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Folder Title:

Uganda Women's Effort to Save Orphans (UWESO)

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UWESO DEVELOPMENT PROJECT - MASAKA BRANCH.

CASE STUDY I

JANUARY 2000.

CLIENT'S BIOGRAPHY

NAME: NDAGIRE ROVINA

MARITAL STATUS: WIDOW

AGE: 65 years

No. OF ORPHANS: 15 ; 7 BOYS and 8 GIRLS , and these range between
(1 - 17 years)

RELATIONSHIP WITH THE ORPHANS:

Grand mother Ndagire Rovina lost 4 sons to the AIDS pandemic.

EXPERIENCE WITH UWESO:

JOINED UWESO IN 1994

LOAN CYCLES;

First Loan; 40,000/= U.shs

Second Loan; 60,000/= U.shs

Third Loan ; 75,000/= U.shs

Fourth Loan; 70,000/= U.shs

Personal Savings to date; 56,000/= U.shs

LOAN UTILISATION ACTIVITIES:

- Local brewing of banana juice

- Tobacco selling
- Rearing of domestic animals like; pigs, goats and rabbits

TANGIBLE BENEFITS:

- She has been able to pay school dues for her school going orphans, she is also able to buy them uniform and scholastic materials.
- She is capable of sufficiently providing the orphans with food, medical treatment beddings and clothings.
- She claims that loans have boosted her capital thus realisation of increased earnings.

She is extremely grateful to the donors, UWESO and all her visitors for both the moral and financial support they have shown to her family.

Mrs Sarah KIZITO

C/o MR ABDO KIZITO

P.O BOX

508

MASAKA

UWESO ANTHEM

Uganda Women's effort to Save Orphans
UWESO, for God and my country,
Uganda Women's Effort to Save Orphans
UWESO, were destined to win.

With a burden for our mother country,
Uganda women arise reaching out in love,
Touching the orphans and destitutes,
Giving them the help and hope in life,

Chorus

With a vision to encourage health and education,
Women arise establish ways and means,
A foundation for tomorrow
Rooted in our love and unity

Chorus

With commitment, dedication and determination
we proclaim our cause to peoples far and near
making a future generation that will live in
Peace and harmony

Chorus



Continue linking advocacy with alleviation
of poverty at the
household level

Expand the economic empowerment
of low-income orphan guardians - with special focus on
Women headed households
Target 20,000 families
Over a 5 year period

Establish client managed village banks

Networking with Partners in
Development will be an
on-going process.

**UGANDA WOMEN'S EFFORT TO SAVE
ORPHANS**

UWESO

INFORMATION KIT

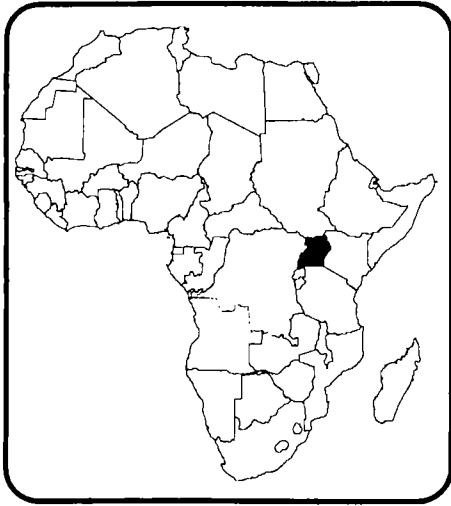
For Further Information, Please Contact:

**The Director
Uganda Women's Effort to Save Orphans
P O Box 8459
Tel: 256 41532394/5
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E-mail: UWESO@IMUL.COM**

BBartme
ad.com

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Uganda Facts and Information



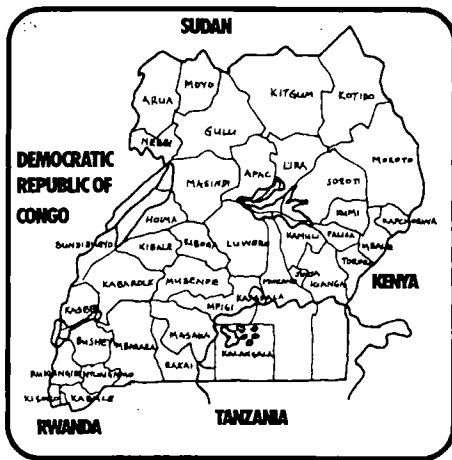
Uganda is a land locked country in East Africa. Its land area of 241,139 sq km shares borders with Sudan to its north, Kenya to the east, The Democratic Republic of Congo to the west and with Tanzania and Rwanda to the south.



The 21 million people of Uganda are made up of over 40 ethnic groups. Ninety percent of the population lives in rural areas, undertaking subsistence agricultural activities. In the drier northern region of the country, millet and sorghum are the staple foods. In the south and the west the people's main crops are plantain and cassava.

Uganda is one of the poorest countries in the world, with per capita GDP of US\$276 (£153). Life expectancy is 47 years for men and 50 for women. This life expectancy is expected to remain the same or worsen, due to the ever increasing threat of the AIDS pandemic.

There are 9.1 million children under 16 years of age in Uganda. Of this population, 1.04 million children are orphans. An orphan in Uganda is any child who has lost one or both parents. The under five mortality rate is 156 children per 1,000 live births. The rate of stunting due to malnutrition for children is 38.3%.

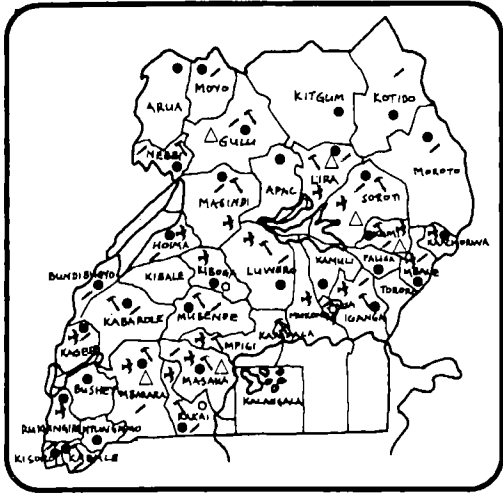


U G A N D A

After years of civil turmoil, leading to economic collapse, the National Resistance Movement took power in 1986. Since then, Uganda has enjoyed a steady increase in political stability and economic growth. Over the past 10 years the economy has grown at an annual average rate of 6.5% per annum. This strong growth was accompanied by a low rate of inflation, which has been in the single digits, on average, for the past 3 years.

Uganda is a republic and a member of the Commonwealth, the United Nations, the Organisation of African Unity, and the African, Caribbean and Pacific States. Sir Winston Churchill named Uganda "The Pearl of Africa" for its intelligent and friendly people, its diverse cultural heritage and its lush green landscape.



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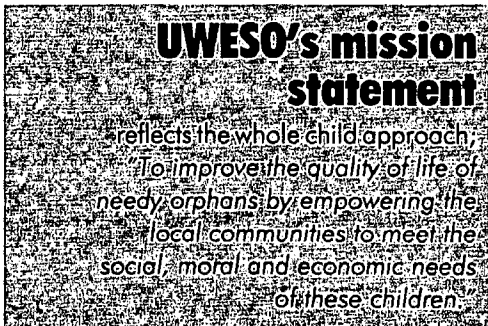
KEY

-  UWESO Development Project
-  Peace Corps
-  Revolving Loan Fund
-  School Fees
-  Vocational Programmes
-  UWESO Branches

UWESO began as the brain child of the First Lady, Mrs. Janet Kataha Museveni, in 1986. She founded the organisation with a handful of Ugandan women in exile in Sweden after recognizing the need for the Mothers of Uganda to join hands to help the needy orphans who were left parentless by the wars. In the early days UWESO's efforts were relief oriented, including providing food, clothing and blankets to children left orphaned and stranded by the wars of the early and mid 1980's. During those troubled times UWESO reached out to over 25,000 needy orphans who were left without a thing.

By the end of the 1980's, as the economy began to recover and the social and political environment stabilized, UWESO began to focus on providing opportunities for the foster families to engage in sustainable income generating activities which would facilitate an improvement in the quality of life of all of the children in the family.

Over 7,500 women across Uganda have stepped forward to join UWESO. These precious women volunteer their time to foster orphans, monitor the situation of orphans in their villages, encourage others to foster orphans, manage school sponsorship programmes, implement income generating activities for the benefit of the needy orphans and campaign for orphan support and legal protection. These women are mobilized into 35 district based branches across the country. The strength of UWESO is the commitment given by volunteers, their time, moral support and dedication. Members and sympathizers of the cause are encouraged to contribute financially and in kind.



UWESO Vocational and Artisan Training Programme



BUSABALA ORPHANS PROJECT

Even when a needy orphan is able to finish primary school they usually lack the financial support to attend secondary school. The UWESO Vocational and Artisan Training Programme is aimed at giving these children marketable skills to enable them to earn a living in their home communities.

Over the years, UWESO has designed and implemented very creative approaches to empowering orphans with practical skills. The Busabala Orphans Project trained and equipped 18 needy orphans with fishing skills so they can earn a living from their efforts on Lake Victoria. The children have formed their own association and they maintain a savings scheme so they can plan and invest in their future.

