



Digitalization of Savings Groups in the districts of Moyo and Obongi and Access to Digital Financial Services

Project Closeout Report

November 28, 2023,

Ensibuuko Tech Limited



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I am pleased to present the Project Closeout Report detailing the successful digitization of Village Savings and Loan Associations (VSLAs) and the facilitation of access to Digital Financial Services under the Northern Uganda Resilience Initiative (NURI). This initiative, led by Engur Isaac and managed by Mugisha Jean Marie of Ensibuuko Tech Limited, focused on the districts of Moyo and Obongi in the West Nile sub-region of Uganda.

From September 2022 to November 2023, our collaborative efforts with the Northern Uganda Resilience Initiative (NURI) aimed to digitize VSLA/Savings groups. The key objectives included the migration of data from analog records to Ensibuuko's VSLA digital ledger application, smartphone operation, and the training of VSLA leaders (embedded DCEs). The primary goal was to digitize and onboard 100 VSLA/Savings groups in the specified districts.

Digitizing VSLAs' transaction records played a pivotal role in creating credit histories for each member. This not only challenged negative assumptions about the creditworthiness of low-income earners but also contributed to a more comprehensive understanding of financial behaviors. Ensibuuko's well-designed solution, seamlessly integrated with other financial and mobile services, generated richer data, enabling us to uncover previously unknown insights.

This project closely aligns with Ensibuuko's vision and goals, with the digitization of VSLAs serving as a core component. By providing outlets for VSLAs/Savings groups to engage in technological innovation, we strive to foster meaningful digital inclusion, empowering these groups to meet their daily needs.

Through collaboration with the Northern Uganda Resilience Initiative (NURI), we actively contribute to inclusive innovation. The success of delivering the right services to empower vulnerable populations hinges on establishing an open, affordable, quality, and accessible digital ecosystem.

This Project Closeout Report marks the successful completion of the VSLA digitization project and access to Digital Financial Services under the NURI initiative. We express our gratitude for the collaboration and support throughout this endeavor.

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Ensibuuko's mission is to facilitate financial inclusion by growing the developing world's banking infrastructure. Our vision is a world where everyone has access to relevant and affordable financial products and services; and possesses the knowledge needed to make sound decisions about using them.

   For more details visit www.ensibuuko.com



Section 1. Project Overview

1.1 Context

The Northern Uganda Resilience Initiative (NURI) is a key component of the Denmark-Uganda Country Programme 2018 – 2022, which focuses on reducing poverty through inclusive and sustainable economic growth. NURI's primary objective is to enhance resilience and foster equitable economic development in Northern Uganda, encompassing both refugees and their host communities. This is achieved by supporting activities in climate-smart agriculture (CSA), rural infrastructure, and water resources management.

In the sector of agriculture, NURI endeavors to improve farmers' knowledge of climate-smart production methods, ultimately boosting production and yields. The initiative also seeks to enhance farmers' understanding and ability to engage with markets, along with promoting financial inclusion through Village Savings and Loans Associations (VSLA) and financial literacy programs. Under this engagement, farmers are encouraged to view farming as a business, accessing financial services to facilitate input procurement.

NURI specifically targets farmer groups in 13 districts: Arua, Madi-Okollo, Terego, Nebbi, Zombo, Pakwach, Koboko, Moyo, Obongi, Adjumani, Kitgum, Lamwo, and Agago. The focus is on reaching the last-mile farming communities, enabling them to access financial services, agro-inputs, insurance, and markets in the West Nile sub-region through the automation of key business processes within the VSLAs.

To achieve these objectives, NURI entered into a partnership with Ensibuuko Tech Limited (Ensibuuko), a Ugandan Financial Technologies company established in 2014. Ensibuuko specializes in providing affordable and relevant financial services digitally, with a focus on reaching unbanked communities. The partnership aimed to digitize VSLAs, involving the automation of their operations and the provision of financial and market linkage services.

Ensibuuko employs a farmer-led approach to develop digital solutions addressing challenges faced by VSLAs and farmer groups. The envisioned digital solutions include financial inclusion features such as automating VSLA transactions and linking them to formal financial service channels through the MOBIS platform. Additionally, Ensibuuko plans to integrate micro-equity adding to the number of already existing relevant and affordable digital financial services, such as agricultural loans, and agric-insurance solutions offerings.

Through this collaboration, NURI anticipated the digitization of 100 VSLAs, equipping them with the capacity to automate their processes and establishing a network of trained agents fostering a thriving ecosystem that enables these VSLAs to access digital financial services from financial institutions. This initiative is expected to significantly contribute to the economic empowerment and resilience of farming communities in Northern Uganda.

1.2 Objectives of the project

NURI and Ensibuuko are committed to employing strategies that facilitate the digitization of Village Savings and Loans Associations (VSLAs) and integrate them into the broader digital financial services ecosystem. This collaborative effort aims to not only provide ongoing support for the expansion of these services but also foster innovation, thereby increasing the scope of financial offerings available to VSLAs. The digitization process involves granting these groups access to a diverse array of services accessible through digital platforms, primarily via mobile handsets.

These services encompass a range of financial offerings, including but not limited to internal and external digital credit products, savings options, and digital payment solutions.

The expected outcomes from this partnership are as follows:

1. Onboarding and digitization of 100 VSLAs onto the VSLA platform.
2. Integration of 100 VSLAs into a formal financial system and input markets through the Ensibuuko platform.
3. Training of 100 VSLA leaders/secretaries, equipping them with the skills to enhance the capacity of VSLAs in digitizing their operations and seamlessly accessing services provided by the partner.
4. Empowerment of 100 Embedded Digital Community Entrepreneurs (young farmers) with strong business acumen and a supportive management structure to enhance their digital and financial literacy. These Digital Community Entrepreneurs will play a crucial role in selling products such as digital enablers within their

communities. They will also serve as role models and peer educators, tasked with training and supporting fellow farmers in adopting new digital solutions.

5. Increased knowledge and participation in the formal and digital-driven economy for all 100 individual members of the VSLAs, enhancing their engagement and contribution to the evolving economic landscape.

Section 2. Summary of Deliverables for the Project

The tasks and requirements outlined here are derived from the proposal submitted by Ensibuuko and its consortium partners, as detailed below:

- Kick-off meeting with NURI
- Inception meeting- NSLA Apex organization engagement
- Identification, Selection and profiling of 100 VSLAs
- VSLA training on mobile tech and inclusion
- VSLA onboarding and training of VSLA leaders and Data migration
- NURI Staff capacity building
- Embedded DCEs onboarding and training
- Financial linkages- DFS trainings for VSLA, DCEs, NURI Staff Financial linkages- Access to DFS (Micro-Equity, Savings, Credits)
- Project monitoring visits, survey with field staff
- Ensibuuko teams surveys with beneficiaries
- Project evaluation and dissemination results and learnings

Section 3. Completed Activity Description

3.1 Kick-off meeting with the Northern Uganda Resilience Initiative (NURI)

3.1.1 Completed Activity description

Ensibuuko and NURI convened a project kick-off meeting to jointly review the scope of work alignment on key terms and definitions, especially with respect to NURI's operational calendar and upcoming commercial or programmatic priorities.

The kick-off meeting involved a discussion on the approach to designing and conducting the implementation. Based on the outcome of the kick-off meeting, the Ensibuuko developed a work plan describing the overall approach of the assignment, a methodology, a tentative report structure, activities to be conducted, a field visit agenda, and meeting with key partners and stakeholders involved in the design of the pilot. The work plan included timelines for the specific activities and the firm's team's level of involvement for each activity.

