



**iSAVE INCLUSIVE PROGRAM
REVIEW
MAY 2024**

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LIST OF ACRONYMS

AA	Administrative Assistant
AMFIU	Association of Micro Finance Institutions of Uganda
DIT	Directorate of Industrial Training
DUs	District Unions
EEP	Economic Empowerment Program
FGD	Focus Groups Discussions
FP	Field Promoters
FSPs	Financial Service Providers
IGAs	Income Generating Activities
KII	Key Informant Interviews
MFIs	Micro-finance Institutions
MoU	Memorandum of Understanding
NAD	Norwegian Association of Disabled
NGOs	Non-Governmental Organizations
NORAD	Norwegian Agency for Development Cooperation
NUDIPU	National Union of Disabled Persons of Uganda
OPDs	Organizations of Persons with Disabilities
PA	Programme Assistant
PWDs	Persons with Disabilities
SACCOs	Savings and Credit Cooperative Organization
SHIJUWAZA	Shirikisho la Jumuiya za Watu Wenye Ulemavu Zanzibar
SME	Small Medium Enterprises
TAMWA	Tanzania Media Women Association - Zanzibar
TOFI	Together For Inclusion
TOT	Training of trainers
TVET	Technical and Vocational Education and Training
VSLAs	Village Savings and Loans Associations
WCM	We Can Manage

EXECUTIVE SUMMARY

In 2005, Norwegian Association of Disabled (NAD) in partnership with National Union of Disabled Persons of Uganda (NUDIPU) and Association of Micro-finance Institutions of Uganda (AMFIU) designed an economic intervention project that later culminated into the iSAVE Inclusive Economic Empowerment Program to contribute to a society where persons with disabilities are economically independent. Under auspices from NORAD, the iSAVE program employed access to financial services as a tool to curb the poverty situation of persons with disabilities.

The vision of iSAVE program is a society where persons with disabilities are economically independent, socially recognized and participate in efforts to bring about sustainable change in their community.

The iSAVE program mission is to facilitate multi-stakeholder involvement in disability inclusive economic development; enhance entrepreneurship and vocational skills of the beneficiaries; promote access to employment and use of financial services.

The iSAVE program targets male and female persons with disabilities, including youth and children. The caregivers of persons with disabilities and other community members are also welcomed to ensure full integration.

The iSAVE model consists of five (5) main components; the inclusive village-based Savings Groups, financial linkages for both Savings Groups and individual entrepreneurs with disabilities, capacity building towards service providers, skills development, and promotion of employment & social protection.

NAD contracted Tambua Empowerment Program (TEP), an NGO in Kenya to review the iSAVE program. The principal objective of this review exercise was to determine the performance made in iSAVE 2020-2024 framework; including the level of adaptability, and good practices and provide recommendations towards the upgrading as well as sustainability of the iSAVE program in the future.

In this exercise, a mixed method assessment review process was adopted using both primary and secondary data. Literature review was conducted to establish what has worked in other areas and data gaps and assessed the current situation from regular program reports and assessments/survey reports. Primary data was collected from Key Informants' Interviews, Focus Group Discussions and Household Questionnaires.

The assessment sampled and physically covered Kampala for partners headquarter team, the implementing districts of Adjumani, Oyam, Mayuge and Luuka as well as virtually for Zanzibar teams.

KEY FINDINGS:

- The iSAVE program has mostly reached women and persons with walking/climbing difficulty. Its activities have changed the negative mindset of development actors and local communities towards disability issues, promoted linkages to formal finance and government grants, provided a safe place to save and cheap loans, increased social capital, enhanced

self-confidence, built resilience, and vocational/entrepreneurship skilling which aided business start-ups for persons with disabilities.

- The iSAVE program delivery structure gives chance to the partners to work directly with their implementing agencies, e.g., AMFIU and FSPs, NUDIPU and DUs, Stromme Foundation and IPs but does not exhaustively delineate the specific functions, ownership, and project management roles hence creating unhealthy competition on the resource distribution, strategy, and attribution.
- Through partnerships more organizations outside the disability fraternity have been influenced to work towards the disability inclusion cause. Each of the non-disability partners, Stromme Foundation, AMFIU, and TAMWA has a unique contribution to make based on their strategic mandate, professional positions, and diverse lines of expertise.
- All the iSAVE groups transactions are currently paper based, their business weekly meetings are long and cumbersome, there is lot of cash exchanging hands in the form of savings, loans, fines, social fund, and annual subscription contributions from members which attract a risk of theft and inconveniences to the iSAVE beneficiaries.
- Research collaborations had been undertaken with the Norwegian School of Business (NHH) - University of Bergen (UiB) - Norway (2013-2016), and the University of Agder (UiA) - Norway (2022-2023) respectively but their results and learnings had not yet been incorporated in the iSAVE design/implementation at the time of the review.

RECOMMENDATIONS:

To sustain outcomes of iSAVE, the program design should provide for community-based volunteers, saving for investment, 5 years operation in a district, engagement of faith-based bodies, focus on leaving no one behind, offering psycho-social support to caretakers, aiding assistive devices, adult literacy, and integration of climate change interventions.

Adopt the program delivery structure to promote synergy, professional excellence, and autonomous accountability. Need for a steering committee to tap diverse expertise.

The existing partnership between disability and non-disability organizations should be strengthened to scale-up, replicate and transition the iSAVE program into a social enterprise owned by the disability fraternity in Uganda.

Digitization of group records be prioritized through investment in technology to secure groups' funds, promote accuracy, and increase transparency of group activities.

Systemic documentation, research, and knowledge transfer to build a resource base for present and future disability livelihood interventions.

1.0 INTRODUCTION AND CONTEXT

1.1 DISABILITY AND POVERTY

Persons with disabilities and their families are more likely to experience economic and social difficulties than their non-disabled counterparts because of poverty, hence their access to financial services, education, jobs/employment, and healthcare is increasingly hard.

According to the Poverty Status Report (2021, UBOS), Uganda's poverty rate is 20.3%, and this is attributable to adverse weather conditions and a high dependency on subsistence agriculture as a source of livelihood. Agriculture is vulnerable to weather shocks and low productivity, UNHS (2016/17, UBOS) shows that 47.8 per cent of the poor were in subsistence agriculture.

It is estimated that overall, the total population of people with disability is 12.5% (approx. 6 million people) of the total population and 80% of them live in conditions of long-term poverty. The Situational Analysis of Persons with Disabilities in Uganda (2020, UBOS) estimates that the prevalence of disability increases sharply with age, with around 40% of older persons aged 65 years and above have a disability in Uganda, rising to 57% among those aged 80 years and above.

Disability is most prevalent among older persons in Uganda, however, since Uganda has a young population, currently the highest numbers of people with disabilities are below the age of 15 years. Disability is predicted to increase substantially across all age groups by 2050.

Persons with disabilities continue to suffer serious challenges that act as barriers to participation in economic activities and consequently worsens their poverty situations for example:

- Barriers to accessing financial services which is key to increasing productivity and profitability affects the income levels of persons with disabilities.
- The lack of access to education for most persons with disabilities limits their skills and competencies required to get employment or undertake any activities that can give them a decent livelihood.
- The limited understanding of economic service providers on how to serve persons with disabilities creates biases and negative attitudes which in turn leads to their exclusion.
- Societal prejudices activate the low self-esteem among persons with disabilities.

The above situations result into vulnerability and social exclusion of persons with disabilities hence limiting their ability to be economically active.

1.2 STATUS OF FINANCIAL INCLUSION IN UGANDA

The UNHS 2019/20 (UBOS) report shows that the major type of financial service used by the financially included adult population is Mobile Money (47%), while banks/MFIs/SACCOs serve 10% and 43% of people were financially excluded.

Financial inclusion is critical in poverty reduction since it broadens access to credit, savings facilities, payment systems, and insurance. Access to financial services helps households to expand their productive capacity to exploit opportunities for income generation.

Financial exclusion is highest among the poor and if perpetuated it traps them in poverty.

Although the national financial inclusion strategy recognizes does not discriminate reaching out to persons with disabilities, there is not yet a deliberate strategy to include them. The Finscope report, has no data or information about persons with disabilities.

1.3 THE iSAVE PROGRAM OPERATIONS

The iSAVE Inclusive Economic Empowerment Program vision is a society where male and female persons with disabilities are economically independent, socially recognized and participate in efforts to bring about sustainable change in their community.

Through inclusive village-based savings groups, the mission of iSAVE is to facilitate multi-stakeholder involvement in disability inclusive economic development; enhance entrepreneurship and vocational skills of the beneficiaries; promote access to employment and use of financial services.

The iSAVE model's primary target are persons with disabilities (including women, youth, and children), caregivers of persons with disabilities and other community members.

The program is delivered in five (5) key components; Village-based Savings Groups, financial linkages for both Savings Groups and individual entrepreneurs with disabilities, capacity building towards service providers, skills development, and promotion of employment & social protection.

The key iSAVE strategies include advocacy, capacity building, awareness raising, strategic partnerships, participatory role-play as well as continuous learning and documentation.

The iSAVE model employs a multi-stakeholder approach where different players participate in the implementation processes as here under: -

- a) Ministry Department Agencies, Central Bank and Uganda Micro-finance Regulatory Authority.
- b) Financial service providers; mainly microfinance institutions (MFIs and SACCOs).
- c) Organizations of Persons with Disabilities (OPDs) at national level.
- d) District disability governance structures (District Unions) under the umbrella of NUDIPU.
- e) Regional Private Sector Development Centres and private entrepreneurs.
- f) Families of persons with disabilities.
- g) International and indigenous Non-Government Organizations.

In Uganda.

The partners include NAD, NUDIPU, AMFIU and Stromme Foundation (SF) and by far iSAVE program has since 2009 gotten implemented in 34 districts of Uganda in Teso, Bukedi, West Nile, Lango, Buganda, Bugisu and Busoga sub regions, reaching out to over 60,000 beneficiaries.

In Zanzibar.

NAD is supporting establishment of the KIJALUBA iSAVE Program in Zanzibar since beginning of 2023 in Unguja and Pemba. The project tackles three (3) components; inclusive Savings Groups, capacity building for OPDs/NGO teams and entrepreneurship skilling.

Implemented by Tanzania Media Women Association (TAMWA-Zanzibar) an indigenous NGO in partnership with Shirikisho la Jumuiya za Watu Wenye Ulemavu Zanzibar (SHIJUWAZA) an OPD, the project had registered 45 active groups by the time of the review.

2.0 BACKGROUND TO THE REVIEW:

NAD contracted consultants from Tambua Empowerment Program (Kenya) to conduct a Review of the performance of iSAVE 2020-2024 framework; including the level of adaptability, good practices and provide recommendations towards the upgrading as well as sustainability of the iSAVE program in the future as per the ToR (see ANNEX 5).

2.1 OBJECTIVES AND SCOPE OF WORK

The principal objectives of the review included among others:

1. Assess the effectiveness of the program activities in relation to the outcomes/results.
2. Identify and analyze aspects that result into a solid EEP program with learnings from both NFA and TOFI frameworks.
3. Assess the efficiency and effectiveness of the tripartite partnership in the program.
4. Explore the possibility and extent of systemic digitization and digitalization in iSAVE program.
5. Assess the relevance of research and its application in program development.
6. Make recommendations for the next steps for sustaining iSAVE program in the future.

2.2 GEOGRAPHICAL SCOPE AND TARGET POPULATION:

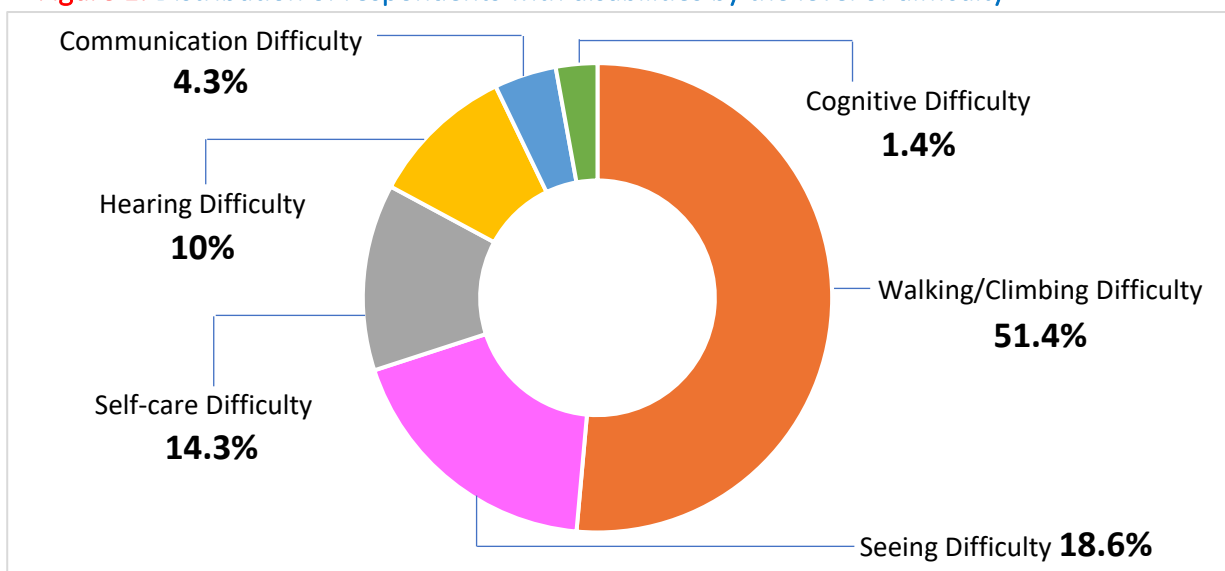
The review was conducted at six locations namely: Mayuge district with 85 (26%), Adjumani 77 (24%), Luuka 75 (23%), Oyam 73 (22%), Kampala 12 (4%) and Zanzibar 4 (1%) respondents.

