help Groups, membership and Size, governance and management, financial Stability and Share Out mechanisms, registration, non-compliance and Sanctions, offences and Penalties. This will reduce the time in which decisions are made and women access funds. In addition, the guidelines will address the weak governance and management of the affairs of SHGs and VSLAs.

#### 3.2.3 Social movement's pathway

**OD5:** During the period between 2020 to 2022, Women's Economic Collectives (WECs) have become better understood, more empowered, better networked, and better able to take collective action on women's economic empowerment. This has supported movement building and group solidarity and has guided government investment and national planning. In addition, over the course of five months January to June 2022, this synergy has grown to a level that all members share respective activity work plans to harmonize implementation plans and avoid duplication, they also share best practice and lessons learnt and cross cutting support on WEE coordination events

#### ***Contribution of NPRPS to the Outcome***

On 24 May 2021, the NPRPS convened the first BMGF partners in Uganda meeting. This forum brings together all BMGF grantees in Uganda who are particularly implementing activities around the women economic empowerment agenda. It is comprised of representatives from organizations like; Action Aid, International Centre for Research on Women (ICRW), NPRPS, and the Women Respond Project. Other organizations that received invitation to this forum but are yet to attend the monthly meetings include; Financial Sector Deepening Uganda (FSDU), BRAC International, Nathan Associates and others. In addition, NPRPS;

- Supported Ministry of gender in convening key Women economic empowerment stakeholders including a coalition of WEE actors supported by Action Aid under the Bill and Melinda Gates funding.
- Supported Action Aid to organize and lead panel discussions during their project inception, 3rd nationwide land rights women conference and their WEE coalition activities.
- Supported FSDU during their monthly Knowledge Management and Learning meeting by teaching about the digital sub-wallet activities under CARE.
- Undertook and shared research/landscaping studies to facilitate its work supporting these collectives.
- Conducted the study for 18 months starting January 2021 to June 2022, on COVID-19 & Women: Saving for Resilience

### *Significance of the change*

There was no recognition by government of a platform for women's empowerment. There was less evidence of structural changes—especially those involving building critical consciousness of gender and group solidarity to change the legal environment or social norms. There were asymmetries of power between women and other members of society in making decisions and access to markets, there also existed a fragmented landscape of savings group programming, primarily occupied by actors operating in silos and at a relatively small scale<sup>7</sup>. There was no coordination mechanism, and during NPRPS project SHG subcommittee as a platform for learning and sharing has been revived. Relatedly, there was low bargaining power of the groups for better

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<sup>7</sup> Care; Assessing the Viability Savings Groups as a Vehicle for Women's Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia

prices for both enterprise inputs and products. A relatively small proportion of groups indicated having the bargaining power to negotiate for reduced prices for inputs (38%) and higher prices for products from the group enterprise (39%)<sup>8</sup>.

**OD6:** The Government of Uganda has an improved understanding of how women savings and loan practices respond to pandemics like COVID. With clarity on how women savings practices respond to Pandemics, government of Uganda has also given an extension of the UWEP for an additional two years so that it's not merged with PDM to allow the function consolidate the gains realized from the NPRPS programme

### *Contribution of NPRPS to the Outcome*

Between January 2021 and June 2022 (over 18 months), CARE Uganda undertook a study titled 'COVID-19 & Women: Saving for Resilience', which generated evidence on how women in VSLAs are responding to pandemics like COVID that will inform policy and government future planning. . This evidence on how women in VSLAs are responding to pandemics has the potential to inform future policy and planning efforts. Without this evidence, the government of Uganda would not have provided inputs to the establishment of the COVID recovery fund under the PSF.

### *Significance of the change*

COVID-19 had dampened the economic activity and business prospects which also reduced group borrowing from other financial service providers. Group enterprises cannot rely entirely on UWEP funding to operate optimally and existing COVID-19 stimulus package by government is not tailored to micro/small businesses, women group enterprises which are mostly micro need a special grant to boost their recovery.

#### 3.2.4 Inclusive market-based

**OD7:** Financial institutions, including commercial banks and micro-finance institution (MFIs), have increased the range of banking services they provide to women, including digital wallets. There is increased trust by financial institutions in working with women even without collateral, increasing their access to financial services. In addition, the initiative has facilitated women

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<sup>8</sup> CARE Uganda, 2021 Baseline Survey For The Uganda Women Entrepreneurship Programme (UWEP) II

transition from participating in VSLAs to making savings and making investments, supporting the development of small and medium sized enterprises.

### *Contribution of NPRPS to the Outcome*

- Supported FIs on how to develop savings and loan products, but also supporting them to locate the possible beneficiaries. This involved the process of identifying financial institutions and creating networks between the savings groups and financial institutions. This took place in terms of a series of meetings, exchange visits, and mapping of what the VSLAs and financial institutions can collaboratively do together.
- Shared evidence-based practices with FIs to improve women lending focusing on women challenges in VSLAs,
- Built capacity of financial institutions by providing information, training staff in community engagement, and community mobilization of prospective clients using community maps.
- Developed, tested and shared workable approaches with FIs
  - Community-Based Trainers (CBTs) and Village Agents (VAs) are being adopted by Financial Service Providers (Bank) as their front line staff in onboarding VSLAs and linking them to banks. Banks are now leveraging on experience and skills acquired by these trainers during community mobilization and engagements.