3.1.2 Outcome

The kick-off meeting served as a pivotal starting point, facilitating a comprehensive discussion on the methodology and approach for the forthcoming implementation. Subsequently, Ensibuuko, drawing from the insights garnered during this meeting, crafted a detailed work plan delineating the overarching strategy for the assignment. This work plan encompassed a methodological framework, a preliminary report structure, a list of planned activities, a schedule for field visits, and a plan for engagements with key partners and stakeholders pivotal to the pilot's design.

Crucially, the work plan established specific timelines for the execution of each activity and outlined the level of involvement expected from Ensibuuko's team for each task. The meticulous planning evidenced in the work plan suggested a structured and organized approach to the assignment, aiming to ensure the efficient and effective execution of the pilot initiative resulting in a well-coordinated and strategically executed implementation, guided by a thoughtful and detailed plan crafted in alignment with the insights gained from the kick-off meeting.

Below are the key participants of the kick-off meeting held at the NURI offices:

Dates	9th September 2022
Venue	NURI Offices
Participants	6
Key Personnel	Organizations
Jeremiah Lwebuga	Ensibuuko Tech Limited
Roger Nyakahuma	Ensibuuko Tech Limited
Marie Ediu	NURI
Rilla Kirk	NURI
Joseph Ebinu	NURI

3.2. Inception meeting- VSLA Apex organization engagement

3.2.1 Completed Activity description

The inception meeting involved Ensibuuko and NURI moving into conducting stakeholder meetings in the region (Moyo town) with the District Local Government, OPM, UNHCR, NURI Implementation Unit, the sensitization of all VSLAs, including the profiling exercise to ensure seamless digitization process.

Ensibuuko moved into tailoring training tools to suit the community's demands and developing a partner reporting platform with 40+ Key Performance Indicators (KPIs) to suit NURI program reporting needs. Ensibuuko also developed a list of criteria for the assessment of groups that will be participating in digitization.

3.2.2 Outcome

Ensibuuko's strategic shift towards tailoring training tools to align with community demands, coupled with the creation of a partner reporting platform featuring over 50 Key Performance Indicators (KPIs) tailored to meet the reporting requirements of the NURI program, resulted in an enhanced and customized approach to digitization. Additionally, the establishment of a comprehensive set of criteria for assessing groups participating in digitization resulted in a more refined and targeted selection process, leading to increased efficiency and effectiveness in the overall digitization efforts. This proactive approach by Ensibuuko contributed to a more tailored, community-specific, and impactful implementation of the digitization initiatives under the NURI program.

3.3. Identification, Selection, and profiling of VSLAs for digitization

3.3.1. Completed Activity Description

The Ensibuuko team based in the regional office in Yumbe and led by the Regional Branch Manager, collaborated with the NURI project implementation unit to conduct a sensitization initiative for the Village Savings and Loans Associations (VSLAs) and community facilitators in both the districts of Obongi and Monyo. The objective was to establish a support management structure aimed at enhancing digital and financial literacy within these communities.

The team employed a set of selection criteria, including a survey of socio-economic activities, locations, demographics, and the level of familiarity with mobile technology and digital inclusion, among other considerations. Utilizing an in-house-developed VSLA profiling tool specifically tailored to capture essential baseline information, the team initiated the selection and profiling exercise for the VSLAs earmarked for digitization. This tool focuses on critical data points such as leadership details, locations, and network coverage, proximity to the nearest Mobile money Agent or Bank providing essential information for the profiling process.

3.3.2. Outcome

To do this Ensibuuko, mapped out different VSLAs operating under NURI programmatic work. These VSLAs are the primary partners for Ensibuuko in onboarding onto the MOBIS platform and are being used as the base of the market

sizing. Ensibuuko further had a collaboration meeting with some organizations. Below we detail the profiling criteria of VSLAs.

Profiling criteria	Description
Status of residence	Refugees or national
Location	host or settlement (districts, zone/county)
Network and connectivity	MNO available and strength of the network
Year of formation	This also determines the savings cycles of the groups
Agent access points	Number of MM agents within the area
Social/Cultural identity	Language as a social/Cultural identity
Phone access and ownership	Members in groups with phones, and also access to phones
Membership compositions	disaggregated into male, female, refugees, youth

Below are the organizations whose VSLAs were profiled:

To streamline and expedite the process, NURI facilitated by providing a list of VSLAs, enabling the Ensibuuko team to carry out the profiling exercise with increased efficiency and expediency. This collaborative effort was geared towards laying the groundwork for a more informed and targeted approach to the digitization of VSLAs in the specified districts.

- Consequently, a total of 100 Village Savings and Loan Associations (VSLAs) were effectively identified and selected for digitalization of which,
- 49 VSLAs were selected in Moyo district while 51 VSLAs were selected in Obongi district.
- It is worth noting that, 30 VSLAs out of the 100 VSLAs selected for digitalization were refugees groups while the remaining 70 VSLAs are from the host community.

3.4. VSLA onboarding and Training of VSLA leaders and Data Migration

3.4.1. Completed Activity Description

The Ensibuuko team led by the Regional Branch Manager and the Regional Supervisor for West Nile sub region led the onboarding, training, and digitization of VSLAs over 4 days. The key training objectives were to help the participants to realize, learn, and to appreciate the benefits of digitizing their VSLAs, equip the participants with the skills and knowledge they need to drive the digitization of their respective VSLAs and teach the VSLA leaders how to use the Mobis VSLA Application, including migration of the VSLA data from their current record books onto the digital platform, ahead of the financial access phase.

The key project team officials that participated and led these trainings included:

West Nile regional teams		
Participants	100 VSLAs	100 DCEs
Key Personnel	Title	Organizations
Isaac Engur	Regional Manager	Ensibuuko Tech Limited
Julius Omongole	Regional Supervisor	Ensibuuko Tech Limited
Anita Asianju	Relationship Officer	Ensibuuko Tech Limited

3.4.2. Training VSLAs and DCEs on Digital & Mobile Technology

The first day of the training involved equipping saving groups with digital devices and training them on relevant mobile technology products and services. This training aims to strengthen VSLA leadership awareness and practical comprehension. The training includes several core modules described below, which are intended to be cascaded to the saving group members by their respective DCE or VSLA leader at subsequent weekly meetings.

Key lead trainer	Isaac Engur (Ensibuuko)
Modules	Content trained
Accessible Features and Understanding of Digital Technology	<ul style="list-style-type: none"> ● What a phone is (both basic feature and smartphone) ● Parts of a phone, and accessories ● Functions of a phone/what it can do ● Phone Operating Systems (Android, Apple, Symbian) ● Accessible features for persons with disabilities (PWDs)
Introduction to the Internet	<ul style="list-style-type: none"> ● Benefits of Internet ● How to connect ● Wifi and Internet Data (emphasis on data purchase) ● Internet Settings and Troubleshooting
Mobile Money	<ul style="list-style-type: none"> ● What it is ● Benefits of Mobile Money ● Identifying Mobile Money “basics” and describing steps ● Where to use mobile money & how to use it safely ● How to get Mobile Money ● What Mobile Money costs
Digital/Internet Safety & Security	<ul style="list-style-type: none"> ● Device Physical Safety ● Viruses and Scams ● Downloads and Data ● Privacy and Passwords ● Social Media Accounts and Privacy ● Protect yourself and your reputation

Ensibuuko organized a training session for Village Savings and Loan Association (VSLA) leaders, with three leaders selected from each VSLA for digitalization. This resulted in the training of a total of 300 individuals. The objective was to enhance their understanding of digital technology and mobile inclusion, fostering a sustainable and economically viable approach to utilizing digital platforms for livelihood improvement.