The review targeted the iSAVE beneficiaries i.e., group members, partners and stakeholders' staffs.

In summary, they were **326** respondents, 178 (54.6%) women and 148 (45.4%) including 44 stakeholders' staffs and 282 beneficiaries (i.e., 81 caretakers and 201 persons with disabilities).

The respondents with disabilities are further distributed as shown in **Figure 1** below:

Figure 1: Distribution of respondents with disabilities by the level of difficulty



2.3 METHODS AND TEAM USED IN THE REVIEW

The exercise applied a descriptive cross-sectional study design using participatory and credible mixed methods approach of data collection to allow triangulation of information from different sources through wide consultation with beneficiaries and key stakeholders in the iSAVE program. Wherever feasible, the active participation of both persons with disabilities and local community leaders was highly encouraged.

The data collection methods consisted of both qualitative and quantitative methods as below:

Quantitative methods

The quantitative methods consisted of information from iSAVE program Theory of Change, Training Guides, Implementation Manual, 2020-2024 Results Framework, Funds Applications, program reports, Government Development Plans for the implementing districts/sites, policies, development blueprints by the Uganda Government. Reference documents from the Internet on thematic areas within the program target regions were also reviewed.

Qualitative methods

The methods employed the Key Informants Interviews, Focus Group Discussions, Human Stories of Change and Observation as here under explained:

- Literature Review – of the relevant iSAVE program documents was perused to provide better understanding of the tools for data collection and analysis.
- Key Informant Interviews with program staff, from NAD, NUDIPU, AMFIU, Stromme Foundation, District Unions, and officials from relevant government departments in the respective districts, service providers in skilling and financial services staffs from banks, MFIs and SACCOs.
- Focus Group Discussions with iSAVE beneficiaries (persons with disabilities and their caretakers).
- Human Stories of Change from selected male and female entrepreneurs with disabilities
- Observation

The Review Team

This comprised of 1 male Lead Consultant, 1 female Associate Consultant, 1 IT & Data Analyst and 8 Data Collection Enumerators (1 male and 1 female for each district). Enumerators were required to have a first degree with at least two years' experience in data collection practices using mobile smart tablets with application of ODK platform for collection and management of data in resource-constrained environments. Knowledge of local language from each targeted district and fluency in writing and speaking English was also a mandatory requirement.

2.4 THE REVIEW PROCESS

The consultants used a range of approaches that were participatory, inclusive, and gender-sensitive to triangulate data and reach conclusions based on in-depth analysis.

2.4.1 Development of review tools

Before undertaking the field data collection exercise, the relevant questionnaires/tools for the review exercise were developed and shared with NAD for approval. The questionnaires had both close ended and open-ended questions that were quantitatively and qualitatively analyzed.

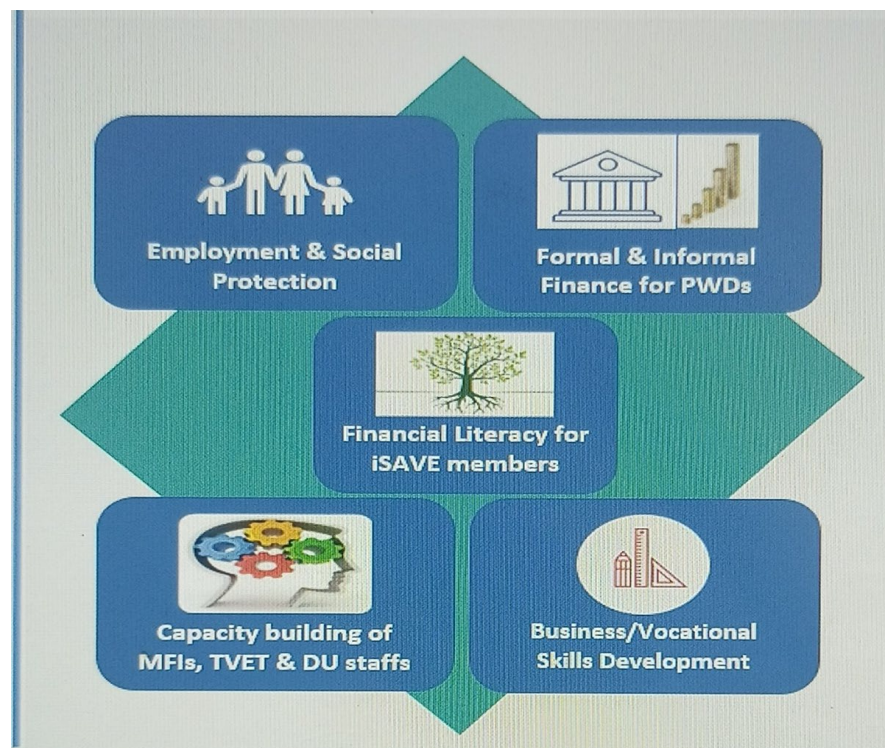
The questionnaires were in the following 4 categories:

- I. Households & Caretakers
- II. Questionnaire for KIIs.
- III. Questionnaire for FGDs
- IV. Impact Stories of Change for beneficiaries

To facilitate the remote virtual feedback from the field – all the survey tools/questionnaires were digitally programmed into web-form tools using an ODK platform and data was submitted to the Consultants' central server in Nairobi for record and analysis.

Analysis framework

Figure 2: Analytical framework demonstrates, the preparation of the tools for data collection was guided by the analytical framework for the iSAVE program



2.4.2 Recruitment and Training of Data Enumerators

Qualified Data Collection Enumerators were recruited for this exercise. They were required to have a first degree with at least two years' experience in data collection practices using mobile smart phones/tablets with application of ODK platform for collection and management of data in resource-constrained environments. Knowledge of local language from each targeted district and fluency in writing and speaking English was also a mandatory requirement.

The Data Collection Enumerators underwent a 2 days' intensive physical/virtual orientation training that employed different participatory approaches, presentations, and role-plays using hard copies of the tools and mobile tablets for the proper understanding of the data collection tools, NAD work ethics, as well as the community-disability dynamics. As a standard health precaution, the enumerators were briefed on safety measures of the communities and Key informants they were to interact with during the field interviews.

2.4.3 Pre-testing the Tools

After the theoretical training, the Data Collection Enumerators were engaged in pre-testing of the tools with respondents selected from a non-sampled group and location at Ntinda Stretcher Road Market in Kampala. This not only provided them with hands-on experience of conducting real time-interviews with selected participants from the four-targeted districts, but also provided a unique opportunity to handle simulations of the different situations likely to be encountered in the field.

The pilot test was done using the ODK platform focusing on the following key areas:

- ✓ The enumerators' understanding of the tools.
- ✓ The comprehension of the questions by the interviewer.
- ✓ Time it took to complete one questionnaire.
- ✓ Internal consistency including flow of the questions, redundancy, and skip patterns
- ✓ The ODK application, including ease of uploading the data.

The pre-testing included a de-briefing on the field experience and feedback on the tools and application to make the necessary modifications to conform to the stipulated survey calendar. The trained Data Collection Enumerators were then commissioned to collect primary qualitative data through in-depth FGDs interviews, and Household interviews from their assigned respective program areas.

2.4.4 Data collection and Analysis Plan

Quantitative data was collected using an individual questionnaire administered to beneficiaries of the iSAVE program. The questionnaire consisted of questions that mainly measured the outputs, outcomes, and possible impact of the program using mainly quantitative measures with very few open-ended questions. It was divided into different sections – with the first section capturing the socio-economic and demographic information, while the rest of the sections were guided by the project log frame output areas.

Qualitative data (KIIs and FGDs) were collected using interview guides. Three different guides were used to collect data; - the first one was used to collect data from the beneficiaries through FGDs, the second guide was administered on staff from NAD implementing partners while the third one guided interview with consortium partners and related government departments. The qualitative guides were formulated based on UNDP's Handbook on Planning, Monitoring and Evaluating for Development Results as well as in the UNEG and the Organization for Economic Cooperation and Development/Development Assistance Committee (OECD/DAC) norms: coherence, relevance, effectiveness, efficiency, impact and sustainability, evaluation objectives and the broad review questions as was presented in the Terms of Reference (ToR) for this assignment.

The surveys were participatory employing mixed strategies to collect data presented below:

FOCUS GROUP DISCUSSIONS (FGDs)

The FGDs covered 192 respondents, representative of different age, gender, and disability. They include the following categories: Caretakers (7), iSAVE group members and those accessing formal finance (8), Household members (11) and Youth in vocational training (7).

KEY INFORMANT INTERVIEWS (KIIs)

In all, 65 KIIs (25 female and 40 male) were targeted for interviews by the Lead and Associate Consultant, respectively. These were carefully selected based on their direct involvement or special knowledge of some aspects of the iSAVE program and their unique and broader perspective of the program that provided greater contextual information.

The KIIs had staffs from NUDIPU, AMFIU, NAD, Stromme Foundation, TAMWA and SHIJUWAZA, DU officials, district-based program teams, local government, NGOs, instructors from TVET institutions, Financial Service Providers, private entrepreneurs, and community members noted for their unique perspective and/or high degree of vulnerability among the disability fraternity, such as widows, educated girls, ethnic minority leaders including, and private skilling service providers.

The potential themes which were explored with KIIs included key evidence changes in economic empowerment of persons with disabilities that could be attributed to the iSAVE program interventions, government policies or programmes, market dynamics, community social capital and relations with the community members in their communities, and spillover effects of formal financial services.

HOUSEHOLD SURVEYS

The surveys reached out to 50 respondents, i.e., 33 female and 17 male youth across the different disability categories, trades, urban/rural environs, employed or in self-employment. It was also administered to selected beneficiary households targeting persons with disabilities household heads or households with family members with disability. The review assessed any evidence of changes in these households that could be attributed to the iSAVE program interventions including improved livelihoods and living standards. In addition, there was a module on beneficiaries' feedback complaints mechanism to explore any complaints registered from the beneficiaries of the iSAVE program interventions and how these complaints were addressed if any and coping strategies adopted by the complainants.

HUMAN STORIES OF CHANGE

The consultants further gathered and collected 19 human stories of change from 9 women and 10 men beneficiaries who are entrepreneurs with disabilities.

OBSERVATION

Further to this, direct observations of community surroundings and activities was a valuable method of collecting important information on the local context, community practices and physical features within the iSAVE program intervention areas without introducing bias or having to solicit direct participation of the community members was also applied. Important indicators of household and community food security were gained from observing general poverty status, livelihood practices, and demographic characteristics, quality of housing and infrastructure, and access to natural resources.

2.5 SHARING REVIEW IMPRESSIONS AND OBSERVATIONS

Debriefing sessions to deliberate on the impressions and observations made by the Consultants were conducted before leaving each district, attended by representatives from; DUs, NUDIPU staff, AMFIU staff, Stromme Foundation partners (for Luuka and Mayuge), skills training sites and local banks/MFIs to validate the findings and make sense of the information collected.

The following questions were addressed:

- Are the findings in line with own experiences and expectations of the stakeholders?
 - What surprises us most? Why?
 - Any doubts? Information that might need to be revised.
 - Any gaps? Information that needs to be added.
- What do we learn from those findings? What are implications for future practices that aim at improved livelihood opportunities for persons with disabilities/caregivers?
- What do we need to keep in mind when we develop interventions that are meant to benefit male and female vulnerable persons with disabilities?
- What worked particularly well? What did not work well or even had unintended negative outcomes for their target group/s?

2.6 DATA QUALITY CONTROL

Quality assurance was mainstreamed through a selection of duly qualified Data Collection Enumerators; design and pre-testing of data collection tools; adequate training on the review tools; designing methods of data management; and consistent supportive oversight.

The DU Focal Persons and Field Officers ensured the Data Collection Enumerators conducted the interviews with the right iSAVE beneficiaries. The fieldwork included collecting data, uploading data, and populating the summary matrix for the qualitative interviews and the Data Collection Enumerators did a daily consultation and obtained technical support from the Tambua IT & Data Analyst based in Nairobi to ensure right and complete data is uploaded to the Data Aggregation Center.

2.7 DATA PROCESSING AND ANALYSIS

Quantitative data was downloaded from CAPI applications (ODK) in excel then exported to the SPSS software for processing and analysis. No attempt was made to impute missing responses. The descriptive and inferential analyses were used to provide estimates and differences across different groups/categories. All the qualitative data was transcribed verbatim. A pre-analysis was done between the Tambua IT & Data Analyst and the field teams each day. Patterns and associations of the themes were identified, compared, and contrasted within and between the different groups of respondents to enhance the triangulation of data.

2.8 VALIDATION WORKSHOP IN KAMPALA:

Finally, after the field data collection exercise, NAD organized and brought together program implementing partners and other key stakeholders for a consultative workshop at Eureka Hotel in Kampala, which discussed the overview highlights from the consultants on field findings of the iSAVE EEP review exercise and further anticipated recommendations to be adopted in the final report.