For orphans who are unable to complete Primary 7, usually due to the need for them to be at home to care for their siblings, UWESO has designed The Artisan Training Programme. The children are able to apprentice with a village artisan who is near their home. The most common skills are bicycle repair, radio repair, carpentry and tailoring. They attain on the job experience and are able to earn as they learn. To date, UWESO has sponsored 225 needy orphans in this programme. The cost of sponsoring a child in The Artisan Training Programme is US\$100,000.

The formal Vocational Training Programme places Primary 7 graduates in formal vocational institutions for three years, to attain a trade certificate. Needy orphans enroll in courses in bricklaying and concrete practice, carpentry, welding and tailoring. Through various donors, private pledges and fundraising drives UWESO has sponsored, on average, 200 older orphans a year in vocational training programmes. The cost of sponsoring one child in the formal Vocational Training Programme is US\$300,000 per year, and we ask that sponsors commit to the full three year programme.

UWESO VOCATIONAL AND ARTISAN TRAINING PROGRAMME

Sponsorship of one orphan in the Artisan Training Programme is US\$100,000 (£56)

Sponsorship of one orphan in the formal Vocational Training Programme is US\$300,000 per year, and we ask that sponsors commit to the full three year programme (£167 a year for 3 years)



VOCATIONAL TRAINING

UWESO School Fee Sponsorship



UNICEF

Each morning, Mary Natukunda gets up early, weeds the garden, fetches water from the village tap, helps her younger siblings bath, prepares breakfast for the family and sweeps the home and compound. In addition, Mary nurses her guardian, her only Aunt, who has been sick for a long time, and is now bed ridden. After what many of us would consider a full day's worth of work, Mary puts on her school uniform and walks 4 kms to attend Primary Six, her second to last year of primary school at Mbarara Mixed School.



Mary feels very lucky that she can attend school. She dreams of becoming a Doctor, and before UWESO came along to help her, Mary and her siblings were sent away from school due to lack of school fees. Mary's parents died some years ago of AIDS. They tried to establish a source of school fees for the children by setting up some rental property, but after the children's guardian fell ill the rental money was all they had to meet their basic needs for food and medical expenses for their Auntie.

At 13 years of age, Mary could just as well have been married off in the village. It is a common practice to give the girls away into early marriage so there are less people to support in the family compound and the bride price can boost the family assets. Lack of valuing a girl's potential and early marriage are the leading causes of keeping girls out of school. When a family knows they will be sending the girl away to marry, they do not invest in her education because they will not benefit from her output. Thus begins the self fulfilling prophecy;

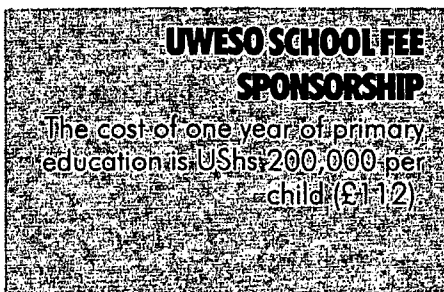
"An uneducated girl's labour has little economic value outside the home. They are forced to marry young and they are unable to stand up to their husbands. They have more children than they want and they are unable to invest heavily in each child. And so it goes. An educated girl has economic opportunities and the family has more at stake to protect their investment by safeguarding her survival and success. Educated girls marry later and are more likely to take part in household decisions. They chose to have smaller families and they can invest more in the health and development of each child. The sons and daughters of educated girls are much more likely to be educated, have broader horizons and escape from poverty."¹

UWESO endeavours to help girls like Mary to fulfill their dreams for an educated future. It is not easy, as enrollment rates amongst girls is only 45% and the drop out rate for children is 66%². The cost of one year of primary education is Ush 200,000 per child.

Through various donors, private pledges and fundraising drives UWESO has sponsored, on average, 2,000 orphans a year in primary school. Cumulatively, over the past 10 years, the organisation has helped over 10,000 needy orphans acquire basic numeracy and literacy skills through primary schooling. UWESO will continue to promote educational opportunities for orphans, especially the girl child. Private pledges are encouraged.

¹ Adapted from Larry Summers, "Investing in All the People: Educating Women in Developing Countries" as reprinted in the World Bank Country Study, "Uganda, Growing Out of Poverty", 1993.

² Equity and Vulnerability, 1996 Update, Uganda National Council for Children, Government of Uganda.



UNICEF

UWESO Savings and Credit Scheme



UNICEF

When Selina Anyodo was left widowed ten years ago she had to assume the sole responsibility for caring for her seven orphans. She had no means of making a living. Selina began working in other people's gardens to earn a bit of money, but it only enabled her to feed her children once a day. There was no way she could send them to school or dress them properly.

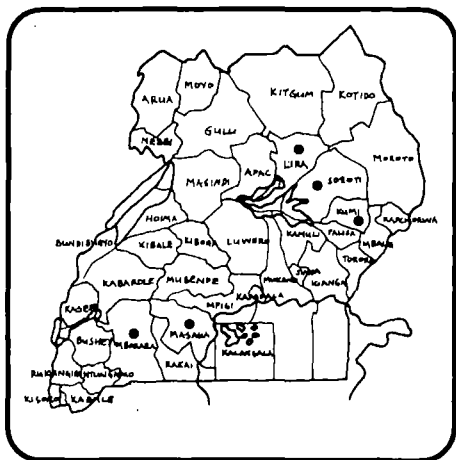
The UWESO branch members and staff in Soroti, Uganda recognised that Selina and her orphans needed help. As soon as resources were made available through the UWESO Development Project one of her orphans was identified to receive sponsorship for primary school. In addition, Selina was encouraged to join the UWESO Savings and Credit Scheme, so she could work towards supporting all of her orphans in a sustainable manner.

After much training and regular savings, Selina was given a small loan (US\$ 35,000 or £ 20) to start a small business. She bought vegetables from her neighbours to sell in the local market. With the profits from her sales she bought seeds and fertilisers, began growing her own greens and vegetables and diversified her activities by buying a goat. She now has a steady income and a healthy savings account in the local bank.

Today, Selina is very proud of her accomplishments. She is now able to feed her children three good meals a day, she has built a bathing area and a hygienic drying rack for her dishes. She is working on building a pit latrine. Selina's self esteem has been raised to a point where she has now cleared the pathway to her home in anticipation of the many visitors she gets from UWESO.

The UWESO Savings and Credit Scheme began in April 1996 in two rural subcounties in each of the districts of Kumi, Soroti, Masaka and Mbarara. Lira was added in early 1997. We target the families who care for needy orphans. We emphasize women, and on average our women members foster 6 orphans each.

The scheme uses the group and cluster approach to enhance character collateral and provide a social support system for the women. UWESO staff train the cluster for a minimum of eight weeks, in group dynamics, leadership skills, business management, marketing and savings and credit management. Groups must save a minimum of 500/= per member, per week. The group opens their own bank account at a commercial bank.



Current Location of the UWESO Savings and Credit Scheme



UNICEF

First loans are for a maximum of 100,000/= (£ 56). Second loans are usually US\$ 150,000 (£ 84) and third loans are approximately US\$ 200,000 (£ 112).

The UWESO Savings and Credit Scheme currently has 38 clusters, made up of 307 groups, constituting 1,875 members. The overall qualitative repayment for the portfolio is currently at 91% and members have saved over 40 million shillings in the bank.

UWESO Masu 'ta Ch' dren's V' age



National Geographical Society

UWESO Masulita Children's Village (MCV), within the former Luwero Triangle in Masulita sub county, Busiro county, Mpigi District was started in 1989 having realised the difficulty of tracing parents and relatives of children who were orphaned by the years of civil war and unrest.

In recent years, many children have been orphaned due to AIDS and left under the care of very elderly grand parents or older siblings, who are unable to cater for their basic necessities of life. Masulita Children's Village aims to provide a loving, nurturing home for these desperate orphans. The Village became operational with the first intake of children in 1991. It is based on a family home structure with three homes for 39 children. Each house is headed by a house mother.

Our main goal is to emulate a nurturing home environment for these needy orphans by offering them an opportunity to grow up into physically, emotionally and spiritually balanced individuals retaining their essential cultural values and customs and lead self sufficient productive lives as adults.

As of now, the village has 39 children in residence, of which 4 of these children have a mental or physical handicap. MCV also fully caters for 3 children in a child headed family and meets the education of 8 children in foster families within Masulita community. Therefore the total number of children directly under the care of MCV is 50.

**MASULITA
CHILDREN'S VILLAGE**

Sponsorship to cover part of the costs of one child at Masulita Children's Village is UShs 500,000 (£ 278) a year.

Sponsorship to cover the cost of primary school for one child at Masulita Children's Village is UShs 200,000 (£ 112) a year.

MCV is set in a farm environment where the children have specific chores. Different crops are grown from maize and matooke to mulberries and pineapples. The aim is to become as self-reliant as possible since MCV has no regular income and is dependent on gifts from well wishers to cover medical expenses, clothing, education costs and for the salaries of the staff. Some of the food eaten comes from the gardens. Two cows supply milk and 900 chickens provide eggs, many of which are sold to the community. Goats and rabbits provide meat for special occasions. The children have chores in keeping their homes and working on the farm.