The training was conducted over one day for each group, consisting of 40-45 VSLA leaders. In total, 300 leaders from the selected 100 VSLAs actively participated in this program. The initial day of the training focused on providing participants with digital devices, specifically brand-new Techno Spark 7 Smartphones, with one smartphone allocated to each VSLA. Simultaneously, the leaders were trained on relevant mobile technology products and services.

This comprehensive training initiative occurred between March 2023 and April 2023, aiming to empower VSLA leaders with the necessary skills and tools to effectively leverage digital platforms for the benefit of their communities.

3.4.3. Training VSLAs and DCEs on the MOBIS Platform

Over the remaining 3 days that each workshop lasted, the training focused on the topics below trained by Ensibuuko’s team. Additionally, this training included the following practical topics/ sessions around the use of the MOBIS platform¹

Between March 2023 and May 2023, the Ensibuuko team conducted a comprehensive training program for a total of 300 Village Savings and Loan Association (VSLA) leaders. These leaders were carefully selected from 100 VSLAs undergoing digitalization in the districts of Obongi and Moyo. Notably, the participants included both refugees and

¹ MOBIS is the digital ledger platform for VSLAs at Ensibuuko



members of the host communities.

The training adopted a residential workshops model, wherein a central location or training venue was identified in each of the two districts. Participants were invited and supported with essential provisions such as meals, transport refunds, and accommodations to ensure their active participation in the training at the designated venue.

Each workshop spanned three days and accommodated between 36 to 39 participants. In total, eight workshops were conducted, collectively training all 300 VSLA leaders within the specified timeframe. This strategic approach aimed at equipping leaders with the knowledge and skills necessary for successful digitalization, fostering economic empowerment in the regions of Obongi and Moyo.

The training covered the following topics.

MOBIS Module #1	Getting Started with MOBIS (Digital ledger platform)
	<ul style="list-style-type: none"> ● Introduction to Digitization and using a smartphone as a tool to digitize VSLA ● Understanding challenges and risks associated with manual systems (Record books) ● Overview of the MOBIS VSLA MOBILE Application ● How to download MOBIS VSLA App from the Play store ● How to launch and login to the VSLA Application (Creating a PIN/ Resetting a PIN) ● VSLA Dashboard: Overview ● Setting Up a Savings Product
MOBIS Module #2	Managing VSLAs
	<ul style="list-style-type: none"> ● Adding New Members to a VSLA ● Updating Members' Information
MOBIS Module #3	Managing Groups meetings and attendances
	<ul style="list-style-type: none"> ● Creating a new meeting ● Capturing Meeting minutes ● Making a Roll-Call ● Editing existing meeting
MOBIS Module #4	Managing members Transactions
	<ul style="list-style-type: none"> ● Posting Savings Deposits (Savings contribution) ● Posting Welfare (Welfare contribution) ● Posting Fees and Fines ● Reversing/Correcting a transaction
MOBIS Module #5	Managing member loans
	<ul style="list-style-type: none"> ● Setting up a Loan Product ● Applying for a Loan ● Approving a Loan ● Disbursing a Loan ● Making a Loan Repayment
MOBIS Module #6	Managing Cash/Incomes/Expenses.
	<ul style="list-style-type: none"> ● Cash In and Cash Out Overview ● Posting Expense Transactions ● Posting Income Transactions
MOBIS Module #7	Marketplace and e-learning
	<ul style="list-style-type: none"> ● Marketplace Overview ● Navigating through products ● Ordering for products ● Paying for Product ● Accessing contents ● Selecting contents type
MOBIS Module #8	Managing VSLA Bank Account and digital wallet
	<ul style="list-style-type: none"> ● Digital Wallet Overview ● Three PIN authentication

<ul style="list-style-type: none"> ● How to deposit (To Agent) ● How to withdraw (From Agent)
MOBIS Module #9 Value Added Services
<ul style="list-style-type: none"> ● Weather Index Crop Insurance for Farmers VSLAs ● Digital Credit for Farmers VSLA
MOBIS Module #10 Data Migration from Record Books onto the digital platform
<ul style="list-style-type: none"> ● Profiling VSLAs ● Profiling VSLA Members ● Capturing Member savings Balances ● Capturing Member Welfare balances ● Capturing Fees and Fine ● Capturing Members' outstanding Loans (Application/Approval/Disbursement/Repayment) ● Capturing Other Income and Expenses

3.4.4. Training and Onboarding Embedded Digital Community Entrepreneurs (DCEs)

As part of the onboarding process, 100 VSLA leaders among the 300 that were trained were selected to be trained as embedded Digital Community Entrepreneurs (DCEs) i.e. one DCE from each VSLA digitized. This exercise was facilitated by the regional manager who was the lead trainer.

The orientations were conducted for the 100 selected VSLA leaders and the orientation focused on their roles and responsibilities as embedded DCE, support structures at Ensibuuko, and best practices for success as a DCE. The orientation was participatory and interactive and included group discussions, quizzes, and simple games. It was accompanied by a simple 9-page Orientation User's Guide to enable participants to recall the key messages and practical information provided during the training.

Specific topics covered during the DCE Orientation included

- Introductions to Ensibuuko and the Financial-Based Pilots Project
- Roles and Responsibilities of DCEs
- Expectations and Performance Targets for DCEs
- Benefits of Being a DCE
- Qualities and Practices of Successful DCEs
- Challenges DCEs May Face and Potential Solutions
- Key Contacts/Support Staff
- The DCE Commitment Agreement; and
- Potential Consequences of Inactivity

3.4.5. VSLA Digitization & Migration of General Ledger Records onto the MOBIS platform

Ensibuuko team also migrated all the paper-based records of all the 100 VSLAs from the previous 3- 5 months (January-May 2023) of savings for each VSLA into digital format on the application. This further involved specific information provided by VSLAs such as location and contacts, and establishment year, membership structure disaggregated into female and male, as well as leadership, Transaction patterns such as savings, loans, completion cycles, mechanisms e.g. metallic box, interest rates, and repayment methods, Smartphone and basic feature phone access and usage (Number of members with and without) as well as the governance of the groups (committees, and constitutions, member KYCs).

The digitization of their paper-based financial records will unlock their technical and adaptive capacity to access digital formal financial services. The COVID-19 pandemic market disruptions made the shift to smart technology solutions such as Ensibuuko's modern data analytics and predictive platform even more relevant to enable VSLAs to have greater efficiency, transparency, profitability, and equity in their economic activities. Our digital ledger platform demonstrates a New Testament to meaningful digital inclusion that provides outlets for VSLAs to engage in the economy to meet their daily needs and to improve their skills, productivity, and marketability in the digital economy age. This project aligned well with Ensibuuko's vision and goals, and digitization of VSLAs is core to this.



Figure 1: Below we illustrate the VSLA digitization process.

