



SYSTEMS-LEVEL CHANGE EVALUATION BRIEF SERIES UGANDA

Evaluating System-level change and impact Findings from the evaluation of the National Policy Regulatory Program Support (NPRPS) program in Uganda

Key takeaways

- NPRPS played a catalytic role in improving government systems for women’s economic empowerment, including new platforms, research, information systems and recognition of savings groups.
- NPRPS advocacy led to a new National Savings Group Policy Framework and draft Self-Help Group Operational Guidelines, both of which have transformed the savings group ecosystem in Uganda.
- Existing Women’s Economic Collectives (WECs) have become more informed, empowered and have flourished.
- Financial institutions now offer a greater range of products, services and finance to women in Uganda.
- WECs have been adopted as the platform for scale-up of the government’s Parish Development Model.
- Households and communities better appreciate women’s role in financial decisions and financial enterprises, and women enjoy greater financial autonomy and improved economic empowerment.

Background

CARE’s ten-year strategy, [Vision 2030](#), seeks to deepen the organizational focus on systems-level change and impact, recognizing that this is essential to expanding CARE’s reach and fulfilling our mission to save lives, defeat poverty and achieve social justice. To support this, CARE launched a systems-level impact initiative to **measure the effect of our programs that have influenced or changed systems, and the impact of this systems-change on people’s lives**. The initiative also increased capacity across the CARE confederation to design, finance and implement high-quality systems change programs, and to strengthen the focus on systems-level change within our Country Office organizational frameworks and strategies. Four CARE Country Offices were selected to evaluate a project or program, and to synthesize the results for national and global learning.

CARE’s pathways for Systems-Level Change

Systems-level change goes beyond the individual-level to achieve positive shifts in the underlying structures and supporting mechanisms which cause interpersonal, community, organizational, institutional, corporate and other systems to operate in particular ways. CARE achieves systems-level change through the cumulative effect of its own and its partners’ programs and actions across multiple systems-level “pathways to scale”, namely: 1) Advocacy to influence policies, programs and budgets of governments and other power holders; 2) Supporting and advancing social and gender norms change; 3) Supporting social movements to take collective action for change; 4) Service system strengthening and citizen social accountability; 5) Inclusive market-based approaches for economic and environmental sustainability; and 6) Scaling and adapting proven models through CARE and our partners, and indirectly with governments, private sector or the social sector. CARE conceptualizes **systems-level impact** as the changes people experience in their lives because of effective systems-level change through these pathways.¹



¹ CARE is focused on systems-level change impacting the lives of people in 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.

1. Systems-level challenges in Uganda and the NPRPS program

Problem: Women in Uganda, particularly poor and rural women, women with disabilities, or widows and single parent families, face huge challenges in accessing finance and markets and in setting up small businesses. This is compounded by social norms, which exclude them from positions of power and influence, and limit their access to information and ability to make their own financial decisions.² Despite the viability of savings groups as a vehicle for women's economic empowerment (WEE) in Uganda, the savings group landscape in the country is fragmented, few standards exist to guide and regulate this work, existing savings groups require convening and support, and the public sector is an untapped opportunity for scaling-up savings groups.³

Solution: CARE Uganda launched a three-year National Policy Regulatory Program Support (NPRPS) program in January 2020 to test and build Women Empowerment Collectives (WECs) in Uganda, particularly savings and women's groups. Funded by the Bill and Melinda Gates Foundation (BMGF), NPRPS aims to support and drive strategic policy, regulatory and programmatic initiatives to scale up the Ugandan WECs agenda by December 2022. The program's three specific objectives 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; and 3) To gain clarity on WECs through a landscaping study/mapping. The main stakeholders included the Uganda Microfinance Regulatory Authority (UMRA), the Ministry of Finance, Planning and Economic Development (MFPED), the Project for Financial Inclusion in Rural Areas (PROFIRA), the Ministry of Gender, Labour and Social Development (MGLSD), Uganda Women Entrepreneurship Programme (UWEP) and the Institut de Publique Sondage d'Opinion Secteur (IPSOS) Uganda.

Expected outcomes and impacts: The program aims to both transform the ways women and girls participate in economies – especially the most vulnerable – and to enable the use of collectives as a platform to address asymmetries of power, agency, information, and access to markets. The program also sought to achieve systems-level change through employing a range of CARE's pathways to scale.

