

Mothers' Union Literacy and Financial Education Programme, South Sudan

Reference: SG016.14

1. Aims and objectives

The most significant achievements that the grant has made include the accreditation of over 6,000 adult literacy participants (78% were women) and the formation of 391 savings groups among 7,447 formerly illiterate men and women. .

Accreditation enables participants to access much more significant life opportunities such as further education, better jobs, improved businesses and more leadership positions for women in the communities. For example one learner, Mathilda Poni, was elected as a Community Based Distributor (CBD) after receiving her accreditation certificate. As a CBD in the rural area around Lainya, Mathilda is now one of the only people in the local environ that can distribute and administer medicine and health supplies to sick children. Not only is this a significant job opportunity for Mathilda, who has purchased major assets with her salary such as livestock and land, but has also meant that over 8,000 people around Lainya can now quickly access medicine for their children who previously could not because of the distance to local clinics and hospitals.

After becoming literate, participants form savings groups with each other, and use their newly-developed literacy and numeracy skills to save and lend to one another as well as start new businesses to support themselves and their families. The savings groups bring people together for a cooperative purpose and act as social connectors in communities where not only are people afraid of the insecurity and crime but also afraid to meet in groups because of possible government scrutiny.

Mary Nyanut Akiol, a widow from Wau with six boys and one girl, took a loan from her savings group to enable her to sell tea. She then expanded this to setting up a restaurant that benefits the community. This enables her to send her youngest child to school, and buy food for the family and clothes for her children.

Participation in the programme has significantly reduced the material poverty of participants. During the year 61% of savings group members were surveyed and it was found that all groups had an emergency fund which functions as a form of social insurance, providing a financial cushion in circumstances of death, illness or major life cycle events.

Women are also becoming leaders in their communities. In Renk LFEP is seen as an important community institution. Ayak Anyieth Jok described herself as an illiterate housewife when she joined the programme. After becoming literate and numerate, she joined a savings group and was elected as one of the leaders who ran the group. Ayak then joined the police force due to the skills and confidence she has gained, and has been asked to sit on the Renk municipal council as a female representative. She also spoke publicly in front of over 500 people at the International Women's Day Event in Renk advocating for peace and women's participation in the reconciliation and development process.

2. Project activities

471 facilitators were successfully trained in community savings groups and business skills, exceeding our target. This has resulted in 391 new LFEP groups being created with 7,447 participants (78% of whom were women).

At the beginning of the year there were only 124 groups actively meeting, with 3,773 members.

Local steering groups regularly met to oversee the groups.

The programme has successfully implemented a new system of quarterly management meetings and financial reporting. All of the trainers and programme managers put together quarterly financial reports for the LFEP Coordinator.

The programme used the quarterly financial reporting meetings as a joint management meeting. Area trainers have planned targets and key activities that they have to complete each quarter. At the meetings in Juba, they report on their planned versus actual activities in front of their peers.

This was all achieved despite the ongoing civil war. Fighting has directly affected the Malakal and Renk programme areas as well as indirectly affected the Juba programme area because of the massive influx of Internally Displaced Persons (IDPs).

The Renk programme area has undergone several rounds of shelling from both government and rebel troops. Juba has experienced a heavy flow of IDPs into Juba town and there is a pervasive atmosphere of insecurity as well as a significant increase in crime.

However, the programme has been a source of financial and social resiliency for participants from Malakal in the face of insecurity and widespread displacement. Last year, the programme in Malakal had to close due to the armed conflict there. However, the LFEP trainer from Malakal relocated to Juba and noted that there was a significant community of IDPs from Malakal, 71 of which were female LFEP participants. Despite them arriving 'with only the clothing on their backs', they received no support from the government or the UN agencies that typically coordinate refugee services in Juba. After realising that the IDPs would have to be self sufficient, she organised the groups into four savings groups and encouraged them to begin pooling what little savings they had to take loans from one another and start small-scale income generation. The women credit LFEP with helping them earn the money they needed to rent accommodation outside of the refugee camps and to start businesses, particularly the sewing of traditional bedding. Their businesses are the only source of financial support that their families have to provide food, school fees and medicine when it is needed.

3. Timeframe

The project proceeded as planned. Formation of new savings groups and facilitation of these and existing groups took place throughout the year – along with monitoring. There were three rounds of forming new savings groups.

There were quarterly trainings of new facilitators in savings groups and business skills. There was also refresher training for existing facilitators.

The local steering committees met regularly and there were quarterly financial reporting meetings.

There was also a large-scale accreditation of participants who had become literate.

4. Replication

Mothers' Union uses lessons learned from its activities to inform work elsewhere in the world, particularly in other countries that run LFEP such as Burundi and where savings groups projects such as Rwanda. A representative from Mothers' Union Burundi attended the most recent quarterly financial reporting meeting to share experiences across the two programmes

The programme's Coordinator has used lessons learned from LFEP to help Mothers' Union Rwanda establish a self-funding model of savings groups and has also shared information at a regional meeting of 70 Mothers' Union country representatives and representatives of partner organisations including those from Zimbabwe, Burundi, Uganda, Rwanda, Guyana and the Democratic Republic of Congo in August 2015.

Mothers' Union UK has also shared information about the programme's achievements through the British Association for Literacy in Development (BALID) as well as through its website, publications and events.

5. Development education

Mothers' Union's 300 members on the Isle of Man became raised awareness about the programme amongst churches, communities and local media. Activities included holding a day promoting the project at the Sea Terminal and in schools and Sunday Schools. Mothers' Union's Worldwide President appeared on Manx Radio and talked about the programme. Mothers' Union also promoted the achievements of the programme through its website, publications and events. This included Mothers' Union's General Meeting that was attended by over 1,600 Mothers' Union members in June 2015.