### *Significance of the Outcome*

Women were previously termed as an un-bankable category. Women faced significant and unfair challenges accessing banking services and credit. As a result of the program, banking and financial services are much more gender inclusive. People used to keep money in houses, they would save and share, looking at long term, used to trade small, groups were breaking,

**OD8-Impact:** Women participating in VSLAs have transitioned from making savings to making investments, and diversification of income pathways. There is increased appreciation by government on the use of savings groups as an entry point in the communities. Women have greater financial autonomy. Their standard of living improved. Women were also able to undertake financial transactions easier and faster than before.

### *Contribution of NPRPS to the Outcome*

- Trained women in gender approaches
- Facilitated group formation
- Trained and demonstrated how VSLAs model works

### *Significance of the Outcome*

Previously, women had challenges of accessing finance which stood at (69.3%) and finding markets (50.8%). In addition the women groups that were provided with credit, still required finances in form of working capital for re-investing in their businesses. Women were not making financial decisions, (UWEP, Baseline survey report, 2021)

### 3.2.5 Scaling and adapting Pathway

**OD9:** In 2021, Government of Uganda (GoU) adopted WECs in the country to serve as a platform for the Parish Development Model (PDM).

### *Contribution of NPRPS to the Outcome*

A practice of working with government institutions revealed that public sector commitments in East Africa are the most promising path forward for scaling savings groups to reach the saturation required for true transformation<sup>9</sup>. There was evidence from Uganda that Ugandan government was committed to scaling and improving the savings policy environment in the short term.

- Sustain report was commissioned after implementing the sustain project. The study informed government about the benefit of scaling the SHGs
- Conducted a WEC study

### *Significance of the Outcome*

Women collectives were uncoordinated, without minimal structure, and were not using digital tools Women collectives which is layered into five elements, namely: (i) Pooling savings and sharing risks; (ii) Group solidarity and Networks; (iii) Participatory learning and life Skills; (iv)

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<sup>9</sup> Care; Assessing the Viability Savings Groups as a Vehicle for Women’s Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia

Critical Consciousness of Gender; and (v) Access to Market and Services, now have a coordination mechanism

### 3.2.6 Social norms

**OD10:** Between 2020 and 2022, Household communication and dialogue improved between men and women, with couples developing joint savings and investment goals together

#### *Contribution of NPRPS to the Outcome*

- Use of gender transformative household dialogue model. The model focused on interventions that create opportunities for individuals to actively challenge gender norms, promote positions of social and political influence for women in communities, and address power inequities between persons of different genders. The model also created an enabling environment for gender transformation by going beyond just including women as participants.
- Development of a community dialogue manual

#### *Significance of the outcome*

Women often have a lower decision-making power around financial matters within the household. The program transformed these relations, improving couples joint financial goals and decisions

**OD11:** The period between 2020 and 2022, Communities' have come to appreciate women's role and involvement in financing enterprises. Women have occupied political leadership positions as councilors, Chairpersons, and Members of Parliament.

#### *Contribution of NPRPS to the Outcome*

- Used the gender transformative approaches of changing norms, addressing norms, engaging men approach, household dialogue model.

#### *Significance of the Outcome*

Although the 1995 constitution of Uganda and the 1997 LG Act provide several avenues for increasing women's participation in LG politics, there existed bottlenecks in women's participation in business, and leadership spaces, particularly due to gender norms and societal assumptions that women's role is less suited to the financial sphere. Equal participation of women in local decision-making processes is critical for prioritising women's needs in local governments (LG) agendas and attainment of the sustainable development goals (SDGs) (UN WOMEN, 2018)<sup>10</sup>. Women's increase in the political space will ultimately influence the focus and direction economic decisions that drive women economic empowerment.

### 3.3. Description of impact at individual level due to systems-level changes

Women's individual economic empowerment improved, with women enjoying greater access to financial resources and improved standard of living. Enabling environment for women to thrive, markets, save, access financial services, move from subsistence to business, increase productivity, work as collectives raise their voice collectively<sup>11</sup>

#### ***Contribution of NPRPS to the individual Impact***

The combined impact of all the system-level changes. Combined together, the systems changes reported above have addressed the limited appreciation of women in society a core issue of concern for CARE Uganda. With improvement of the MFI policy framework, women have greater financial autonomy, enjoy improved standard of living, and they are also able to undertake financial transactions easier and faster than before. The development of a digital information management system has improved the keeping and management of data related to accessing financial services from financial institutions. Credit application files no longer get lost, it now takes less time for an application to go through the process, and the number of women applicants being worked on has increased.

#### ***Significance of the impact***

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<sup>10</sup> SDG 5 seeks to achieve gender equality and empower all women and girls; while indicator 5.5.1(b) recognizes the need for gender balance in political decision making in LGs

<sup>11</sup> CARE Uganda; 2021 Process Evaluation Of The Uganda Women Entrepreneurship Programme (UWEP)

CARE's success is measured against the welfare/lives of women and girls. The increased appreciation of women in society directly contributes to the mandate of CARE Uganda.