The young children go to nearby primary schools in the village of Masulita. The older children attend boarding schools in Kampala and the handicapped go to special schools in Kampala and Jinja.

The children and staff of Masulita Children's Village have many dreams. They hope for the day when their home is self sufficient and their educational future is secure. UWESO struggles to provide a good life for these children, but as any mother knows, running a home, whether it be four children or forty, takes a constant inflow of food, clothing and money. With proper financial support, we can enhance our food production capabilities, so that the village would be able to feed itself. We will always need some level of consistent charitable support to cover the cost of medical care, clothing and education for our children at Masulita Children's Village. Sponsorship to cover part of the costs of one child at Masulita Children's Village is UShs 500,000 a year. Sponsorship to cover the cost of primary school for one child at Masulita Children's Village is UShs 200,000 (£ 112) a year.





UWESO Capital Development Programme

1. Mijeera Multipurpose Education Centre and Farm
2. A primary school for boys and girls in Kiboga
3. A training centre for girls with an office complex in Kampala
4. A tourist centre at the Source of the Nile in Jinja
5. An office complex and training centre in Mbale

The UWESO Capital Development Programme builds schools and investment property to expand the educational infrastructure and to generate income for UWESO. The projects listed to the left are in various stages of development; some are in project proposal stage while some are being constructed in phases as funds become available.

Mijeera Multipurpose Education Centre and Farm

The Mijeera Multipurpose Education Centre and Farm is being established by UWESO for orphans to give them post primary education and training with the goal of empowering them with marketable skills to become self sufficient adults. The education centre will provide secondary education and vocational training in a residential setting, with emphasis on the girl child. To date, UWESO has been able to build two dormitories, a class room block, a dining hall with a kitchen and staff quarters.

UWESO's strategy for the centre is two fold: to establish the education centre and to utilise the remaining land for commercial agricultural and livestock activities to generate income to run the school. The farm is comprised of 254 hectares, or 635 acres, of semi-arid land, located 160 kilometres north of Kampala, in the Luweero Triangle.

Past projects on the farm have included a pilot steer fattening project and cotton production. The pilot steer fattening project demonstrated the profit potential of the activities, but it also taught us of the need to fence the farm, as we suffered some losses due to theft and trespassing. The cotton project taught UWESO that cultivation is a viable option on the farm, but the agency should concentrate on staple food crops or non traditional export crops which are not vulnerable to large price fluctuations in the world market.

UWESO is seeking financial support to finish the school and technical assistance in staffing.

Future Plans for the UWESO Capital Development Fund

For UWESO to truly become sustainable and self sufficient it needs an endowment to use as a capital investment to generate annual interest income. The endowment would be invested in a high yield, secure bank account. The initial endowment would not be spent on operations, rather it is treated as the investment capital, and as such it is safeguarded and invested in perpetuity. The investment generates interest income every year, which becomes an important source for covering UWESO's operating costs.

If UWESO could attain an endowment of £ 1 million, it could be invested at 10% a year, giving UWESO £ 100,000 a year to spend on its critical, orphan focused programmes. This would constitute financial sustain ability and self sufficiency, as UWESO would be empowered to utilise its resources as it deems fit and the dependence on donor support would be greatly reduced. If the endowment were larger, the annual interest income would be correspondingly larger, for example, an endowment of £ 5 million would generate £ 500,000 per year for UWESO.





Stella (Not real name) aged 66 years in top class in a nearby nursery school had been entrusted, together with other young children, to a young man to take them to and from school. Stella and other unknown girls were sexually abused by this man. The head teacher got to know about this after confirming with the abused by this man. Neither the parents nor the legal system was alerted about this. Stella was discovered to be discharging a foul smelling pass discharge and was teased at home for having dirty smelly pants. She was taken for medical care, she was subjected to three examinations and was finally referred to UWESO Children's Counselling Centre by a medical personnel for further management. Stella has suffered a gynaecological problem whose future repercussion is not yet known. However, blockage of her fallopian tubes may occur leaving her sterile or in danger of tubal pregnancy and the complications that may follow.

In addition, there is a fear of the likely contraction of HIV/AIDS. At present Stella fears and hates all men including her cousins. Without psychological treatment, Stella could turn out with poor future marital relationships, fear of sex and frigidity. Future emotional disturbance can not be ruled out as well as future child abuse.

In Uganda, abuse is a hidden issue, that stays within family. As a result of the Children's Rights Statute, more children and adults are recognizing that physical, sexual and emotional abuse is harmful to children.

The increasing number of children abuse reports (such as Stella's case) and inadequacy of existing services for the abused children prompted UWESO to develop a Counseling Centre to treat physically, sexually and emotionally abused children through Counselling. Diagnostic and Treatment Services to children subjected to abuse in their families. The community and in schools is carried out. Other activities include:

- To identify cases of abused children
- To improve diagnostic and treatment services to children subjected to abuse in their families and schools.
- To prevent child abuse in schools and families by sensitizing schools and community counsellors
- To network with other child rights NGOs and Government ministries.

UGANDA WOMEN'S EFFORT TO SAVE ORPHANS



1. UWESO VOCATIONAL AND ARTISAN TRAINING PROGRAMME

- 1.1 Sponsorship of one orphan in the Artisan Training Programme is UShs 100,000 (£ 56).
- 1.2 Sponsorship of one orphan in the formal Vocational Training Programme is UShs 300,000 (£167) per year, and we ask that sponsors commit to the full three year programme.

2. UWESO SCHOOL FEE SPONSORSHIP

The cost of one year of primary education is UShs 200,000 per child (£ 112).

3. MASULITA CHILDREN'S VILLAGE

- 3.1 Sponsorship to cover part of the costs of one child at Masulita Children's Village is UShs 500,000 (£ 278) a year.
- 3.2 Sponsorship to cover the cost of primary school for one child at Masulita Children's Village is UShs 200,000 (£ 112) a year.

4. CAPITAL DEVELOPMENT FUND

Support can take the form of contributions of any amount to the Mijeera Multipurpose Education Centre and Farm, any of the listed projects or an endowment.

Sponsor's Information

Name.....

Postal Address.....

City.....

Telephone/Fax.....

E-Mail.....

Amount.....

Programme.....

Comments and Suggestions.....

Thank you for your generous support for the needy orphans of Uganda!

WELCOMING THE POLICY ADVISOR TO U.S.A. PRESIDENT ON
HIV/AIDS, MS SANDARA THURAMAN TO MUKUNGWE SUB-COUNTY

1. The Guest of honour, Ms SANDARA THURAMAN,
2. Other distinguished guests,
3. Chairperson UWESO Masaka,
4. UWESO Programme Manager,
5. Local Leaders,
6. Ladies and gentlemen,

On behalf of the resident community and on my own behalf, I welcome you all to Mukungwe Sub-county.

Madam, we salute you for the advice given to the Gov. of U.S.A. and most overall for the benefits you have secured for us through USAID which is the major donors to UWESO. The community is also most grateful for the physical aid rendered to us through PRESTO credit scheme.

I wish to assure you that your assistance will continue to be put to good use as it will be born out by your visits to the beneficiaries.

We wish you a happy stay in Mukungwe — Once again, you are most welcome.

Mukiibi Toeria.....

MUKIIBI TOERIA

VICE CHAIRPERSON L.C.III/MUKUNGWE S/C.



WE THE YOUNG GENERATION

Chrs.

1)The young generation,
Children of Uganda,
Where shall they stay,
Sorrow full as they are,
They had parents,
but they were killed by AIDS
They were left in hardship.

2)Problems ahead are many
If they don't go to school
They will rob their way
And they shall torture the citizens.

They thank the parents who have helped them
And Non-Government bodies,UWESO
Who have worked hard to help them.

OH WHAT A DISEASE

What a disease of slim(local word for AIDS)

It has spread to the world's end

It will wash us away if we don't take remedy

And try to control ourselves.

It has killed many old and young in Uganda and the world over

When will it go away we don't know

If you are infected you are segregated

You get all types of diseases ,such as cough,vomiting and constant fever

And skin rashes as well.

YOU ARE WELCOME

Visitors from far away ,we are happy to receive you here
We thank God Almighty , who has led you here to-day
Its a grand day in Mukungwe ,
Its like a miracle ,
Visitors of UWESO you are welcome here today
Policy Advisor on HIV/AIDS,visitors from far away,local
leaders and well wishers too
Leaders of UWESO and members of UWESO
We are so happy ,to receive you here to-day.

We members of UWESO
We work to help the orphans we have
We thank UWESO for the loans given to us
They help us in our projects
And enables us feed the young
We thank our founder/patron ,we thank our donors.

We are ending up dears, wishing all of you the best from
us
We wish you a happy day here
And a safe journey home
We pray God Almighty ,to bless and protect you all
We hope to meet you again
Someday sometime somewhere.

