



Experience by Caritas Kiyinda-Mityana (Caritas K-MD)

In Kassanda and Mityana, UGANDA

Observing social and economic problems in their diocese, Caritas K-MD intended to implement a project to foster togetherness among their communities but worried about the sustainability of the project goals

The **solution** was to create saving groups and promote a saving and credit culture to guarantee the sustainability of the project goals, once the project phases out

IMPACT

- Financial stability among group members with positive impacts on their livelihood
- Reduction of domestic violence and integration of women in financial decisions
- Development of a voice for advocacy among groups

Experience description

Facing negative impacts on the livelihood in their communities due to economic and social problems, Caritas K-MD decided to promote a saving culture among their communities to support the creation of a resource base from which members could borrow money to sustain their business. Following the design of another project, the organisation started founding their first saving group with farmers in 2012. The group was trained on Village Savings and Loan methodology and monitored by Caritas K-MD. Seeing the positive impacts on the livelihood, these saving groups were introduced in more communities of the diocese, creating a strong bond between group members and thus guaranteeing the sustainability of the project goals.



Other characteristics



BENEFICIARIES

- Communities and beneficiaries of Caritas K-MD
- Caritas K-MD
- Development partners
- Local government
- Banks



CHALLENGES

- Negative effects of climate change since most group members are farmers
- Violation of constitutions and by-laws
- High illiteracy among groups
- Fear of taking over responsibility, especially by women



LESSONS LEARNED

- Ownership and bottom-up approach are important
- Groups need to trust the implementer
- Regular visits and follow-ups of the groups are essential
- Importance of a strong and committed leadership among the group