In general it was established from CARE Uganda<sup>12</sup> earlier interventions that VSLAs:

- Increase access to financial services among financially excluded communities/populations by 10%;
- improve business outcomes for women by 8% to 14%;
- increase women's influence on household decision making by 4%;
- increase ability respond to economic shocks 4-times that of those not involved;
- improve food security among member households and
- increases education and health financing through loans and investments

### 3.4. Analysis of Systems changes

#### 3.4.1 Systems strengthening

Under this pathway, The Ministry of Finance, Planning, and Economic Development (MOFPED) has greater capacity and systems to improve women's economic empowerment in Uganda, including a draft savings group policy framework and self-help group (SHG) operational guidelines. The change is attributed to the evidence generated by CARE in partnership with governments, the service providers and markets that bring sustained outcomes in building the WEC platform. In the same perspective, CARE has supported the generation of evidence on SHG and savings groups that provided inputs for developing the draft policy framework & guidelines. Some of the studies conducted include; the baseline survey of UWEPII, (2021), process evaluation of the Uganda women entrepreneurship programme (UWEP) 2021, Digital Sub wallets and Household Dialogues report, (2020), Landscaping of Women's Groups and Women Empowerment Collectives in Uganda (2022). In addition, NPRPS built the capacity of CSOs, government departments in terms of developing policy briefs, conducting stakeholder consultations in developing policies and guidelines. The pathway provided evidence that has been used to draft the SHG policy framework which is intended to strengthen Women's economic empowerment in Uganda. Despite the changes described above, the systemic bureaucracy within

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<sup>12</sup> Linda Scott, 2020: Digital Sub-wallets and Household Dialogues



the public sector has slowed down the process of completing the SHG guidelines and the policy framework.

The other change under the systems change pathway include improved research, monitoring and implementation capacities of Uganda Women Entrepreneurship Programme (UWEP), including roll out of a new digital one-stop information center and grants management information system (MIS). The changes are attributed to capacity building of the Community Development Officers (CDOs) on how to use and upload the required information. piloting of the system, rolling out of the MIS tool that supports the digital profiling of women group and provide accurate data in real time, training of over 350 District planners, Community Development Officers, and UWEP Focal Point Persons from 176 Local Governments and have fully transitioned to the digital way of collecting, processing, and presenting data about UWEP Women Groups. The digital information system will improve the management data on UWEP in terms of receiving applications for money, transporting data to Ministry of Gender. It is noted that the introduction of the PDM is hinged on the digital information system and it is expected to drive the information requirements of the PDM.

#### 3.4.2 Advocacy for policy change

Under advocacy the programme strengthened the Savings group's ecosystem through creating an enabling legal and regulatory environment. Specifically, the program used the evidence it generated for policy engagement, particularly to develop the saving group's policy framework that is at the draft stage under the Ministry of Finance and the Self-help group operational guidelines at the issuance stage within the Microfinance regulatory authority (UMRA). The changes are attributed to the coordination and cooperation among stakeholders introduced by NPRPS in the Ugandan savings groups industry, supporting policy dialogues. The change under this pathway is intended to mitigate the existing distortions in the operations of SHGs, and VLSAs in terms of how much does one require to register SHGs.

Relatedly, under advocacy for change UMRA developed self-help group (SHG) operational guidelines which have reached the issuance stage. The guidelines will contribute to creation of a more enabling legal and regulatory environment for the savings ecosystems in Uganda, promote recognition of VSLAs and SHGs, but also improve coordination and regulation of SHG landscape. The change could be attributed to a series of national wide consultations, stakeholder's workshop for the validation of the SHG guidelines, and improved coordination and cooperation among

stakeholders in the Ugandan savings groups industry. It means that SHGs will now be better placed to attract funding, reduce the time in which decisions are made and improve women's access to funds. Advocating for systems change works to identify, bring attention to and improve women economic empowerment, including, but not limited to: accessing credit, saving services, capacity building in enterprise selection and management.

### 3.4.3 Social movements

Under this pathway, NPRPS has made Women's Economic Collectives (WECs) become better understood, more empowered, better networked, and better able to take collective action on women's economic empowerment. This change is intended to address the absence of a recognized platform for women empowerment by government, asymmetries of power, agency, information, and access to markets. This systems change comes in to deal with a fragmented landscape of savings group programming, primarily occupied by actors operating in silos and at a relatively small scale. Social movements challenge the status quo, often out of necessity and an impending sense of 'enough is enough'. They do this by at the same time pressurizing existing systems to change, and often simultaneously formulating and posing multiple alternatives to existing systems, promoting their adoption and systems-wide transformation. Changing social movements drives the spectrum of forces that hinder women economic empowerment because social movements are formed and propelled by people who believe that their rights are being abridged, and who—as a result—are compelled to organize around common problems and shared identities to obtain redress. Through social movements, people from communities that historically have been excluded from power are more likely to have influence than people acting individually

### 3.4.4 Inclusive market-based pathway

This pathway puts emphasis on building pro-poor market systems development by explicitly and intentionally targeting the poor and marginalized. Inclusive markets benefited from efforts introduced by CARE Uganda the digital sub-wallet and linkage banking, Chomoka (digital VSLA) model. The two successful models have increased women's access to affordable credit through availability of institutional support allocation, enterprise selection processes, training, and a reliable revolving fund.

This has led to a positive needs based response from financial institutions, including the, commercial banks and microfinance institution (MFIs), by increasing the range of banking services they provide to women, including digital wallets. Correspondingly, because of close working relationship between financial institutions and women groups, there is now increased trust by financial institutions in working with women even without collateral - an issue that caused a huge hindrance to women in accessing financial services. It is important to note that the key point of difference of Inclusive market systems development is that it complements indirect business-focused facilitation with direct WECs-focused facilitation to broaden financial services access and participation. In other words, it not only seeks to facilitate change indirectly by engaging change agents at the macro market systems level, but also simultaneously involves direct facilitation interventions that enable the most marginalized to benefit.

#### 3.4.5 Scaling and adapting pathway

The emphasis under this pathway was on identifying and promoting tested and successful models and approaches in pursuing women economic empowerment initiatives. The act of integrating findings from studies conducted under the NPRPS in strengthening the SHG regulatory and policy environment is an achievement to celebrate. This success is evidenced by the revelation that public sector commitments in East Africa are the most promising path forward for scaling savings groups to reach the saturation required for true transformation<sup>13</sup>. There was evidence from Uganda that the Ugandan government was committed to scaling and improving the savings policy environment in the short term. Relatedly, identifying entry points in the MFI policy regulatory environment signals the need to further pursue opportunities of engaging government to make the MFI policy environment friendly.