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UWESO

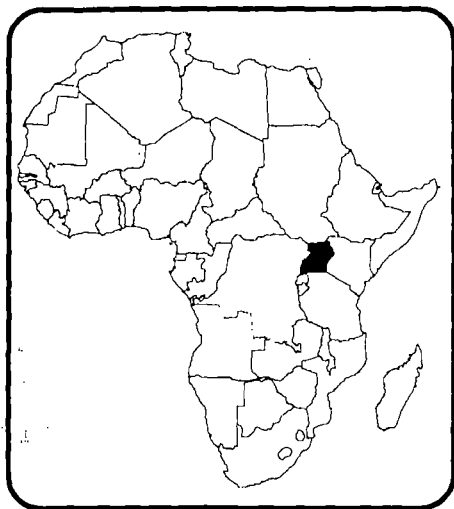
UGANDA WOMEN'S EFFORT TO SAVE ORPHANS



1986-1996

Members' Recollections
Poems
Project Reports
Stories From Our Branches

Uganda Facts and Information



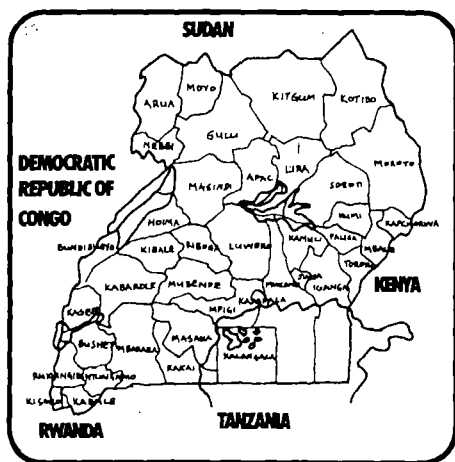
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UWESO Facts and Figures



UWESO is Uganda Women's Effort to Save Orphans. It is an indigenous charitable organisation registered with the Non Governmental Organisations Board. It is non-political and interdenominational.

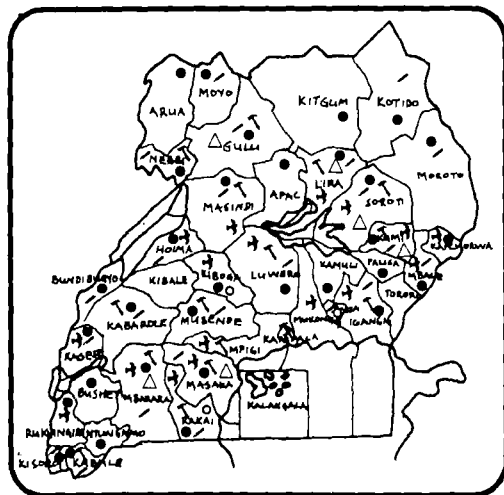
UWESO began as the brain child of the First Lady, Mrs. Janet Kataha Museveni, in 1986. She founded the organisation with a handful of Ugandan women in exile in Sweden after recognizing the need for the Mothers of Uganda to join hands to help the needy orphans who were left parentless by the wars. In the early days UWESO's efforts were relief oriented, including providing food, clothing and blankets to children left orphaned and stranded by the wars of the early and mid 1980's. During those troubled times UWESO reached out to over 25,000 needy orphans who were left without a thing.

As the orphans were resettled into their home communities UWESO reached out to help them with educational sponsorship. Through various donors, private pledges and fundraising drives UWESO has sponsored, on average, 2,000 orphans a year in primary school and 200 older orphans a year in vocational training programmes. Cumulatively, over the past 10 years, the organisation has helped over 10,000 needy orphans acquire basic numeracy and literacy skills through primary schooling.

By the end of the 1980's, as the economy began to recover and the social and political environment stabilized, UWESO began to focus on providing opportunities for the foster families to engage in sustainable income generating activities which would facilitate an improvement in the quality of life of all of the children in the family.

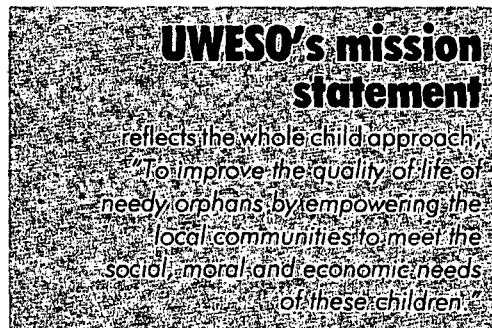
Membership in UWESO is open to all Ugandan women and other women elsewhere in the world who support UWESO's cause. It is aimed at giving all women an opportunity to help orphans and destitute children. Honorary membership is extended to men at all levels and from all over the world.

Over 7,500 women across Uganda have stepped forward to join UWESO. These precious women volunteer their time to foster orphans, monitor the situation of orphans in their villages, encourage others to foster orphans, manage school sponsorship programmes, implement income generating activities for the benefit of the needy orphans and campaign for orphan support and legal protection. These women are mobilized into 35 district based branches across the country. The strength of UWESO is the commitment given by volunteers, their time, moral support and dedication. Members and sympathizers of the cause are encouraged to contribute financially and in kind.



UWESO branches and activities in each district

- KEY**
- △ UWESO Development Project
 - ✈ Peace Corps
 - Revolving Loan Fund
 - ✍ School Fees
 - ✂ Vocational Programmes
 - UWESO Branches



UWESO Vocational and Artisan Training Programme



BUSABALA ORPHANS PROJECT

Even when a needy orphan is able to finish primary school they usually lack the financial support to attend secondary school. The UWESO Vocational and Artisan Training Programme is aimed at giving these children marketable skills to enable them to earn a living in their home communities.

Over the years, UWESO has designed and implemented very creative approaches to empowering orphans with practical skills. The Busabala Orphans Project trained and equipped 18 needy orphans with fishing skills so they can earn a living from their efforts on Lake Victoria. The children have formed their own association and they maintain a savings scheme so they can plan and invest in their future.

For orphans who are unable to complete Primary 7, usually due to the need for them to be at home to care for their siblings, UWESO has designed The Artisan Training Programme. The children are able to apprentice with a village artisan who is near their home. The most common skills are bicycle repair, radio repair, carpentry and tailoring. They attain on the job experience and are able to earn as they learn. To date, UWESO has sponsored 225 needy orphans in this programme. The cost of sponsoring a child in The Artisan Training Programme is US\$100,000.

The formal Vocational Training Programme places Primary 7 graduates in formal vocational institutions for three years, to attain a trade certificate. Needy orphans enroll in courses in bricklaying and concrete practice, carpentry, welding and tailoring. Through various donors, private pledges and fundraising drives UWESO has sponsored, on average, 200 older orphans a year in vocational training programmes. The cost of sponsoring one child in the formal Vocational Training Programme is US\$300,000 per year, and we ask that sponsors commit to the full three year programme.

UWESO VOCATIONAL AND ARTISAN TRAINING PROGRAMME

Sponsorship of one orphan in the Artisan Training Programme is US\$100,000 (£56).

Sponsorship of one orphan in the formal Vocational Training Programme is US\$300,000 per year, and we ask that sponsors commit to the full three year programme (£167 a year for 3 years).



VOCATIONAL TRAINING

UNICEF

UWESO School Fee Sponsorship



UNICEF

Each morning, Mary Natukunda gets up early, weeds the garden, fetches water from the village tap, helps her younger siblings bath, prepares breakfast for the family and sweeps the home and compound. In addition, Mary nurses her guardian, her only Aunt, who has been sick for a long time, and is now bed ridden. After what many of us would consider a full day's worth of work, Mary puts on her school uniform and walks 4 kms to attend Primary Six, her second to last year of primary school at Mbarara Mixed School.

Mary feels very lucky that she can attend school. She dreams of becoming a Doctor, and before UWESO came along to help her, Mary and her siblings were sent away from school due to lack of school fees. Mary's parents died some years ago of AIDS. They tried to establish a source of school fees for the children by setting up some rental property, but after the children's guardian fell ill the rental money was all they had to meet their basic needs for food and medical expenses for their Auntie.

At 13 years of age, Mary could just as well have been married off in the village. It is a common practice to give the girls away into early marriage so there are less people to support in the family compound and the bride price can boost the family assets. Lack of valuing a girl's potential and early marriage are the leading causes of keeping girls out of school. When a family knows they will be sending the girl away to marry, they do not invest in her education because they will not benefit from her output. Thus begins the self fulfilling prophecy;

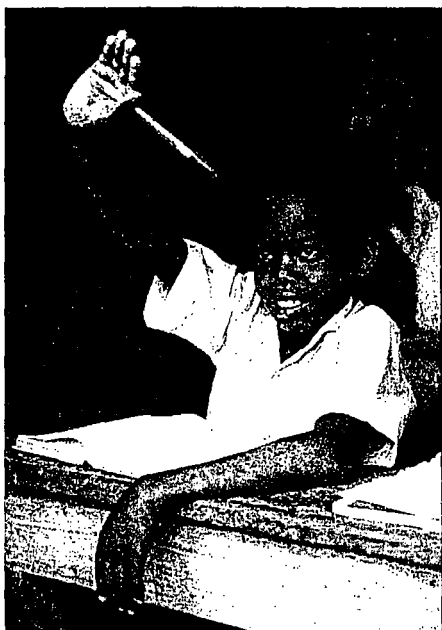
"An uneducated girl's labour has little economic value outside the home. They are forced to marry young and they are unable to stand up to their husbands. They have more children than they want and they are unable to invest heavily in each child. And so it goes. An educated girl has economic opportunities and the family has more at stake to protect their investment by safeguarding her survival and success. Educated girls marry later and are more likely to take part in household decisions. They chose to have smaller families and they can invest more in the health and development of each child. The sons and daughters of educated girls are much more likely to be educated, have broader horizons and escape from poverty."¹

UWESO endeavours to help girls like Mary to fulfill their dreams for an educated future. It is not easy, as enrollment rates amongst girls is only 45% and the drop out rate for children is 66%². The cost of one year of primary education is Ush 200,000 per child.