3. FINDINGS AND ANALYSIS

The iSAVE program review exercise used the quantitative and qualitative data collected and this section presents the findings and analysis of the evaluation based on the field research, literature review and observation made during the process.

3.1 iSAVE PROGRAM EFFECTIVENESS

Disability targeting

The program has adhered to humanitarian standards and the grand bargain for disability by promoting the inclusion of persons with disabilities into important services such as financial and enterprise/vocational skilling, sensitizing workers, groups, and stakeholders to understand how to handle persons with disabilities.

The beneficiaries with walking/climbing difficulty dominated the disability category. 68% of the beneficiaries with disabilities were above 35 years of age, 32% were aged 18-35 years. 66% had only attained primary school, while 12% did not go to school at all which supports the iSAVE program activity of equipping youth with disabilities with hands-on vocational skills.



Staffing

The review revealed that in the period (2020-2023), only 22% of the original program staff were still serving. The rest had resigned or absconded from work citing poor remuneration, large territorial coverage, and limited logistics especially transport and training materials to aid routine groups training.

District implementation structure

The review found out that the district structure comprised the District Union, Stromme Foundation partners (in Luuka and Mayuge) and these were supported by the program staffs and District Working Groups to perform their duties.

Practically, there was a conflicting interest especially when it came to the DUs to administer governance and at the same time monitor program implementation. Because of this mix the Programme Assistants were not happy with their work and they suffered constant confrontations from the DU leadership since program implementation involved funds unlike the governance arm.

Groups Training

Persons with disabilities and their caretakers informed the review teams that there was little visibility of the Field Officers in the groups hence the groups seldom got trainings apart from the beginning when they had just formed.

The Field Officers confirmed having undergone some series of ToTs facilitated by with AMFIU and NUDIPU but lacked logistics to extend the learnings to the intended group members.

Monitoring and Evaluation

There is inadequate monitoring of iSAVE groups attributable to observed low motivation of Field Promoters, the programme annual plans and budgets are generated from headquarters (Kampala), the DU officials are not supportive to the program staff due to low capacity and limited funding but also, the DU leadership is conflicted in holding its officials accountable, so they mostly report verbally. The program coverage area is overwhelmingly big for the Field Promoters, especially when there is limited facilitation to carry out their designated activities.

Similarly, the partners are not coordinated in the way they conduct field monitoring visits, each partner goes on their own and at different times so their effect does not impact the district teams and groups.

Rating what worked well

In Uganda, the beneficiaries expressed that savings & loans, financial literacy training, bank linkages, and business start-ups support were the topmost activities that worked well in the iSAVE program; enabling persons with disabilities to invest in IGAs and improve their livelihoods. See **Table 1** below:

Table 1: What worked well in the Uganda iSAVE program

#	What worked well	Percentage (%)
(i)	Savings and Loans	84%
(ii)	Financial Literacy training on savings and loans	73%
(iii)	Creating linkages with financial service providers	42%
(iv)	Businesses start-ups	38%

In Zanzibar program the savings and loans, and group business, where they engage in production of cosmetics, detergents, handcrafts, and horticulture were reported to have worked well. However, doing handcrafts was reported to be a challenge since they lacked machines to ease work, improve the quality of products and to enable them produce in bulk.

Ranking of iSAVE activities by beneficiaries

The iSAVE members reported having benefited from numerous activities, citing the access to savings and loans, financial literacy, human rights awareness, entrepreneurship skilling, and access and use of financial services as the most consumed as shown in **Table 2**.

Table 2: Primary iSAVE activities as ranked by beneficiaries (multiple responses)

iSAVE Activities	Frequency	Percentage (%)
Savings and Loans/Credit	95	29
Financial Literacy	65	20
Human rights awareness	49	15
Entrepreneurship skills	46	14
Access and use of financial services	39	12
Vocational skills	23	7
Access to employment	6	2
Access to social protection services	3	1
Total	326	100.0

Extent of access to iSAVE services

The review found out that iSAVE beneficiaries were accessing entrepreneurship skills, financial services (savings and loans), vocational skills training and jobs/employment because of their participation.

Enterprise training

From the review results, 57% of the iSAVE members had received enterprise training – covering areas of how to start and operate a profitable business, book-keeping, how to use loans in business.

AMFIU conducted ToTs targeting Field Officers, and DU Focal Persons since they understood the local conditions of the beneficiaries/ groups. However, this training did not trickle down as intended since limited groups monitoring took place due to low staff motivation. In 2023, AMFIU changed strategy by outsourcing the enterprise training and this brought enterprise development back to life as explained by the mushrooming micro-enterprises for persons with disabilities.



Employment and social security

While iSAVE engages employers to recruit qualified persons with disabilities as paid workers, this component of the program is still in its infancy.

It is worth noting that persons with disabilities and their caretakers agreed that the iSAVE program raises awareness on and promotes access to employment and social security.

While vocational skilling, access to employment, and social protection scored low, it should be noted that the program was started in these districts only 4 years ago hence this is an achievement, showing the existing opportunities for the program to uplift the lives of persons with disabilities. This can be further investigated for enhancement in the future programming.

Financial Services

The program built the capacity of persons with disabilities to appreciate accessing financial services and 25% of them reported to be enjoying saving and borrowing at low interest rates from groups.



"We participate in savings and borrowing money, then we invest in business and farming. The businesses we do include buying and selling sugarcane, handcrafts, making tents and liquid soap."

~Household Members FGD, Luuka District~

The FSPs were extending loans to iSAVE groups, group members and entrepreneurs with disabilities outside iSAVE although the consultants were not able to explore the extent of loan use, but from the discussion it was evident that t AMFIU was making follow up on them.

The linkage of persons with disabilities and iSAVE groups to MFIs/banks aids financial service deepening. This goal was well understood by both the recipients and the service providers.

Relatedly, the program through AMFIU was working with the following FSPs:

- In Adjumani – Adjumani Town Council SACCO and Centenary Bank (Adjumani Br.)
- In Oyam – Loro-Oyam SACCO, Alutkot SACCO, and Opportunity Bank (Kamdini Br.)
- In Luuka – Opportunity Bank (Iganga Br.) and Finance Trust Bank (Kamuli Br.)
- In Mayuge - Opportunity Bank (Mayuge Br.) Finance Trust Bank (Iganga Br.) and Bugadde SACCO.

Vocational Training

The limited education level of most persons with disabilities, coupled with limited access job opportunities and lack of support are some of the justifications for iSAVE program's engagement of TVET institutions, private skilling centers and local artisans to provide hands-on vocational skills training for enhancement of self-employment. The review revealed that the vocational skills training takes both the formal TVET and use of local artisans, but DIT certification was only evident among the Stromme Foundation side.

Forty-four percent (44%) of the beneficiaries strongly agreed that the iSAVE program has built persons with disabilities' capacity to acquire vocational skills which supports self-employment.



“After training in Hair Dressing, I was given a Hair Drier and Bathing sink, so I was able to open my own saloon”

~ Vocational
Training
Graduate,
Mayuge
~strict~

Unexpected outcomes

Some persons with disabilities have diversified their livelihoods e.g., investing in profitable business enterprises, acquiring assets, construction of better dwellings, lease land for agriculture farming, purchase of livestock, and acquisition of assistive devices.

58% persons with disabilities reported that a strongly rooted saving culture was realized from the iSAVE program, which is likely to be continued beyond the program lifetime.

50% of the review respondents revealed that the iSAVE program encouraged participatory role-play and continuous learning among persons with disabilities.

80% of the persons with disabilities reportedly fully involved in the iSAVE program activities from inception, sensitization, and groups formation.

In Zanzibar, government does not recognize VSLA groups if they do not engage in entrepreneurship activities.

3.2 PROGRAM FRAMEWORKS CONSOLIDATION

Collaborating partners

Throughout the iSAVE program lifetime, partnerships between OPDs i.e., NUDIPU and SHIJUWAZA together with organizations outside the disability fraternity have been cultivated to work towards the disability inclusion cause. Each of the partners has a unique contribution to make based on their strategic mandate, professional positions, and diverse lines of expertise. The OPDs have been fronted to champion the program processes.

The review revealed that 54% of persons with disabilities and their caretakers agreed that iSAVE program had promoted strategic partnerships with organizations targeting persons with disabilities as well as the cooperation among persons with disabilities.

Program management and delivery channels

The iSAVE program delivery structure gives chance to the partners to work directly with their implementing agencies, e.g., AMFIU and FSPs, NUDIPU and DUs, Stromme Foundation and IPs but does

not exhaustively delineate the specific functions, ownership, and project management roles hence creating unhealthy competition on the resource distribution, strategy, and attribution.

Evidently, the DUs and Stromme Foundation partners scrambled for persons with disabilities since both engaged in community awareness and members' mobilization and groups formation.

Enhancing program sustainability

In the day-to-day operations of iSAVE program, the key activities that build foundation for sustainability are more pronounced during the last year of implementation which makes it ineffective.

The implementing partners, especially District Unions have not caught the vision of iSAVE, as a result, sustainability is still a challenge in that they are still struggling to realize independence.

Under TOFI, Stromme Foundation adopted and modified the iSAVE model, they lowered the group sizes to 15 – 30 members, disability proportion to 50%, caretakers to 20% and it worked well by:

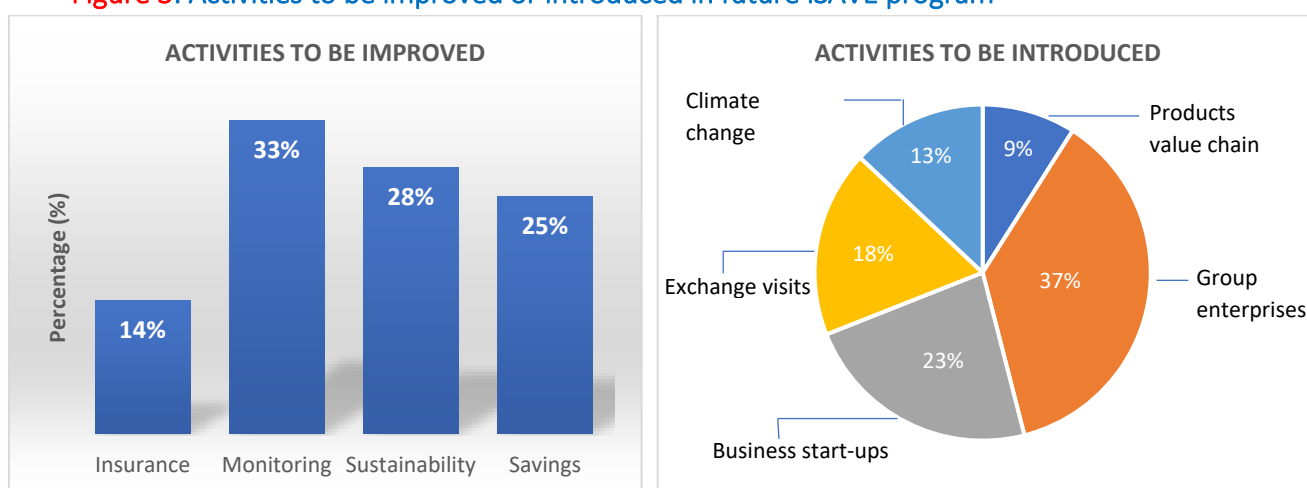
- Boosting businesses, increasing income, so they no longer struggle catering for their families.
- Making social capital an asset and providing them with a sense of belonging.
- Making local credit available without making them worry about losing their assets.
- Promoting a savings culture and the huge amount they save every year was unbelievable.
- Transitioning them from mere savings groups to activism.

62% of the 282 persons with disabilities and caretakers reported the concealment of money from members, loans default, leadership struggle, and inappropriate transactions recording as the commonest challenges faced in groups but confirmed that they did not know the right means to channel complaints in the iSAVE program.

Activities for future operation of iSAVE

To boost participation of persons with disabilities, a set of activities to be improved and or introduced were suggested by the 282 beneficiaries as shown in **Figure 3** below:

Figure 3: Activities to be improved or introduced in future iSAVE program



On improvements, 33% stated groups monitoring, 28% were for sustainability, 25% was for boosting savings and 14% the need to build the social insurance base.

For introduction of new activities, 37% suggested Group enterprises, 23% business start-ups, 18% exchange learning, 13% climate change adaptation, and 9% value chain of farm products.

3.3 COLLABORATION EFFICIENCY

The cooperation between the iSAVE partners is unique and has stood the test of time. Each partner has centered their effort towards what they know best.

NAD provided funding (to NUDIPU and AMFIU) and technical guidance for iSAVE implementation.

NUDIPU concentrated on mobilization of persons with disabilities, organizational development for District Unions, advocating for human rights and providing backstopping for Field Officers and DU officials. NUDIPU spearheaded the inception, planning and implementation of the iSAVE program. This multiple participation and coordination of different stakeholders have also helped iSAVE beneficiaries to know and appreciate the power of cooperation.

Stromme Foundation fights poverty among the vulnerable poor through support to Groups IGAs, aiding start-ups, life skills and vocational training, and building strategic networks with NGOs.

AMFIU's role in professional development of the micro-finance industry opens opportunity for entrepreneurship, financial literacy, and financial linkages hence breaking exclusion barriers.