2. Evaluation questions and methodology

The evaluation explored the following questions: **1) Process:** What did the NPRPS program do, how were the systems-level pathways integrated across its activities, and how did it build on the lessons of prior programming? **2) Systems-change:** What changes were achieved (or not) by the project through different systems pathways (applying the Vision 2030 pathways to scale framework)? How did the systems-level changes across these pathways reinforce or support each other? **3) Population-wide impact:** How did those systems-level changes result in changes in individual level impacts on people's lives? **4) Sustainability:** How sustainable was the systems-level effect of the program? For the purposes of the evaluation, the NPRPS program was defined as not only as the original NPRPS activities but all CARE interventions that NPRPS is now leveraging upon, such as the several generations of village, savings and loans associations (VSLAs) programming. As NPRPS is ongoing and has not yet had a mid-term or final evaluation, the evaluation also supported further strengthening of the program.

The evaluation used an **outcome harvesting (OH) methodology** (see box) to answer these above questions. Using the OH steps detailed below, the evaluation harvested outcomes due to the actions of NPRPS, including their significance and how the NPRPS program (incorporating its broader components) contributed to those changes.

Outcome harvesting is a qualitative participatory approach in which the harvester facilitates the collection of evidence of what has been achieved, and works backward to determine whether and how the project or intervention contributed to the change.

Preparatory work (May 2022): CARE Uganda and the evaluation consultant were trained on CARE's systems-level approach and the OH methodology. Based on a series of discussions, a document was developed to capture some of the NPRPS actions under each of the systems-level pathways. **Step 1. Design the**

² UWEP Baseline survey, 2021

³ Study in Kenya, Tanzania, Uganda and Ethiopia on viability of Savings Groups for WEE in Africa

outcome harvest (June-July 2022): Interviews with NPRPS implementers identified the intended use of the harvest, the stakeholders to contact, secondary data sources to be reviewed, and potential outcome descriptions and expected changes. Useful actionable questions were developed to guide the harvesting. **Step 2. Gather data and draft outcome descriptions (June 2022):** Secondary data from program documents, reports and evaluations were reviewed to gain information about changes that have occurred in WECs and how NPRPS contributed to these changes. The evaluator constructed preliminary outcome descriptions, which described the change (in individuals, groups, communities, organizations and/or institutions) and when and where this change took place, its significance and NPRPS's contribution to that change. **Step 3. Engage with informants (June 2022):** The evaluator undertook key informant interviews (KIIs) with eight actors with a close relationship to the program, including CARE Uganda, to review the outcome descriptions, respond to questions for clarification, and also identify and formulate additional outcomes and explore any unexpected changes. Outcomes were checked to ensure they were based on observable facts, provided sufficient detail, followed SMART criteria (specific, measurable, achievable, relevant and timely), and that the contribution of NPRPS to each outcome was plausible and verifiable. These KIIs were also used to explore the sustainability research question. **Step 4. Substantiation (July 2022):** The final outcomes were verified using KIIs (via in-person or phone calls) in order to increase the accuracy and credibility of the findings. Support was also obtained from an expert in OH validation. **Step 5. Analyze and interpret (July 2022):** The outcome descriptions were classified, analyzed and interpreted, to provide evidence-based answers to the evaluation questions. The analysis aligned the findings with each systems-level pathway. **Step 6. Support use of findings (July-August 2022).** Discussions took place in Uganda and at a global level on the use of the findings to support ongoing and future programming and research.

3. Evaluation findings

The evaluation found the NPRPS program achieved both significant system-level change and impact. This section explores these achievements by systems-level change, population-wide impact (due to systems-level change) and sustainability of systems-change effects.

(i) Systems-level change related to the different pathways

The evaluation identified 11 system-level changes or outcomes as a result of the actions of NPRPS. These are summarized for each of the systems-level pathways below. Under each pathway a key related outcome description example is provided. The complete outcome descriptions can be found in the full evaluation report.



Systems strengthening (2 outcomes identified)

NPRPS played a catalytic role between 2020 and 2022 in building government capacity and embedding improved performance of government women's economic empowerment (WEE)-related systems. NPRPS supported The **Ministry of Finance, Planning, and Economic Development (MFPED) to develop a Women's Economic Collectives (WEC) platform and increase its WEE-related capacity and systems.** NPRPS built the capacity of government departments and civil society organizations (CSOs) to develop policy briefs, and to conduct stakeholder consultations in developing policies and guidelines. The Government was supported to deliver evidence to inform policy and program formulation, including a baseline survey and process evaluation of the Uganda Women Entrepreneurship Programme (UWEP) 2021, a Digital Sub-wallets and Household Dialogues report (2020), and A Landscape of Women's Groups and Women Empowerment Collectives in Uganda (2022). This led to the creation of **WEE-related policy frameworks and guidelines (see policy advocacy below) to drive WEE outcomes.** In addition, NPRPS supported the government to create a technical committee to support the rolling out of harmonized WEE approaches and provided guidance on implementing the new policy commitments. These steps were critical in **increasing government appreciation of savings groups as an entry point in communities and supporting the government to address barriers that undermined WEE in Uganda.**