Through various donors, private pledges and fundraising drives UWESO has sponsored, on average, 2,000 orphans a year in primary school. Cumulatively, over the past 10 years, the organisation has helped over 10,000 needy orphans acquire basic numeracy and literacy skills through primary schooling. UWESO will continue to promote educational opportunities for orphans, especially the girl child. Private pledges are encouraged.

¹ Adapted from Larry Summers, "Investing in All the People: Educating Women in Developing Countries" as reprinted in the World Bank Country Study, "Uganda, Growing Out of Poverty", 1993.

² Equity and Vulnerability, 1996 Update, Uganda National Council for Children, Government of Uganda.



UNICEF

UWESO Savings and Credit Scheme



UNICEF

When Selina Anyodo was left widowed ten years ago she had to assume the sole responsibility for caring for her seven orphans. She had no means of making a living. Selina began working in other people's gardens to earn a bit of money, but it only enabled her to feed her children once a day. There was no way she could send them to school or dress them properly.

The UWESO branch members and staff in Soroti, Uganda recognised that Selina and her orphans needed help. As soon as resources were made available through the UWESO Development Project one of her orphans was identified to receive sponsorship for primary school. In addition, Selina was encouraged to join the UWESO Savings and Credit Scheme, so she could work towards supporting all of her orphans in a sustainable manner.

After much training and regular savings, Selina was given a small loan (US\$ 35,000 or £ 20) to start a small business. She bought vegetables from her neighbours to sell in the local market. With the profits from her sales she bought seeds and fertilisers, began growing her own greens and vegetables and diversified her activities by buying a goat. She now has a steady income and a healthy savings account in the local bank.

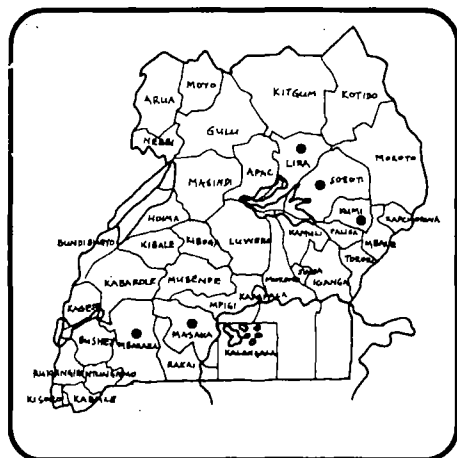
Today, Selina is very proud of her accomplishments. She is now able to feed her children three good meals a day, she has built a bathing area and a hygienic drying rack for her dishes. She is working on building a pit latrine. Selina's self esteem has been raised to a point where she has now cleared the pathway to her home in anticipation of the many visitors she gets from UWESO.

The UWESO Savings and Credit Scheme began in April 1996 in two rural subcounties in each of the districts of Kumi, Soroti, Masaka and Mbarara. Lira was added in early 1997. We target the families who care for needy orphans. We emphasize women, and on average our women members foster 6 orphans each.

The scheme uses the group and cluster approach to enhance character collateral and provide a social support system for the women. UWESO staff train the cluster for a minimum of eight weeks, in group dynamics, leadership skills, business management, marketing and savings and credit management. Groups must save a minimum of 500/= per member, per week. The group opens their own bank account at a commercial bank.

First loans are for a maximum of 100,000/= (£ 56). Second loans are usually US\$ 150,000 (£ 84) and third loans are approximately US\$ 200,000 (£ 112).

The UWESO Savings and Credit Scheme currently has 38 clusters, made up of 307 groups, constituting 1,875 members. The overall qualitative repayment for the portfolio is currently at 91% and members have saved over 40 million shillings in the bank.



Current Location of the UWESO Savings and Credit Scheme



UNICEF

UWESO Masu 'ta Ch' dren's V' age



National Geographical Society

UWESO Masulita Children's Village (MCV), within the former Luwero Triangle in Masulita sub county, Busiro county, Mpigi District was started in 1989 having realised the difficulty of tracing parents and relatives of children who were orphaned by the years of civil war and unrest.

In recent years, many children have been orphaned due to AIDS and left under the care of very elderly grand parents or older siblings, who are unable to cater for their basic necessities of life. Masulita Children's Village aims to provide a loving, nurturing home for these desperate orphans. The Village became operational with the first intake of children in 1991. It is based on a family home structure with three homes for 39 children. Each house is headed by a house mother.

Our main goal is to emulate a nurturing home environment for these needy orphans by offering them an opportunity to grow up into physically, emotionally and spiritually balanced individuals retaining their essential cultural values and customs and lead self sufficient productive lives as adults.

As of now, the village has 39 children in residence, of which 4 of these children have a mental or physical handicap. MCV also fully caters for 3 children in a child headed family and meets the education of 8 children in foster families within Masulita community. Therefore the total number of children directly under the care of MCV is 50.

**MASULITA
CHILDREN'S VILLAGE**

Sponsorship to cover part of the costs of one child at Masulita Children's Village is US\$ 500,000 (£ 278) a year.

Sponsorship to cover the cost of primary school for one child at Masulita Children's Village is US\$ 200,000 (£ 112) a year.

MCV is set in a farm environment where the children have specific chores. Different crops are grown from maize and matooke to mulberries and pineapples. The aim is to become as self-reliant as possible since MCV has no regular income and is dependent on gifts from well wishers to cover medical expenses, clothing, education costs and for the salaries of the staff. Some of the food eaten comes from the gardens. Two cows supply milk and 900 chickens provide eggs, many of which are sold to the community. Goats and rabbits provide meat for special occasions. The children have chores in keeping their homes and working on the farm.

The young children go to nearby primary schools in the village of Masulita. The older children attend boarding schools in Kampala and the handicapped go to special schools in Kampala and Jinja.

The children and staff of Masulita Children's Village have many dreams. They hope for the day when their home is self sufficient and their educational future is secure. UWESO struggles to provide a good life for these children, but as any mother knows, running a home, whether it be four children or forty, takes a constant inflow of food, clothing and money. With proper financial support, we can enhance our food production capabilities, so that the village would be able to feed itself. We will always need some level of consistent charitable support to cover the cost of medical care, clothing and education for our children at Masulita Children's Village. Sponsorship to cover part of the costs of one child at Masulita Children's Village is US\$ 500,000 a year. Sponsorship to cover the cost of primary school for one child at Masulita Children's Village is US\$ 200,000 (£ 112) a year.



UWESO Capital Development Fund



UWESO Capital Development Programme

1. Mijeera Multipurpose Education Centre and Farm
2. A primary school for boys and girls in Kiboga
3. A training centre for girls with an office complex in Kampala
4. A tourist centre at the Source of the Nile in Jinja
5. An office complex and training centre in Mbale

The UWESO Capital Development Programme builds schools and investment property to expand the educational infrastructure and to generate income for UWESO. The projects listed to the left are in various stages of development; some are in project proposal stage while some are being constructed in phases as funds become available.

Mijeera Multipurpose Education Centre and Farm

The Mijeera Multipurpose Education Centre and Farm is being established by UWESO for orphans to give them post primary education and training with the goal of empowering them with marketable skills to become self sufficient adults. The education centre will provide secondary education and vocational training in a residential setting, with emphasis on the girl child. To date, UWESO has been able to build two dormitories, a class room block, a dining hall with a kitchen and staff quarters.

UWESO's strategy for the centre is two fold: to establish the education centre and to utilise the remaining land for commercial agricultural and livestock activities to generate income to run the school. The farm is comprised of 254 hectares, or 635 acres, of semi-arid land, located 160 kilometres north of Kampala, in the Luweero Triangle.

Past projects on the farm have included a pilot steer fattening project and cotton production. The pilot steer fattening project demonstrated the profit potential of the activities, but it also taught us of the need to fence the farm, as we suffered some losses due to theft and trespassing. The cotton project taught UWESO that cultivation is a viable option on the farm, but the agency should concentrate on staple food crops or non traditional export crops which are not vulnerable to large price fluctuations in the world market.

UWESO is seeking financial support to finish the school and technical assistance in staffing.

Future Plans for the UWESO Capital Development Fund

For UWESO to truly become sustainable and self sufficient it needs an endowment to use as a capital investment to generate annual interest income. The endowment would be invested in a high yield, secure bank account. The initial endowment would not be spent on operations, rather it is treated as the investment capital, and as such it is safeguarded and invested in perpetuity. The investment generates interest income every year, which becomes an important source for covering UWESO's operating costs.

If UWESO could attain an endowment of £ 1 million, it could be invested at 10% a year, giving UWESO £ 100,000 a year to spend on its critical, orphan focused programmes. This would constitute financial sustain ability and self sufficiency, as UWESO would be empowered to utilise its resources as it deems fit and the dependence on donor support would be greatly reduced. If the endowment were larger, the annual interest income would be correspondingly larger, for example, an endowment of £ 5 million would generate £ 500,000 per year for UWESO.