In Zanzibar, TAMWA is highly experienced in VSLA programming as well as fighting Gender Based Violence hence their partnership with SHIJUWAZA adds a lot of value to the KIJALUBA iSAVE project beneficiaries and the disability fraternity at large.

In Uganda, 54% persons with disabilities and caretakers reported that iSAVE collaboration had worked well, leading to their increased participation in the program activities. They confirmed that NUDIPU was a key player for collaboration.

Lessons learnt

From the review, the following key lessons have been learnt in the implementation of iSAVE program:

- a) Bringing together organizations with similar interests to work in a consortium provides a platform where they share experiences, skills, and knowledge makes services provision better to avoid duplication of services and promote joint planning for fair distribution of services.
- b) Willingness of persons with disabilities to participate in iSAVE groups, entrepreneurship training and business start-ups aids them to invest in business and cater for their families.
- c) Prioritizing disability inclusion in every activity triggers ownership by persons with disabilities and attending weekly meetings provides them with opportunity to share and feel a sense of belonging.
- d) Accessing financial services from banks and borrowing bigger loans to invest in various business/entrepreneurship activities have increased persons with disabilities purchasing power.
- e) Creating linkages with government programmes, civil society and other NGOs was critical in enhancing sustainability in the iSAVE program.
- f) Persons with disabilities and caretakers echoed that they would continue in saving, taking loans and participating in financial literacy training even after the iSAVE program since they were benefitting, they built trust and enjoy free information sharing.
- g) Additionally, some Key informants reported that Annual General Meetings, quarterly planning meetings at DU level as well the monitoring of iSAVE groups by DU officials and field staff will be negatively affected since they depend solely on the program direct funding.

Good Practices

- a) **Inclusivity & capacity strengthening of persons with disabilities:** - The iSAVE program prioritizes inclusivity of persons with disabilities in all its activities to get fully involved in decision-making and the implementation processes. The program has also built the capacity of persons with disabilities in entrepreneurship and vocational skills, awareness raising, and promotes access to employment and linkages to financial services, encourages participatory role-play and promotes continuous learning and encourages strategic partnerships to interested parties to support persons with disabilities. Thus, to a very high extent, the iSAVE program activities have enabled persons with disabilities' inclusion.
- b) **The impact on mindset change:** - Persons with disabilities' engagement in iSAVE program activities (saving, lending and investment in IGAs) has changed the community mindset. The community members now consider persons with disabilities as capable and self-dependent, earning them respect as well. Through iSAVE, persons with disabilities can access loans and invest in business, and through the income they earn, they are able to meet their basic need and live better lives, this has increased their self-confidence. Financial Institutions have changed their opinion about persons with disabilities and now consider them deserving clients.
- c) **Saving culture** – is a key change realized from the iSAVE program and according to beneficiaries is expected to continue long after program phase out due to its gains.
- d) **Efficiency from active collaboration:** - The efficiency of the iSAVE program implementing partners in interaction and coordination of persons with disabilities program activities is attributable to their full involvement in spearheading of the program from inception, planning and implementation of the program activities.
- e) **Building self-esteem of persons with disabilities:** - The iSAVE program has outstandingly succeeded in building the self-esteem of persons with disabilities. For- example, people with disabilities have acquired considerable self-confidence to engage in business entrepreneurship, leadership positions and advocating for their rights. They have understood that their disability is not inability and that they can do anything able people can do.
- h) **Building self-reliance:** - In KIJLUBA iSAVE Zanzibar, approximately 50 individual members with disabilities have started their own businesses and have come out from depending on others to fending for themselves; they are now able to cater or their household needs independently.

- i) **Vocational skills training:** - Skills acquired through the iSAVE vocational training program and business startup kits have supported beneficiaries to start their own businesses, once skills are acquired it is assured to be applied beyond the lifetime of the program and beneficiaries are able to transfer same skills to their peers.



Innovations in the KIJALUBA iSAVE Zanzibar Program.

In the Zanzibar program, the groups are planning to move from keeping money in the boxes to mobile banking for the safety of group savings. The KIJALUBA iSAVE project has introduced information collection tool, using an App. This has made data collection easier; through the App, they can access members' registers, record weekly savings and loans, track members who have started businesses, and forms of members' disability. This tool is administered by CRPs (Community Resource Persons). The information can be accessed online, which makes reporting easier, and it accumulates group savings, loans paid out, and loan repayments. The KIJALUBA iSAVE project is planning to introduce online marketing training to members to enable them to access online marketing, add value to their products to attract many people in the market and train members to access online and learn new technologies from others on how they can make their product to enable them to improve their own.

3.4 SYSTEMIC DIGITIZATION AND DIGITALIZATION

All the iSAVE groups records systems are currently paper based and prone to human errors, and limit members' involvement since only the literate will handle the transactional records.

Their traditional weekly meetings are long and cumbersome especially for members with disabilities and in fact, some beneficiaries reported that they spent 3 – 5 hours in weekly meetings which demotivates them. A lot of time is spent in counting and recording of members' 'cash' contributions.

There are also concerns and worries of holding large amounts of cash, in a 'lock-box', normally secured with three keys, which is used to safeguard the financial assets of a group. This attracts a real danger of theft.

The cash box could only be opened during meetings when all 'key-holders' were present and this posed another logistical challenge as it relied heavily on physical presence of all the '3-key holders' for saving process to proceed.

3.5 RESEARCH, DOCUMENTATION AND DISSEMINATION

There is no proper documentation of lessons learnt in the iSAVE program to inform in the improvement of the future program activities, yet a lot of reporting paperwork is involved.

The NUDIPU M&E department is currently understaffed, with only person and the program teams at district level have since abandoned the administration of M&E tools laid down in the iSAVE model.

While it is anticipated that active research could inform the program on innovations that are likely to bring positive change to the beneficiaries, the results, and learnings from the research collaborations with the Norwegian School of Business (NHH) - University of Bergen (UiB) - Norway (2013-2016), and the University of Agder (UiA) - Norway (2022-2023) respectively had not yet been incorporated in the iSAVE design or implementation at the time of the review.

4. RECOMMENDATIONS

The iSAVE program is a unique partnership whereby the contributions of each partner have impacted the beneficiaries. By and large, the desires to build social capital, deepen financial services, improve inclusivity of service providers, build grass root organizations of OPDs, increase employment opportunities, as well as improve access to social protection for persons with disabilities has proved to be effectively realized. The program should urgently consider the following recommendations to consolidate its achievements and improve service delivery to sustainably impact the intended beneficiaries and promote replication to wider frontiers: -

- 1. Program effectiveness:** - To promote professional excellence and autonomous accountability NAD should apportion the delivery structure of iSAVE program based on the following domains:

Functional Roles

- The ideation, direction, IPs coaching and funding (to NUDIPU/AMFIU) should be by NAD.
- The mobilization of persons with disabilities/caretakers, DUs' capacity building, disability inclusion advocacy, and propagation of iSAVE model should be by NUDIPU.
- Influencing financial inclusion policy, entrepreneurship skilling, financial literacy, and awareness creation on bank linkages, and coaching of FSPs should be in AMFIU's ambit.
- Stromme Foundation should continue with groups formation, disability targeting, groups enterprise skilling, and youth vocational skilling.

Awareness Creation

NUDIPU should champion the community awareness engagements in collaboration with the partners prior to commencement, at inception and throughout the project tenure. Furthermore, the messaging should always support the collaboration with intent to establish and sustain disability inclusion.

Project Management

There should be instituted a headquarter Steering Committee comprising program teams from NUDIPU, NAD, Stromme Foundation and AMFIU as well as representatives/staffs from partner SG programs, academic/research institutions, FSPs, private sector, and the line ministry(ies). The Steering Committee should have definite ToR and provisions to meet regularly (the frequency and intensity to be determined by partners).

Staffing

The program should address the district staffs' remuneration, logistics and support to ensure timely and quality service. The Village Agents should be engaged at the beginning of cycle 2 for each group, they should be assigned territories closer to groups for efficient monitoring of group activities. Furthermore, there is need to separate the reporting channels so that the district-based Programme Assistants account directly to their supervisors (Programme Officers) at NUDIPU, relieving them of the DU politics.

Relatedly, NUDIPU should separate the DU governance from program work and clarify on roles of the DU officials, PAs, FPs and District Working Groups so that reporting lines are made clear, and members get accountable for their actions.

2. The iSAVE program collaboration:

The existing partnership between NAD, NUDIPU, Stromme Foundation and AMFIU should be strengthened since each of the existing partners has a unique contribution. In the case of NAD, they have sourced funding for the partners (NUDIPU and AMFIU), managed to oversee and guide the iSAVE implementation. On the other hand, NUDIPU has been able to mobilize persons with disabilities, build capacities of District Unions, sensitized her membership on human rights and obligations as well as supporting access to employment and social services hence triggering ownership and active participation by persons with disabilities. Stromme Foundation has fared well in the establishment of Groups IGAs, support of start-ups for youth with disabilities trained in vocational skills and building networks between District Unions and her Implementing Partners (AEE for the case of Mayuge and Luuka). AMFIU's activities of entrepreneurship training, financial literacy and financial linkages have led to the creation of diverse income streams for iSAVE members/beneficiaries, boosted their saving culture, introduced persons with disabilities to formal finance services and changed the mindset of financial services providers to consider persons with disabilities as a worthwhile market niche that deserves sustained attention. Also, it requires collective effort by the existing partners to scale-up, replicate and sustainably transition the iSAVE program into a Bank/SACCO or a social enterprise owned by the disability fraternity in Uganda. There is need for continued strengthening of such strategic partnerships and – where possible create new ones to scale-up the quick realization of inclusivity and economic independence of persons with disabilities.

3. Consolidation of the iSAVE frameworks – In a bid to improve the components in the iSAVE model, NAD should consider the following vital adaptations to impact the beneficiaries: -

- a) Allow smaller groups (15 – 30 members) formation especially where circumstances dictate. In the same vein, there is need to consider continuous provision of partial start-up kits to all new groups to aid community outreach.
- b) Hire at least 2 Sign Language Interpreters per district to bridge the gap which was noted in the iSAVE groups and other most needed institutions such as banks and schools.
- c) Provide psychosocial support for caretakers and family members of persons with disabilities. Conducting counseling sessions for caretaker/parents on how to handle trauma and stress associated with having and caring of children with disability will go a long way in addressing the psychosocial cases that go un-reported among caretakers/parents of persons with disabilities/ children with disability.
- d) Introduce Functional Adult Literacy classes to iSAVE group members to enhance their capability to access financial services and manage their own businesses. Village Based Volunteers can be provided with basic adult literacy training. This can be done once a week at the group level.

- e) Promote other possible livelihoods opportunities in future program implementation strategies. For example - the participation of persons with disabilities in sports, music, arts, culture, and film production was found to be very attractive to youth with disability. Hence the need to; raise awareness on the importance of sports, games, music, and art for persons with disabilities and investment in inclusive sports facilities and equipment.
- f) Commit to providing supporting assistive devices to persons with disabilities such as hearing aids, brails for the visually impaired and wheelchairs to facilitate movement of persons with disabilities who are doing business. This could be strengthened through strategic partnership with key service providers/organizations.
- g) Integrate food security, and climate change interventions in the program to create resilience among the iSAVE beneficiaries as well as their communities. This would be vital since the iSAVE program is serving a predominantly rural population whose main source of livelihoods is farming.

4. Sustainability of the iSAVE program – While it is hoped that the present state of program operations would continue overtime there is still room for improvement by laying strong foundations for sustainability hence the iSAVE program should:

- a) Future programming should ensure groups registration and bank linkages are mandatory.
- b) Extend the operational tenure in each new district to five (5) full years to enable intense outreach and deepen the program impact among the target beneficiaries/communities.
- c) Intensify the sensitization of the District Union Board members concerning sustainability by practically building project management structures, reviewing them and continually improving on them. Exchange visits between DUs is recommended for learning process and experience sharing.
- d) The annual subscription fees collected by the DU offices from iSAVE groups on a weekly basis is too frequent and can lead to exhaustion. The suggestion is to make it either monthly or annually with agreed modalities on how the subscriptions reach the office.
- e) Strengthen partnership with NGOs like Stromme Foundation and AMFIU to aid the strategic scaling up of the iSAVE program and enhance NAD's efforts in realizing persons with disabilities' inclusivity and economic independence.
- f) Promote building a saving culture as the core business to sustain the increased number of persons with disabilities' investments in income generating activities, hence contributing to financial independence and economic resilience. This should be up scaled, replicated, and sustained through increased entrepreneurship trainings and vocational skilling in multiple trades along with financial literacy and linkages to FSPs.
- g) Encourage establishment of groups owned investments. Groups investment should be ones that do not require members' active involvement or mobility, at the same time have low risk levels such as land or real estate. Exploration of investing in farming as a

business would be worthwhile especially since majority of the beneficiaries are farmers to assure members of high-income level and economic growth.