The capacity of **UWEP was also built to improve its research, monitoring and implementation capacities, including roll out of a new digital grants one-stop information center and grants management information system (MIS).** This included NPRPS training over 350 District Planners, Community Development Officers, and UWEP Focal Point Persons from 176 Local Governments in digital collection, processing, and presentation of data

from UWEP Women Groups. The MIS migrates the UWEP from a manual paper-based system to an online application, improving data management processes at the Ministry of Gender around receiving and approving funding applications, and enabling fast and easy processing of grants to women’s groups . It also improves access to information on grants available and their status and how to access financial services, improving women’s groups’ connections to financial institutions and Banks. NPRPS also facilitated a comprehensive government electronic database of women’s groups, savings groups, mothers’ groups, and WECs, providing clarity on these groups across Uganda. NPRPS further supported a new Parish Development Model (PDM), currently in development, which will provide an automated system for government to collect accurate information from the Parish level. The PDM is a government approach for organizing and delivering public and private sector interventions. The introduction of the PDM is hinged on the MIS and the MIS is expected to drive the information requirements of the PDM. These steps overall **strengthened the working relationship and increased appreciation and trust between government and civil society and created confidence between the public and private sector.**

CARE also undertook a study on ‘COVID-19 and women: saving for resilience’, between January 2021 to June 2022, documenting how women in village, savings and loans associations (VSLAs) were responding to the pandemic, and their specific needs, to inform government policy and planning. The study highlighted the negative economic impact of COVID-19 on savings groups, and the need for specific tailored government support to VSLA-run micro/small businesses to enable their recovery. The findings of the study were used to inform private sector actors, including Private sector Foundation (PSF), and the Government of Uganda’s COVID-19 recovery fund, in implementation of their initiatives **targeting women groups and enterprises and** to improve understanding of how women savings groups and loan practices were responding to the pandemic. Finally, the evidence generated by the NPRPS project have and continue to inform government interventions.

| Outcome Description example: systems strengthening | | |
|---|---|---|
| Outcome: Between 2020 and 2022, the UWEP improved its research, monitoring and implementation capacities, including rolling out a new digital one-stop information center, grants management information system (MIS) and Parish Development Model (PDM) | Significance: The MIS supports data profiling of women’s groups and accurate real-time data. Previously, the system was paper based, had no central information point, making it more challenging for women’s groups to access UWEP grants. This supports UWEP processing of grants and improved UWEP data management. | Contribution: NPRPS funded the design of the new MIS, facilitated its roll-out, and provided capacity building to Community Development Officers and other government staff on how to use and upload the required information. |



Advocacy for policy change (2 outcomes identified)

The NPRPS program strengthened the savings groups ecosystem in Uganda through creating a **more enabling legal and regulatory environment**. Using the evidence NPRPS generated on self-help groups and savings groups (see above), it engaged the government around its policies and **supported the Ministry of Finance to develop a national Savings Group Policy Framework**, currently at draft stage. Between 2020 and 2021, NPRPS also **supported the Ugandan Microfinance regulatory authority (UMRA) to develop Self-Help Group (SHG) Operational Guidelines**, following national consultations and a validation workshop. These SHG guidelines are set to be issued by the end of 2022. These are critical successes, given **it is the first-time self-help groups and/or savings groups in Uganda will be formally recognized, regulated and guided by a nationally approved policy framework**. There was previously no official recognition of VSLA groups, and the lack of registration limited the opportunities for these groups to secure grants and loans. Those that could register were often charged prohibitive amounts to do so. SHGs now have more certainty and are better placed to secure funding and improve women’s access to funds. These successes were made possible thanks to NPRPS creating improved coordination and cooperation among stakeholders in the Ugandan savings groups industry (politicians, banks and beneficiaries), supporting policy dialogues around the needs of VSLAs. These achievements were further underpinned by the actions of NPRPS-supported social movements (see below).

| Outcome Description example: advocacy for policy change | | |
|---|---|---|
| <p>Outcome: Between 2020 and 2021, the UMRA was supported to develop Self-Help Group (SHG) Operational Guidelines, to create a more enabling legal and regulatory environment for the savings ecosystem in Uganda.</p> | <p>Significance: There was no clear guideline on the formation, promotion, size, governance, management and financial mechanisms for SHGs. Having these in place will also reduce the time in which decisions are made and women access funds.</p> | <p>Contribution: Working with UMRA, NRPRS held a national consultation in April 2021, a stakeholders' workshop in January 2022 to validate the SHG guidelines, and supported a national monitoring and evaluation (M&E) framework for UMRA to deliver on this mandate.</p> |