UWESO Children's Counselling Centre (UCCC)



Stella (Not real name) aged 66 years in top class in a nearby nursery school had been entrusted, together with other young children, to a young man to take them to and from school. Stella and other unknown girls were sexually abused by this man. The head teacher got to know about this after confirming with the abused by this man. Neither the parents nor the legal system was alerted about this. Stella was discovered to be discharging a foul smelling pass discharge and was teased at home for having dirty smelly pants. She was taken for medical care, she was subjected to three examinations and was finally referred to UWESO Children's Counselling Centre by a medical personnel for further management. Stella has suffered a gynaecological problem whose future repercussion is not yet known. However, blockage of her fallopian tubes may occur leaving her sterile or in danger of tubal pregnancy and the complications that may follow.

In addition, there is a fear of the likely contraction of HIV/AIDS. At present Stella fears and hates all men including her cousins. Without psychological treatment, Stella could turn out with poor future marital relationships, fear of sex and frigidity. Future emotional disturbance can not be ruled out as well as future child abuse.

In Uganda, abuse is a hidden issue, that stays within family. As a result of the Children's Rights Statute, more children and adults are recognizing that physical, sexual and emotional abuse is harmful to children.

The increasing number of children abuse reports (such as Stella's case) and inadequacy of existing services for the abused children prompted UWESO to develop a Counseling Centre to treat physically, sexually and emotionally abused children through Counselling. Diagnostic and Treatment Services to children subjected to abuse in their families. The community and in schools is carried out. Other activities include:

- To identify cases of abused children
- To improve diagnostic and treatment services to children subjected to abuse in their families and schools.
- To prevent child abuse in schools and families by sensitizing schools and community counsellors
- To network with other child rights NGOs and Government ministries.

UGANDA WOMEN'S EFFORT TO SAVE ORPHANS



1. UWESO VOCATIONAL AND ARTISAN TRAINING PROGRAMME

- 1.1 Sponsorship of one orphan in the Artisan Training Programme is UShs 100,000 (£ 56).
- 1.2 Sponsorship of one orphan in the formal Vocational Training Programme is UShs 300,000 (£167) per year, and we ask that sponsors commit to the full three year programme.

2. UWESO SCHOOL FEE SPONSORSHIP

The cost of one year of primary education is UShs 200,000 per child (£ 112).

3. MASULITA CHILDREN'S VILLAGE

- 3.1 Sponsorship to cover part of the costs of one child at Masulita Children's Village is UShs 500,000 (£ 278) a year.
- 3.2 Sponsorship to cover the cost of primary school for one child at Masulita Children's Village is UShs 200,000 (£ 112) a year.

4. CAPITAL DEVELOPMENT FUND

Support can take the form of contributions of any amount to the Mijeera Multipurpose Education Centre and Farm, any of the listed projects or an endowment.

Sponsor's Information

Name.....
Postal Address.....
City.....
Telephone/Fax.....
E-Mail.....
Amount.....
Programme.....
Comments and Suggestions.....
.....
.....

Thank you for your generous support for the needy orphans of Uganda!

YOU ARE WELCOME

Visitors from far away ,we are happy to receive you here
We thank God Almighty , who has led you here to-day
Its a grand day in Mukungwe ,
Its like a miracle ,
Visitors of UWESO you are welcome here today
Policy Advisor on HIV/AIDS,visitors from far away,local
leaders and well wishers too
Leaders of UWESO and members of UWESO
We are so happy ,to receive you here to-day.

We members of UWESO
We work to help the orphans we have
We thank UWESO for the loans given to us
They help us in our projects
And enables us feed the young
We thank our founder/patron ,we thank our donors.

We are ending up dears, wishing all of you the best from
us
We wish you a happy day here
And a safe journey home
We pray God Almighty ,to bless and protect you all
We hope to meet you again
Someday sometime somewhere.

Kyabusa Village

CASE STUDY I

BACK GROUND

Name : Rovina Ndagire

Marital status: Widow

Age: 65 years

No. Of orphans 11 , 4 boys and 7 girls aged between 1 year and 16

Relationship with orphans: Grandmother, lost 4 sons of Aids

EXPERIENCE WITH UWESO

Date joined Uwesio : 1994

Loan cycle

First loan : 40,000= Ushs

Second loan: 60,000= Ushs

Third loan: 75,000= Ushs

Savings to date: 40,000=

Utilisation of loan/Activities;

- Local brewing of banana juice
- Tobacco selling
- Rearing of pigs, goats and rabbits

Benefits:

- Able to pay school dues for school going orphans, buy them uniform and scholastic materials
- Provide the orphans with food, medical treatment and clothing
- Loans have boosted my capital thus increased earnings

I thank Uwesio for the credit and saving facilities.

UWESO Development Project Facts and Information

**On the Occasion of
the Visit by
The White House
HIV/AIDS
Delegation Led by
The Director Ms. S. Thurman
on Friday 5, 1999**

For Further Information, Please Contact:

The Director

UWESO

P.O. Box 8419

Tel: 256 41 532394/5

Fax: 256 41 532396

E-mail: UWESO@IMUL.COM

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- Tobacco selling
- Rearing of pigs, goats and rabbits

Benefits:

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- Provide the orphans with food, medical treatment and clothing
- Loans have boosted my capital thus increased earnings

I thank Uwesio for the credit and saving facilities.

John Mutagubya

CASE STUDY 2

BACK GROUND

Name : Judith Kiyimba

Marital status: Widow

Age: 50 years

No. Of orphans: 7

Date of Death of husband: 1995

Education status of orphans: 3 - Vocational training

1- P.7

1- P.5

1-P.4

1- going to start P.1 this year

EXPERIENCE IN UWESO

Date joined Uwesio: 1996

First loan 100,000= Ushs.

Second loan 150,000= Ushs.

Third loan 150,000= Ushs.

Utilisation of the Loans/Activities;

- Trading in coffee
- Improvement of the quality of coffee through mulching, herbicides, weeding, fertilisers.
- Selling of firewood and handcraft

Benefits

- Coffee yield has increased from 4 bags to 8 bags thus 200,000= to 400,000= per season.
- I can now afford to pay fees, buy scholastic materials and uniform for my orphans.
- I am able to feed , cloth and provide medical treatment to my orphans
- I have Ushs. 43,500= as saving on the group account.
- I have gained confidence as a group leader in my group.
- My coffee business has been boosted with Capital

I am very grateful to Uwesio for the assistance it has rendered to improve the well being of my orphans.

CASE STUDY 3

BACKGROUND

Name : Benedete Nakayima

Marital status: Widow

Age: 70 years

No. of orphans: 35, 15 boys and 20 girls.

Relationship: Grandchildren

Cause of death: HIV/AIDs - lost 6 daughters and 5 sons

Education status: 15 go to school

EXPERIENCE IN UWESO:

Date joined Uwes0: 1994

First loan: 100,000= Ushs

Second loan: 150,000= Ushs

Third loan : 200,000= Ushs

Fourth loan: 150,000= Ushs

Loan Utilisation /Activities

- Trading in Mukene (small fish), sugar and cooking oil
- Improvement of banana plantation using mulching and manure
- Growing of sweet potatoes, beans , maize
- Rearing of goats and pigs.

Benefits

- Due to increased income I am able to pay school dues, buy uniform and scholastic materials for the school going orphans, provide food, clothing and medical treatment to the orphans which was very difficult in the past before I joined Uwes0.
- From the profit I have bought 2 goats and 2 pigs.
- I have started construction of a bigger house to accommodate all my orphans
- Skills in business and modern methods of Agriculture
- Training in child care and protection

Problem:

- Most of the young orphans are sickly and I am worried they may be infected with HIV.

UWESO

(Uganda Women's Effort to Save ORPHANS)



P.O. Box 8419 KAMPALA - UGANDA - TELEPHONE 532394/5 FAX 532396

Welcome

On the occasion of your visit to Uganda, Uganda Women's Effort to Save Orphans (UWESO) cordially welcomes you and thank you for sacrificing time to visit Uganda, and in particular UWESO development Project (UDP) in Mukunge Sub-county in Masaka District.

While the clients in the field will share with you what UDP has done and means to them, UWESO as an organisation has had to change its strategy from relief oriented to one that empowers foster families to look after orphans under their care.

UDP has targeted the core poverty group of child headed families, single grandparents and female relatives who have orphans under their care. Through various business skills, a credit and savings scheme for the family, primary school sponsorship and practical skills training to some orphans, about 2,000 households with an average of 5 orphans each, have been reached.

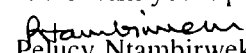
The strength of UWESO evolves around the volunteer spirit by thousands of members country wide who willingly take care of orphans by providing shelter, clothing, care and love within their very limited resources. However, it is very important to note that the inception of UDP has enabled UWESO to realise its mission of improving the quality of life of needy orphans through empowering the communities where they live on a sustainable basis. This has paved the way for community participation, development of business skills, a culture of saving, a spirit of self reliance and sustainability which, in UWESO's view, is the way forward to addressing the orphan issue in Uganda.