#### 3.4.6 Social norms pathway

Under social norms, the project supported wider change within communities and at societal level around the appreciation of women's financial role, challenging the gender norms and discriminatory beliefs that some communities held. Previously, women had a lower decision-making power around financial matters within the household regarding independent acquisition of loans, use of household assets to access credit as collateral. It emerged that promoting family and

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<sup>13</sup> Care; Assessing the Viability Savings Groups as a Vehicle for Women's Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia

community discussions are effective tools to change social norms where members of the same group identify local harmful practices and the norms that sustain them, eventually renegotiating both to achieve greater health, well-being, and empowerment for themselves and others in their group.

### 3.5 Sustainability of System Level Effects of NPRPS programme

The evaluation solicited for the views of the programme actors regarding the sustainability of the systems change pathways. Sustainability was looked at from the perspective of continued enjoyment of the effects/benefits that NPRPS has introduced in the partner organizations but also among CARE Uganda systems and structures.

From CARE's perspective there is now greater need to integrate policy advocacy into programming. A technical working group (TWG) with membership from NPRPS implementing partners has been established to process the generated evidence for policy advocacy. They now sit bi-monthly, have terms of reference that facilitate their work and the committee is hoped to facilitate use of studies conducted under NPRPS to strengthen policy advocacy. This TWG is intended to keep the NPRPS activities running since various partners meet in a joint forum to share evidence and agree on how to use for advocacy

In addition, CARE has institutionalized NPRPS in almost all models. NPRPS provided a frameworks and provides evidence and learning that informs learning that has been used to attract funding to replicate at a bigger level

It is also important to note that working with government departments will facilitate the continued enjoyment of the NPRPS benefits. This is evidenced by the identification of CARE Uganda as a lead INGO to support some components of the PDM. Working with and through government the programme results are being used to influence policy in the MOFPED, MoGD, a case in point is the PDM.

The concept of women's groups as developed by NPRPSS is now being scaled up through the World Bank engagement of supporting the rollout of anticipated grant of World Bank GROW 217 USD Million for five years. CARE Uganda is in advanced negotiations with the World Bank, and Ministry of Gender to design and implement WEP that is hoped to entrench the NPRPS systems

changes regarding Women Economic Empowerment. This is evidenced by the Minister of Finance Planning and Economic Development's confirmation that;

“For women entrepreneurs, I have received a US Dollar 217 million grant from the World Bank to provide funding in the coming financial year to middle level businesses managed by women to support their growth and create jobs.”<sup>14</sup>

CARE worked with academic institutions, such as Makerere University Business School (MUBs), to implement the NPRPS. This cooperation with MUBs is hoped to entrench the generated evidence to inform future teaching curriculum and teaching methods.

To sustain the capacity building function among the WEP actors including Ministry of Gender, and district local government staff, NPRPS facilitated the development of a training manual that is intended to provide guidance on future training initiatives. The manual will also offer WEP actors a concrete picture of WEP capacity needs and will play a key role in establishing a lifelong learning culture, a recipe for sustaining NPRPS benefits.

The initiative of establishing a SHG and VLSAs database gives identity to the groups and is hoped to be a key ingredient in informing future government initiatives. To a larger extent, government will now know the location of these SHGs and VSLAs which will make it easy to find them, know their composition and functions. Further initiatives to improve the working environment of these groups will largely draw from the rich database.

CARE's approach of promoting the practice of working with established groups instead of creating new ones is hoped to sustain the benefits of NPRPS especially savings through SHGs and VLSAs. Newly created community groups disappear with the end of the implemented initiatives. Therefore, from a structural perspective, the groups will continue transacting business in a more friendly and regulated environment.

#### 4. Limitations and Challenges

The outcome harvest evaluation encountered some challenges that may have influenced the quality of data relied upon for analysis and conclusions drawn. These included;

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<sup>14</sup> MoFPED, June 2022: Budget Speech Financial Year 2022/23

- Scope of the evaluation and time frames: The duration of the evaluation was roughly two months, which included the Inception Phase, data collection, analysis, and reporting. Within these time frames, we may have been unable to validate or report on some of the longer-term outcomes of the programme identified during the outcome harvest.
- Biases towards particular outcomes: As a participatory methodology, OH relies on both programme documentation and programme stakeholders for the identification of outcomes. This may result in a potential bias of outcomes to be limited to those of which the programme stakeholders are aware and on which they have reported.
- Many of the relevant initiatives discussed by local partners began just a year ago and others are still running. Therefore, the identified outcomes cannot be entirely attributed to the NPRPS programme. Almost all respondents were mixing up CARE prior interventions with the NPRPS initiatives.
- Prevalence of activity rather than outcome-focused written reporting, also limited the use of a more regular outcome harvesting methodology. Learnings and recommendations have been identified in this evaluation to mitigate future similar issues.
- Another challenge stemmed from conducting of the OH evaluation at a time when government officers were busy with activities of closing the 2021/2022 financial year. It was difficult to get to some targeted respondents although use of the virtual approach partially mitigated the challenge.
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## 5. Conclusions and Lessons

NPRPS made progress toward achieving its objectives related to systems changes capacity strengthening of government ministries, agencies, individual CSOs, CSO networks, communities, in the area of Women's economic empowerment through SHGs and VLSAs. NPRPS had results in improving the policy environment of SHGs and VLSAs in terms of putting in place draft SHG guidelines but also the SHG savings policy.