Social movements (2 outcomes identified)

NPRPS **strengthened and expanded existing women's social networks/ Women's Empowerment Collectives (WECs)**, fostering greater trust, solidarity and cohesion among these groups, and supporting their sustainability. NPRPS helped to train and formalize these savings groups, supporting their structures, addressing their fragmented landscape, breaking down silos and enabling larger scale operations. The work of these collectives was split into five elements, namely: pooling savings and sharing risks; group solidarity and networking; participatory and life skills; gender critical consciousness; and access to markets and services. VSLAs are one form of a WEC, and CARE therefore also continued to digitalize these VSLAs through Chomoka (digital VSLA model), building on its prior experience. NPRPS further collaborated with these collectives to develop and share research/landscaping studies to support their work and to also inform and influence government to support them. NPRPS supported the revival of the government's SHG sub-committee, under the MFPED, as a platform for learning and sharing, and supported the Ministry of Gender to convene a coalition of WEE actors supported by ActionAid under funding from the BMGF. As a result, **these social networks/collectives become more informed, empowered and better networked**, and harmonized their activities and shared best practice, lessons learned and mutual support on WEE. Critically, they also become better understood by the government and the private sector and **had better bargaining power for inputs and to sell their products**. This understanding then guided government investment into these networks, such as through the aforementioned COVID Recovery Fund. The growth in critical consciousness of these groups supported their ability to **take collective action and push for policy changes and social norms change on WEE**, supporting other pathways.

| Outcome Description example: social movements pathway | | |
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| <p>Outcome: Between 2020-2022 Women's Economic Collectives 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 guided government investment.</p> | <p>Significance: Previously there was no WEE platform recognized by the government. Savings groups were fragmented, operating primarily in silos and small-scale. These groups had limited bargaining power for better prices for enterprise inputs and their products, and norms prevented women from accessing markets.</p> | <p>Contribution: NPRPS convened all BMGF grantees working on WEE in Uganda in May 2021. It supported the Ministry of Gender to convene a coalition of WEE actors, and Action Aid to organize WEE panel discussions. Research/ landscaping studies were undertaken to facilitate its work supporting the collectives.</p> |




Inclusive market-based pathway (2 outcomes identified)

Through working with CARE on different initiatives prior to NPRPS, **financial institutions, including microfinance institutions (MFIs), have diversified banking services provided to women and savings groups, including digital wallets and others**. This entailed CARE capacitating and supporting these MFIs with ideation, development and iteration of pro-poor savings and loans products and services, in product testing and roll out, training bank staff. CARE's prior Digital Sub-wallets project and NPRPS mapped where the savings groups and financial institutions could collaborate and held meetings and exchange visits to build links between these grassroots groups and the MFIs. These MFIs were also provided information and trained on how to reach and

mobilize savings groups using community maps. The deliberate simultaneous targeting of the macro-level market systems actors as well working with savings groups/WECs, was key to success and to reaching the most marginalized. These steps created a close working relationship between financial institutions and women groups, increasing trust by financial institutions in working with women even without collateral - an issue that hitherto caused a huge hindrance to women in accessing financial services. Moreover, these financial institutions began leveraging upon the community-based trainers (CBTs) and village agents (VAs) to reach these savings groups and enroll them in services; a reflection of how NPRPS actions led to a positive needs-based response from the private sector. As a result of these actions, **access among women – particularly poor and marginalized women - to affordable financial services (savings, credit and insurance) increased, enabling women to undertake financial transactions easier and faster and increasing availability of institutional support.**

The design of these interventions was informed by a study conducted by NPRPR partner PROFIRA on women’s economic empowerment outcomes from Savings and Credit Cooperative Societies (SACCOS) and Community Savings and Credit Groups (CSCGs) or VSLAs, **which provided insights on the extent of WEE through prior financial inclusion interventions targeting rural women.** NPRPS also supported the organization, Financial Sector Deepening Uganda (FSDU), during their monthly Knowledge Management and Learning meeting by teaching about the digital sub-wallet activities under CARE. NRPS further continued to support the creation and success of savings groups and trained them on accessing financial products. As a result of improved access to financial services, women participating in **VSLAs have transitioned from making savings to making investments,** supporting the development of small and medium sized enterprises and diversifying their income streams.

| Outcome Description example: inclusive-based markets | | |
|---|--|---|
| Outcome: Financial institutions increased the range of banking services they provide to women, including digital wallets. There is greater trust of women without collateral, increasing their access to financial services. | Significance: Women were previously denied access to banking services and credit. Women’s groups required working capital to access credit. Now, banking and financial services are much more gender inclusive. | Contribution: NPRPS supported these institutions to develop savings and loans products, and to test them. NPRPS shared evidence-based practices with them and built their capacity on community mobilization and engagement. |

