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Quarterly Progress Report (January – March 2021)

For

The School Community Banks Digitization Project

1.0 Introduction:

This is the quarter 1 project progress report (January – March 2021) for the School Community Bank Digitization Project funded by the Roddenberry Foundation.

The Project aims at ensuring that 1000 women and youth in Lwengo district can save and borrow money from their savings groups using their phones. The project came into being during the time the world struggled with the COVID-19 crisis in 2020, members in school community banks (groups) could no longer meet to access the financial services. This highlighted the importance of digital financial services to provide secure, low-cost and contactless financial tools to our target communities to improve their saving efforts and livelihoods.

Our Vision is to ensure financial inclusion and youth economic empowerment in rural and underserved communities of Uganda.

2.0 Activities and Outcomes:

- **Organizing project logistics and procurement of phones:**
  The project team organized the required project logistics including procurement of the smart phones (33), configuration of the phones, registration of sim cards and sourcing/contracting a company to provide KISA with a customized digital platform to be utilized by the groups to manage members' saving, lending and reporting activities.

- **SCOBA Digitization Training of Trainers Workshop for KISA Team.**
  Kisoboka Africa organized the SCOBA digitalization training of trainers' workshop at Kisoboka Africa offices on the 09th and 10th of February, 2021. The training was facilitated by the Ensibuuko Tech Limited, and thus equipped the KISA team with knowledge in using a digital platform/Application to manage the saving, lending and

reporting services of school community banks. Specifically, the team learnt how to use the Web version of the digital Application, Android Application, USSD for the school community banks (SCOBAs), and onboarding group members on the Application using mobile phones.

The training benefited 8 team members of KISA of which 2 people were community-based link persons currently helping in the monitoring and data entry of the SCOBAs as well as training and supporting groups secretaries on the usage of the Android Application. The other 6 Kisoboka Africa staff are currently training group secretaries, chairpersons, and treasurers on how to use the android application. The KISA team has also provided varying technical assistance as required by the different groups (SCOBAs). Below is the photography of this activity:

