

KALREP PROJECT

Success stories



This bulletin provides a deeper look into how lives have been transformed in Karamoja through KALREP.

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Transforming lives in Karamoja through savings groups



World Vision with support from the Austrian Development Agency has supported establishment of 240 savings groups in the districts of Abim, Kotido, Moroto and Amudat in Karamoja sub-region, northeastern Uganda. Each savings group comprises of between 25-30 members.

Over 6,000 individuals are currently participating in savings groups. The majority of these are poor vulnerable groups and smallholder farmers dependent on rain fed agriculture, in an area prone to more frequent and longer dry spells and drought, erratic rainfall with limited access to farming materials and credit services. According to the Uganda National Household Survey 2016/17, Karamoja region has an income poverty of 61% and food poverty of 70% making it one of the poorest regions in Uganda. The region also has the highest food insecurity and malnutrition levels in Uganda, which is due to; limited livelihood opportunities, poverty, poor feeding practices, poor water and sanitation hygiene (WASH) practices and a high disease burden.



25+

Members each savings group.

6,000

Individuals currently participating in savings groups.



61%

Income poverty in Karamoja region.

70%

Food poverty in Karamoja region.



Joining savings groups has helped many families to save and invest, and improve incomes and food security.

The savings groups are also changing the lives of members. Women, for instance, who choose to join have become better connected socially within their village and are more likely to hold leadership positions. This has allowed them to make decisions at the household and village level.

A good example is the case of the 23-year-old Racheal, a mother of three and member of the Lokamurie Savings Group in Nakoreto village, Nakwaka parish, Rengen sub-county in Kotido district. Racheal used her savings plus profit shares to start a small business, which now helps her to sustain her household. In a month, Racheal earns UGX250, 000 (About US\$55.66) per month. "I'm happy to have joined this savings group in time. As a woman I feel empowered financially," she says. Now, Racheal is on the diversification journey to secure her family's future. Already she is growing a variety of crops such as sorghum, potatoes, and beans.

At national level, World Vision has supported more than 52,000 household members to join savings groups and trained them on how to increase their food security, livelihoods and resilience. Women comprise 65 percent.

Like Racheal, Dokito does not regret joining a savings group. "Last season we managed to secure quality seeds provided by World Vision and we harvested five sacks of beans, each weighing 100 kg," says Dokito, a lead farmer and member of Lokamurie Savings Group. "We sold four bags of beans fetching UGX400,000 (About US\$111.32). One bag of beans was left for home consumption and for planting next season."



Dokito shows off a basin of beans currently being preserved by Lokamurie Savings group for planting in the next season.

Money earned for the sale of all harvests is saved and shared at the end of every cycle, which is 12 months. Interest is calculated against savings and borrowing.

To ensure the safety of this money, World Vision provided each savings group with a 3-padlock secure box where money is kept. Keys to these padlocks are kept by three different members of the group.



Elizabeth Namoe, the saving's group treasure shows off their savings box provided by World Vision.



23-year-old Racheal Adiaka, a mother of 3 healthy boys and a soon-to-be mother to a 4th child, couldn't find any other way of expressing her joy when she saw herself investing in her dreams after the first cycle.

After turning out to be one of the best savers in Lokamura savings group with over UGX540,000/= in her names, Racheal decided it was now time to live her dream through investing.

"With the money, I bought 6 sacks of sorghum as my capital and 2 goats, which I hope to sell in future for a profit," she admits.

Every early morning, Racheal braces the cold wind to spread the sorghum that is to be prepared for the day's sale. In her little but neat compound, she is able to have it dried by the sun's heat that blazes all through out from the mid-morning to afternoon.



Racheal happily spreads sorghum to be prepared later.

She starts by lighting her fireplace. On this fireplace is where she prepares sorghum porridge, a Karimojong delicacy that she sells for a profit.

"The villagers like it a lot, not because of the taste alone, but because it's energy giving," she says.

With a cup of hot thick porridge going for Ush.500, Racheal is able to earn UGX250,000 (About US\$55.66) per month from her sales.



Racheal at the fireplace preparing sorghum porridge.

Racheal, with a mind of an entrepreneur, went ahead to use part of the savings to start up a bakery business. She is able to make and sell buns, pancakes and 'mandazi' a form of fried bread. Having different sources of income helped Racheal start building a 2-bedroom house, equipped with a store to keep her sorghum. She prayed for this way before she started saving and strongly hopes to complete it before the end of the year so that her children can start sleeping more comfortably and peacefully.



Racheal shows off her almost complete house.

"I like the idea of Saving for Transformation and I will continue with it. I will even go ahead to recommend it to fellow women that are not saving yet," she happily exclaims.

One other woman that envisioned ending her hardships is Silvia Nangella, a 24-year-old and mother of 3 children.

Located in Nakwalet village, Lopuyo parish, Rengen subcounty is Football Saving Group. One would ask themselves why 'Football'.

"We as a group chose to name it football because this type of saving involves collective participation and all members have a common goal to achieve, financial independence," says Silvia, who is the group leader.

Silvia, who is single-handedly taking care of her young family faced it rough before Saving for transformation came into play. In addition to her husband and father to her children not being able to provide for their needs, she at the same time was drowning in accumulating debts – money she kept on borrowing from her close friends to be able to keep life going in the home. Silvia's life became frustrating until a turn of events.

"When I joined the savings group created by World Vision, I received UGX230,000 that I was able to invest in a boutique," she says. "I had this belief that I am gifted in fashion and I whole heartedly took my chances." She adds.

Two years down the road, Silvia is now a proud and jolly entrepreneur. With the boutique business making sales of up to about UGX190,000 per week, she is able to not only take care of her family but also pay for her husband's tuition at university."



Silvia, is now a happy small business owner

I am very comfortable with my life now," she exclaims with a light heart. "Sometimes I look back to when I used to borrow money from my friends, and I end up laughing because they now borrow from me too," she adds.

Silvia now dreams big and hopes to start laying bricks to construct a permanent house for her family.

The group also carries out cultivation of various crops like beans, groundnuts, and cowpeas which are later sold at the end of every harvest.

27-year-old Denis Lodia, a resident of Rengen Subcounty felt defeated and embarrassed when his wife Rose Mary returned one evening with a lot of money that she had saved in their savings group.

Regardless of the negative feeling that had grown in him, he was motivated to also join the savings group. Denis is a recent graduate at a medical school who had no chance in securing a stable job in the city.

"I felt I was letting my career wash away and yet I had the skills to make a living," he says. "I requested for a loan of about 500,000 that I used to set up my drug-store" he adds.

Denis started feeling like he had purpose in life.



Denis is able to support his family through a drugstore he owns

"My wife started giving me more respect than I deserved and it motivated me to even invest more in the drugstore," he says.

Denis is now able to make sales of up to UGX85,000 per week, of which he saves Ugx40,000.

"I appreciate World Vision for thinking about the local people like us and helping us realise our potential," he concludes.



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