 **Scaling and adapting pathway (1 outcome identified)**
 A study by CARE identified that public sector commitments in East Africa are the most promising path for scaling savings groups to reach the saturation required for true transformation.⁴ Leveraging on the Government of Uganda’s stated commitment to scaling and improving the savings policy environment, and building on the strong working relationship, NPRPS commissioned a WEC study which informed government about the benefits of scaling the SHG. SHGs are one form of WECs. NPRPS further identified and strengthened key entry points in the policy and programming space where the Government of Uganda could build momentum around scaling WECs. In 2021, the Government of Uganda **adopted the WECs in the country to serve as a platform for the Parish Development Model (PDM, see above).**

| Outcome Description example: scaling and adapting | | |
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| Outcome: In 2021, the Government of Uganda adopted the WECs to serve as the platform for the forthcoming Parish Development Model (PDM) | Significance: The PDM follows the same methodology for cataloguing the data as the WECs, and hinges on the digital MIS system. This system is expected to support the information requirements for the PDM. | Contribution: NPRPS conducted a WEC study. This study informed the government about the benefits of scaling self-help groups. SHGs are one of the platforms/delivery channels that the PDM can use. |

⁴ Care; Assessing the Viability Savings Groups as a Vehicle for Women’s Economic in Africa Findings from Kenya, Tanzania and Uganda and Ethiopia



Social norms pathway (2 outcomes identified)

NPRPS **undertook family and community discussions**, using a gender transformative Household Dialogue Sessions Resource Manual. These forums created opportunities for men and women together to actively challenge gender norms and discriminatory beliefs that were preventing women from accessing finance and markets, promote women into positions of social and political influence in communities, and address power inequities. These steps **emerged as effective tools to shift social norms**, with groups identifying harmful local practices and the norms that sustain them, and renegotiating these to support improved health, wellbeing and empowerment for all. As a result, **household communication and dialogue improved between men and women, with couples developing joint savings and investment goals together**. Moreover, **communities now better appreciate women’s role and involvement in financial decisions and financing enterprises**. This has also led to women occupying greater positions of political leadership, as councilors, chairpersons and members of parliament, which is critical for ensuring prioritization of women’s needs and a focus on economic decisions which drive WEE.

| Outcome Description example: social norms pathway | | |
|---|--|--|
| <p>Outcome: Between 2020 and 2022, communities have come to appreciate women’s role and involvement in financing enterprises. Women also occupy greater positions of political leadership.</p> | <p>Significance: Despite the 1995 Ugandan Constitution’s commitments to women’s participation, gender norms and societal biases have prevented women from increasing their participation in business, leadership spaces and the financial sphere.</p> | <p>Contribution: NPRPS undertook household dialogues, engaged with men and boys, and used gender transformative approaches to challenge existing gender norms and promote greater equality for women.</p> |

(ii) Systems Pathway Integration

The integration of systems-level pathways (using more than one pathway concurrently) can support system-change and impact. The NPRPS successfully integrated several pathways to maximize its success. Advocacy for policy change was supported by systems strengthening, where NPRPS both built the evidence-base to support advocacy and created the mechanism within government to support the implementation of new frameworks and guidelines. In addition, the advocacy was bolstered by strengthening the social movements, who could take collective action to support changes in laws and policies. Moreover, through these movements being empowered, government had to take greater notice of WECs, further driving changes in laws and policies and government belief in the necessity of strengthening their systems to respond to WEC’s needs. Policy changes also underpinned inclusive markets, where policies provided the regulatory context that supported the private sector to expand the range of financial products and services available to savings groups. Finally, social norms change cut across many of the NPRPS approaches. Shifting norms was important to changing attitudes that would drive more inclusive markets (such as reducing the requirement for women to have sufficient collateral to access credit) and critical consciousness by social movements further supported the social norms change efforts.

(iii) Impact on people’s lives (due to systems change)

The NPRPS program systems-change had a significant impact at the **individual level** on people’s lives, including:

- **Improvement of women’s individual economic empowerment:** A more enabling environment has enabled women to save, access financial services and markets, move from subsistence to business, increase productivity, and work and advocate as collectives.⁵ This supports an improved standard of living for women.
- **Women have greater financial autonomy:** Women have increased influence on household decision-making around financial issues. Communities have greater appreciation of women’s financial role. Due to changes in

⁵ CARE Uganda; 2021 Process Evaluation Of The Uganda Women Entrepreneurship Programme (UWEP)

the practices of financial institutions, women can access loans and products independently, use household assets as collateral to access credit, and undertake financial transactions easier and faster than before.