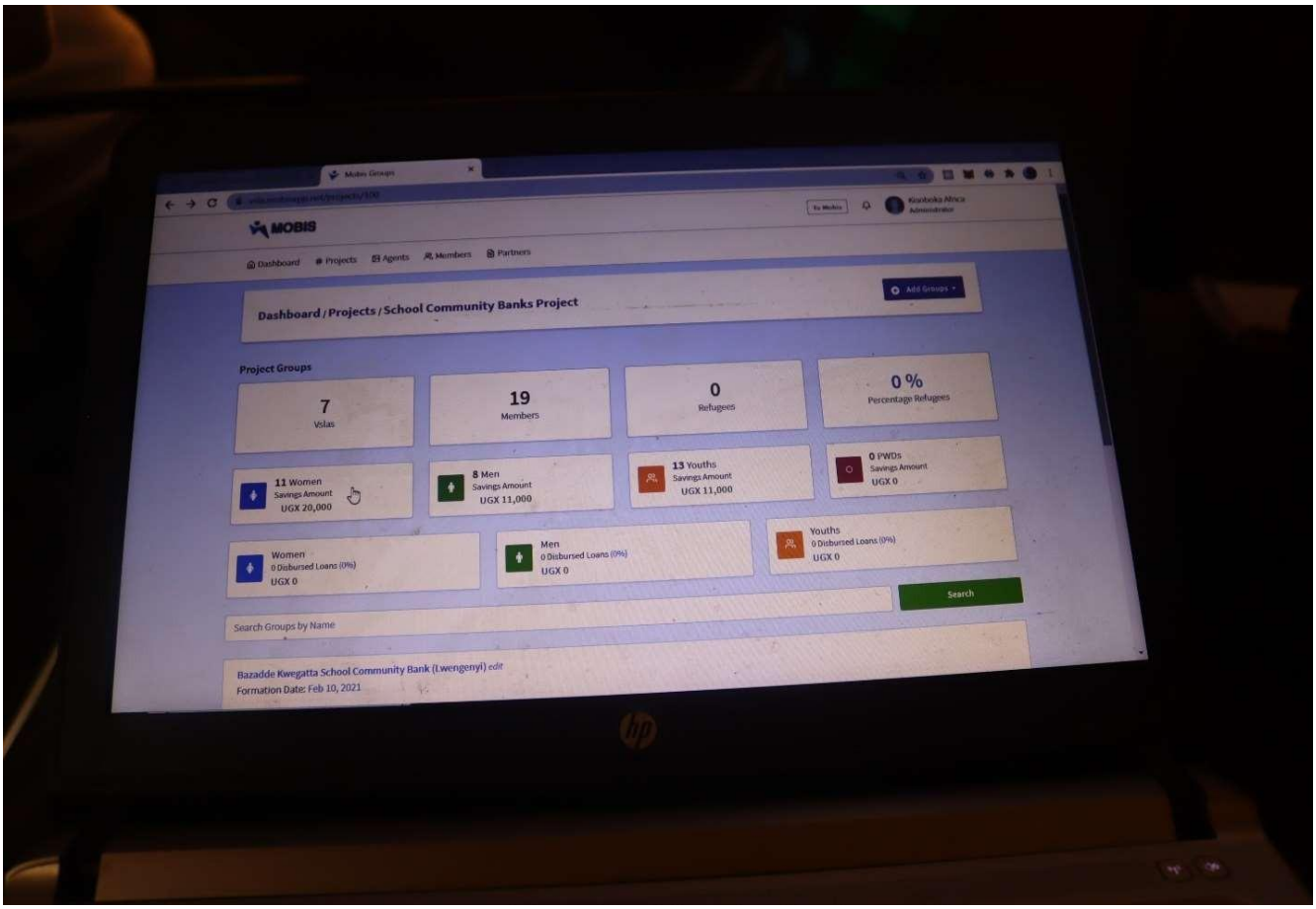


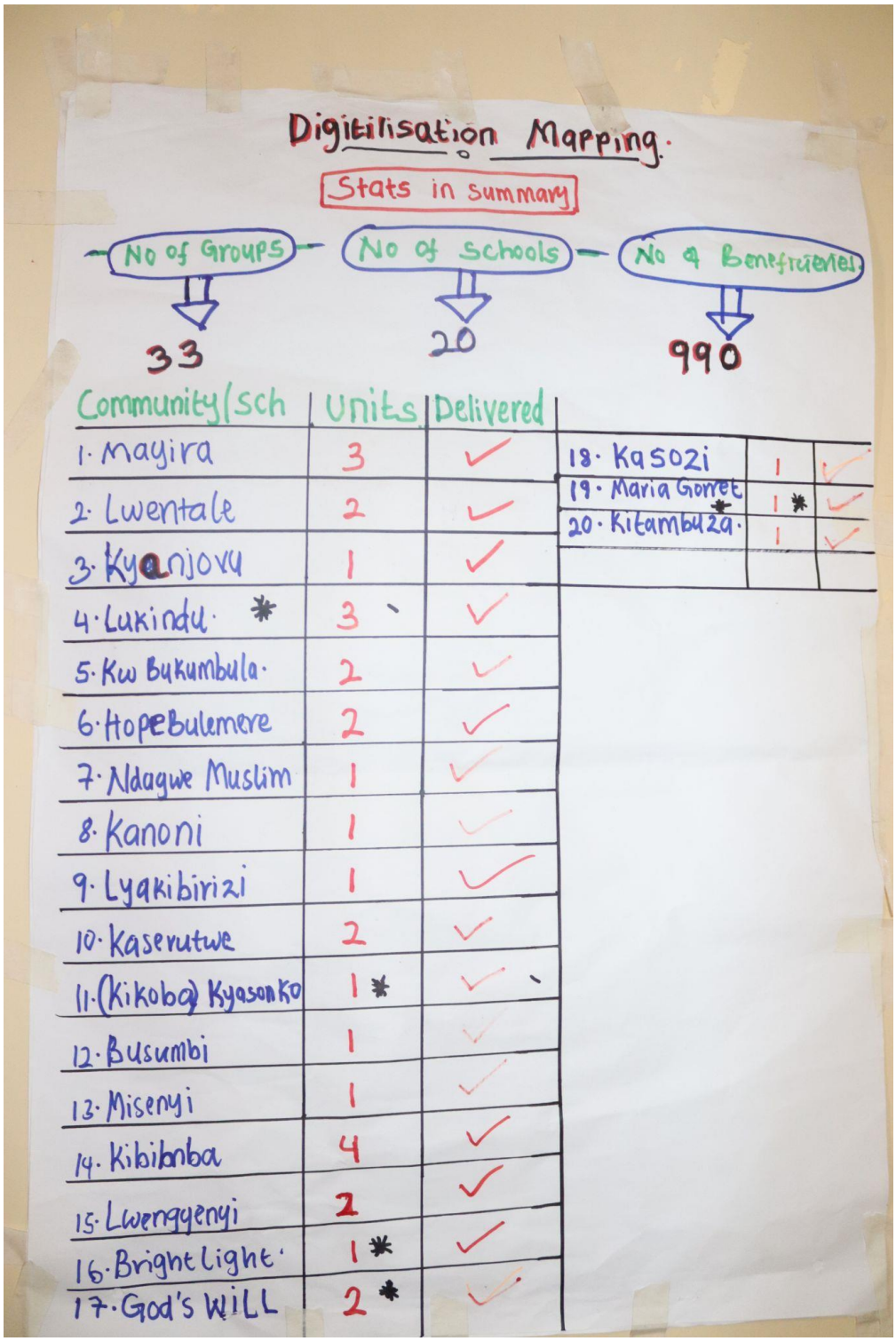
Figure 1 (above): Dashboard updates as Kisoboka Staff captures SCOBA members' profiles into the Digital platform

Figure 2: Betty Nabayinda (left), a Link Person/SCOBA secretary adds SCOBA members to the digital saving platform with support from Kisoboka Staff.

