

**School fees.** The PEIS trainings and skilling project has empowered 30 mothers to keep their children in school.

## SAVING

BY ARTHUR ARNOLD WADERO & SHABIBAH NAKIRIGYA

The reopening of schools on February 10 exposed the usual struggle by parents to send their children back on time. This term appeared worse, with nearly 50 percent of learners across the country reportedly delaying to report due to lack of school requirements and tuition.

Educationists warn that this disrupts learning. Ms Angela Kisolo, head teacher of Nakasero Primary School, said late reporting delays syllabus coverage and affects learners' concentration in class.

Rose Nabatanzi, a former student of Kololo Secondary School, said she experienced repeated dismissals, especially in Senior One and Two, because of similar challenges.

"It was not good because I could not finish a term when the school is still demanding some money and would not get my [end of term] report," Nabatanzi, who sat her Senior Four national exams in 2025, told the *Daily Monitor*.

She further recounted that her "concentration was always affected because you are always worried that teachers would any time chase you for fees. The morale for learning also drops because you can easily hate the environment."

She added that once in such a state, then "you don't easily fit in among fellow students because they always remind you that you are going to be chased back home."

On many occasions, Nabatanzi would deliberately delay going back home after school dismissal by making several stopovers along the way so that she could arrive home in the evening like other children who had attended school for the full day.

Sometimes, she hid in her mother's humble shelter in the slums of Luyinja Zone, Mbuya in Nakawa Division.

This behaviour worried her mother, Ms Regina Nabukeera, who feared that her daughter might eventually drop out of school and become involved in harmful activities common in the slums, such as prostitution or early pregnancy, which would also set a bad example for her three younger siblings.

For more than three years, Ms Nabukeera had been a member of a Village Saving and Lending Association (VSLA), but the support she received was still not enough, and she continued to struggle to raise school tuition.

### Turning point...

Nabatanzi's academic journey was reawakened after her mother joined the Parents Education Initiative Scheme (PEIS) training sessions, which her colleagues in the VSLA named Strive for the fittest savings group in Mbuya had embraced.

She added, "It was in my Senior Three when mum joined the [PEIS] programme which enabled her plan for my fees and books," Nabatanzi said, adding, "I have never been chased from school since then until

# How PEIS keeps financially stricken slum kids in school



Mr Fredrick Kayiira, the executive director of Initiative for Mtoto wa Shule, orients parents in Kitintale, about PEIS model for education financing. PHOTO/SHABIBAH NAKIRIGYA

I finished my [Senior National] exams."

The same savings group based in Mbuya chaired by Ms Justine Nakanjako has through the PEIS trainings and skilling empowered 30 mothers to keep their children in school. The 30 mothers have a total of 47 children all together combined spread in both primary and secondary school levels.

### How she joined?

"After Covid struck, we suffered a lot and formed our village saving association to help in tough times. Fees was one of the biggest challenges by all members in savings group," Ms Nakanjako recounted.

She added: "Our members would borrow and even later run to money lenders and they would force us to pay heavy fines plus high interest."

It was in late 2023 when Ms Nakanjako interfaced with officials at Mtoto wa Shule (IMS) who expressed interest in training her savings group on sustainable ways of having tuition and funds for scholastic materials for their children.

At first, Ms Nakanjako was hesitant but later after interfacing with colleagues in savings groups that had embraced the same, she accepted to join.

"We have since learnt a lot. Since then, our members don't panic when a school term opens," Ms Nakanjako said. She added: "We are now trained on ways that enable us to have at least half or full tuition of the [incoming] two [academic] terms."

### About scheme, how it works?

Birthing in 2022, the Parents Education Insurance scheme (PEIS) is a model built to train and prepare anyone paying tuition and related costs such as parents on how to plan in advance for their children's school costs rather than responding

to fees demand in a crisis manner.

The PEIS model is run by the Initiative for Mtoto wa Shule (IMS) overseen by Mr Fredrick Kayiira, the executive director.

Mr Kayiira said the PEIS is a mechanism built to not only insulate parents against tuition deficiency shocks that force many to fetch loans at explosive interests but it is also tailored to guarantee learners' sustainable stay in school.

He added that the scheme is designed in a format that "supports a structured culture of planning, saving and parental responsibility around education financing."

The scheme is specifically built to enable parents or institutions that fund learners' costs to project re-

### FUTURE PROJECTIONS...

Mr Kayiira said: "The long-term goal of PEIS is to contribute to reduced school dropout and improved retention in Uganda by strengthening household-level education financing."

This is because, he added, "the model is designed to complement government education efforts and donor investments, ensuring that public and external resources achieve better and more sustainable outcomes."

As the IMS embarks on stretching the program to other parts of the country, Mr Kayiira hopes that his office can benefit from strength of entities focused on creating sustainable tuition schemes which among other things support education, child protection and social resilience of learners.

quired tuition costs by compressing expenditures on scholastic related needs plus fees and this is later subjected to a formula designed for each person within the scheme.

In so doing, builders of the scheme working with Mr Kayiira at IMS place focus on training persons or institutions that pay tuition on how to execute this model.

### Impacted families in slums

Headquartered at the edge of Mpererwe slums in Kawempe Division, the IMS has in the past four years focused on pushing the PEIS into poverty-stricken families in slums within Kampala Metropolitan Area whose families grapple with school dropouts and related effects like early pregnancies and child marriage.

"PEIS targets school-going children who are at risk of dropout due to financial instability at household level. In this angle, the focus is not on children who have already dropped out, but on prevention-supporting families early enough to keep learners consistently in school," Mr Kayiira said.

He added: "However, parents whose children already dropped out, or never enrolled can also plan to finance their re-enrolment through the PEIS model."

The PEIS model has spread to the humble hamlets of Bwaise, Kawokya, Katanga, Kiwatule, Banda, Kinawataka and Nabweru.

Overall, there are 14 active PEIS groups in Kampala suburbs, which hold over 384 members with women accounting for 96 per cent of the said membership.

Mr Kayiira disclosed that a total of 440 Children have been kept in school using money saved by parents in PEIS groups.

The growing uptake of the PEIS model amongst families in these slums is a result of combined efforts

from organisations and entities devoted to tackling school dropouts and protecting children from exposure to HIV/Aids, illiteracy, child marriages and other dangers triggered by high school dropouts in Uganda.

In this process, the PEIS programs has drawn support from AIDSFONDET Denmark with funds from Erik Thunes Legat, Bygma and Civil Society in Development (CISU).

The IMS has also partnered with Lady Mermaid Empowerment Centre (LMEC) which is a feminist organization providing HIV prevention and Skilling services to vulnerable women and adolescents girls.

Mr Kayiira said these organisations, among other things, equip parents and their children with vital skills plus valuable lessons drawn from lived experiences from persons previously troubled by early marriages, HIV/Aids plus school dropouts.

### Safeguards on fees saving

After the PEIS model was successfully introduced Kyotera, Rakai and Kampala, districts in the early months of 2022, the designers of the model installed safety measures to ensure that school fees savings collected are insulated against abuse and or misappropriation.

"All funds are fully managed by the PEIS group themselves which internally agree and open up saving [bank] accounts and later designate selected leaders amongst themselves as signatories to the said account," Mr Kayiira said. "This is also strengthened by strict internal controls that are designed to protect parents' contributions."

For safety of their fees savings, Ms Nakanjako says her savings group are conditioned on the premise that for any savings to be withdrawn, signatures of the secretary, treasurer and an ordinary members have to be appended to withdrawal forms.

## How it works.

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