



Experience by Masaka Diocesan Development Organisation (Caritas MADDO)

In Masaka, UGANDA

Due to a scarcity of the access to clean water, Caritas MADDO created saving schemes among farmer groups to construct water tanks for their communities

The **problem** was that the farmer groups were not trained and monitored well and due to a drought season failed to pay back the fund

Main characteristics

- Lack of training in saving culture and monitoring during the implementation of the scheme
- False assumption of the revolving fund by farmers to be a church-based aid with no regulation of paying back the fund

Experience description

The selected beneficiary farmer groups found a saving group in order to provide better access to water tanks in their communities. They nominated a group leadership and were given full responsibility of managing the revolving fund. Due to a lack of training in saving culture and a regular monitoring during the project, as well as a drought during the season, the farmers failed to pay back the loan. As a consequence, the scheme had to be phased out and other groups lost the chance of benefiting from the scheme. The organisation could also observe a loss of trust in such saving groups in the respective communities and did not achieve the target of improving access to quality water for rural communities.



Other characteristics



REASONS FOR FAILURE

- Lack of training beforehand in saving culture and of regular monitoring during the process
- Dependence on agricultural proceeds and drought during the season of the project
- Lack of involvement of farmers



LESSONS LEARNED

- Strengthening the farmers involved about savings before implementing such a program is important
- Agreements should be made clear beforehand
- Regular monitoring during the process is essential



CORRECTIVE MEASURES

- Restructuring of revolving fund and construction of water tanks by water technicians
- Groups that show a poor saving culture have no access to the fund
- Regular monitoring of the project and groups