Implementation of the NPRPS has also revealed that generation and sharing of evidence with government ministries and agencies, facilitates development of policies, guidelines and regulations that ultimately drives systems changes for women economic empowerment.

NPRPS has also demonstrated that if community is properly sensitized they can easily pick a savings culture recipe for women economic empowerment.

Working with government requires a lot of flexibility because systems level change at government level takes time, like developing a policy is not abrupt

It has also emerged that the coordination function is key for implementing interventions with multiple partners from a mixture of government, financial services sector, CSOs, and the community.

The evaluation is also identified the challenge of demonstrating systems-level change, and the related contribution and significance, where one project (NPRPS in this context) is part of a broader portfolio of work.

## 6. Recommendations for Future Programmes

Recommendations are made based on the analysis of the findings and presented focusing on OH methodology, design of the programme, implementation, and sustainability;

### ***Outcome Harvesting Methodology***

Meaningful OH requires: identifying good quality outcomes; it is important to ensure the OH process is well understood by all programme implementers and the need to provide strong evidence is emphasized; providing intensive capacity building including training, mentoring and regular review and double checking of harvested outcomes.

Given the OH principle of establishing plausible influence of the intervention, it is important to conduct OH when the intervention has implemented a bigger portion of the planned activities.

### ***Programme design***

During the evaluation, it was established that some implementing partners were brought on board during implementation and one could not cope up with the way the programme was designed. Therefore moving forward, include partners in the design process of future programmes, particularly when setting the theory of change, to ensure that things that did not work in previous initiatives can be changed in advance of a new programme start and time for delivery is not wasted making adjustments in later stages.

### ***Programme Implementation***

The practice of Central Government officers going to the villages to form new groups yet there are already established, functional groups, should be stopped and instead encourage the use of existing structures to save money that would be used to transport and facilitate the government officers.

Implementation of interventions should embrace a component of research to facilitate learning during execution of activities. This will give room for addressing complex societal, political, and economic problems, such as reducing the gap between rich and poor, understanding attributes for women's success in politics but also the changing funding conditions for women's economic empowerment.

### **Sustainability**

Since implementation of NPRPS brought on board academic institutions that are believed to be effective in institutionalizing programme content into academic programmes, CARE Uganda, should explore possibilities of further collaboration with Makerere University Business School aimed at developing academic programmes that promote SHG and VLSAs.



## Annex One Outcome Harvesting Questions

### Evaluation Questions

The primary questions of this system-level evaluation are:

#### **Process:**

- What activities did the NPRPS programme implement and how were the systems-level pathways integrated across those activities?
- How did the NPRPS project build on the lessons of its prior interventions, particularly VSLA programming, digital sub wallet and linkage banking?
- What were the implementation successes and challenges?
- What adaptations were made? Why?

#### **Systems and structural change;**

- What systems changes through the advocacy for policy change pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the social movement's pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the systems strengthening pathway were achieved or not achieved by the NPRPS programme, including unexpected changes?
- What systems changes through the inclusive markets pathway were achieved or not achieved by the NPRPS programmes, including unexpected changes?
- What systems changes through the scaling and adapting pathway were achieved or not achieved by the NPRPS programmes, including unexpected changes?
- How were those changes achieved?
- How did the systems-level changes across these pathways reinforce or support each other?

#### **Impact:**

- How did those systems-level changes result in changes in women's economic empowerment?

#### **Sustainability:**

- How sustainable was the systems-level effect of NPRPS programme?

## Annex Two Interview Guide for Implementing Partners

### Lower-Level Questions for the Outcome Harvesting Evaluation

1. As one of the stakeholders in the NPRPS programme, how were involved in its implementation?
2. What systems and structural changes have been realized as a result of the NPRPS programme?
3. For the changes highlighted, how has the programme contributed to it?
4. How the project contributed to building the capacity and systems of the Ministry of Finance, Planning, and Economic Development?
  - a. Which capacity areas were built by NPRPS, how, when, who participated?
  - b. Were these changes positive or negative?
  - c. Were these changes intended or unintended?
5. What is the significance of the changes at the systems level?
  - a. Why do you think these outcomes are significant in terms of the contribution to systems strengthening (MOFPED)?
  - b. What was the situation in Uganda/target area prior to the change?
  - c. How do you compare/relate the achieved change to the expected goals of the programme?
6. What was the contribution of NPRPS to the changes?
  - a. Provide quantitative information on activities, and outputs, if possible
7. Looking at the changes highlighted above (built capacity and systems of the ministry), how will this capacity impact on women's economic empowerment?
8. How sustainable was the systems-level effect of NPRPS programme?
  - a. Will the NPRPS changes on systems and structures highlighted above be sustained? [in the actors organization (MOFPED, UWEP, UMRA, APROCEL, POST BANK), women's economic collectives, financial institutions, VSLA groups or households and communities]
  - b. What is needed to sustain these changes?