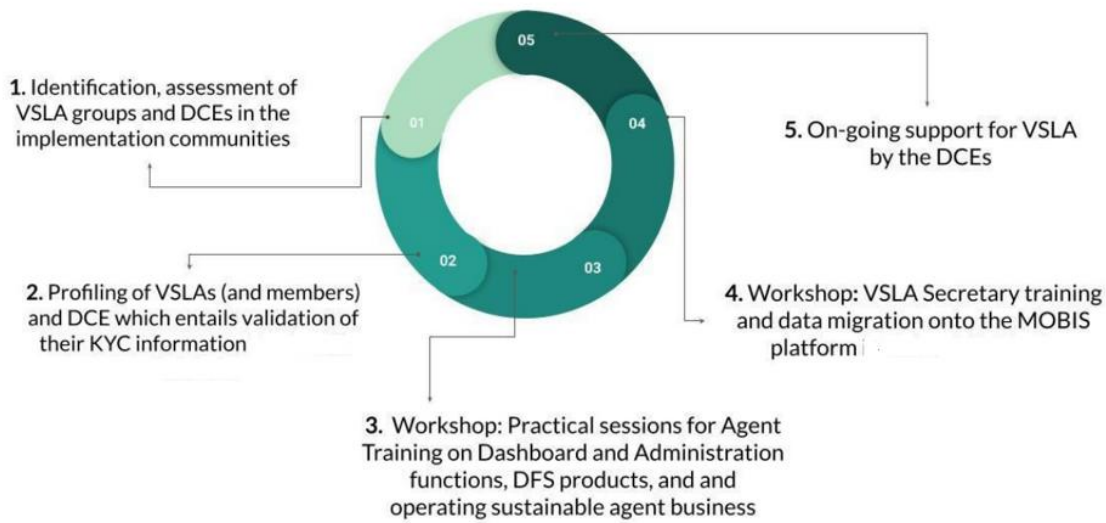
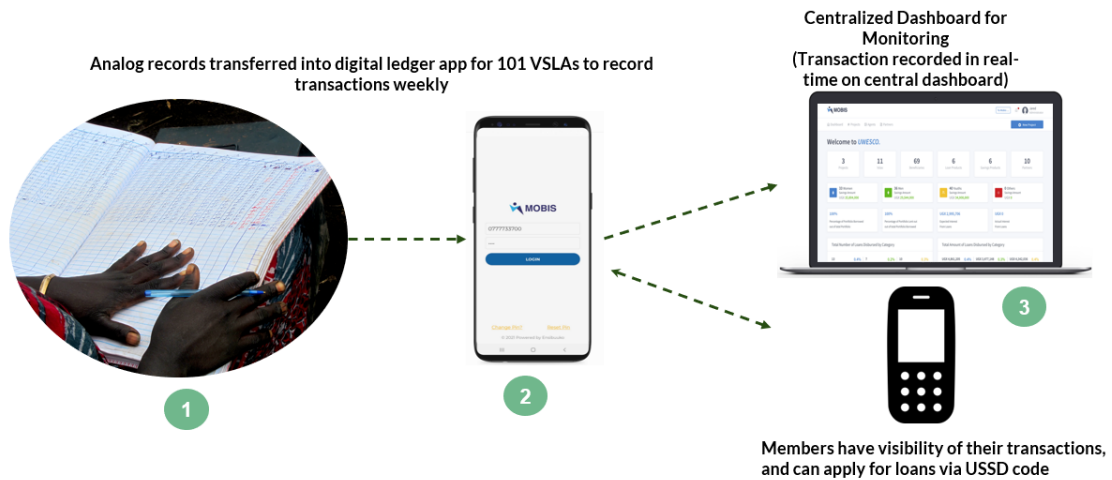


Figure 2: Below we illustrate the VSLA data migration process



The digital platform provided to the groups was able to demonstrate the following capabilities:

<p>Member Register</p> <ul style="list-style-type: none"> ● Profile members ● Manage member profiles ● Edit, view member profile ● Take attendance and meetings <p>Digital member savings/ collections ledgers</p> <ul style="list-style-type: none"> ● Digital savings collection process ● Track collections ● Configure savings account <p>Digital loans management</p> <ul style="list-style-type: none"> ● Digital loan process ● Track loans due and payments ● Configure loan account <p>Digital welfare management</p> <ul style="list-style-type: none"> ● Track welfare contributions by member ● Manage welfare payment 	<p>Digital welfare management</p> <ul style="list-style-type: none"> ● Track welfare contributions by member ● Manage welfare payments <p>Digital Cash Box</p> <ul style="list-style-type: none"> ● Track cash box balance digitally ● Save on mobile money <p>SMS notification</p> <ul style="list-style-type: none"> ● Event-triggered SMS such as OTP issuing <p>USSD member portal</p> <ul style="list-style-type: none"> ● Check balance and mini-statement ● Request a loan <p>Marketplace and e-learning</p> <ul style="list-style-type: none"> ● Access to the digital marketplace to order digital enablers and inputs ● e-learning feature has all relevant content for VSLAs like digital finance
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Digitization of VSLAs has proven to be a very possible endeavor worth the effort. However, we must understand that digitization of VSLAs is a journey that starts with baby steps, and in general, it takes some time before the VSLAs can start to enjoy the benefits that come with it. Some benefits may be immediate while others may take between 6 to 9 months to be enjoyed. This is because the VSLAs being introduced to the technology for the first time, need some time to familiarize themselves with the technology to adopt and start using the platform fully.

The benefits that VSLAs should expect to enjoy once they are digitized and are fully using the digital platform include but are not limited to:

- Reliable data, better reporting for VSLAs, and supporting institutions- VSLA data is now well organized and kept in digital format. Reporting, monitoring, and evaluation are made easier for both the VSLA and the partner institutions.
- No more paper for group records- VSLAs no longer have to spend money purchasing record books/calculators and other manual tools that they have been spending money on. All the physical record books now have their corresponding digital ledgers with accurate and complete group records.
- Everything's on the cloud- VSLAs no longer have to worry about the security of their data. Cloud storage provides a more secure, convenient, and reliable way to store and access information at any time and from anywhere.
- Mobile money, SMS – improved access- VSLA can now use Mobile Money within the VSLA application to save and pay for products on the Marketplace.
- VSLA members can access the digital Marketplace (Ag. Inputs) - VSLAs no longer have to worry about accessing Agri inputs or any other products. This is made possible through the marketplace feature from which they can order Agri inputs (seeds, fertilizers) and other digital enablers such as phones, solar, and SimCards directly from the application
- Members can now access Digital Credit- Banks and other financial service providers can now leverage the technology to offer or extend credit to the digitized VSLAs at low cost and at conveniently through the Ensibuuko digital platform. This can lower costs for banks and the deployment of products or services becomes faster
- VSLAs can now access and use digital Savings- With the digital wallet now available on the application, VSLAs don't have to expose their hard-earned money to risks such as theft. They are now able to convert their hard cash into digital money and save it on their digital wallet for safety.
- VSLA members can now access and utilize digital Crop Insurance- Farmers VSLAs have now the option to take up crop insurance that is offered digitally to safeguard themselves from the chocks brought about by the excess weather conditions that affect their crops.
- VSLA members can now access Digital Literacy- Knowledge is power. VSLA members now can access free e-content within the application to learn new skills and acquire new knowledge.



- Each group received a pre-installed smartphone with the Ensibuuko MOBIS digital ledger application.

3.4.5.1 VSLA Reporting Dashboard

Below are the login credentials to the reporting analytical dashboard platform. *Please note that these are login credentials at the time of submission and NURI staff reserves the right to have changed passwords as part of the project or internal administration process of managing the reporting

URL	https://vsla.mobisapp.net
User mail:	northern-uganda-resilience-initiative@mobisapp.net
Password	RAUMOYO2023

3.4.5.2 Indicators Reporting Dashboard

Below are the login credentials to the reporting analytical dashboard platform for indicators that NURI requested for as core to the digitization process and reporting purposes.

