



CAPACITY ENHANCEMENT OF SELF HELP GROUPS



**First African Bicycle
Information Organisation**

FABIO

REPORT ON THE CAPACITY ENHANCEMENT/TRAININGS OF SELF HELP GROUPS (SHG'S)

1.0 INTRODUCTION

In 2020, FABIO embarked on implementation of the Multi - in Put Resilience project with the major objective of building a culture of resilience amongst its beneficiaries through Cycling and Saving.

This project has been running very well with tremendous strides. However, for purposes of ensuring its sustainability , FABIO conducted capacity enhancement trainings in the 8 SHG's : Lumuli, Mabira, Kilanga, Lubani, Nabukosi, and Bubugo Villages in Butagaya Subcounty, Jinja District. It was attended by a total of 118(72 females) in the categories of : SHG Group members , Local Chairpersons and Community Advisory Committee Members.

The major objective of these trainings was to increase knowledge ,Skills of SHG members in group dynamics. and reminding them of their roles and responsibilities .

2.0 THE TRAININGS

The training focused on reminding SHG's about the multi-in put resilience project , a reflection on the performance of the SHG's in the previous year (2021), challenges faced by the groups in the previous year , experience sharing ,best book keeping practices , application of the group rules and the status of the groups as seen below:

i. Reminder on the project Objectives: To ensure that the groups /SHG members appreciate the relevance of the project in this community, the major project objectives were recited and re-echoed to the participants during this engagement and these were encouraged to always work hard in their respective groups as teams in order to achieve the said project aims .

ii. Reflection on the performance of the SHG's/Experience Sharing : This was intended to establish the performance of the different group members in the 2021. This also involved experience sharing in terms of success stories and testimonies achieved by the different groups as a result of borrowing money from the SHG's and using a bicycle for business among as a tool of social transformation.

The following stories/experiences were shared by the various group members:

a. Majority of the group members borrowed money and they are practicing animal rearing : Bought cows, goats, poultry and pigs. These now aim at rearing animals on a large scale through reproducing what they have already.

One of the SHG group member who used a bicycle to fetch water for brick laying and is in the process of selling: David in the process of assembling his bricks



Some of SHG beneficiaries who borrowed money from the groups and started business. Below is Sarah selling Tomatoes, sweet bananas & Casava and Agnes borrowed money & bought a sowing machine



Below are photos of some SHG members practicing animal rearing in the categories of Cows, Goats, Pigs :





b. Some group members borrowed money and were able to top up on their savings were able to secure a plot of land and already started construction of their dream house

Below is Sarah, she borrowed money and topped up on her saving and she was able to buy land started constructing her dream house



.c. Some borrowed money from the groups and paid school fees for their children.

iii. Best book keeping practices: This involved reminding the group members about the record keeping practices especially using the cash book, Loans Ledger, Savings Ledger, Social Fund Ledger, Attendance Sheet and the following were re-emphasized during the training:

- Its important to record all incomes and expenditures in the saving books.
- Its important to balance the books every after a sitting to establish cash at hand, money for loan repayment and money borrowed in a sitting

iv. Group Rules: It was emphasized that the group members utilize all the rules set by themselves during the formation of these groups to ensure the smooth running of the groups and these were re-echoed as seen below:

- Sitting is a must for all group members
- Money should be borrowed to only those who save and should only be borrowed an equivalent of what they have as their saving
- Whoever wants to borrow money should present security and their should be people to guarantee him or her
- Bicycles should utilized by all group members
- For transparency purposes, members should sit in a circle form during saving days.

During this engagement, it was disclosed by all the groups that not all group members were utilizing the set rules and these confessed that partly the challenges they faced were attributed to this. These therefore resolved to embark on utilizing all the set rules for sustainability and smooth running of the groups .

NB: These were challenged to discuss on how to go about death of a group member who had borrowed money from the group. This is intended to avoid inconveniences in case such happens.

v. Challenges shared by the group members:

- Absenteeism by the group members
- Loan Defaulters ad this was reported by one group in Lubani
- Lack of team work by some group members especially those who want to use the Bikes alone. In addition, it was disclosed that some group members to do not want to take responsibility of repairing the bikes after defaulting them

vi. Conclusion

It should be noted that despite the above challenges, all groups successfully completed 2021 saving cycle and shared their savings & interest depending on what each person qualified for . These have therefore resumed their weekly saving and it is running very well.