- **Greater solidarity:** Women increased collective action has increased the power of solidarity and support among them, and in turn their ability to advocate collectively to advance WEE concerns.
- **Great access to funding:** The development of a digital MIS has improved data management related to accessing grants and financial services. Credit application files no longer get lost, it now takes less time for an application to be processed, and the number of women applicants being worked on has increased. This builds on prior CARE successes in advance of NPRPS which established that VSLAs had increased access to financial services among financially excluded communities/populations by 10%.⁶

(iv) Sustainability of system-change effects

The evaluation identified several areas of sustained system level effects due to NPRPS's actions, including:

- A bimonthly technical working group (TWG) with membership from NPRPS implementing partners has been established with a clear term of reference to share and process the evidence developed for policy advocacy, and agree on how to use it, with the intention of keeping the NPRPS activities running.
- The NPRPS has provided a framework and lessons that have been used by CARE Uganda to attract funding to replicate and scale up the program.
- CARE Uganda has built and strengthened relationships with government departments through NPRPS which will continue to support its ability to influence policy. For example, CARE Uganda has been appointed as a lead international non-governmental organisation (INGO) supporting some components of the Parish Development Model (PDM).
- Women's groups developed under NPRPS will be scaled up through the anticipated USD217 million World Bank GROW project over five years. CARE Uganda is in advanced negotiations with the World Bank and Ministry of Gender to design and implement approaches to entrench NPRPS systems changes regarding WEE.
- CARE's partnership with academic institutions, such as Makerere University Business School (MUBs), during implementation of NPRPS provide a framework to integrate the learnings and evidence of the program within teaching curriculum and methods.
- CARE has supported a training manual to sustain the capacity building provided to NRPRS actors, including Ministry of Gender and district local government staff, supporting a lifelong learning culture.
- Working through women's economic collectives, which provide a strong basis for grassroots WEE, supports sustainability through enabling bottom-up and community-led solutions. In addition, through working with established community groups instead of creating new ones, the program has supported the continuation and strengthening of the existing SHGs and VSLAs.
- The improved regulatory environment for savings groups, with increased government recognition and support, and greater financing and guidance to women-run groups, is a key aspect of supporting the long-term sustainability of these groups.
- The database of SHGs and VSLAs supported by NPRPS will be a key tool used by government in informing future government initiatives, enabling departments to draw from the database and know the location, composition and functions of these groups; thus, continuing to support those registered within the database.

4. Limitations and challenges

The short two-month duration and the scope of the evaluation, which included inception, data collection, analysis, and reporting, meant that it was challenging to validate and report on some of the longer-term

⁶ Linda Scott, 2020: Digital Sub-wallets and Household Dialogues

outcomes of NPRPS identified during the outcome harvest (OH). The OH was also conducted at a time when government officers were busy with the closure of their 2021/2022 financial year, making it difficult to reach some targeted respondents. While the use of virtual meetings partially mitigated this challenge, it may have influenced the quality of data relied upon for analysis and conclusions drawn. In addition, as the OH participatory methodology relies on direct program stakeholders and existing documentation for the identification of outcomes, this may have resulted in a potential bias towards outcomes which stakeholders are aware of or which have been previously reported. Many of the relevant initiatives shared as examples of NPRPS results by respondents began several years ago, and almost all respondents mixed up prior CARE interventions with the NPRPS initiative. Therefore, the identified outcomes cannot be entirely attributed to the NPRPS program. Finally, the secondary data analysis as part of the OH was limited by the prevalence of activity/output-based rather than outcome-focused written reports.

The evaluation also identified challenges in the implementation of the NPRPS program. It was established that one partner brought on board during implementation disagreed with the way the program was designed. COVID-19 also created challenges for NPRPS, with lockdown preventing in-person stakeholder consultations, capacity building, field visits and other group activities. As a result, NPRPS pivoted to virtual, but attendance was often impacted by limited internet access or lack of access to technology in Uganda. Finally, public sector bureaucracy also impacted the project, slowing down the pace of procurements, meetings and events and the completion of the SHG guidelines and the policy framework, requiring flexibility and adaptive approaches by the program.