## Annex Three: Table on Uganda SLI Evaluation Outcome Descriptions, Significance and Contribution

Outcome Descriptions	Significance of the outcome	Contribution of NPRP to the outcome
<b>Under systems strengthening,</b>		
<p><b>Outcome 1:</b> Between 2020 and 2022, the Ministry of Finance, Planning, and Economic Development (MOFPED) has greater capacity and systems to improve women’s economic empowerment in Uganda, including a draft savings group policy framework and self-help group (SHG) operational guidelines. This has strengthened the working relationship, and increased appreciation and trust, between government and the CSO sector, and has created confidence between the public and private sector.</p>	<p>There were previously a lot of market imperfections that made it difficult for women and girls to access financial services in Uganda. Given that CARE engaged women as the main participants in VSLA programs, it was critical for the NPRPS programme to influence a savings environment that is devoid of bureaucratic lengthy processes hence supporting the development of a policy framework for self-groups and savings groups<sup>15</sup></p>	<ul style="list-style-type: none"> <li>• Supported the generation of evidence that provided inputs for developing the draft SG policy framework &amp; draft SHG operational guidelines</li> <li>• Enhanced the capacity of civil society organizations (CSOs) and government departments</li> <li>• Conducted benchmarking studies to inform policy formulation and drafting of operational guidelines</li> <li>• Introduced sharing and roll out of harmonized Women Empowerment (WEE) approaches, harmonization of practices through networks and platforms (such as the technical committee for WECs landscaping study)</li> </ul>
<p><b>Outcome 2:</b> Between 2020 and 2022, the Uganda Women Entrepreneurship Programme (UWEP), has improved research, monitoring and implementation capacities, including roll out of a new digital one-</p>	<p>Previously it was more challenging for women’s groups to access UWEP grants, and the MIS system was manual (paper file-based) with no central information point on grants and beneficiaries. Enabling easier and faster access to, and processing of, grants has made a significant contribution to improving the management of UWEP. In addition,</p>	<p>The program facilitated a comprehensive electronic database of women’s groups, including savings groups, mothers’ groups, and Women’s Economic Empowerment collectives, which will be completed to provide clarity on all the WECs across the country. Specifically, NRPRS:</p>

<sup>15</sup> Care; Assessing the Viability Savings Groups as a Vehicle for Women’s Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia

<p>stop information center and grants management information system (MIS). With the roll-out of the Parish Development Model (PDM), this automated system implemented right from the parish level will ease data collection and provide the government with accurate information as well as the methodology for cataloguing the PDM data</p>	<p>there was no clear pathway for women to transition from groups to formal financial institutions like SACCOs, and Banks. This new system and capacity of the system actors will ensure that women easily access financial services because of existence of centralized information management system.<sup>16</sup></p>	<ul style="list-style-type: none"> <li>• Supported capacity building of the Community Development Officers (CDOs) on how to use and upload the required information.</li> <li>• With support from the BMGF through CARE, UWEP rolled out the MIS tool that supports the digital profiling of women’s group and provide accurate data in real time.</li> <li>• Trained over, 350 District planners, Community Development Officers, and UWEP Focal Point Persons from 176 Local Governments and have fully transitioned to the digital way of collecting, processing, and presenting data about UWEP Women Groups.</li> <li>• Funded the finalization of the design of the information management system</li> </ul>
<p><b>Under advocacy for policy change</b></p>		
<p><b>Outcome 3:</b> In July 2021, the Ministry of Finance involved SHGs and VSLAs actors in the drafting of the Savings Group policy framework (with study report finalised). This sets a platform for more enabling legal and regulatory environment</p>	<p>Prior to the policy framework, some districts were charging a lot of money for registration of groups, there was no recognition of groups like VSLAs, yet most women are in VLSAs. Also slightly less than four-in-every ten groups (38%) reported to having taken a loan or borrowed money; while about eight-in-every ten women (81%) reported taking a loan</p>	<ul style="list-style-type: none"> <li>• Used the evidence it had generated on SHG and savings groups to engage government and inform the draft policy framework &amp; guidelines</li> <li>• CARE improved coordination and cooperation among</li> </ul>

<sup>16</sup> NPRP project document

<p>for the savings ecosystems in Uganda. Specifically, the program used the evidence it generated for policy engagement, particularly to develop the saving groups policy framework that is at the draft stage under the Ministry of Finance and the Self-help group operational guidelines at the issuance stage the Microfinance regulatory authority (UMRA). CARE also improved coordination and cooperation among stakeholders in the Ugandan savings groups industry, supporting policy dialogues</p>	<p>on an individual basis. The use of ICT in marketing is still low – the proportions reporting using any form of ICT in marketing were: only 8% of the women groups in crop farming, 10% of enterprises in livestock and 17% in the services sector<sup>17</sup>.</p>	<p>stakeholders in the Ugandan savings groups industry, supporting policy dialogues (politicians, bankers beneficiaries explored issues affecting VSLAs)</p>
<p><b>Outcome 4:</b> Between 2020 and 2021 Microfinance regulatory authority (UMRA) was supported to develop self-help group (SHG) operational guidelines (at issuance stage). This has created a more enabling legal and regulatory environment for the savings ecosystems in Uganda, increased recognition of VSLAs and SHGs meaning that they are able to attract funding</p>	<p>There was no clear guidance on the formation of a Self Help Group, promoters of Self Help Groups, membership and Size, governance and management, financial Stability and Share Out mechanisms, registration, non-compliance and Sanctions, offences and Penalties. This will reduce the time in which decisions are made and women access funds. In addition, the guidelines will address the weak governance and management of the affairs of SHGs and VSLAs.</p>	<ul style="list-style-type: none"> <li>• CARE working with MOFED, UMRA, held national wide consultations in April 2021</li> <li>• A stakeholders workshop for the validation of the SHG guidelines was held in January 2022</li> <li>• CARE identified the need for M&amp;E framework that facilitates UMRA deliver on its mandate, and the process which started May 2022 is on for establishment of the same and is getting finalized in the coming quarter (September – December 2022)</li> </ul>

<sup>17</sup> CARE Uganda, 2021 Baseline Survey For The Uganda Women Entrepreneurship Programme (UWEP) II