Figure 3: Rukundo Bright, Mayira Alinyikira SCOBA Secretary. Showing fellow SCOBA members how the Digital Mobile application works

Figure 4: Erion Brian, Ensibuuko Tech Ltd. Training SCOBAs how USSD Code, SCOBA ID, and Member IDs are used

- **Distribution of Phones and Training of Leadership Committees.** In her pioneer journey to digitize the saving and lending services of school community banks, (i) KISA distributed thirty-three smart phones (Tecno) to 33 communities/SCOBAs. All the phones were loaded with data and registered sim cards/telephone lines. (ii) Following the distribution of phones, thirty-three SCOBA leadership committees were thoroughly trained in how to use phones and the Morbis App to digitally manage the on-going activities of the School Community Banks.


Digitilisation Mapping.
Stats in summary
No of Groups
No of Schools
No of Beneficiaries
33
20
990
Community/Sch
Units
Delivered
1. Mayira 3 ✓
2. Lwentale 2 ✓
3. Kyanjovu 1 ✓
4. Lukindu * 3 ✓
5. Kw Bukumbula. 2 ✓
6. HopeBulemere 2 ✓
7. Ndagwe Muslim 1 ✓
8. Kanoni 1 ✓
9. Lyakibirizi 1 ✓
10. Kaserutwe 2 ✓
11. (Kikoba) Kyasonko 1 * ✓
12. Busumbi 1 ✓
13. Misenyi 1 ✓
14. Kibibnba 4 ✓
15. Lwenggenyi 2 ✓
16. Bright Light. 1 * ✓
17. God's WILL 2 * ✓
18. Kasozi 1 ✓
19. Maria Gorret * 1 * ✓
20. Kitambuza. 1 ✓

- **Technical Assistance.** Kisoboka team organized and provided 66 technical assistance sessions to 33 school Community Banks (SCOBAs) in digital management of members' savings. Through this activity, KISA was able to provide quick resolution to different issues including guiding group leaderships to add new members in the digital platform, supporting members in using their phones (both basic and smart) to make loan applications & repayments, and enabling groups to submit their reports through the digital platform. The technical assistance also included supporting groups in transferring data from their hard copy record books onto the digital platform.

- **Practical Usage of the Digital Saving Platform by School Community Banks.** 33 school community banks are currently utilizing the digital platform while transacting group saving services. In all the 33 SCOBAs targeted by the project, the platform has to date benefited 936 community/group members of which 639 are female and 297 are male. 83 loans have been applied for using the system.

2.1 Other Activities:

- **Meeting.** Held 6 staff meetings.
- **Monthly Newsletter.** Compiled and disseminated 3 monthly newsletters (Jan - March 2021) to over 25 stakeholders.

3.0 Challenges Met:

- The completion of KISA's two major projects in December 2020 and March 2021 funded by the M. Night Shyamalan Foundation and the Queen's Commonwealth Trust (QCT) respectively, has until now slowed down the implementation of many activities as the organization is underfunded and hence lack resources to reach out to the beneficiaries.
- The continuing COVID-19 pandemic is still prohibiting KISA from commencing its financial inclusion efforts among children. This is so because the schools are still under partial closure with a few classes open, and the outside community is not freely allowed to interact with the children.
- The periodic updates on the digital platform by the Ensibuuko Tech Limited sometimes disarrays the information entered by the SCOBAs. This issue has however been minimized to date.
- Reluctance and unwillingness by some SCOBA members to switch to the usage of the digital platform is still impacting the full uptake of the platform in some groups. With KISA's continued technical assistance and awareness creation on the benefits of using the digital platform, many more members are joining their peers to reap the benefits.

- Privacy concerns. School Community Bank members appreciated the approach of using a digital platform to manage their savings, but have oftentimes shown concern about the privacy of their personal information. Right from the outset, KISA has taken security of members' information seriously and this presents us an opportunity to ensure protection of members' privacy.
- The unreliable internet in some of the rural project target areas, slowed down groups' saving work during times when the internet connectivity was completely off or very slow – these scenarios brought work to a standstill in some School Community Banks.
- Some SCOBA leaderships mandated to manage group savings were not literate in smartphone usage. This slowed down the takeoff stage in a few communities but KISA staff managed to offer thorough induction in smartphone usage to specific leaders.

4.0 Plan for May

- Continue implementation of the SCOBA digitization project.
- Compile and share the May 2021 newsletter.
- Hold 4 staff meetings.
- Work on the strategic plan.
- Strengthen the fundraising efforts.

5.0 Conclusion

The activities were successfully conducted by KISA staff and SCOBA secretaries. Profound gratitude to the Roddenberry Foundation for graciously funding this project - this work could not have been carried out without the exceptional support. Thanks also to the following:

a) Members of the School Community Banks for participating in the implementation of the project.
b) Ensibuuko Tech Limited for conducting the digitization training of trainers (ToT) workshop.
c) Entire Kisoboka Africa team for their support before and during the project implementation.