5. Lessons learned

The evaluation provided several lessons both on systems-level change and impact, as well as on the outcome harvest evaluation methodology for this purpose. The most salient lessons include:

- **Generating and sharing evidence drove policy change:** The evaluation of NPRPS revealed that its generation and sharing of evidence with government ministries and agencies directly supported advocacy that achieved the development of policies, guidelines and regulations, ultimately driving systems changes for WEE.
- **Sensitization of the community to promote savings:** NPRPS has demonstrated that if communities are properly sensitized, they can organically develop a savings culture as a key mechanism for promoting WEE.
- **Systems-level changes requires time and determination:** Working with government requires a lot of flexibility given that achieving systems change at government level, such as the development of new policies and guidelines, takes time and tenacity on behalf of the program implementation team.
- **Co-ordination and collaboration are key to success:** Investing time to build effective coordination among multiple different partners, including government, financial services sector, CSOs, and the communities, is critical to ensuring the success of systems-level change and impact.
- **Systems strengthening is beyond service strengthening:** The NPRPS project focused on systems strengthening that was beyond services, to build government capacity, skills and relationships around the savings ecosystem, supporting improved internal systems, programs and policies.
- **Working through grassroots women's rights organizations is key:** Engaging with and working through grassroots women's rights organizations is critical to supporting bottom-up approaches, empowering these organizations to raise their voices, and creating movements that can support broader institutional and policy changes to drive WEE.
- **CARE's role in creating the enabling environment for social movements to flourish:** CARE played an important role not only in capacitating social movements but in enabling their official registration, providing a context in which they can expand and have greater impact now and in the future.
- **Taking a relational approach to social norms change:** Going beyond only working with women to include targeting men was a key part of how NPRPS created an enabling environment for gender transformation.

- **Engaging financial institutions in innovative ways to address both their and women's needs:** CARE's key role in educating financial institutions about how to reach and mobilize savings groups, and supporting them to do so, responded to a key need among these institutions and tapped into their motivations to expand products and services, while simultaneously enabling the expansion of more inclusive finance to women.
- **Pivots to online implementation due to COVID-19 brought advantages and challenges:** The ability of NPRPS to pivot activities to online in response to COVID-19 lockdowns was an important part of enabling activities to continue. At the same time, virtual activities were challenged by poor internet access and availability of technology, and a lack of culture among some stakeholders of conducting their business online.
- **Challenges in demonstrating success of a project which is part of broader portfolio:** The evaluation 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 and future directions

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

1. For CARE Uganda

- **Continue to invest and expand this successful systems-change work:** CARE Uganda should continue to expand the systems change efforts through NPRPS, giving it greater strategic focus within organizational plans and strategies and donor engagement.
- **Deepen policy advocacy within programming:** CARE Uganda should strengthen the integration of policy advocacy into its programming, building on the lessons learned from NPRPS.
- **Continue to strengthen government partnerships to support NPRPS successes and prevent backsliding:** CARE Uganda should work with government departments to enable full implementation of the NPRPS achievements and continue to ensure the continued enjoyment of the benefits of the program.
- **Broaden policy advocacy to include the microfinance institutions (MFI) regulatory environment:** CARE Uganda should pursue opportunities of engaging government to improve the MFI policy environment, building on identified entry points and gaps in the current MFI policy regulatory environment.
- **Strategically position the organization as a best practice hub for WEE systems-change:** CARE Uganda should highlight its expertise in the area of systems-change within WEE. This provides a further niche for the organization that will support increased partner and donor interest in its work. The support of CARE Uganda leadership to continue expanding and promoting this work will be essential.
- **Support analysis of systems-level change and impact across other CO projects in Uganda:** CARE Uganda should apply the learning from this NPRPS evaluation to undertake further evaluations of systems-level change across other programs and projects, deepening an understanding on the wider systems change and impact that the organization has achieved across its portfolio of work.
- **Involving all partners in the design stage to leverage relevant lessons-learned:** CARE Uganda should ensure to include all relevant partners in the design process of future programs, particularly when setting the theory of change, to ensure that learning from prior unsuccessful initiatives can be incorporated before the program begins. This avoids time being wasted adjusting at a later stage.
- **Encourage use of existing structures:** CARE Uganda should change the practice of forming new SHGs in villages where there are already established functional groups. Instead, CARE Uganda should encourage its programs to use existing structures. This will be both cost effective - saving money that would be spent on setting up the new groups - and ensure longevity and sustainability of the groups.

- ***Incorporate a research component in programs.*** CARE Uganda should include research and learning component within its interventions to facilitate learning during implementation of activities.
- ***Further develop academic collaborations to integrate WEE content into academic programs.*** CARE Uganda should explore further collaboration with Makerere University Business School and other academic institutions to develop academic programs that promote SHG and VLSAs, building on NPRPS.