		<ul style="list-style-type: none"> <li>• CARE improved coordination and cooperation among stakeholders in the Ugandan savings groups industry, by supporting policy dialogues</li> </ul>
<b>Under social movements</b>		
<p><b>Outcome 5:</b> During the period between 2020 to 2022, Women’s Economic Collectives (WECs) have become better understood, more empowered, better networked, and better able to take collective action on women’s economic empowerment. This has supported movement building and group solidarity and has guided government investment and national planning. In addition, over the course of five months January to June 2022, this synergy has grown to a level that all members share respective activity work plans to harmonize implementation plans and avoid duplication, they also share best practice and lessons learnt and cross cutting support on WEE coordination events</p>	<p>There was no recognition by government of a platform for women’s empowerment. There was less evidence of structural changes—especially those involving building critical consciousness of gender and group solidarity to change the legal environment or social norms. There were asymmetries of power between women and other members of society in making decisions and access to markets, there also existed a fragmented landscape of savings group programming, primarily occupied by actors operating in silos and at a relatively small scale<sup>18</sup>. There was no coordination mechanism, and during NPRPS project SHG subcommittee as a platform for learning and sharing has been revived. Relatedly, there was low bargaining power of the groups for better prices for both enterprise inputs and products. A relatively small proportion of groups indicated having the bargaining power to negotiate for reduced prices for inputs (38%) and higher prices for products from the group enterprise (39%)<sup>19</sup>.</p>	<ul style="list-style-type: none"> <li>• On 24 May 2021, the NPRPS convened the first BMGF partners in Uganda meeting. This forum brings together all BMGF grantees in Uganda who are particularly implementing activities around the women economic empowerment agenda. It is comprised of representatives from organizations like; Action Aid, International Centre for Research on Women (ICRW), NPRPS, and the Women Respond Project. Other organizations that received invitation to this forum but are yet to attend the monthly meetings include; Financial Sector Deepening Uganda (FSDU), BRAC International, Nathan Associates and others. In addition, NPRPS;</li> <li>• Supported Ministry of gender in convening key Women economic empowerment stakeholders including a coalition of WEE actors supported by Action Aid under the Bill and Melinda Gates funding.</li> </ul>

<sup>18</sup> Care; Assessing the Viability Savings Groups as a Vehicle for Women’s Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia

<sup>19</sup> CARE Uganda, 2021 Baseline Survey For The Uganda Women Entrepreneurship Programme (UWEP) II

		<ul style="list-style-type: none"> <li>• Supported Action Aid to organize and lead panel discussions during their project inception, 3rd nationwide land rights women conference and their WEE coalition activities.</li> <li>• Supported FSDU during their monthly Knowledge Management and Learning meeting by teaching about the digital sub-wallet activities under CARE.</li> <li>• Undertook and shared research/landscaping studies to facilitate its work supporting these collectives.</li> <li>• Conducted the study for 18 months starting January 2021 to June 2022, on COVID-19 &amp; Women: Saving for Resilience</li> </ul>
<p><b>Outcome 6</b> The Government of Uganda has an improved understanding of how women savings and loan practices respond to pandemics like COVID. With clarity on how women savings practices respond to Pandemics, government of Uganda has also given an extension of the UWEP for an additional two years so that it's not merged with PDM to allow the function consolidate the gains realized from the NPRPS programme.</p>	<p>COVID-19 had dampened the economic activity and business prospects which also reduced group borrowing from other financial service providers. Group enterprises cannot rely entirely on UWEP funding to operate optimally and existing COVID-19 stimulus package by government is not tailored to micro/small businesses, women group enterprises which are mostly micro need a special grant to boost their recovery.</p>	<p>Between January 2021 and June 2022 (over 18 months), CARE Uganda undertook a study titled 'COVID-19 &amp; Women: Saving for Resilience', which generated evidence on how women in VSLAs are responding to pandemics like COVID that will inform policy and government future planning. . This evidence on how women in VSLAs are responding to pandemics has the potential to inform future policy and planning efforts. Without this evidence, the government of Uganda would not have provided inputs to the establishment of the COVID recovery fund under the PSF</p>
<p><b>Under inclusive market-based</b></p>		