- h) Establish a structure where Village Based Volunteers (Village Agents) take bigger responsibilities in offering technical support to groups. Field Promoters should therefore be assigned specific tasks within a specific time of mentoring and transferring skills to Village Based Volunteers. There should be clear guidelines on what intervals they visit the groups. Similarly, the groups should be guided on how to support the Village Based Volunteers to continue benefiting from their services.
- i) The partners should standardize the vocational skilling model and work towards DIT certifications. Also, access to employment intervention needs to be tackled mostly from the job creation angle for sustained effectiveness.
- j) Ensure more men actively participate in iSAVE activities, saving culture, and trainings to gain both financial literacy and matching occupational skills that will open opportunities for viable business enterprises, economic empowerment, and sustainable families for persons with disabilities as they complement the efforts exhibited by women.
- k) Embrace the active participation of faith-based/religious institutions to create change and eliminate discrimination against persons with disabilities in future iSAVE program interventions. Given the great influence religion has in many societies, their involvement in fighting stereotypes against persons with disabilities is critical.
- l) Make use of the Group Leaders in the communication to the iSAVE beneficiaries since they were trusted and elected by members and are near to the groups. This way the project activities will face less resistance and it will improve the relationship between groups and iSAVE program.
- m) Sensitize youths who undergo vocational skilling on 'giving back- to the community' so that they could be willing to train their peers in the future at a special rate to ensure continued transfer of skills and job creation.
- n) It would be advisable for the partners to adopt a bottom-up approach when formulating annual plans to increase ownership and allows for prioritized fulfilment of members' needs.
- o) For sustainability of program outcomes, the partners will need to formulate strategies to reach out to children with disabilities as well as to more beneficiaries with disabilities from categories other than those with walking/climbing difficulty.

5. Digitization of group records and transactions: The iSAVE program should consider investment in digitization to initiate migration from saving in boxes to digital banking for security of group funds, accuracy, and transparency of group records. Introducing a digital group bookkeeping system in all saving groups could be done progressively starting with a sample group per district before it is rolled out to all groups.

One of the most successful digital bookkeeping platform apps for informal savings groups in the world today is DreamSave™ (a digital savings group app <https://www.dreamstartlabs.com/dreamsave.html>). This application has been adapted by informal community banks and savings groups that makes it easy for groups to manage financial records, achieve savings goals, build credit history, and even connect to formal financial services. This digital system if adapted, will simplify the designing and development of group saving ledgers and facilitate progressive migration of iSAVE groups from using “paper and metal-lock saving boxes” to digital group saving platforms. The following links provides an overview of how the ‘DreamSave’ application works and experiences of some groups already using the application: -

- (i) <https://m.facebook.com/dreamstartlabs/videos/welcome-to-dreamsave/1353021545032657/?rdr>
- (ii) <https://www.youtube.com/watch?v=6p5VUIVAd44>
- (iii) <https://villageenterprise.org/blog/award-winning-savings-app/>.

In this platform, each iSAVE group will only be required to acquire one smart phone to run the group savings of all its members, while group members can access their records from any phone. Again, the application works off-line, which is very convenient for most groups located in areas without Internet connection. This digital platform will also address other challenges the members of iSAVE groups cash saving model is currently facing e.g., checking the status of their loan repayment, checking saving balances between meetings. It was also observed cash savings, loaning, and share-out meetings was taking substantial amount of time for group members. Overly, digitization if embraced by program partners will substantially contribute to improving the inclusive transparency and accountability in the running of iSAVE groups.

6. Systemic documentation and research – The program should institute be intentional on documentation and research to foster replication and facilitate the transfer of learning experience to other people, organizations and regions. The documentation of this program work and impacts (research papers, journals) should be uploaded online for public reading. The iSAVE program partners should ensure deliberate inclusion of persons with disabilities as part of the research teams for them to identify issues that matter most in their lives. Persons with disabilities’ participation in the whole research process - right from design to the end of the research outcomes and attesting the final recommendations will greatly help to trigger ownership, reduce bias, and untangle the complexity of disability in future iSAVE program interventions. In addition, the iSAVE program partners should enter strategic partnerships with research institutes of higher learning in Uganda and abroad to explore possible research opportunities to enhance inclusivity. This will not only build the research capacity of persons with disabilities, but also particularly provide for ‘inclusive participation’ in designing –research-based development programs that can widen their livelihood opportunities. Such engagements will provide a unique opportunity whereby persons with disabilities will have their say, be treated equally and use their rights in coming out with inclusive research-based solutions for issues of concern to disability in the country and indeed in the region. Lastly, the program should consider research on the economic impact of sports, arts, music, and culture in the context of alternative occupation for persons with disabilities.

ANNEX 1.

A. Summary of Data collection sources

Data Collection Method	Target Individuals & Groups	Female	Male	Total Respondents
1. Key Informant Interviews (KIIs)	Total KII participants	25	40	65
	a) Norwegian Association of Disabled (NAD)		2	2
	b) National Union of Disabled Persons of Uganda	2	8	10
	c) Stromme Foundation East Africa		2	2
	d) Government Officer	1		1
	e) Local Government	5	6	11
	f) District Union staff	8	10	18
	g) Opportunity Bank Uganda Ltd.	2	2	4
	h) Africa Evangelistic Enterprises		1	1
	i) Association of Microfinance Institutions of Uganda	2	2	4
	j) Local Artisans	1	1	2
	k) Adjumani Town Council SACCO		2	2
	l) Food for The Hungry	1		1
	m) Ideal Life Vision – CBO		1	1
	n) Imara Vocational Secondary School		1	1
	o) MANODET		1	1
p) Zanzibar Program Staff	1	3	4	
2. Focus Group Discussions (FGDs)	Total FGD participants	111	81	192
	Adjumani District	29	15	44
	Oyam District	29	15	44
	Mayuge District	28	29	57
	Luuka District	25	22	47
3. Human Stories of Change	Total Human story participants	9	10	19
	Adjumani District	4	3	7
	Oyam District	2	2	4
	Mayuge District	2	2	4
	Luuka District	1	3	4
4. Household Surveys	Household surveys	33	17	50
	Adjumani District	8	6	14
	Oyam District	9	3	12
	Mayuge District	8	4	12
	Luuka District	8	4	12
Total		178	148	326

ANNEX 2.

B. Key Informants Interviews (KIIs) Participants

KEY INFORMANT INTERVIEWS						
#	NAME	DISTRICT	ORGANIZATION	POSITION	CONTACTS	FORM OF DIFFICULTY
1.	Popuras Aisu	Kampala	NUDIPU	Programme Officer	+256772345549	Difficulty walking
2.	Ms. EstherKyoziira	Kampala	NUDIPU	Chief Executive Officer	Esther.kyoziira@nudipu.org	Difficulty seeing
3.	Denis Mpamizo	Kampala	NUDIPU	Finance & Administration Manager	mpamizo.dennis@nudipu.org	None
4.	Ambrose Wolukawu	Kampala	NUDIPU	Programme Officer	wolukawu.ambrose@nudipu.org	None
5.	Yofisa Oyuki	Kampala	NUDIPU	Programme Manager	oyuki.yofisa@nudipu.org	None
6.	Henry Mpindi	Kampala	AMFIU	Finance and Administration Manager	hmpindi@amfiu.org.ug	None
7.	JacquelineMbabazi	Kampala	AMFIU	Executive Director	jackiem@amfiu.org.ug	None
8.	Flavia Bwire Nakabuye	Kampala	AMFIU	Programme Manager Membershipand FinancialInclusion	flavia@amfiu.org.ug	None
9.	Joseph Walugembe	Kampala	Stromme Foundation	Programme Coordinator –TOFI	Joseph.walugembe@stromme.org	Difficulty seeing
10.	Tonny Ojuka	Kampala	Stromme Foundation	Economic Inclusion Officer		None
11.	Edson Ngirabakunzi	Kampala	NAD	Country Director	edson.ngirabakunzi@nhf.no	Difficulty walking
12.	George Mukasa Mukisa	Kampala	NAD	Technical Adviser	george.mukisa@nhf.no	None
13.	Alafi PatrickCeaser	Adjumani	District Union	DU Chairman	+256782056844	Difficulty seeing
14.	George Madrama	Adjumani	District Union	Focal Person- Itiripkwa	+256779961334	None
15.	Shauda Kasim	Adjumani	District Union	DU Board Member- Youth Representative	+256761277455	None
16.	TarapkweGrace	Adjumani	Local Government	Female Councilor- Adjumani	+256782652210	None
17.	Aceen Tabitha	Adjumani	NUDIPU	Field Promoter- Adropi Subcounty	+256775906785	None
18.	Asida Daniel Awory	Adjumani	NUDIPU	Programme Assistant	+255780199270	None

19.	Laze ConsRonald	Adjumani	Local Government	Community Development Officer	+256779604573	None
20.	TeopistaAtako	Adjumani	Food for the Hungry- Adjumani	Project Assistant- Children Youths for CommunityChange	+256789675122	None
21.	Unzima John	Adjumani	ATC SACCO	Savings MobilizationOfficer	+256775934717	None
22.	Maku MPatrick	Adjumani	ATC SACCO	Manager	+256773177216	None
23.	Mawadri Ramadhan	Adjumani	Local Government	District Community Development Officer- Adjumani	+256772841354	None
24.	Dipio Agnes	Adjumani	Local Government	Acting District Commercial Officer	+256777843606	None
25.	ModestaAngom	Adjumani	Restaurant	Service Provider	+256774226554	None
26.	Gira ChrisOtim	Oyam	Local Government	District Community Dev't Officer	+256772618488	None
27.	Alex Enon	Oyam	Local Government	District CommercialOfficer	+256782562447	None
28.	Otim Anthony	Oyam	Local Government	Community Development Officer/FPP	+256773252814	None
29.	Emily Akulu	Oyam	District Union	DU Boardmember	+256780775554	Difficulty seeing
30.	Akullu Fiona Okello	Oyam	NUDIPU	Programme Assistant	+256786429115	None
31.	Francis Odongo Ali	Oyam	District Union	DU Chairman	+256772552213	Difficulty walking
32.	Obong George	Oyam	District Union	General Secretary	+256773203254	Difficulty walking
33.	Owiny Calvin Darius	Oyam	NUDIPU	Field Promoter	+256775009034	None
34.	Eng. Omara Walter Louise	Oyam	Imara Vocational& SecondarySchool	ExecutiveDirector	+256789725291	None
35.	Alyai Joseph	Oyam	AMFIU	Program Coordinator	+256772641511	None
36.	Acola Rose	Oyam	District Union	Vice Chairperson	+256777483665	Difficulty walking
37.	Emmy Okello	Oyam	OpportunityBank	Field Officer		None
38.	Lubogo Moses Bemeli	Mayuge	District Union	Caregiver/Parent	+256781395233	None
39.	BankyayeRobert	Mayuge	District Union	General Secretary	+256754847211	Difficulty walking
40.	Adikini Hellen	Mayuge	District Union	Village Agent	+256777301299	None
41.	Kibwika Henry	Mayuge	OpportunityBank	Field Officer	+256775505650	None
42.	Kakete William	Mayuge	Africa Evangelistic Enterprise	ProgrammeAsst	+256777063517	None
43.	Namuganga Asha	Mayuge	District Union	Vice Chairperson	+256750944118	Little Person

44.	KatookoShafiga	Mayuge	District Union	Youth Representative		Albinism
45.	Oketch Mathias Kayima	Mayuge	Artisan	VST Trainer	+256702444436	Difficulty in walking
46.	VictoriaKanafu	Mayuge	MGL&SD	District Community Dev't Officer		None
47.	Achen Hariet Shirley	Mayuge	Local Government	Community Dev't Officer	+256784480000	None
48.	Atisa Stephen	Mayuge	MANODET	Program Officer	+256754471241	None
49.	Aguti Betty Edimu/Emmu	Mayuge	Local Government	Senior Commercial Officer	+256775170436	None
50.	KaggwaRobert	Luuka	DU-NUDIPU	Administrative Assistant	+256773634786	Difficulty Walking
51.	Wambi Emmanuel	Luuka	Ideal Life Vision-CBO	Director	+256702319490	None
52.	Waiswa Grace	Luuka	District Union	Chairman	+2567754437221	Difficulty Walking
53.	KatengekeRacheal	Luuka	District Union	Secretary	+2567632142217	Albinism
54.	KyageraFagiru	Luuka	NUDIPU	Field Promoter	+256752722091	Albinism
55.	NamukoseMary	Luuka	District Union	Treasurer	+256773720778	Difficulty seeing
56.	Nasaba Noah	Luuka	District Union	Youth Representative	+256770478732	Difficulty walking
57.	Waibi Leo	Luuka	OpportunityBank	Field Officer	+256740806708	None
58.	Tibaira Charles	Luuka	District Union	Vice Chairman	+256777526100	Difficulty walking
59.	Wabodhalsaac	Luuka	Local Government	Community Dev't Officer	+256782714108	None
60.	Kirunda Baker	Luuka	Local Government	District Commercial Officer	+256784618988	None
61.	Kigenyi Asif	Luuka	Local Government	Senior Community Dev't Officer	+256772849614	None
62.	Ali Machano	SHIJUWAZA	Zanzibar	Programme Officer	Alimachano47@gmail.com	None
63.	Tamri Noufel	SHIJUWAZA	Zanzibar	Executive Director	tamnofel@gmail.com	None
64.	Nairat Ali	TAMWA	Zanzibar		nairat@tamwaznz.or.tz	None
65.	Hayrat Haji	TAMWA	Zanzibar		kahirat@tamwaznz.or.tz	None

ANNEX 3.