*Please note that these are login credentials at the time of submission and NURI staff reserves the right to have changed passwords as part of the project or internal administration process of managing the reporting

URL	https://partners.ensibuuko.com
User mail:	northern-uganda-resilience-initiative@mobisapp.net
Password	nuri@2023

3.5. NURI Staff Capacity Development

3.5.1. Completed Activity Description

A total of 20 NURI staff members, predominantly extension workers, underwent training in Digitization to enhance their capacity for effective coordination and collaboration with Village Savings and Loan Associations (VSLAs) as well as their capacity to use the reporting platform.

This training, conducted by Ensibuuko, aimed to equip them not only with an understanding of the project but also with the necessary skills to support the VSLAs during the pilot project.

3.5.2. Outcomes

The initial training for NURI staff members occurred in October 2022, providing the staff with an overview of the project and its application. Subsequently, a more detailed training session took place on May 26, 2023, following the training of VSLAs and Digital Community Entrepreneurs (DCEs). This sequential approach ensures that the NURI staff remains well-versed in project objectives and methodologies, fostering a coordinated and effective implementation of the digitization initiative.

The initial training focused mainly on the VSLA platform and the Reporting and monitoring structure for the project while the second training involved Presenting the project report and recommendations as well as learnings, insights, and sustainability plan post pilot/ project.

3.6. Financial linkages and access

3.6.1 Completed Activity context

Ensibuuko developed and will be deployed for this pilot. A well-established poverty reduction method in the developing world is to provide loans to small-hold farmers, which they then use to buy farming inputs for the coming growing season. However, this method is only sustainable if the loan default rate is sufficiently low. Lending to farmer groups, such as VSLAs, instead of individuals provides a way to lower the overall default risk by averaging it over the entire group. Additionally, group reputation can create social pressure that encourages individuals to repay loans, thereby contributing to risk reduction. While group structures likely reduce default risk, they're not a panacea for risk management. It's also important to develop a credit risk model for loans to VSLAs. The model needs to answer two fundamental questions:

- 1. What is the likelihood that a particular group will default on their loan?
- 2. How large should the loan to a particular group be?

Obviously, these two questions are related: the larger the loan, the greater the risk of default, but they need to be addressed separately.

This phase involved digital financial services linkages services for VSLAs to support economic activities and driving demand and usage of the financial services that could be internal as a group or external from Ensibuuko and its partners. During this phase, Ensibuuko further evaluated how VSLAs are using the products and services and constraints to increase the volume of transactions and savings on the system. This was key in tracking initial updates and performance data to assess early business expansion and help the partners Identify and recommend complementary services that may be needed to drive livelihood programs.

During the agricultural season window of August, September, and October 2023 i.e. Season B-2023 Ensibuuko leveraged platform transaction data, crop production information, weather index predictive data, and gender-related information to assess the creditworthiness of farmer groups ahead of the season. during this assessment, 35 VSLAs were pre-qualified for digital agriculture credit, and they were provided with a pre-set line of credit from which they could apply and get the digital loan disbursed to their wallets digitally. This process was based on a risk model that is only useful in a meaningful context - one where the VSLA is functioning, holding regular meetings, lending to its members, tracking important data, etc.

The steps below describe the access to financial services planned journey for VSLAs:

- Step 1. Ensibuuko profiles Farmers and VSLAs through a network of on-ground agents (DCEs)
- Step 2. VSLAs data is tested against an automated credit scoring eligibility matrix
- Step 3. VSLAs are informed of their credit limits ahead of the agricultural season
- Step 4. Farmer originates Agricultural loan application through VSLA digital leader
- Step 5. Agricultural loan request is tested against an automated credit scoring eligibility matrix
- Step 6. Funds for eligible farmers are disbursed to their digital wallet accounts on the digital ledger (MOBIS)
- Step 7. VSLAs make repayments to the same digital wallet account when due.

3.6.2 Pre-Assessment of VSLAs ahead of the loans window

A risk model is only useful in a meaningful context - one where the VSLA is actually functioning, holding regular meetings, lending to its members, tracking important data, etc. No mathematical model can determine if a particular VSLA meets these important criteria. To address this issue all VSLA loan candidates must first pass a pre-assessment screening, which determines the state and outcome of previous institutional loans, the frequency and consistency of group meetings, and the members' understanding of how the lending program will work, including their obligations.

As such, Ensibuuko leveraged existing VSLA data to pre-assess them for the digital loan services. The table below shows the list of VSLAs that were assessed and pre-qualified for digital agriculture loans. This was done using the automated credit algorithm.

Table: List of pre-assessed VSLAs before validations

#	Group Name	District	Credit Risk Score	Loan Limit
1	Puwo Kakole Savings	Obongi	1.0438	1,904,800
2	Amalu Savings (Ibakwe)	Obongi	1.0767	4,306,800
3	Tendere Farmers Group	Moyo	1.1067	777,600
4	Veteran Farmers Group	Obongi	1.1336	1,049,000
5	Yingasu	Obongi	1.2369	1,703,733
6	Metira Group	Moyo	1.2369	3,160,800
7	Yupe Savings Group	Obongi	1.3335	1,273,733
8	Agalejo	Moyo	1.3605	2,478,000
9	Kachaku Farmers Group	Obongi	1.378	4,569,365
10	AMASEKU FARMERS FORUM VSLA	Obongi	1.3789	13,468,600
11	TAAKO UNZI FARMERS AND SAVINGS GROUP	Obongi	1.4311	923,067
12	AMATURA WOMENS SAVING GROUP	Moyo	1.4324	3,868,000
13	Aleru	Moyo	1.4544	3,576,800
14	Amandeku Women	Moyo	1.4836	2,301,800
15	Dello Sacco	Obongi	1.5391	4,923,600
16	Nyawimi Fal	Moyo	1.5745	11,758,400
17	AMATURA SAVINGS GROUP GIMARA	Obongi	1.6201	12,692,800
18	Vuozo Farmers	Moyo	1.6658	1,022,400
19	Vuozo Women	Moyo	1.6926	4,322,933
20	NZERIA DEVELOPMENT INNITIATIVE SAVINGS GROUP	Moyo	1.7041	3,779,893
21	PAKOMA WEST WOMEN FARMERS AND SAVINGS GROUP	Moyo	1.7192	1,459,400
22	Onzama Women	Moyo	1.7196	2,930,400
23	OPI KA AMA IKONYI RA SAVINGS GROUP	Moyo	1.7279	7,197,800
24	PEACE SAVINGS AND FARMERS GROUP	Moyo	1.7607	7,522,600
25	Azuruku Edele	Obongi	1.7758	2,001,680
26	Tinate	Obongi	1.7781	856,400
27	LOKITA SAVINGS GROUP	Obongi	1.825	1,260,067
28	Amatucici	Moyo	2.0451	3,324,933

29	Ever Keep Roll	Moyo	2.2324	5,016,360
30	Kokura	Moyo	2.3091	896,400
31	Amaalu Disability Group	Moyo	2.313	3,819,200
32	Dranya Farmers	Obongi	2.3207	3,454,067
33	AMORAKI PWD FARMERS AND SAVINGS GROUP	Obongi	2.3602	1,037,000
34	AMANITA B SAVINGS GROUP	Moyo	2.3973	1,693,200
35	PALOKE SAVINGS SAVINGS AND CREDIT GROUP	Obongi	2.6785	5,921,333
	TOTAL			<u>132,252,964</u>

3.6.3 Disbursed digital agriculture loans.

Considering the algorithm enables the assessment of the amount to be lent to a group, a corresponding assessment of the amounts (in UGX) due to each group, over the same period are tabulated below. In the season B-2023, eight out of the 35 Village Savings and Loan Associations (VSLAs) that pre-qualified for digital agriculture loans successfully applied for and received disbursements. The total disbursement amount for these eight VSLAs amounted to UGX 20,933,000.

