



<b>Grantor:</b>	<i>Dining for Women</i>
<b>Project Title:</b>	<i>WORTH: Investing in the Economic Security of Eswatini's Female Caretakers</i>
<b>Duration:</b>	<i>2 Years</i>
<b>Project Dates:</b>	<i>January 2020 – December 2021</i>
<b>Period covered in this report:</b>	<i>2 January 2020 – 15 December 2020</i>
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## **Project Objectives**

The economic strengthening project aims to mitigate gender inequalities and socioeconomic disparities to all orphan and vulnerable (OVC) caregivers and encourage participation in the WORTH groups. In the first year, 199 caregivers participate in 10 groups, and each group comprises 20 members starting in the Lubombo region. The overall goal is to improve OVC households' economic status so that they are self-reliant and sustain themselves economically. This is achieved by bringing women together into groups, encouraging participation, financial literacy training, and managing Income Generating Activities (IGAs).

The changes expected at the end of the project are:

- The economic condition of participating women and their children improves as the women become financially literate and support each other in establishing microenterprises. This additional income will strengthen their families' health via better nutrition and provide funds for household necessities and school tuitions.
- Women will be financially literate and create the opportunity for them to become self-sufficient microentrepreneurs.

## **Funding**

The program remains fully funded by the grant provided by Dining for Women and implemented by Young Heroes in Eswatini. Through the first year, January to December 2020, the project used 10% of the Dining for Women grant's annual budgeted amount. Total program expenses were within the annual budget.

## **Organizational Structure**

The organizational structure of the project remains consistent with the original proposal. Two project officers are working on the project, supported by the Project Manager. The scope of the program, however, expanded from that proposed in the grant proposal. This was necessitated by some caregivers who were not interested in participating in the program. They mentioned that similar projects had caused problems in their communities in the past. Some were participating in similar projects provided by other partners. On the other hand, the team observed that some vulnerable young mothers in the same area would greatly benefit from participating in the WORTH groups. Consequently, vulnerable young mothers from either child-headed families or school dropouts due to various reasons, such as pregnancy, gender-based violence (GBV), lack of funds, and more, have been recruited into the groups.



## **Project progress during the first year of the grant period**

### **Accomplishments**

#### **Community meetings/organize 10 Worth Groups**

Young Heroes has Life Support Grant (LSG) program beneficiaries in the Lubombo region, making YH known. Ultimately, it made it easy for the organization to introduce the economic strengthening project in different constituencies: Matsanjeni North, Lugongolweni, Sithobela, and Mhlume. Community leadership welcomed and promised to support the idea since it would open empowerment opportunities and reduce poverty within their communities. Community meetings were conducted with female caregivers with the community leadership's help to inform them about WORTH and enroll those who wished to participate. After completing the project's introductory in the constituencies, the team formed ten groups with 199 members.

#### **Groups elect committees**

After the formation of groups, members elected committee members as their leadership in the groups. Each group elected four officers comprising the chairperson, secretary, treasurer, and controller to lead the groups during savings and consolidate all the accounting forms. The committees also ensure that set rules /constitution is followed and good practice is maintained.



### **Train Management Committee on financial recording**

Two Project officers were trained on WORTH in a one-week training designed to familiarize participants with the WORTH economic empowerment program and equip participants with the necessary techniques and skills required to mobilize women into groups to set up sustainable and robust community banks. The officers trained Community Management Committees on financial recordkeeping and group management.



*Above picture: Training of management committees*

During the training, the team observed a high level of participation and understanding from group participants.

This is witnessed in how they work well with their group members, conduct meetings, and ensure that all they do is recorded well and in the larger group's best interest.

### **Train members in entrepreneurship**

All ten group members in the Lubombo region have been trained on entrepreneurship. Members were also trained on developing business plans and management of their projects. However, due to the COVID-19 pandemic outbreak in March, we could not conduct all planned trainings on time. Most activities that included gathering people had to be put on hold as part of the National Regulations to curve the rise in positive cases. Like any other project, this one was much affected, and women could not meet for training.



*Some caregivers are listening attentively during the business plan development training.*

Due to COVID-19, some group members had to be divided into two to continue with the training. During the training, group members were encouraged to start up income-generating activities, and the team assisted them in developing business plans for their small businesses. Caregivers were taught on contents of a business plan, elements to consider in a business plan, and the guide to developing a business plan.