C. Focus Group Discussion (FGD) Participants

Name of Participant	Gender	Contact Number	Group Name	Sub-county	District	FGD category
1. Acio Erin	Female	787977740	Ngwalo mito diro	Loro	Oyam	Household Members
2. Otim Denis	Male	785553522	Ngwalo mito diro	Loro	Oyam	Household Members
3. Adero Polly	Female	771615859	Otim ikom waa	Loro	Oyam	Household Members
4. Ocom Goddy	Male	770709640	Otim ikom waa	Loro	Oyam	Household Members
5. Okulu Benson	Male	782300695	Otim ikom waa	Loro	Oyam	Household Members
6. Ayo Dorcus	Female	781007166	Ngwalo mito diro	Loro	Oyam	Household Members
7. Ajok Doreen	Female	783628040	Otim ikom waa	Loro	Oyam	Household Members
8. Okol John	Male	781623541	Ngwalo mito diro	Loro	Oyam	Household Members
9. Apio Jacinta	Female	788396283	Obanga twero	Loro	Oyam	Household Members
10. Ayugi Nighty	Female	788340428	ObangaAkica	Loro	Oyam	Household Members
11. Owoo George	Male	782795921	Ongwalo tute	Loro	Oyam	Household Members
12. Asha Foni	Female	763955609	Amanjora	Arinyapi	Adjumani	Household Members
13. Caremera Osuo	Female	763955609	Amanjora	Arinyapi	Adjumani	Household Members
14. Otua Antoneta	Female	763955609	Amanjora	Arinyapi	Adjumani	Household Members
15. Masudio Silivia	Female	773421086	Amanjora	Arinyapi	Adjumani	Household Members
16. Anzoyo Lilian	Female	776902550	Amanjora	Arinyapi	Adjumani	Household Members
17. Iceta Emmanuel	Male	781671011	Amanjora	Arinyapi	Adjumani	Household Members
18. Endreo Florence	Female	779883233	Kadabara A	Adropi	Adjumani	Household Members
19. Aserua Jackline	Female	771145168	Kadabara A	Adropi	Adjumani	Household Members
20. Ababiku Jackline	Female	770330384	Kadabara A	Adropi	Adjumani	Household Members
21. Dragulu Thomas	Male	770728016	Akwedriku Anzoo	Adropi	Adjumani	Household Members
22. Martha Zeroa	Female	778395487	Akwedriku Anzoo	Adropi	Adjumani	Household Members
23. Onload Cicilia	Female	775829890	Akwedriku Anzoo	Adropi	Adjumani	Household Members
24. Adrupio Joyce	Female	775829890	Akwedriku Anzoo	Adropi	Adjumani	Household Members
25. Mahmud muzamil	Male	784641502	Kadabara A	Adropi	Adjumani	Household Members
26. Veronica Endreo	Female	786052547	Kadabara A	Adropi	Adjumani	Household Members
27. Mbareo Joseph	Male	786052547	Kadabara A	Adropi	Adjumani	Household Members
28. Asienzo Virginia	Female	786052547	Kadabara A	Adropi	Adjumani	Household Members
29. Masudio Florence	Female	778168340	Kadabara A	Adropi	Adjumani	Household Members
30. Draolega Thomas	Male	788265627	Alleluia A	Pachara	Adjumani	Household Members
31. Anzoyo Jane	Female	774609162	Alleluia A	Pachara	Adjumani	Household Members
32. Bunia Regina	Female	771457099	Alleluia A	Pachara	Adjumani	Household Members
33. Drakonya Dominic Mundu	Male	781561996	Alleluia A	Pachara	Adjumani	Household Members
34. Sereo Tereza	Female	786549240	Alleluia A	Pachara	Adjumani	Household Members
35. Anyama Stephen	Male	777727378	Amokodricici	Itirikwa	Adjumani	Household Members
36. Kotevu Tabiola	Male	780357220	Amokodricici	Itirikwa	Adjumani	Household Members
37. Otumatia Acizela	Female	779337148	Amokodricici	Itirikwa	Adjumani	Household Members
38. Anzo Michael	Male	764307179	Amokodricici	Itirikwa	Adjumani	Household Members
39. Kojoki Patricia	Female	771758068	Amokodricici	Itirikwa	Adjumani	Household Members
40. Vuni Simon	Male	771439021	Amokodricici	Itirikwa	Adjumani	Household Members

41. Chandia Asumpta	Female	779961334	Amokodricici	Itirikwa	Adjumani	Household Members
42. Kimbugwe Godfrey	Male	782050195	Tulikilala	Imanyiro	Mayuge	Household Members
43. Namubya Safina	Female	753531502	Kyoleka	Imanyiro	Mayuge	Household Members
44. Kasadha Charles	Male	774097279	Kisakyamukama	Imanyiro	Mayuge	Household Members
45. Wante Robert Isabirye	Male	703196899	Kisakyamukama	Imanyiro	Mayuge	Household Members
46. Nangobi Hadijja	Female	787041474	Kisakyamukama	Imanyiro	Mayuge	Household Members
47. Namagobe Zikula	Female	743839315	Kisakyamukama	Imanyiro	Mayuge	Household Members
48. Mugabe Moses	Male	703416311	Buyemba I PWDs	Imanyiro	Mayuge	Household Members
49. Ekuzasi	Male	773420142	Obwavu mpologoma	Busakira	Mayuge	Household Members
50. Muhammad	Male	755432970	Bubali twezimbe	Busakira	Mayuge	Household Members
51. Yusuf	Male	750634804	Kikolebwa ayenda	Busakira	Mayuge	Household Members
52. Abasa	Male	741538289	Kyosiga	Busakira	Mayuge	Household Members
53. Catherine	Female	757560147	Kikolebwa ayenda	Busakira	Mayuge	Household Members
54. Lukiya	Female	741323461	Kyosiga	Busakira	Mayuge	Household Members
55. Balilaine David	Male	773557397	Kyosiga	Bukooma	Luuka	Household Members
56. Isabirye Jamil	Male	751028755	Sisimuka	Bukooma	Luuka	Household Members
57. Kirya Diffasi	Male	759018719	Sisimuka	Bukooma	Luuka	Household Members
58. Kyakuwaire Agnes	Female	780814076	Atambula empola	Bukooma	Luuka	Household Members
59. Balyegera Esther	Female	702451440	Atambula Empola	Bukooma	Luuka	Household Members
60. Namwase tapeness	Female	772348836	Atambula empola	Bukanga	Luuka	Household Members
61. Kauta musa	Male	756279205	Katweyuge	Bukanga	Luuka	Household Members
62. Namwase susan	Female	752156208	Katweyunge	Bukanga	Luuka	Household Members
63. Nabirye fida	Female	705053999	Balikyewunya	Bukanga	Luuka	Household Members
64. Buwande Iovisa	Female	772871481	Balitwewunya	Busoga	Luuka	Household Members
65. Apio Anna Grace	Female	766475595	Otim ikom waa	Loro	Oyam	Caretakers of PWDs
66. Awino joyce	Female	766435202	Otim ikom waa	Loro	Oyam	Caretakers of PWDs
67. AkaoAlice	Female	785044120	Ngwalo mito diro	Loro	Oyam	Caretakers of PWDs
68. Aceng lilly	Female	789278200	Ngwalo mito diro	Loro	Oyam	Caretakers of PWDs
69. Oyugi Alfred	Male	775364019	Otim ikom waa	Loro	Oyam	Caretakers of PWDs
70. Amongi Betty	Female	781634990	Otim ikom waa	Loro	Oyam	Caretakers of PWDs
71. Awino Dorcus	Female	760746014	Ngwalo mito diro	Loro	Oyam	Caretakers of PWDs
72. Ogwang Tom	Male	760147935	Ngwalo mito diro	Loro	Oyam	Caretakers of PWDs
73. Akello Dorcus	Female	783016210	Ongwalo tute	Loro	Oyam	Caretakers of PWDs
74. Adoch Jennifer	Female	788709982	Orange Akica	Loro	Oyam	Caretakers of PWDs
75. Chandia Beatrice	Female	786147087	Akwedriku	Arinyapi	Adjumani	Caretakers of PWDs
76. Muraa Perina	Female	788462470	Akwedriku	Arinyapi	Adjumani	Caretakers of PWDs
77. Henery Ipeaju	Male	788577740	Akwedriku	Arinyapi	Adjumani	Caretakers of PWDs
78. Dipio Grace	Female	780173499	Akwedriku	Arinyapi	Adjumani	Caretakers of PWDs
79. Endreo Millania	Female	787171587	Akwedriku	Arinyapi	Adjumani	Caretakers of PWDs
80. Igabwea Beatrice	Female	760170603	Akwedriku	Arinyapi	Adjumani	Caretakers of PWDs
81. Mugabe Isa	Male	704695800	Kisa kyamukama	Imanyiro	Mayuge	Caretakers of PWDs
82. Namatende Zaituna	Female	742009754	Kisa kyamukama	Imanyiro	Mayuge	Caretakers of PWDs

83. Ambakile Amina	Female	754311220	Kisa kyamukama	Imanyiro	Mayuge	Caretakers of PWDs
84. Mugala Enfulance	Female	705751256	Basekamaja	Imanyiro	Mayuge	Caretakers of PWDs
85. Tumujiwa Enfulance	Female	704702810	Tulikilala	Imanyiro	Mayuge	Caretakers of PWDs
86. Obbo John	Male	704255818	Twezimbe Bubaali	Busakira	Mayuge	Caretakers of PWDs
87. Mboggo Muhammad	Male	742658041	Kyosiga	Busakira	Mayuge	Caretakers of PWDs
88. Namugabwe Shaluwa	Female	700754439	Kyosiga	Busakira	Mayuge	Caretakers of PWDs
89. Kagoya joy	Female	704255818	Twezimbe Bubaali	Busakira	Mayuge	Caretakers of PWDs
90. Nabirye Rose	Female	762651841	Akezimbira Busala	Busakira	Mayuge	Caretakers of PWDs
91. Were Mangada	Female	751787226	Kyosiga	Busakira	Mayuge	Caretakers of PWDs
92. Zirimala Juma	Male	787245714	Kyosiga	Busakira	Mayuge	Caretakers of PWDs
93. Namusooko kadijja	Female	764261103	Kisakyamukama	Bukanga	Luuka	Caretakers of PWDs
94. Tewaku Asia	Female	705095883	Atanesitala	Bukanga	Luuka	Caretakers of PWDs
95. Nambi joweria	Female	751448999	Kyebajatobona	Bukanga	Luuka	Caretakers of PWDs
96. Namugere irene	Female	758476006	Gemakumwino	Bukanga	Luuka	Caretakers of PWDs
97. Musabi benard	Male	700654912	Kwagala	Bukanga	Luuka	Caretakers of PWDs
98. Nangobi Muzamilu	Male	776928085	Kyosiga	Bukooma	Luuka	Caretakers of PWDs
99. Kapaya Yakobu	Male	770770587	Kyowamwino	Bukooma	Luuka	Caretakers of PWDs
100. Mutesi Kagere Tapey	Female	761364696	Kyowamwino	Bukooma	Luuka	Caretakers of PWDs
101. Namakika Jennifer	Female	764979418	Atambula Empola	Bukooma	Luuka	Caretakers of PWDs
102. Nakyanzi Yudaya	Female	777804315	Atambula Empola	Bukooma	Luuka	Caretakers of PWDs
103. Mbalila Rebecca	Female	702763245	Tweyimbe	Bukooma	Luuka	Caretakers of PWDs
104. Auma Dorcus	Female	770582335	Rwot Akica	Loro	Oyam	Group members and those accessing formal financial services
105. Ebong Joe	Male	770582335	Rwot Akica	Loro	Oyam	- do-
106. Akullu Lucy	Female	779800774	Rwot Akica	Loro	Oyam	- do-
107. Akongo Grace	Female	770557757	Rwot Akica	Loro	Oyam	- do-
108. Owiny Francis	Male	786296749	Rwot Akica	Loro	Oyam	- do-
109. Apeci Agnes	Female	766365548	Rwot Akica	Loro	Oyam	- do-
110. Akello Aida	Female	761164388	Rwot Akica	Loro	Oyam	- do-
111. Otim Tonny	Male	787539821	Rwot Akica	Loro	Oyam	- do-
112. Atim Margaret	Female	771592261	Obanga akica	Minakulu	Oyam	- do-
113. Ajok Betty	Female	773466281	Obanga akica	Minakulu	Oyam	- do-
114. Aceng Jasinta	Female	763622142	Ongwalo tute	Minakulu	Oyam	- do-
115. Bua Richard	Male	781050558	Obanga atwero	Minakulu	Oyam	- do-
116. Angwen Maraca	Female	777155217	Obanga atwero	Minakulu	Oyam	- do-
117. Odyek Leci	Female	782593186	Obanga atwero	Minakulu	Oyam	Group members and those accessing formal financial services
118. Nampiina Faridah	Female	742707797	Kyosiga	Bukooma	Luuka	- do-
119. Butakye Moses	Male	754493077	Atambula empola	Bukooma	Luuka	- do-