6. Beneficiaries

Estimated 3,526 participants. Actual: 7,447 (1,640 men and 5,807 women)

Facilitators trained: estimated 235. Actual: 472 (248 men and 224 women)

7. Community involvement

The programme is run in partnership with Mothers' Union South Sudan. It is supported from London, but Mothers' Union staff in South Sudan and local volunteers provide the training and facilitating of LFEP groups.

Mothers' Union is a membership-led organisation. Mothers' Union South Sudan and Sudan is an autonomous Sudanese-run organisation through which LFEP is implemented. All

programme staff are Sudanese from the local area. LFEP was established after consultation with members and beneficiaries have been consulted as part of the reviews that have informed the progress of the programme. Participants are identified by a community-led process.

Steering committees provide support for the facilitators locally and they include LFEP trainers, faith leaders and participant representatives. All facilitators are chosen by their community.

Beneficiaries use their own money to start businesses, and to lend and save. This makes it more likely that activities will continue after funding ends.

8. Liaison with relevant authorities

The authorities are aware of the programme and support it, however they don't have a role in directing the programme. Mothers' Union networks with local government and other groups to share information.

Due to the on-going conflict and displacement of the population and the effects this is having on women and children particularly, it was decided to make advocacy for peace a major focus. The LFEP managers and trainers held advocacy events on International Women's Day, advocating for peace and women's full inclusion in the reconciliation and development process. In Juba, more than 1,000 people attended the event, including high level government ministers such as the Minister of Gender and Religious Affairs. There was a public march in the streets followed by a meeting. LFEP participants exhibited items from their businesses and performed dramas for the crowd on topics such as banning early marriage and teaching women how to generate an income and be self sufficient.

9. Sustainability

The volunteer facilitators who have been trained can go on to facilitate further literacy groups and form savings groups at very low cost and without external funding.

Two meetings that focus on the sustainability of the programme are planned during the next few months. There is also a forthcoming meeting that will look at the viability of different models for the future of LFEP. The LFEP trainers, managers, Mothers' Union Sudan, Mothers' Union UK and Five Talents leadership will discuss what avenues the programme would like to pursue in terms of how to develop the savings groups that have been formed.

There will also be training on challenging the mind-set of aid dependency. This is intended to open up a discussion about different self-financing options for LFEP in the future.

The Mothers' Union UK LFEP Coordinator went to Byumba, Rwanda to see how the Mothers' Union there is using savings groups to mobilise financial resources at a local level to cover the programme's costs. The groups provide an annual contribution to the Mothers' Union Byumba programme office, helping to cover some of the costs of the programme. While these are still in their infancy, the methodology that they have adopted holds great promise for the short term future.

The Juba-based managers attended a community bank opening in Wau. The community bank uses the model of a Financial Service Association (FSA). Not only is the FSA model community-owned and managed but it is also completely self-sufficient. The FSA model builds upon the programme's savings group model, aggregating mature groups to form the membership and share capital that make up the community-owned bank. While it takes some time for savings groups to reach sufficient maturity to be eligible for FSA membership, the model holds significant promise for the long-term future.

10. Monitoring and Evaluation

There is a system of quarterly reporting and disbursement.

The trainers received capacity-building in financial reporting, and prepared and submitted their financial reports each quarter under the supervision of the Juba-based programme managers and the LFEP coordinator.

In order to work around the security challenges created by the war, the programme has used the quarterly financial reporting meetings in Juba as a joint management meeting. Area trainers have planned targets and key activities that they have to complete each quarter. At the meetings in Juba, they report on their planned versus actual activities in front of their peers.

Financial and narrative reports were submitted regularly to Mothers' Union in London. Mothers' Union is in the process of appointing an external evaluator to review the achievements of the programme.

Mothers' Union is carrying out impact surveys to measure progress in individuals and communities in comparison with baseline data gathered at the beginning of the programme. This is both quantitative and qualitative.

11. Millennium Development Goal

MDG3 – Promote Gender Equality and Empower Women

89% of the LFEP groups surveyed said there has been a change in household decision-making about money since joining the programme. 87% of women respondents also said that they are the decision-makers in their income generation activity. In addition, many female participants report being the sole breadwinner in the family. For example, in Khartoum, it is very difficult for Nubian men to find jobs. This is the case for Bakhita Kalo Kuku's husband. As a result, Bahkita and the shop that she has opened with a loan from her ASCA group is the sole source of support for her husband and 4 children. Not only can Bahkita support the family's daily needs, she has also paid all of her childrens' school fees. Bahkita also reported purchasing beds for her family members so they will no longer have to sleep on the floor.

MDG 1 Eradicate extreme poverty reduction and hunger

Surveyed participants reported creating or expanding 4,777 new businesses just in one year. Examples of businesses created include: restaurants, tea stalls, ice cream stands, vegetable

and charcoal sellers, tailoring and carpentry. 3,281 female participants (66%) reported acquiring a productive asset over the course of the year that they can use to earn an income. Examples include land that has been purchased for farming, cooking utensils and pots for catering businesses, even a microscope that is being used in a new pharmacy business! 3,781 participants report an increase in household income from their businesses which most use to help feed their families, pay school fees for their children, buy medicine for ailing family members and improve their living conditions.

12. Budget

Please provide a report on the budget setting out any changes over the course of the project including details of any underspend.

See accompanying spreadsheet