Group members were encouraged to identify businesses they would like to establish after they had been trained. From there, they were asked to develop their business plans informed by the businesses they would like to have. Some groups were able to develop their business plans quickly, and some struggled to do so. With the team's help, those who were struggling were provided support and now have business plans.



**On the left and right: a group of participants from Maphungwane and Tikhuba listening on business plans development**

Groups were encouraged to form smaller groups consisting of 5 -10 members for the businesses that Young Heroes will support through the seed grant. The rationale is that all members should fully participate in the business since this is a business partnership and no longer a sole trade. Group members also agreed that they would invest 10% of the larger group's proceeds, which shall run as a cooperative for lending and saving for their Income Generating Activities (IGAs).

### **Monthly monitoring of groups**

the Officers conducted monthly site visits with all the groups to ensure progress in savings and development in the IGAs done individually. Groups have already compiled business plans to start businesses aided with the seed grant. This has helped group members get used to saving from the little income they have and multiplying it to sustain their families. At first, some groups were struggling to keep the records consistently. However, over time, with monitoring and support from the team, they learned how to do recordkeeping with minimal mistakes.



*Above: Officer assisting groups during monthly monitoring of groups.*

During the lockdown, the team provided members support over the phone, and through this exercise, the team observed that some do not have a clear understanding of financial recordkeeping. As a result, it was resolved that refresher training was necessary for the members. Due to COVID-19 restrictions, the team facilitated refresher training for secretaries and treasurers to enhance the accounting forms' reporting. During the training, the team also got an opportunity

to monitor and assess the group savings because they could not conduct the activity physically for three months.

Currently, groups are working towards kickstarting their IGAs. Some have already identified their market for the produce. For example, Makhaya chicken in Sitsatsaweni has identified Magadzavane Resort as their outlet for point of sale. All groups are ready to start their business.

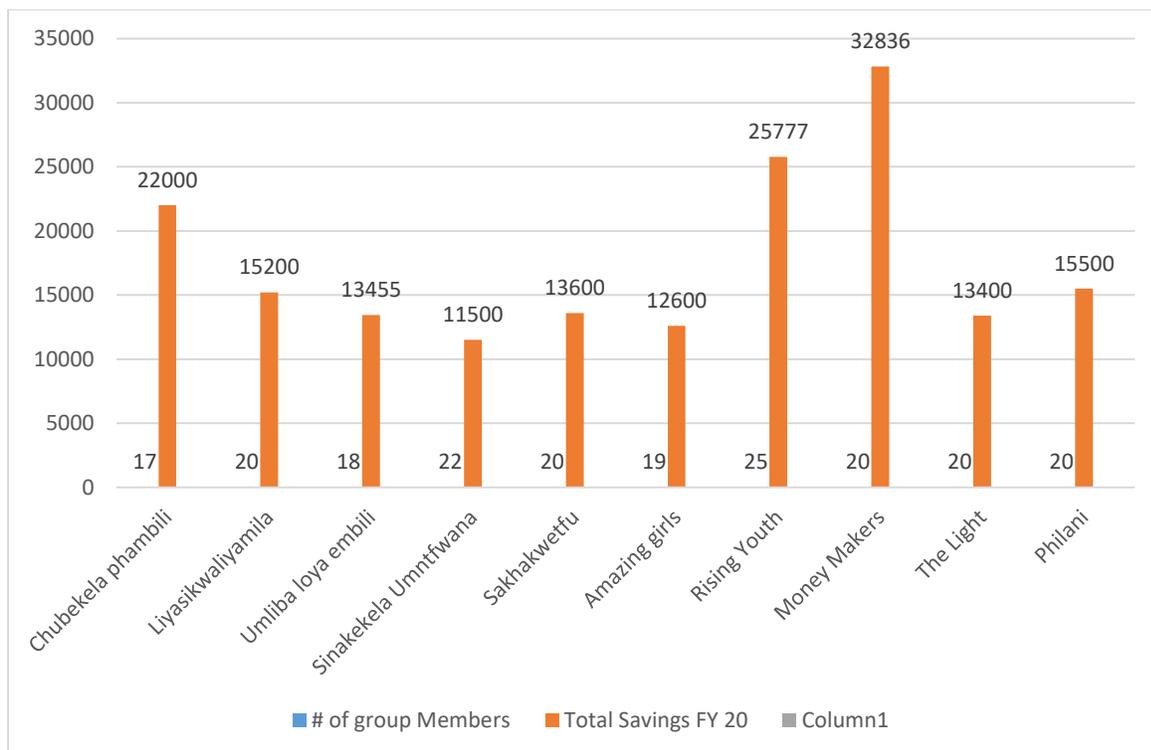
**Table 1.1 showing total savings for FY 2020 per group**