With adequate facilitation, UWESO hopes to reach out to 20,000 poor families in the next five years. With the family approach, about 100,000 needy orphans will be assisted in the improvement of their quality of life.

We take this opportunity to deeply appreciate the American tax payer through you for the assistance provided to UWESO over the years. Without the firm foundation through USAID funding and capacity building during the early nineties, UWESO would not be what it is today.

Thank you once again for visiting UWESO and its programmes at the grassroots and look forward to working with USAID for the welfare of the orphans in the near future.

We wish you a pleasant stay in Uganda and a safe journey back.


Pelucy Ntambirweki (Mrs)
DIRECTOR

Founder: MRS J. K. MUSEVENI

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Pelucy Ntambirweki (Mrs)
DIRECTOR

February 5, 1999

Founder: MRS J. K. MUSEVENI

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UWESO's mission statement

reflects the whole child approach;

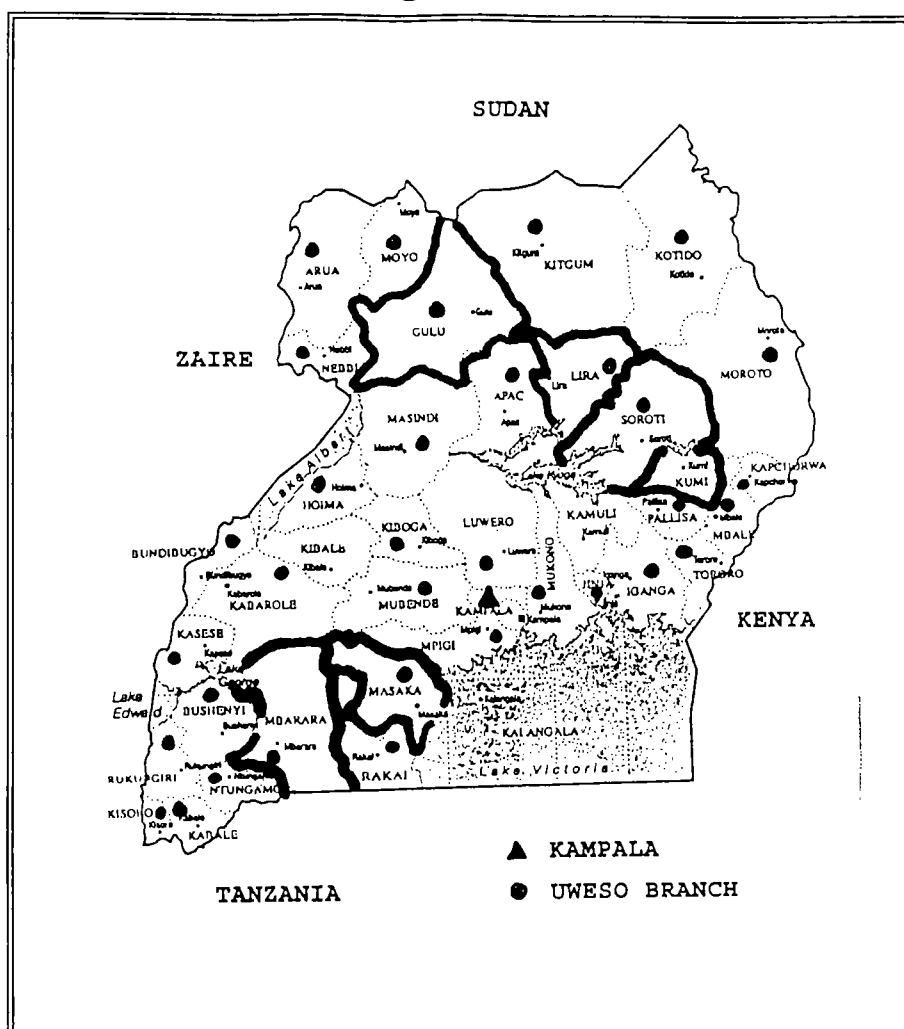
*To improve the
quality of life of needy
orphans by empowering
the local communities
to meet the
social, moral and economic
needs of these children in
a sustainable manner*

UNIVERSAL DECLARATION OF HUMAN RIGHTS

“Everyone has a right to a standard of
living adequate for
the health and well being of himself and his
family including
food, clothing, housing, medical care
and necessary social
services and the right to security in the
event of employment,
sickness, disability, widowhood,
old age or other lack of
livelihood in circumstances
beyond his control”.


United Nations General Assembly 10 December 1948

Map Showing UWESO Development Project Target Districts



“The best way to remove people from poverty is not to give them handouts but to enable households to earn decent incomes and facilitate the improvement of the quality of their lives.”

(Poverty Eradication Action Plan Vol. 1)

Goal and Objectives of UWESO Development Project (UDP)

Goal

To strengthen and enhance the capacity of UWESO to deliver assistance and support to the increasing number of destitute orphans, and to directly assist UWESO in financing support to orphans and orphan families.

Objectives

- ▶ *Capacity building of the National Secretariat*
- ▶ *Capacity building of the target branches*
- ▶ *Improve the quality of life of needy orphans by providing direct support to orphans and families caring for orphans*

Sponsorship Programme

1 Primary School Sponsorships Segregated by Sex

Branch	Male	Female	Total
Total	458 (50.2%)	440 (49.8%)	898

2 Formal Vocational Training

77 needy orphans were trained in the following fields:

Tailoring, nursing, technical skills Bricklaying, carpentry, tailoring, Home economics, agriculture, plumbing, farm management, Teacher training

Several of these children are self employed in their respective districts

CHRISTOPHER'S STORY

My name is Christopher Luswata. I attend Kabagabo Skills Development Center where I train in carpentry and joinery.

My father died when I was 18 months old leaving me and my pregnant mother. She struggled to educate me up to P6 when the pressures became too much and I had to drop out of school. It is at this point that UWESO stepped in and got me enrolled with Kabagabo Skills Development Centre where I am learning practical skills which will enable me to make a living and help my mother and younger brother.

When I finish training, I would like to get carpentry and joinery tools to enable me to work for sometime and then continue training to an advanced level.

3 Artisan Training Numbers by District

A total of 120 boys and 42 girls were trained in the following skills

Welding, radio repair, blacksmith, carpentry, bricklaying, Mechanics, driving, tailoring, building, Cookery, Metal fabrication, catering, tailoring and bicycle repair.

EIRU'S SUCCESS STORY

Eiru Sirajji, aged 18 years, lost both parents by the time his mother died in 1994. He is the eldest of 4 children. All four of the children reside with their grandmother. Currently all of Eiru's siblings are going to school, but Eiru is not. Eiru is an Informal Vocational student sponsored by UWESO/Soroti. His last experience in school found him in S.I, but he was forced to drop out due to lack of school fees in 1995.

Initially, after his parents had died, the financial situation was very bad. Very basic commodities like soap, salt and sugar were not available. Luckily for him, he was selected in July 1996 to participate in the UDP Artisan Sponsorship programme in Electrical Welding.

Eiru has found that he has benefitted, but especially since the beginning of the year 1997. Besides the regular apprenticed training, he has benefitted monetarily. The trainer has been paying the students for the extra work done on the job. The amount paid varies, depending on the amount of work, but usually ranges from Shs.500 to Shs.2,000 per day.

Although the money may appear to be small, it has helped this child headed family to meet its basic needs: buying food, medical treatment, soap, clothes. With the reality of famine in the district, the family is very relieved to have this kind of support. Further, the welding trainer has pledged to employ Eiru with his other 2 or 3 training friends.

Characteristics of the UWESO Savings and Credit Scheme

- ◆ Solidarity groups of 5 - 7 members
- ◆ Clusters of ten groups
- ◆ Focus on low income women headed households
- ◆ Clear simple guidelines
- ◆ Intensive training in simple business management
- ◆ Savings mobilization
- ◆ Easy access to micro loans
- ◆ Regular meetings, repayment
- ◆ Clients - friendly - activities at the cluster
- ◆ Transferring of skills to the clients

Current Status

- ◆ Clients since inception 2,661
(90% are women)
- ◆ Amount Disbursed in Ug. Shs 509,496,182 =
- ◆ Revolved within the branches 341,611,132 =
- ◆ Amount Saved by clients 47,684,982 =
- ◆ Children indirectly benefitting 10,986

Experience in Masaka as of 31 December 1998

Particulars	No		
Clients			
Clients Since Inception	Male	Female	Total
Total	72	967	1039
Percentage	7%	93%	
Amount Disbursed Since Inception	184,846,215		
Amount Saved by Clients	20,987,400		
Children indirectly being Assisted	Girls	Boys	Total
	2,836	2,128	4,964
Percentage	70	30	
Number of Children indirectly being assisted - Samalia Cluster	338	148	483

Achievements

- ◆ Under the School Sponsorship Programm 171 orphans were paid for in primary schools.
- ◆ 45 needy orphans were trained under the artisan skills and many are now employed.
- ◆ 6 of the 45 trained artisans have been given loans under the Youth Credit Scheme (USCORE) and 1 has started a Radio Repairing Workshop, 5 have bought sewing machines and are now able to earn a living.
- ◆ Guardians under the Savings and Credit Scheme have registered:
 - Improved family income resulting into:
 - Improved nutrition, Health, Shelter and Clothing for the orphans
 - Ability to pay school fees especially in higher institutions
 - Orphans and their guardians have developed higher self esteem and many have been elected local council leaders.
 - Orphans foster families have been able to learn the saving culture and a total of Ug. Shs.20,987,400= has been mobilised as individual savings for the 846 clients in Masaka.
 - From the training, clients are now able to transact their own cluster business, practice simple business management skills and do their own banking.