The table below shows the list of VSLAs who applied for and received the digital agriculture loan in season B-2023.

#	Group Name	Credit score	Credit limit	Applied amount	Disbursed amount
1	Onzama Women	1.71	4,212,000	2,930,000	2,930,000
2	Veteran Farmers Group	1.13	963,000	963,000	963,000
3	Yingasu	1.23	3,252,000	1,700,000	1,700,000
4	Amalu Savings (Ibakwe)	1.04	3,864,000	3,500,000	3,500,000
5	Azuruku Edele	1.77	3,000,000	3,000,000	3,000,000
6	Vuozo Farmers	1.66	1,340,000	1,340,000	1,340,000
7	Vuozo Women	1.69	7,624,500	4,000,000	4,000,000
8	Aleru	1.45	4,101,000	3,500,000	3,500,000
	<u>TOTAL</u>		<u>28,356,500</u>	<u>20,933,000</u>	<u>20,933,000</u>

Worth noting are the following:

1. Lower Credit Scores are preferable to higher scores

2. The input of more savings and loan data by the groups or teams typically results in more accurate credit scores by the same principle that a larger sample size is more representative than a smaller one. The initial average scores are therefore more representative of the performance of the groups than at the time of disbursement.
3. While the trend implies that more data correlates with an improvement (reduction) in the score, evidenced by the general fall in the average, it is theoretically possible that for some groups, additional data may reveal more late or poor loan payments. This sample however lacks any such scenarios hence the “theoretical possibility”. The general trend therefore implies that more data has a direct correlation with an improvement in Credit Scores, and commensurately, the amounts due to be lent to the groups.
4. While the average score showed significant improvement as a result of more data being received from the groups, the average funding amounts did not show a commensurate improvement. The average funding amounts were as low as 20,993,000.
5. Notably, pre-scoring or pre-assessment is different from the actual application of the loan. Some VSLAs had running loans with financial institutions and some preferred to access in the next cycle (season) since agriculture season had kicked off already, allowing only 8 VSLAs to qualify for credit.

3.7. Project Monitoring

An initial joint monitoring field visit (Ensubuuko and Nuri teams) was conducted on the 13th and 14th of June 2023 and aimed to assess the progress of the digitization project, identify challenges and successes, and derive key learnings for future initiatives. In total, Eight VSLAs were selected for this purpose, Four in Moyo district and Four in Obongi District. Both teams visited the VSLAs in their respective locations and engaged with each of the leaders who were trained and then the VSLA members to ascertain the level of their understanding of the technology, the usage of the platform, and the impact it is having on the VSLA as a whole, challenges faced and areas of improvement of the product or services offered by Ensibuuko. The monitoring visit highlighted the progress, and success stories, which included Quick adoption and utilization of the digital platform, Improved record-keeping, Faster and more accurate financial transactions, Information security, and transparency. Lessons learned included the importance of sensitizing VSLAs on Digitization and allowing VSLAs to use both methods (manual record-keeping and the digital platform initially to ease the transition process and the importance of engaging local leaders and other influencers to drive the adoption and acceptance of digitization within VSLAs while the challenges faced by the VSLAs included VSLA Smartphones being appropriated by DCEs/Secretaries, and Network coverage issue in some areas. It is important however to acknowledge that this monitoring visit took place way before the VSLAs had started accessing financial services from Ensibuuko. Therefore, Ensibuuko plans to conduct a second project monitoring visit in Q1 of 2024 where a survey with VSLA who accessed digital loans will be administered to evaluate the success and impact of financial services and areas of improvement.

4.0 Lessons, Challenges, Opportunities, Recommendations, and Next Steps

4.1. Lessons

This project has imparted valuable insights that, if implemented, have the potential to elevate the quality and amplify the impact of forthcoming projects of a similar nature. These include:

- **Holistic Needs Assessment:** Conducting a thorough needs assessment before implementing digital solutions can help to understand the specific challenges and requirements of the target communities and ensure that the digital platform addresses real issues and adds significant value.
- **Adaptive Technology Integration:** Designing technology solutions that can adapt to the diverse contexts and varying levels of digital literacy in rural areas can increase the likelihood of successful adoption and minimize resistance from users with varying degrees of technological familiarity.
- **Iterative Development and Feedback Loop:** Embracing an iterative development approach and establishing a continuous feedback loop with end-users can ensure that the digital platform evolves based on user experiences and needs, promoting continuous improvement.

- **Partnership Synergy:** Fostering strong collaboration and synergy between technology providers and NGO such as NURI can allow for the combination of technological expertise and on-the-ground knowledge, creating a more comprehensive and effective solution.
- **Financial Inclusion Focus:** Prioritizing financial inclusion by integrating features like digital loans and enhancing financial literacy to empower Savings Groups with access to digital financial services not only improves their economic well-being but also strengthens the overall impact of the initiative.
- **Data-Driven Decision:** Data-driven insights can allow for evidence-based decision-making, helping both NURI and ENSIBUUKO to refine strategies, optimize resources, and measure the initiative's impact.
- **Involvement and empowerment of local leaders in the communities and promoting ownership of the digital initiative:** When the community feels a sense of ownership, they are more likely to actively engage with and support the digital platform, contributing to its long-term success.
- **Impact Assessment and Monitoring:** Regular assessment and monitoring of the impact of the digitalization initiative on the savings groups can enable Ensibuuko and NURI to measure success and identify areas for improvement for optimizing future projects and demonstrating the initiative's value.
- **Financial Literacy Programs:** Integrating financial literacy programs into the initiative to enhance the financial management skills of savings group members empowers farmer groups to make informed decisions, manage digital financial tools effectively, and maximize the benefits of the platform.

4.2. Challenges

- **Limited Digital Literacy:** Many savings groups leaders had limited experience with digital technologies, making it challenging to introduce and adopt the digital platform effectively introduced to them by Ensibuuko.
- **Infrastructure Constraints:** In some areas, we observed inadequate or non-existent infrastructure such as reliable electricity and internet connectivity hindering the seamless adoption of the digital platform.
- **Trust and Reluctance:** In some groups, members were initially hesitant to trust the digital platform with their financial transactions, especially because they were accustomed to traditional, face-to-face methods.
- **Resistance to Change:** In some savings groups, some leaders and their members were resisting the shift from their traditional, manual methods to digital processes, in fear of disruptions or loss of control over their financial activities.
- **Technical Challenges:** At the beginning of their digital journey, some savings group leaders were facing technical difficulties in using the digital platform, leading to frustration and potential abandonment of the technology.
- **Inclusive Access:** Ensuring inclusive access for all the savings group members, including those with disabilities or limited technological capabilities, is still an ongoing challenge post-digitization.

4.3. Recommendations

- ENSIBUUKO should continue investing in user-centric design and comprehensive training programs by regularly gathering user feedback and iterate on the platform to enhance user experience continually.
- ENSIBUUKO should maintain a robust technical support system, to ensure quick response times to address any issues such as implementing a community-based support structure (also referred to as Master DCEs) to empower local champions in assisting with technical challenges.