Community	Name of Group	# of members in the group	Overall Total savings for the duration of the year 2020
Sitsatsaweni	Chubekela phambili	17	E22,000.00
Maphungwane	Liyasikwa liyamila	20	E15,200.00
Mambane	Mliba loya embili	18	E13,455.00
Tikhuba	Sinakekela umntfwana	22	E11,500.00
Maphungwane	Sakhakwetfu	20	E 13,600.00
Mafucula	Amazing Girls	19	E12,600.00



Vuvulane	Rising Youth	25	E 25,777.00
Ngomane	Money Makers	20	E32,836.00
Tsambokhulu	The light	16	E13,400.00
Nkhonjwa	Philani	22	E15,500 .00
<b>Total</b>	<b>10</b>	<b>199</b>	<b>E84,613.00</b>

The graph below presents savings for each group. It shows that some have more savings than others. This is due to some small businesses that have developed in their communities, as highlighted above.





### **Disburse seed grants to WORTH groups to allocate to members they choose**

Seed grants for this reporting period were not disbursed because some groups were not ready to start their small businesses. The groups were not able to meet monthly due to COVID-19 restrictions. Thus, it delayed trainings that were supposed to be conducted between July and September; they were only done in November and December.

### **Annual M&E review**

In January 2021, Eswatini experienced its second wave of COVID-19; thus, the government affected another lockdown in early January. Consequently, the review that was scheduled for January 2021 has been put on hold until March 2021.

### **Challenges**

- Monthly site visits were often interrupted due to COVID-19 restrictions. However, the team strived to ensure that telephonic supervision is done with all groups. The team also conducted a refresher with all the ten groups' leadership, which comprised Treasurers and Secretaries, to ensure that they filled the accounting forms correctly.
- Opening bank accounts have not been done due to the requirements that the banks need and costly. However, most groups have decided to engage MTN Eswatini (a mobile phone company) to use their Mobile Money platform as their saving aids/banks for now because their charges are minimal.
- Inconsistence of caregiver's attendance to the meetings and savings because some caregivers are old and many cannot read and write and are most vulnerable to the pandemic. Caregivers were encouraged to send the beneficiaries they support on their behalf to participate in meetings and savings sessions. This is also a way of empowering the youth and engage them in the IGAs and savings activities they benefit from.



## **Recommendation**

It is recommended that the project consider hiring Community Facilitators to support the groups on the ground. These facilitators will assist caregivers since some of them are not that much literate and old. Some committee members have difficulties visiting some of their group members when a need arises to fill in the accounting forms. For instance, a group member who wishes to borrow a large sum of money has to sign a debtor's agreement form and commit how she will settle the money by showing at least the committee members an item to be sold should she fail to pay. That is when the committee does home visitation.

## **Lessons Learnt**

- Over time, group members have built rapport amongst themselves, which has shown an increase in group members' participation. As a result, some community members who are not caregivers of YH beneficiaries also wish to join the groups.
- Groups are eager to start income-generating projects, and some members did not have income-generating activities because of a lack of information on how to start up and use the resources at their disposal.

## **Plan for the next six months**

Regardless of the setback caused by the COVID-19 pandemic, we fully anticipate that we will implement the project as planned and successfully on schedule. In the upcoming months, the team will prioritize disbursements of seed grants for Lubombo groups and businesses' monitoring. The project team will collect data to inform and update group members on the progress. The ongoing challenge is the limited number of people per meeting to conduct the trainings.

- Seed grants disbursement
- Mobilization and formation of new groups in the Manzini Region
- Monitoring of groups
- Annual review for 2020