Selected Case Studies

Kumi Branch

Ms Apio Christine's experience in the Scheme - in Kumi

Ms Apio Christine is 34 years old, single and looking after 12 orphans in the 8-17 age bracket. All of them are her nieces and nephews, ten for two of her late brothers and two for her late sister who all perished during the civil strife of 1990.

After the war, the area suffered severe famine despite relief offered by churches and charities. Through the Red cross, Apio acquired hoes, blankets and saucepans and was thus in position to embark on farming. She sent the children to school but could not sustain them there due to lack of school fees until UWESO intervened and took up two of her orphans for sponsorship in 1995.

She joined the scheme and was trained in business skills, the scheme terms and conditions notably the commitment to save Ug.Shs.500=per week for five weeks before the first loan disbursement and weekly loan repayments. She complied and when her first loan came through during harvest time, she bought groundnuts and grams for sale three times a week. She honoured all her payments as they fell due and even made some prepayments. By the time of her loan completion in early 1997, she had savings worth Ug.Shs.150,000= and was voted the most dedicated saver in Kumi district. She applied for a second loan in August the same year totalling Ug.Shs.170,000=which was the highest loan disbursed to any individual.

Apio is proud to be associated with USCS for the following benefits:

- She learnt to do business
- She has been introduced to banking which she never dreamed of.
- Through her trading she surveyed markets as she travelled to different places.
- From the income she has improved her family's health and nutrition and expanded her business.
- All her dependants can now be sustained in school.
- She has hope, motivation and high self esteem.

Lira Branch

The Case of Oyo Nekolina

Oyo Nekolina was one of the 85 clients to be funded on the 30 July 1997. She is a member of Dwok Can Ilwak Group in Amada cluster Agwata sub-branch Lira District.

Oyo Nekolina is a widow and has a total of twelve (12) dependants, seven (7) of who are her own children and five (5) are her late husband's and other relatives. She had no means of improving her small business of providing tea and eats during weekly meetings.

A very hard working woman, Oyo invested the loan in setting up an eating-house business and improve on her market

business of serving tea. Knowing that her very survival and that of the other members of her family and her ability

to repay the loan depended on the success of her investment, Oyo devoted her time and training to see to it that the

small business succeeded. Indeed, so successful was she that she now boasts of an expanded empire, as she has now

set up yet another hotel to further boost her earnings/income.

Not only has Oyo expanded her business base, she has also seen to it that all school requirements of her school going

dependants are met, and all medical and nutritional needs of the entire household met. All this tale of the success

of her business venture which though already operational at the time of funding, was greatly boosted by the loan of

Shs.100,000 which she used to purchase business assets like saucepans, chairs and tables which she otherwise had to

hire to supplement the very few which impacted on sales as customers had to wait their turns with for plates and cups.

She now gets a weekly net profit of Ug.Shs.15,000 after paying off her loan and other expenditures. She is very

grateful to have joined the scheme which has changed her life and boosted her income.

Masaka Branch

A hard working grandmother

My name is Jaja Teruma. I am 65 years old and taking care of 7 grand children, 3 girls and 4 boys. Four of them go to school in Kako Primary School in the following classes ranging from P.6 - P 1.

I got my first loan from UWESO of Shs.100,000 and invested Shs.40,000 in Posho business, constructed piggery unit Shs.30,000. Cultivated and improved banana plantation Shs.30,000.

From the posho business I sell two 100kg sacks @ week buying price Shs.40,000, selling 700 x 100 = 70,000 and transport Shs.2,000, weekly profit 28,000 x 2 = 56,000. From this, I am able to make my weekly payment.

Before improving my banana plantation, I would sell 3-5 bunches a week at 700-1,500 @ but now after the improvement, I am able to feed my family very well and also sell 5 -8 bunches a week at 1,500 -3,000 @ bunch so I get about 20,000 @ week from banana sales. I sold 6 pigs for Shs.10,000 @ 60,000 and I still have the sow worth 70,000.

Benefits

- I was able to pay back my first loan.
- I have daily income from the posho and banana selling business
- I am able to feed my grand children well, I can buy meat, milk, clothes.
- I no longer fear to take a loan and utilise it.
- I am able to pay fees and buy scholastic materials for the 7 grand children (orphans)
- I have been able to buy myself a new busuti
- I have now got a second loan of Shs.150,000 from UWESO and I am already paying back.
- I am very grateful to UWESO for the assistance it has rendered to improve the well being of my grand children and myself.

Mbarara Branch

Teenager copes with the challenges of heading a family

My name is Namayanja Harriet, 17 years old. Daughter of the late Mr and Mrs Matovu. My mother died in May 1997 after she had taken a loan from UWESO.

When she died, it was like life had come to an end. Being the eldest girl, I did not know what would happen to me and my other 8 brothers and sisters. And to make matters worse, she had taken a loan. All these things depressed me badly.

But thank God, UWESO did not react as I expected. They approached me and negotiated with me to inherit my mother's loan. This I did and started paying back and finally completed the 1st loan. My Mother had got Shs.100,000 in the first loan and invested it in door mats.

Out of these, my mother had bought 5 cartons of sisal at Shs.17,000 @ an amount of Shs.85,000. She would make 10 doormats @ carton this totalling to 50 cartons.

She sold a door mat for Shs.5,000 in Kampala @ doormat = 5,000 x 50 = 250,000. Shs.15,000 extra money was used for transport to Kampala to the market

I decided to continue with the same business and because she had taught us, all of us would make doormats and I would take to sell.

Benefits:

- I am able to look after my other 8 siblings after our mother's death
- I am able to pay off the first loan of my mother
- I am managing to pay fees for my brothers and sisters in the following classes:
 2 boys in S.4 & S.2 (a relative pays fees but I buy the scholastic materials)
 1 boy in P 7 15 years
 1 girls in P 7 14 "
 1 boy in P.3 12 "
 1 boy in P 1 7 "

With profits from the scheme, I am able to

- feed ourselves
- buy cloths.
- buy essential needs like soap, paraffin, sugar, salt,
- pay school charges and scholastic materials.
- look after our banana plantation, sweet potatoes, cassava and beans for food

I took a second loan of Shs.150,000 and together with my young brothers and sister, we make door mats which I take to Kampala to sell at Shs.5,000 or find local markets in Nyendo at Shs.4,000.

I am very grateful to UWESO which has given us hope and supplied our needs even after the death of our parents. I am about to complete my second loan and plan to take a third loan. In addition to doormats, I am also keeping 2 rabbits, a pig and hens.

Soroti Branch

Josephine Reunites with her Husband, thanks to USCS

Alimo Josephine separated from her husband in 1994, when they separated, All her belongings including plots of food were taken away by her husband. She had to return to her parents' home with 6 children including an orphan to look after.

At her parents' place she started selling groundnuts to earn an income, but still life was hard. She joined USCS in 1996 and used her first loan and invested in the groundnuts trade.

After a few months she bought a heifer from her profit and could also manage to help her children as well as the family. During this period the former husband realised that Josephine, through her enterprising skills would be of great help as life had become hard. They reconciled in April 1997. She got her second loan in August 1997 and changed from selling groundnuts to opening up a retail shop.

From her profits, she has been able to cater for her children's needs like school fees, feeding and medical care. She has now bought 10,000 bricks and is planning to build a bigger house for herself.

Iramu Mary Breaks free from famine

A widow with 8 children (orphans). Managing the family was very difficult before she got the loan. At that time, only 3 of the children were at school (primary level).

In June 1997, she joined USCS and started training after which she got a loan of Shs.90,000. She used Shs.50,000 to buy fish and Shs.40,000 shear nut butter.

On average her profits are Shs.120,000 per month. She has been able to use her profits to provide for her family eg. Uniforms and scholastic materials for the children. Also family nutrition has improved. Shs has also been able to hire some labourers to assist he in some agricultural work such as planting and weeding cassava and groundnuts with her profits. She is now free from the threat of famine.

Constraints Faced

1. *Each branch has only one motor cycle between two members of staff which is inadequate because some places of operation are very far. Carrying large sums of money on a motorcycle is risky, and it becomes difficult taking Guest Speakers and other resourceful people to cluster meetings.*
2. *Some clients still suffer a syndrome of free handouts , which they associate with loans. This creates arrears in some groups.*
3. *Poorly planned and administered credit schemes have had a negative impact on the repayment of the loans in some communities.*

The UWESO Savings and Credit Scheme through training and a firm recover structure, has gone a long way to transform this.

4. *Banks are only in urban centres and this is a problem to most rural clients who have to travel long distances to bank their savings.*
5. *Limited capital funds to meet the overwhelming demand of low-income orphan guardians who are desperately in need of improving their quality of life at the household level.*