120.Kabale Isaac Jasper	Male	776812600	Tweimbe	Bukooma	Luuka	- do-
121.Byansi Henry	Male	755080931	Njababooona	Bukooma	Luuka	- do-
122.Global Michael	Male	702857980	Balitwegomba	Bukooma	Luuka	- do-
123.Nampiina Faridah	Female	742707797	Kyosiga	Bukooma	Luuka	- do-
124.Butakye Moses	Male	754493077	Atambula empola	Bukooma	Luuka	- do-
125.Kyagera Fagil	Male	752722091	Kyebajja tobona	Bukanga	Luuka	- do-
126.Musabi benard	Male	700654912	Kwagala	Bukanga	Luuka	- do-
127.Mpakibi naume	Female	741232417	Twist kyilala	Bukanga	Luuka	- do-
128.Musicians muzafaru	Female	785828184	Katweyunge	Bukanga	Luuka	- do-
129.Muhiti joel	Male	753430540	Katweyunge	Bukanga	Luuka	- do-
130.Kyagera Fagil	Male	752722091	Kyebajja tobona	Bukanga	Luuka	- do-
131.Musabi benard	Male	700654912	Kwagala	Bukanga	Luuka	- do-
132.Wadagu Rogers	Male	742774637	Bakusekamaja	Imanyiro	Mayuge	- do-
133.Wafula Stephen	Male	758616680	Tulikilala	Imanyiro	Mayuge	- do-
134.Nabirye Rose	Female	765357375	Tulikilala	Imanyiro	Mayuge	- do-
135.Tondwa Mariam	Female	700978835	Tulikilala	Imanyiro	Mayuge	- do-
136.Nabirye Mwaiduma	Female	707654623	Tulikilala	Imanyiro	Mayuge	- do-
137.Naibira Olivia	Female	787159318	Kyebajatobona	Imanyiro	Mayuge	- do-
138.Bagume Mary	Female	740645649	Tulikilala	Imanyiro	Mayuge	- do-
139.Balaba Fredrick	Male	753026210	Kyebajatobona	Imanyiro	Mayuge	- do-
140.Mpaata Bakari	Male	773293899	Kisakyamukama	Imanyiro	Mayuge	- do-
141.Nanzala Fazila	Female	784220235	Twegaite	Busakira	Mayuge	- do-
142.Namusubo fauza	Female	754247530	Twegaite	Busakira	Mayuge	- do-
143.Musubika sarah	Female	704548971	Twegaite	Busakira	Mayuge	- do-
144.Kia Jennifer	Female	788858831	Twegaite	Busakira	Mayuge	- do-
145.Mpina david	Male	772879543	Twekembe	Busakira	Mayuge	- do-
146.Magumba safiyu	Male	751970064	Twekembe	Busakira	Mayuge	- do-
147.Kawere asuman	Male	752773631	Twekembe	Busakira	Mayuge	- do-
148.Iranya Gonecase Richard	Male	774568686	Adjumani iSAVE	ATC	Adjumani	- do-
149.Madrama Natal	Male	777911698	Adjumani iSAVE	ATC	Adjumani	- do-
150.Karenidrua Sabina	Female	782726441	Adjumani iSAVE	ATC	Adjumani	- do-
151.Cheku Emmanuel	Male	788281422	Adjumani iSAVE	ATC	Adjumani	- do-
152.Baatio Lily	Female	776134141	Adjumani iSAVE	ATC	Adjumani	- do-
153.Rosemary Lelegoa	Female	770547853	Adjumani iSAVE	ATC	Adjumani	- do-
154.Ojok Dickens	Male	782556403	Rwot akica	Aber	Oyam	- do-
155.Akullu Lucy	Female	779800774	Rwot akica	Aber	Oyam	- do-
156.Alweny Michelle	Female	777776561	Ongwalo nen anyim	Aber	Oyam	- do-
157.Aguti Sophia	Female	776508063	Ngwalo oribo waa	Aber	Oyam	- do-
158.Odongo Lawrence	Male	787749503	Ngwalo oribo waa	Aber	Oyam	- do-
159.Akello Rose Akwar	Female	780404949	Ngwalo oribo waa	Aber	Oyam	- do-
160.Odongo Jimmy	Male	774414699	Ongwalo tute	Minakulu	Oyam	Youth in Vocational Training

161.Okello Denis	Male	779943281	Ongwalo tute	Minakulu	Oyam	- do-
162.Weke Walter	Male	786019557	Obanga atwero	Loro	Oyam	- do-
163.Ajok Kevin	Female	772296614	Obanga atwero	Loro	Oyam	- do-
164.Muwanguzi Paul	Male	740017366	ZIBULA ATUDE	Busakira	Mayuge	- do-
165.Lumonge Huraid	Male	751410843	Twezimbe isave	Busakira	Mayuge	- do-
166.Naiwumbwe Maimuna	Female	756916107	Kisa kyamukama	Busakira	Mayuge	- do-
167.Abuzeku Ayubu	Male	759477661	Tulikilala	Busakira	Mayuge	- do-
168.Tenwa Peter	Male	759975302	Kisa kyamukama	Busakira	Mayuge	- do-
169.Naigaga Martha	Female	776598842	Kyebaja Tubona	Busakira	Mayuge	- do-
170.Dhakaba Muhamed	Male	759897763	Kitovu kyoleke	Busakira	Mayuge	- do-
171.Naigaga Rosemary	Female	787727245	Awali mukama	Busakira	Mayuge	- do-
172.Nantume Scovia	Female	761608259	Kisa kyamukama	Busakira	Mayuge	- do-
173.Innocent	Male	777029787	Imanyiro	Busakira	Mayuge	- do-
174.Namusubo sifa	Female	756916491	Kikolebwa ayenda	Busakira	Mayuge	- do-
175.Mudumba steven	Male	774525258	Kyosiga	Busakira	Mayuge	- do-
176.Badebye franco	Male	774846943	Bwavu mpologoma	Busakira	Mayuge	- do-
177.Kiiza Jackline	Female	757529504	Atambulaempola	Busakira	Mayuge	- do-
178.Bwana Geoffrey	Male	75008959	Twezimbe	Busakira	Mayuge	- do-
179.Mukisa Daniel	Male	752226709	Twist kyilala	Bukanga	Luuka	- do-
180.Nabiryo Florence	Female	701159606	Kisa kyamukama	Bukanga	Luuka	- do-
181.Nabirye salimah	Female	742494922	Tusuubira	Bukanga	Luuka	- do-
182.Kasowole sumaya	Female	759849387	Tusuubira	Bukanga	Luuka	- do-
183.Wambwa Jacob	Male	754397617	Katweyunge	Bukanga	Luuka	- do-
184.Mutesi lukia	Female	773089754	Atambula empola	Bukanga	Luuka	- do-
185.Kashgar Fatuma	Female	757909465	Alumirwa mwiine	Bukanga	Luuka	- do-
186.Kauma Florence	Female	771318163	Atambula Empola	Bukooma	Luuka	- do-
187.Ikesa Aida	Female	750081611	Kyosiga	Bukooma	Luuka	- do-
188.Kapele Paul	Male	758458600	Tweyimbe	Bukooma	Luuka	- do-
189.Mutagaya Noah	Male	758104805	Kyosiga	Bukooma	Luuka	- do-
190.Mulwanyi Patrick	Male	701809675	Gemakumwino	Bukooma	Luuka	- do-
191.Lada Dominic	Male	787329548	Asisi A	Adropi	Adjumani	- do-
192.Dribareo Topista	Female	774776009	Arising A	Adropi	Adjumani	- do-

ANNEX 4.

D. Household Survey Participants

Name of Participant	Gender	Form of Difficulty	Telephone No.	Sub - Region	District	Sub-county
1. Masudio Silvia Dramoyo	Female	Walking/climbing	773421086	West Nile	Adjumani	Arinyapi
2. Iziku Jane	Female	Caretaker	761730972	West Nile	Adjumani	Arinyapi
3. Idro Alice	Female	Walking/climbing	784458832	West Nile	Adjumani	Arinyapi
4. Bayoa Jackline	Female	Caretaker	762881631	West Nile	Adjumani	Adropi
5. Alafi John	Male	Cognitive	776714150	West Nile	Adjumani	Adropi
6. Nyadru Joel	Male	Caretaker	789687937	West Nile	Adjumani	Adropi
7. Mociruku Dominika	Female	Walking/climbing	780990265	West Nile	Adjumani	Itirikwa
8. Anyone Charles	Male	Cognitive	774940821	West Nile	Adjumani	Itirikwa
9. Bazio Stella Agasi	Female	Walking/climbing	779337148	West Nile	Adjumani	Itirikwa
10. Irachaa Concy	Female	Caretaker	765744018	West Nile	Adjumani	Itirikwa
11. Irama George Peter	Male	Caretaker	774940821	West Nile	Adjumani	Adropi
12. Anyada Moses	Male	Walking/climbing	775583143	West Nile	Adjumani	Adropi
13. Koma Flaminio	Male	Caretaker	779337148	West Nile	Adjumani	Adropi
14. Masudio Harriet	Female	Caretaker	779337148	West Nile	Adjumani	Adropi
15. Amongi Eunice	Female	Caretaker	776548803	Lango	Oyam	Loro
16. Amongi Polly	Female	Caretaker	763263499	Lango	Oyam	Loro
17. Arimo Moi Williams	Male	Caretaker	762570117	Lango	Oyam	Loro
18. Opio Morrish	Male	Caretaker	789374289	Lango	Oyam	Loro
19. Akello Milly	Female	Caretaker	761661237	Lango	Oyam	Minakulu
20. Apio Flor	Female	Caretaker	781801133	Lango	Oyam	Minakulu
21. Achola Molly	Female	Caretaker	787156997	Lango	Oyam	Minakulu
22. Abeja Lucy	Female	Caretaker	777477950	Lango	Oyam	Minakulu
23. Ogwal David	Male	Caretaker	779753702	Lango	Oyam	Loro
24. Alum Loy	Female	Caretaker	775764350	Lango	Oyam	Lango
25. Apio Stella	Female	Caretaker	776577951	Lango	Oyam	Loro
26. Abonyo Martha	Female	Caretaker	782615415	Lango	Oyam	Loro
27. Ambakile Amina	Female	Caretaker	754311220	Busoga	Mayuge	Imanyiro
28. Zaituna Namatende	Female	Seeing	742009754	Busoga	Mayuge	Imanyiro
29. Mugabi Isa	Male	Walking/climbing	704695800	Busoga	Mayuge	Imanyiro
30. Namagobe Zikula	Female	Walking/climbing	743839315	Busoga	Mayuge	Imanyiro
31. Nangobi Hadijja	Female	Self-care	787041474	Busoga	Mayuge	Imanyiro
32. Kimbubwe Godfrey	Male	Walking/climbing	782050195	Busoga	Mayuge	Imanyiro
33. Katooko Shafiga	Female	Walking/climbing	758348593	Busoga	Mayuge	Busakira

34. Ntale Joweti	Male	Seeing	754295660	Busoga	Mayuge	Busakira
35. Were Mangada	Female	Caretaker	751787226	Busoga	Mayuge	Busakira
36. Namusisi Justice Joyce	Female	Caretaker	703961855	Busoga	Mayuge	Busakira
37. Naigaga Jesica	Female	Caretaker	787511364	Busoga	Mayuge	Busakira
38. Mugalya Ashiraf	Male	Walking/climbing	706331700	Busoga	Mayuge	Busakira
39. Esther Namuwaya	Female	Caretaker	701225021	Busoga	Luuka	Bukooma
40. Namukose Mary	Female	Seeing	773720778	Busoga	Luuka	Bukooma
41. Taabu Emmanuel	Male	Walking/climbing	789612036	Busoga	Luuka	Bukooma
42. Ngobi Muzamiru	Male	Caretaker	776928085	Busoga	Luuka	Bukooma
43. Kapaya Yakobu	Male	Caretaker	770770587	Busoga	Luuka	Bukooma
44. Mutesi Kagere Tapey	Female	Caretaker	761364696	Busoga	Luuka	Bukooma
45. Muhiti Joel	Male	Seeing	753430540	Busoga	Luuka	Bukanga
46. Kasowole Summaya	Female	Hearing	759849387	Busoga	Luuka	Bukanga
47. Mpakibi Naume	Female	Walking/climbing	741232417	Busoga	Luuka	Bukanga
48. National Joweria	Female	Caretaker	751448999	Busoga	Luuka	Bukanga
49. Namugere Jrene	Female	Caretaker	783556665	Busoga	Luuka	Bukanga
50. Tewaku Asiya	Female	Caretaker	705095883	Busoga	Luuka	Bukanga

ANNEX 5.**E. Participants of Impact Stories**

S/N	Name of Participant	Gender	Telephone No.	District
1.	Muraa Margret	Female	784735694	Adjumani
2.	Akello Joyce Madrama	Female	779337148	Adjumani
3.	Aserua Jackline	Female	771145168	Adjumani
4.	Madrama Patrick	Male	778865683	Adjumani
5.	Drani Eukerio	Male	773338994	Adjumani
6.	Masudio Florence	Female	778198340	Adjumani
7.	Cheku Emmanuel	Male	788281422	Adjumani
8.	Wante Robert Isabirye	Male	703196899	Mayuge
9.	Namulondo Monica	Female	764933676	Mayuge
10.	Kasadha Charles	Male	774097279	Mayuge
11.	Mbalila Rebecca	Female	702763245	Mayuge
12.	Kyagera Fagil	Male	752722091	Luuka
13.	Katoko Shafiga	Female	758348593	Luuka
14.	Sebagwa Francis	Male	703253608	Luuka
15.	Waiswa Mubaraka	Male	703316533	Luuka
16.	Olipa James	Male	774774604	Oyam
17.	Adero Simporoza	Female	789992589	Oyam
18.	Obong Peter	Male	774209135	Oyam
19.	Agila Caroline	Female	763566996	Oyam

ANNEX 6.