2. For Uganda policy makers or stakeholders

- ***Implement the National Savings Group Policy framework:*** This policy framework remains at the draft stage. The government of Uganda should prioritize its implementation and rollout, enabling the multitude of benefits which will then flow from this to come to fruition.
- ***Implement the new Self-Help Group (SHG) Operational Guidelines.*** These Operational Guidelines are set to be issued at the end of 2022. The government of Uganda should keep to this timeline, and then support the rollout and implementation of these Operational Guidelines.
- ***Continue to support funding for women's groups:*** The Government of Uganda should leverage on its new grants management information system (MIS) to expand the number and range of funding opportunities for women's groups, supporting these groups to continue their essential role in creating livelihoods opportunities and empowering women in Uganda.
- ***Support a more WEE-friendly regulatory environment for microfinance institutions.*** In collaboration with CARE Uganda, the government of Uganda should support a more WEE-friendly MFI policy regulatory environment, mandating and supporting MFIs to further improve financial inclusion for women.

3. CARE Global

- ***Build on NPRPS successes to achieve systems change for WEE in other locations.*** NPRPS successfully strengthened government and social movements around WEE and improved the policy environment for SHGs and VSLAs. CARE should expand this model to other locations to build on these successes.
- ***Expand CARE's focus on working through grass-roots women's rights organizations and enabling social movements to flourish.*** CARE's important work with partners, as part of its locally led agenda, often remains at the level of national CSOs or larger organizations, rather than with smaller more grassroots organizations. CARE should leverage on the experiences of NPRPS to promote greater work across the confederation engaging with grassroots women's rights organizations and social movements, enabling them to flourish and addressing the funding challenges many such small organizations are facing.
- ***Strengthening knowledge and skills on doing systems-change work:*** Staff within CARE and CARE's partner organizations across the globe should be made more aware of systems change tactics and their importance and how to operationalize them, for them to adjust their current strategies and plans to expand a focus on this work.
- ***More deliberate focus on systems-change during design, monitoring and evaluation (M&E):*** As NPRPS did not set out to deliberately use CARE's systems-level framework, and has done so more organically, a more deliberate integration of these strategies within project design, M&E and the articulation of the intended impact should be encouraged across the CARE confederation. This will necessitate greater support for measurement and monitoring of systems change within projects and programs. A more deliberate focus on systems-change will deepen the impact of CARE's work.
- ***Expand definitions of systems strengthening to include building capacity and systems of government:*** CARE should leverage on the experiences of NPRPS to promote the importance of government capacity building, support and improving government internal and external systems as part of its broader work on systems strengthening across the confederation.

- **Promote relational approaches as part of CARE's systems-level work.** Learning from the experience of NPRPS, CARE should more directly highlight the importance of the relational component within the social norms pathway as part of its portfolio of systems-change tactics across the confederation.
- **Innovative models to engage financial services to expand access for women:** CARE should promote NPRPS learning on responding to the specific needs and motivations of the corporate sector, to improve availability and access for women to a greater range of financial products and services.
- **Support programs to improve their documentation of outcomes and not only outputs:** Several NPRPS reports documented activities rather than outcomes. As part of supporting future evaluations using the OH methodology, CARE should encourage existing programs and projects across the confederation to expand their documentation of successes (as part of their standard M&E) to include outcomes, not only activities implemented/outputs, which will support stronger outcome statements in the future.

4. For research and evaluation practitioners

- **Provide ample time for completing the OH:** More than two months is required to enable rigorous data collection, analysis, substantiation and reporting, particularly when engaging with busy government stakeholders. This is particularly important should an evaluation take place at the end of the government financial year when stakeholders are otherwise engaged. Ensuring sufficient time is made available for the OH will enable better collection of data and verification of outcomes and impacts.
- **Provide sufficient capacity building on the OH methodology:** Meaningful OH requires the identification of good quality outcomes. It is important to ensure the OH process is well understood by all program implementers and that the need to provide strong evidence is emphasized. There is a need to provide intensive capacity building including training, mentoring and regular review and double checking of harvested outcomes.
- **Undertake OH only once the program is complete or has implemented most activities:** 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 or has been completed.
- **Ensure clarity on what is being evaluated, particularly where programs build on previous initiatives:** As noted, many respondents to the evaluation mixed up prior CARE interventions and the NPRPS initiative. Ensuring clarity on exactly what is being evaluated also helps to ensure identified outcomes can confidently be attributed to the program in question that is being evaluated.
- **Ensure clarity on how programs included system-level activities before undertaking the evaluation:** Some programs have their own theory of change (ToC) and goals which may not be specific to system-level approaches. It is important to spend time exploring how these goals, and related activities, relate to the systems-level pathways before the evaluation (where this was not originally its focus). An analytical framework created for an outcome harvest may also wish to evaluate the project against its original ToC and goals, as well as against the systems-pathways for change. A clear analytical framework will ensure data is collected in the right way to facilitate those analysis.

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The full Uganda Outcome Harvesting Evaluation report is available for further information [here](#).