- ENSIBUUKO should keep developing scalable technological solutions that can be easily replicated in different regions and Prioritize customization based on the specific needs and feedback of the users and partners.
- ENSIBUUKO need to continue conducting regular impact assessments and monitoring initiatives as well as using data-driven insights to measure success, identify areas for improvement, and demonstrate the tangible benefits of the initiative to stakeholders.
- There is need to integrate financial literacy programs into the initiative and explore partnerships with local organizations or experts as strengthening the financial capabilities of savings group members will enhance the overall impact of the digital platform.
- Develop a comprehensive scalability plan that includes strategies for expanding the initiative to new regions or communities. Consider forming partnerships with other NGOs or organizations to facilitate broader reach.
- ENSIBUUKO should maintain active and open channels of communication with the savings groups involved and implement feedback mechanisms to gather insights from users and incorporate their suggestions into future developments.

Additionally, ENSIBUUKO recommends contributed activities for the digitized VSLAs as below:

- Enhanced climate adaptation and resilience for women, men, and youth in refugee and host communities through inclusive climate-smart agriculture :
 - Ensibuuko to continue training VSLAs (farmers) in climate-smart agriculture practices, methods and techniques and specifically financing (agri-loans) only initiatives.
 - Through value chain financing, promoting crop varieties that are better adapted to changing climate conditions, such as drought-resistant or heat-tolerant crops, by supplying seeds (inputs) suitable for climatic conditions.
- Secondly, Ensibuuko to enhance gender equality and women’s empowerment and rights among refugees and host communities in relation to agriculture, climate change adaptation, and management of the environment Promoting interventions that specifically target women based on gender analysis. This will be mainly through financial literacy, access to and use of information, etc.
 - Ensibuuko will promote and finance alternative income-generating activities for men and women like micro-equity options at the beginning of the season (cycle)
 - Ensibuuko will facilitate an enabling environment for women and men to equally access inputs, land and financial services for agriculture, and climate change adaptation

4.4. Opportunities

It has been observed that in most cases the group digital wallet is being used by the savings groups only to repay the loan digitally. However, with the introduction of Non-Cash Loans (Value chain financing), the use of the digital wallet by VSLAs is expected to go up as the VSLAs will be able to make payments to inputs and other agro-product providers digitally through the wallet. Secondly, VSLA leaders also referred to as Digital community entrepreneurs (DCEs) are becoming key nodes in Ensibuuko’s rural service delivery and information-sharing network. They are the first-mile touchpoints between Ensibuuko and its customers. They will play the role of marketer, recruiter, trainer, and customer service/support representative. They will bring information to groups and provide a feedback loop to Ensibuuko regarding MOBIS application usage patterns, as well as their needs, difficulties, and preferences related to digitally enabled products and services.

Ensibuuko believes that our continued support and intervention will:

- Enhance climate adaptation and resilience for women, men, and youth in refugee and host communities through inclusive climate-smart agriculture through Financing (digital loans) initiatives for CSA.

- Contribute to sustainable management of the environment in refugee-affected areas through inclusive interventions leading to enhanced agriculture productivity, through value chain financing and markets by Ensibuuko.
- Contribute to enhanced gender equality and women's empowerment and rights among refugees and host communities in relation to agriculture, and climate change adaptation through our DCE being key nodes of these initiatives.

4.5. Next steps

VSLA Platform Adoption

Bi-weekly check-ins with VSLA leadership of the VSLAs already digitized regarding platform experience and usage patterns and review of VSLA account activity (savings, loan performance) complemented with follow-up calls to VSLAs to understand their transactional patterns and challenges to ensure at least 80% of active platform usage.

Establishing Master DCE network

Establish a network of Master District Coordinating Entities (DCEs) to enhance support for embedded DCEs, fostering increased adoption and utilization of the platform. This initiative aims to extend digital financial services to Village Savings and Loan Associations (VSLAs) in the districts of Obongi and Moyo.

Master DCEs as Agents for MNOs

Ensibuuko is actively strengthening its collaboration with Airtel Uganda's mobile commerce limited to facilitate the training and activation of Master DCEs as agents. These agents will be engaged in critical tasks such as SIM card registration, mobile money registration, and merchant acquisition. Their participation will be incentivized through commissions, contributing to the sustainability of the Master DCE model. Currently, this initiative is underway in Terego, Arua, Madi Okollo, Maracha, and Koboko, with plans for expansion to Moyo and Obongi soon.

Digital Agriculture Credit Assessment for Season A-2024

Additionally, Ensibuuko plans to conduct digital agriculture credit assessments for VSLAs in Obongi and Moyo in anticipation of the 2024 Season A. This proactive measure ensures timely training for VSLAs accessing digital agriculture loans for the first time, with a commitment to ensuring prompt disbursement for both new and repeat farmers groups.

Ensibuuko teams survey with beneficiaries

Ensibuuko will conduct surveys with beneficiaries to assess the impact of the programs and services. The organization will actively involve beneficiaries in the surveying process, using it as a feedback mechanism to understand the effectiveness of financial services and overall satisfaction. The collected data will then be analyzed to generate valuable insights, informing decision-making and facilitating continuous improvement. By engaging with beneficiaries directly, Ensibuuko demonstrates a commitment to farmer groups' empowerment and ensures that Ensibuuko programs align with the evolving needs of the farmer groups they serve.

Value Chain Financing (Non-Cash Loan)

Ensibuuko's strategic approach for Value Chain Financing (VCF) which involves the strategic provision of non-cash loans to participants in a value chain, aims to enhance efficiency and alleviate financial constraints. This collaborative approach brings together financial service providers such as Ensibuuko, suppliers, producers, and distributors to work collaboratively to address specific needs at different stages of the value chain. Ensibuuko believes that Value Chain Financing (VCF) has the potential to contribute significantly to economic development by fostering the growth and sustainability of smallholder farmers' groups.