F. Terms of Reference

Consultant to review the iSAVE Inclusive Economic Empowerment Program in Uganda

1.0 Background:

In 2005, the Norwegian Association of Disabled (NAD), National Union of Disabled Persons of Uganda (NUDIPU) and Association of Microfinance Institutions of Uganda (AMFIU) with funding support from NORAD formed a tripartite that designed an economic empowerment intervention that employed microcredit as a tool to curb the poverty situation among enterprising persons with disabilities. The intervention has evolved under three (3) phases namely: -

Phase I: Microfinance & Disability Project (2006 – 2008); with a goal to promote increased access to microfinance services to persons with disabilities in Uganda through.

Phase II: “We Can Manage” (WCM) Savings Groups Project (2009 – 2015); with the goal to enhance economic independence, social recognition and participation of persons with disabilities.

Phase III: – iSAVE Inclusive Economic Empowerment Program (2016 to-date); with the goal to ensure persons with disabilities are economically independent.

Still under auspices of NORAD, the “Together For Inclusion” (TOFI) project emerged in 2020, bringing on board Stromme Foundation (SF) as a new partner to the iSAVE model. TOFI main focus is to bring disability inclusion into all developing funding from Norway.

The iSAVE program vision is a society where male and female persons with disabilities are economically independent, socially recognized and participate in efforts to bring about sustainable change in their community. Through inclusive village-based savings groups, the mission of iSAVE is to facilitate multi-stakeholder involvement in disability inclusive economic development; enhance entrepreneurship and vocational skills of the beneficiaries; promote access to employment and use of financial services.

In Uganda, iSAVE has since 2009 to-date (2024) gotten implemented in up to 34 districts in Teso, Bukedi, West Nile, Lango, Buganda, Bugisu and Busoga sub regions respectively.

1.1 Target Group:

The iSAVE model’s primary target are male and female persons with disabilities, including youth and children. The caregivers of persons with disabilities and other community members are also welcomed to ensure full integration in the local community.

1.2 Components:

The iSAVE model has five (5) key components; inclusive village-based Savings Groups, financial linkages for both Savings Groups and individual entrepreneurs with disabilities, capacity building towards service providers, skills development and promotion of employment & social protection.

1.3 Strategy:

The key implementation strategies include advocacy for disability inclusion, capacity building, awareness raising, strategic partnerships, participatory role-play and continuous learning and documentation.

NAD would like to take the opportunity to assess progress, consolidate, explore developments and innovations in context, design and upgrade the iSAVE program to inform the new NORAD agreement period (2025 – 2029). To do this, NAD is seeking to procure the services of a firm or independent consultant(s) to conduct a program review.

Zanzibar.

NAD is newly implementing iSAVE Inclusive Economic empowerment program in Zanzibar since beginning of 2023. There is motivation for this review to reach out and explore any new learning and insights happening in the Zanzibar program. The learnings may buttress the design of the new program NORAD proposal 2025-2029. The consultant or firm will reach out to the program implementers to harvest these insights through online platforms.

2.0 Purpose of the Program Review

The principal objective of the review is to determine the performance made in iSAVE 2020 – 2024 framework; including the level of adaptability, good practices and provide recommendations towards the upgrading as well as sustainability of the iSAVE program in the future.

The specific objectives are: -

1. Assess the effectiveness of the program activities in relation to the outcomes/results.
2. Identify and analyze aspects that result into one solid EEP program with learnings from both NFA and TOFI frameworks
3. Assess the efficiency and effectiveness of the tripartite partnership in the program.
4. Explore the possibility and extent of systemic digitization and digitalization in the iSAVE program.
5. Assess the relevance of research and its application in program development.
6. Make recommendations for the next steps for sustaining iSAVE program in the future.

Detailed objectives of the review:

2.1 Assess the effectiveness of the program activities in relation to the results and outcomes

- To what extent have the activities implemented been relevant for the target group?
- To what extent have the program activities enabled disability inclusion?
- To what extent have persons with disabilities access to financial services, business development services, vocational training and employment improved?
- What is the level of institutional awareness in financial services, vocational services and employment in promoting disability inclusion?
- What are the positive and negative unexpected outcomes of iSAVE program implementation in view of staffs, actors and beneficiaries?
- What activities should be dropped, enhanced or introduced to boost participation of women, youth and children with disabilities in the future operations of iSAVE program?

2.2 Identify and rethink aspects that result into one solid EEP program with learnings from both TOFI and NFA frameworks.

- Who are the key players for collaboration?
- Where are the roles and responsibilities concentrated and how these should be distributed among partners considering that the DPO should be in the lead?
- Assess the overall strategy for effective program implementation for one solid EEP program.
- What critical factors enhance sustainability of one solid EEP program?

2.3 Assess the efficiency of the tripartite co-operation in program organization

- How effective has been the stakeholder collaboration with national and district-based IPs?

- Assess the synergy in the tripartite, including their strengths and weaknesses.
- Assess the ownership in relation to the program processes, implementation and outcomes.
- What systemic mechanisms are in place for documentation and dissemination of lessons learnt and good practices in the program?
- Suggest concrete recommendations for collaboration design for the next period.

2.4 Explore the possibility and extent of systemic digitization and digitalization in the iSAVE program

- What digitization can be useful to enhance segmentation in terms of geography, disability, gender or wealth?
- How can digital development foster greater diversity, equity, inclusion, and accessibility?
- To what extent will digitization enhance harmony of trainings, reports, outcomes and research?
- Assess the efficiency of digitization in addressing conflicts, policy, decision-making.
- How does digital recording affect efficiency, accuracy, safety and timeliness of program?
- Do the mechanics of digitization promote exclusion or hinder member participation in the program?

2.5 Assess the relevance and applicability of research in program development

- Have the research initiatives linked to the program enhanced the project aims?
- Have research findings been used into the programs over the period?
- How can research inform the program practices and innovations or adaptations?

2.6 Make recommendations for next steps in iSAVE program operations

- To suggest an efficient management and delivery structure.
- To identify potential adaptations to the iSAVE model – based on their specific contexts.
- To suggest possible further studies, research and data gathering necessary.
- Are there elements not yet included in the iSAVE model that could be part of the design; for example, add-ons based on the review findings.

For Zanzibar,

- mapping the set-up of the program and make summary of progress and any new innovations/ideas that can be taken to Uganda.
Suggest any corrections or suggestions to innovations/changes to program design for 2025-2029.

3.0 Expected Deliverables:

- Draft the Inception report outlining the approach and methodology for the review, including qualitative and quantitative data collection tools.
- Share a concise action plan (including timelines and responsibility) prior to the field study.
- Facilitation of learning workshop for the field teams; on data collection modalities.
- Manage the field team as described in the proposal and as per the signed assignment contract.
- Commit to quality assurance of deliverables, time management, travel arrangements, and administration of subsistence.
- Document and deliver all data collected in the field in the draft review report for sharing, presentation and feedback with relevant stakeholders.
- Finalize the review report based on input and feedback received

4.0 Proposed timeframe:

The program Review will take place for six (6) weeks in February 2024.

A tentative timeline is as follows:

- 28 working days entailing; 7 days preparation including desk review, 12 days field data collection including 1 day's virtual interviews for Zanzibar, 5 days report writing, and 3 days travel.
- 3 days for Presentation of review findings to partners in Kampala.
- Expected commencement date January 17, 2024.

5.0 Geographical scope:

The review will look at Uganda as a whole, but for purposes of the field visits and data collection 5 districts of Kampala (for partners' headquarter teams), Adjumani, Oyam, Mayuge and Luuka shall be covered.

6.0 Methodology

The Consultant is free to suggest methodology; however, the review must provide credible evidence-based information that is useful as well as rely on a participatory approach to increase ownership, empowerment, and usability of the results. The active participation of persons with disabilities and local community leadership wherever feasible will be highly encouraged.

The following methodologies are suggested (but not exhaustive) to pursue the defined objectives and scope of work:

- Desk review of key documents, plans and reports from the iSAVE program
- Field visits to 5 program districts in West Nile, Mid-north, Central and Busoga sub regions
- Group meetings and follow-ups with district program teams
- Consultative meetings and/or interviews with key informants
- Focus Group Discussions
- In-depth interviews of key stakeholders
- Observation
- Application of participatory, inclusive data collection tools that will enable all stakeholders involved to present their views in confidence.

The interview guide and questionnaires developed by the Consultant should be approved by NAD in advance of the field visits/meetings.

Data collection:

The following documents will be provided to the Consultant for a desk review.

Other relevant background documents can be added throughout the review period:

- Partnership Agreements between NAD, NUDIPU and AMFIU
- Programme Strategy and Plans 2020-2024
- Annual, half-year and quarterly reports from 2020 to 2022
- Annual Plans from 2020 to 2023
- The iSAVE Implementation Manual and Training Guides
- Any other documents deemed necessary.

Main sources of data will include (indicative list to be further developed during preparation and field work):

- Beneficiaries, including Persons with disabilities, their caretakers and other group members
- Local Government and line Ministry offices.
- Microfinance Regulators and service providers

- District disability leadership structures/District Unions
- Regional Private Sector Development Centers
- Private entrepreneurs and local leaders (cultural, religious, village, etc.)
- The partners' program staffs, Heads of Department, CEOs/Eds (at NAD, NUDIPU, AMFIU and SF)
- Relevant CSOs and NGO/development actors
- Reports, studies and papers previously produced by the iSAVE program in Uganda, in addition to public accessible resource documents and statistics.

Field visits:

As part of the review, iSAVE groups, District Union officials, MFIs/Banks branch staffs, Field Officers, Local Government officials and District Working Group teams shall be visited in the following 4 districts of Adjumani, Oyam, Luuka and Mayuge. The Consultant shall work closely with NAD, NUDIPU and AMFIU teams during the field visit.

7.0 Presentation of findings and reporting

The Consultant shall submit an inception report outlining the review plan, including timeframe and interview guides, structure and detailed budget after five (5) working days into the consultancy.

A draft review report presenting the objectives and findings to be shared with NAD in due time to include feedback round with clarifications before a final review report is submitted not later than 28th February 2024.

The final review report to include the findings as per the Review objectives listed earlier in this document, including concrete and detailed recommendations of what can be improved in the iSAVE program.

8.0 Statement regarding ownership and confidentiality:

When undertaking the study all information and documentation are strictly confidential and the property of NAD, NUDIPU or AMFIU. All information and documents are only used for the purpose of completing this assignment and therefore should be returned to NAD, NUDIPU or AMFIU respectively once the review is completed. The consultant shall be discrete about any information they may receive or encounter during the review.

The Review report will belong to NUDIPU, AMFIU and NAD only.

9.0 Remuneration:

Remuneration will be decided in the contract based on the budget framework of NAD.

The total sum will be paid in two (2) tranches directly by NAD Uganda:

- 1st installment paid out within 5 working days after signing the contract (50%)
- 2nd instalment paid out within 5 working days of receipt of approved and final report (50%)

The Consultant(s) will be responsible for covering all costs related to their per diem, insurance, logistics, and transport (within Kampala). Transport in relation with field visit will be arranged and paid by NAD.

10.0 Consultancy competences:

- i. At least a Master's degree in relevant disciplines; Business, Economics, Monitoring & Evaluation, Project Management or related field.
- ii. Demonstrated experience of design, implementation and review of Community Managed Microfinance initiatives with bias in Village Savings and Loan Association projects.
- iii. Experience of the informal and formal finance sector in the Uganda and/or regional context.

- iv. Extensive proven knowledge of and/or experience within the field of Livelihood/Economic Empowerment is required, at an international level would be an added advantage.
- v. At least 10 years of experience conducting feasibility studies, project evaluation or the equivalent in livelihoods and/or economic empowerment projects.
- vi. Shows commitment to deliver quality work on time.
- vii. Experience in working with indigenous member-based organizations
- viii. Strong communication, reporting and presentation skills and fluency in English language.
- ix. Good command of multi-sectoral project evaluation skills.
- x. Understanding of rights-based programming and gender mainstreaming.
- xi. Solid knowledge in assessing digitalized projects and research projects.

11.0 Application process:

Please respond to the request for proposal with the following details:

- i. Description of consultant(s) including a summary CV and a cover letter plus 3 references for similar/related projects undertaken with contact persons (references)
- ii. Financial proposal (detailed) that indicates the overall contract price and all estimated breakdown of costs, including days of consultancy
- iii. Overview of qualifications/experience and a profile of your organization (if Institution).
- iv. Technical proposal detailing out the methodology, data analysis and work plan.

Kindly drop in your application materials: -

EITHER by mail at: Esther.Akantorana@nhf.no marked with "EPP UGANDA REVIEW" in the subject field.

OR physically marked "EPP UGANDA REVIEW" at our offices:

Norwegian Association of Disabled (NAD), Plot 3 Muwafu Close, Ntinda Ministers Village, Nakawa - Kampala.

12 Deadline:

Submission Deadline is **Tuesday October 31, 2023** at **17:00 Hrs.**

Applications without all relevant documents will not be considered.

Only shortlisted consultants will be contacted.

The consultant will be chosen based on merit, according to NAD guidelines.