<p><b>Outcome 7:</b>  Financial institutions, including commercial banks and micro-finance institution (MFIs), have increased the range of banking services they provide to women, including digital wallets. There is increased trust by financial institutions in working with women even without collateral, increasing their access to financial services. In addition, the initiative has facilitated women transition from participating in VSLAs to making savings and making investments, supporting the development of small and medium sized enterprises.</p>	<p>Women were previously termed as an un-bankable category. Women faced significant and unfair challenges accessing banking services and credit. As a result of the program, banking and financial services are much more gender inclusive. People used to keep money in houses, they would save and share, looking at long term, used to trade small, groups were breaking,</p>	<ul style="list-style-type: none"> <li>• Supported FIs on how to develop savings and loan products, but also supporting them to locate the possible beneficiaries. This involved the process of identifying financial institutions and creating networks between the savings groups and financial institutions. This took place in terms of a series of meetings, exchange visits, and mapping of what the VSLAs and financial institutions can collaboratively do together.</li> <li>• Shared evidence-based practices with FIs to improve women lending focusing on women challenges in VSLAs,</li> <li>• Built capacity of financial institutions by providing information, training staff in community engagement, and community mobilization of prospective clients using community maps.</li> <li>• Developed, tested and shared workable approaches with FIs <ul style="list-style-type: none"> <li>○ Community-Based Trainers (CBTs) and Village Agents (VAs) are being adopted by Financial Service Providers (Bank) as their front line staff in onboarding VSLAs and linking them to banks. Banks are now leveraging on experience and skills acquired by these trainers during</li> </ul> </li> </ul>
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		community mobilization and engagements.
<p><b>Outcome 8:</b> Women participating in VSLAs have transitioned from making savings to making investments, and diversification of income pathways. There is increased appreciation by government on the use of savings groups as an entry point in the communities. Women have greater financial autonomy. Their standard of living improved. Women were also able to undertake financial transactions easier and faster than before</p>	<p>Previously, women had challenges of accessing finance which stood at (69.3%) and finding markets (50.8%). In addition the women groups that were provided with credit, still required finances in form of working capital for re-investing in their businesses. Women were not making financial decisions, (UWEP, Baseline survey report, 2021)</p>	<ul style="list-style-type: none"> <li>• Trained women in gender approaches</li> <li>• Facilitated group formation</li> <li>• Trained and demonstrated how VSLAs model works</li> <li>•</li> </ul>
<b>Under scaling and adapting</b>		
<p><b>Outcome 9</b> In 2021, Government of Uganda (GoU) adopted WECs in the country to serve as a platform for the Parish Development Model (PDM).</p>	<p>Women collectives were uncoordinated, without minimal structure, and were not using digital tools Women collectives which is layered into five elements, namely: (i) Pooling savings and sharing risks; (ii) Group solidarity and Networks; (iii) Participatory learning and life Skills; (iv) Critical Consciousness of Gender; and (v) Access to Market and Services, now have a coordination mechanism</p>	<p>A practice of working with government institutions revealed that public sector commitments in East Africa are the most promising path forward for scaling savings groups to reach the saturation required for true transformation<sup>20</sup>. There was evidence from Uganda that Ugandan government was committed to scaling and improving the savings policy environment in the short term.</p> <ul style="list-style-type: none"> <li>• Sustain report was commissioned after implementing the sustain project. The study informed government</li> </ul>

<sup>20</sup> Care; Assessing the Viability Savings Groups as a Vehicle for Women’s Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia

		<p>about the benefit of scaling the SHGs</p> <ul style="list-style-type: none"> <li>• Conducted a WEC study</li> </ul>
<b>Social norms</b>		
<p><b>Outcome 10</b> Between 2020 and 2022, Household communication and dialogue improved between men and women, with couples developing joint savings and investment goals together</p>	<p>Women often have a lower decision-making power around financial matters within the household. The program transformed these relations, improving couples joint financial goals and decisions</p>	<ul style="list-style-type: none"> <li>• Use of gender transformative household dialogue model. The model focused on interventions that create opportunities for individuals to actively challenge gender norms, promote positions of social and political influence for women in communities, and address power inequities between persons of different genders. The model also created an enabling environment for gender transformation by going beyond just including women as participants.</li> <li>• Development of a community dialogue manual</li> </ul>
<p><b>Outcome 11</b> The period between 2020 and 2022, Communities' have come to appreciate women's role and involvement in financing enterprises. Women have occupied political leadership positions as councilors, Chairpersons, and Members of Parliament</p>	<p>Although the 1995 constitution of Uganda and the 1997 LG Act provide several avenues for increasing women's participation in LG politics, there existed bottlenecks in women's participation in business, and leadership spaces, particularly due to gender norms and societal assumptions that women's role is less suited to the financial sphere. Equal participation of women in local decision-making processes is critical for prioritising women's needs in local governments (LG) agendas and attainment of the sustainable development goals (SDGs) (UN</p>	<ul style="list-style-type: none"> <li>• Used the gender transformative approaches of changing norms, addressing norms, engaging men approach, household dialogue model.</li> </ul>

	WOMEN, 2018) <sup>21</sup> . Women’s increase in the political space will ultimately influence the focus and direction economic decisions that drive women economic empowerment.	
<b>Description of impact at individual level (women’s economic empowerment) due to systems-level changes</b>		
Women’s individual economic empowerment improved, with women enjoying greater access to financial resources and improved standard of living. Enabling environment for women to thrive, markets, save, access financial services, move from subsistence to business, increase productivity, work as collectives raise their voice collectively	<p>CARE’s success is measured against the welfare/lives of women and girls. The increased appreciation of women in society directly contributes to the mandate of CARE Uganda.</p> <p>In general it was established from CARE Uganda<sup>22</sup> earlier interventions that VSLAs:</p> <ul style="list-style-type: none"> <li>• Increase access to financial services among financially excluded communities/populations by 10%;</li> <li>• improve business outcomes for women by 8% to 14%;</li> <li>• increase women’s influence on household decision making by 4%;</li> <li>• increase ability respond to economic shocks 4-times that of those not involved;</li> <li>• improve food security among member households and</li> <li>• increases education and health financing through loans and investments</li> </ul>	The combined impact of all the system-level changes. Combined together, the systems changes reported above have addressed the limited appreciation of women in society a core issue of concern for CARE Uganda. With improvement of the MFI policy framework, women have greater financial autonomy, enjoy improved standard of living, and they are also able to undertake financial transactions easier and faster than before. The development of a digital information management system has improved the keeping and management of data related to accessing financial services from financial institutions. Credit application files no longer get lost, it now takes less time for an application to go through the process, and the number of women applicants being worked on has increased.

<sup>21</sup> SDG 5 seeks to achieve gender equality and empower all women and girls; while indicator 5.5.1(b) recognizes the need for gender balance in political decision making in LGs

<sup>22</sup> Linda Scott, 2020: Digital Sub-wallets and Household Dialogues