5.0 Annexes

List of the 100 groups that were selected and trained

Sn.	Name of the VSLA	District	Village	Total Members	Male	Female	Refugee	Youth
1	Nyawimi Fal	Moyo	Nzerea North	72	34	38	0	48
2	ABESO FARMERS SAVINGS GROUP	MOYO	ABESO	30	11	19	0	4
3	Amaalu (Olia)	Moyo	Olia Village	30	3	27	0	8
4	OLUALU FARMERS GROUP- GBALALA	MOYO	GBALALA CENTRAL	30	9	21	0	11
5	Onzama Women	Obongi	Wakati	32	6	26	0	11
6	AMA ANYALWA SAVINGS GROUP	MOYO	NZERIA SOUTH	33	12	21	0	20
7	Yingasus	Obongi	Oboku	28	12	16	0	7
8	Metira Group	Moyo	Paanjala Village	32	11	21	0	7
9	Gopel Fal Centre	Obongi	Maduga North	30	11	19	0	3
10	AMASEKU FARMERS FORUM VSLA	MOYO	PAREGO EAST	39	16	23	0	19
11	PALOKE SAVINGS SAVINGS AND CREDIT GROUP	OBONGI	MADUGA SOUTH	30	11	19	0	8
12	Ever Keep Roll	Moyo	Pajakire North	31	16	15	0	25
13	Amaalu Disability Group	Moyo	Pajaru Village	44	10	34	0	19
14	Puwo Kakole Savings	Obongi	Liwa North	32	7	25	0	7
15	AMAVULEKU FARMERS SAVINGS GROUP	MOYO	PAUBU	25	7	18	0	5
16	AMANITA B SAVINGS GROUP	MOYO	PACWAWI WEST	35	11	24	0	15
17	Amatucici	Moyo	Matulu village	31	13	18	0	20
18	Agabaku VSLA	Obongi	Ibakwe	26	14	12	0	17
19	Onita	Moyo	Kibira village	30	16	14	0	13
20	Okuga Savings Group	Moyo	Padiga North	59	12	47	0	26
21	OPI KA AMA IKONYI RA SAVINGS GROUP	MOYO	NZERIA EAST	33	13	20	0	16
22	AMORAKI PWD FARMERS AND SAVINGS GROUP	OBONGI	DELLO	25	9	16	0	15
23	AMATURA WOMENS SAVING GROUP	OBONGI	MADUGA SOUTH	38	6	32	0	15
24	Vuozo Farmers	Moyo	Itia Village	40	8	32	0	23
25	Agalejo	Moyo	Abirichaku village	31	9	22	0	13
26	Amavuleku	Obongi	Maduga North	30	10	20	0	11
27	Dello Sacco	Obongi	Dello Village	26	14	12	0	12
28	Kachaku Farmers Group	Moyo	Oyajo Village	31	9	22	0	9
29	Vuozo Women	Moyo	Minze Village	35	0	35	0	18
30	Gwikitakongun	Obongi	Idiwa 1	37	6	31	35	13
31	AMANITA SAVINGS GROUP	MOYO	INDRI DRI	45	9	36	0	20
32	PEACE SAVINGS AND FARMERS GROUP	MOYO	EGULE	41	7	34	0	18
33	NZERIA DEVELOPMENT INNITIATIVE SAVINGS GROUP	MOYO	NZERIA CENTRAL	30	8	22	0	8
34	Imbaru Farmers Group	Obongi	Okuyaya	31	7	24	0	8
35	Yupe Savings Group	Obongi	Idua 1	30	4	26	30	12
36	AMATURA SAVINGS GROUP GIMARA	OBONGI	MADUGA SOUTH	30	11	19	0	19
37	Mijorota	Obongi	Dama	27	11	16	27	10
38	Amalu Savings (Ibakwe)	Obongi	Ibakwe	32	12	20	0	19

39	Amaalu (Cohwe)	MOYO	Cohwe Village	33	14	19	0	17
40	Amiludri-Amohwito	Moyo	Buhwa Village	32	16	16	0	9
41	Aleru	Moyo	Kendi village	32	11	21	0	14
42	LOKITA SAVINGS GROUP	OBONGI	IDIWA ONE	31	6	25	27	10
43	AMATURA SAVINGS GROUP	MOYO	PAKARUHWE	31	7	24	0	9
44	ALELINI LECONI FARMERS GROUP	MOYO	LAMA	30	15	15	0	15
45	EBEMAKU WOMEN GROUP	MOYO	EDRE CELL	31	3	28	0	14
46	Speed Up savings Group	Obongi	idua west	34	3	31	34	7
47	Iyete	Obongi	Village B	30	6	24	30	10
48	Awuye Farmers Group	Obongi	Maduga South	25	10	15	0	16
49	TAAKO UNZI FARMERS AND SAVINGS GROUP	MOYO	PALEURE	30	7	23	0	13
50	Azuruku Edele	Moyo	Indri-indri	35	5	30	0	11
51	Amandeku Women	Moyo	Ubbi Central	34	6	28	0	6
52	Ama-Alu Savings Group	Obongi	Acimari central2	26	9	17	0	13
53	One Heart Savings group	Obongi	Lukuri	33	11	22	27	1
54	Amachaku	Moyo	Maringu East	30	5	25	0	12
55	Amanzora B	Moyo	Ramogi South	27	9	18	0	18
56	Ayiko Women	Moyo	Lea	39	15	24	0	22
57	Unity Cooperation	Moyo	Lojili Village	30	12	18	0	15
58	ANZOWEJO SAVINGS GROUP	MOYO	ADHI	31	12	19	0	12
59	Veteran Farmers Group	Obongi	Alibabito Central	30	10	20	0	9
60	LAKAZE UNITED FARMERS	MOYO	PAMOTI EAST	30	12	18	0	11
61	PAKOMA WEST WOMEN FARMERS AND SAVINGS GROUP	MOYO	PAKOMA WEST	35	10	25	0	19
62	Tinate	Obongi	Luwakoke	31	9	22	28	23
63	GOD WITH US SAVINGS GROUP	OBONGI	LUKURI	30	9	21	26	14
64	Mikpo Women	Moyo	Pajakire North	30	4	26	0	6
65	Runagala Savings Group	Obongi	Dongo east	31	4	27	31	16
66	Amaalu-Arra	Moyo	Pajakire North	24	9	15	0	13
67	LOKITA WATE SAVINGS GROUP	OBONGI	IDIWA EAST	34	0	34	34	22
68	Mulikole Savings Group	Obongi	Abia	39	3	36	39	23
69	Rubangamiyo savings Group	Obongi	Village J	29	5	24	29	12
70	Women Widows Group	Obongi	Village C	27	9	18	27	10
71	Dranya Farmers	Obongi	Mbale North	23	11	12	0	10
72	Cam Kwoki Savings Group	Obongi	Itipa	36	9	27	36	7
73	ANITAKU FARMERS GROUPS	MOYO	PAMONYE	29	13	16	0	6
74	Amatura	Obongi	Arapa	28	7	21	0	7
75	Emmanuel Savings Group	Obongi	Lukuri	30	6	24	28	12
76	Gun Gwon Ko Yi Savings Group	Obongi	Dama	36	0	36	36	22
77	Kokura	Moyo	Ramogi North	25	4	21	0	18
78	Totonapai	Obongi	Budri	28	3	25	27	12
79	Totonapayi	Obongi	Idiwa 2	33	3	30	33	3
80	Merengua	Obongi	Obogubu Village	22	8	14	0	12
81	God with Us B	Obongi	Lwakoke Village	31	4	27	31	14
82	Victory Field Farmer Group	Obongi	Belameling	31	5	26	31	9

83	Blessing Bonga	Moyo	Ebwea Cell	27	5	22	0	18
84	OROKOKDO SAVINGS GROUP	MOYO	PAJAKIRI SOUTH	31	7	24	0	9
85	Amatura Savings (Opiro)	Moyo	Opiro village	32	13	19	0	17
86	Amanzora	MOYO	Bilinyo Village	32	14	18	0	21
87	MULUKI KO NGUN SAVINGS GROUP	OBONGI	KEGURU	18	4	14	18	2
88	Morijita	Obongi	Lwakoke	30	0	30	30	11
89	Saviour	Obongi	Village A block 9	30	5	25	30	25
90	Yupet (Lwakoke)	Obongi	Lwakoke Village	15	5	10	15	9
91	TI YI AMORITA SAVINGS GROUP	OBONGI	ZONE 3 WEST VILLAGE C	18	0	18	18	6
92	Nile Youth Association	Obongi	Legu Village	21	10	11	0	20
93	Peace Women Group	Obongi	Village C	33	5	28	33	18
94	Ringi Nangun	Obongi	Belameling	20	8	12	13	12
95	Tendere Farmers Group	Moyo	Onyire West	30	12	18	0	24
96	Amoriku Farmers	Moyo	Oruba village	30	7	23	0	5
97	God with Us A	Obongi	Lwakoke Village	24	1	23	0	10
98	Alera	Moyo	Ramogi South	27	7	20	0	11
99	Anika	Obongi	Abio	31	12	19	31	15
100	AMARUEDE SAVINGS GROUP	OBONGI	ACIMARI EAST	30	8	22	0	7