END-OF-YEAR NARRATIVE REPORT

KISOBOKA AFRICA
IT'S POSSIBLE

2022

Mbirizi – Lwengo Sub- County

Lwengo District

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TABLE OF CONTENTS

TABLE OF CONTENTS 2
LIST OF ACRONYMS 4
EXECUTIVE SUMMARY 5
BACKGROUND 6
Our Vision 6
Mission 6
Our Values 7
Project objectives 7
OUR PROGRAMS 7
SCHOOL COMMUNITY BANKS 7
KARIBU REFUGEE PROGRAM 8
REVOLVING FUND 9
YOUNG SAVERS CLUBS (YSC) 10
THE CHICKEN MODEL 10
VIJANA PROGRAM 11
KISA PROJECTS OUTPUTS 13
Training materials developed and disseminated to current and potential stakeholders 13
IGAs and business creations 15
Digitized saving and lending platform for SCOBAs 17
SCOBAs provided with revolving funds 17
FORMATION OF SCOBAS AND YSCS FORMED IN SCHOOLS 18
Young Savers Program 20
KISA PROJECT IMPACT MEASURED FROM PROJECT EVALUATION 22
Knowledge and access to finances through SCOBA 22
Adaptation of the knowledge about practical business skills extended to communities to utilize to start and improve their businesses 23
THE KNOWLEDGE AND ATTITUDE TOWARDS SAVINGS 24
Access to basic needs and education 25
Lessons learned 25
Challenges 26
Conclusion 26
Our partners 28

LIST OF FIGURES

Figure 1: A Day-to-day SCOBA sitting in Bulemere SCOBA group. This group has 60 members 8
Figure 2: One of our beneficiaries from the first cohort started a saloon and employs 2 people 8
Figure 3: Groups are evaluated first before being given the revolving fund 9
Figure 4: One of our staff supporting one of the YSC in Mayira in records management 10
Figure 5: One of our beneficiaries Ms Nabisalu Sylvia with her chicken 10
Figure 6: The Agricultural officer inspecting some of the poultry houses presented by the beneficiaries 11
Figure 7: A group photo with the Mayor, YALI Uganda, Local Government leaders during the launch of the Youth program at KISA offices in Mbirizi..... 11
Figure 8: Some of the Youth Taking part of the ICT Program at KISA offices 12
Figure 9: A photo of all the SCOBA KIT materials assembled before delivery 14
Figure 10: One of the SBS training in Kanoni SCOBA 14
Figure 11: Some of the graduates from the SBS trainings in Kyanjovu SCOBA 15
Figure 12: A pie chart illustrating the different reasons for borrowing at the SCOBA level . 16
Figure 13: Some of the businesses created by our beneficiaries 16
Figure 14: A pie chart illustrating how much money approved and share by gender 17
Figure 14: An illustration of an active SCOBA in Bukumbula..... 18
Figure 15: An illustration of technical supported extended to one of the SCOBA by our staff 19
Figure 16: Some of the children in our young savers program on their sharing out day..... 20
Figure 17: During on of field visits with opportunity international in Mayira..... 21
Figure 18: A graphical illustration of the number people expressing interest to borrow, Maximum and minimum amounts 22
Figure 19: A graphical illustration of the percentage of SCOBA accessing the revolving fund 22
Figure 20: A graphical illustration of the impact of the SBS and IGA trainings offered 23
Figure 21: A graphical illustration of the growth in savings associated with over 400% increase..... 24
Figure 22: A graphical illustration of improved livelihoods of the SCOBA beneficiaries 25
Our partners..... 28

LIST OF ACRONYMS

KISA – Kisoboka Africa

SBS – Street Business School

YSC – Young Savers Club

IT - Information Technology

ICT – Information and Communication Technology

SCOBA – School Community Banks

M&E – Monitoring and Evaluation

ADMIN – Administration

OVC – Orphans and Vulnerable Children

NGO – Non-Government Organization

LG – Local Government

EXECUTIVE SUMMARY

Kisoboka Africa is a registered non-Government organization established in 2016 to ensure financial inclusion and economic empowerment of underserved communities of Lwengo District. With its major beneficiaries being women, Youth, and Refugees, KISA has managed to empower up to over 2300 people in quest of improving their livelihoods of which 89% are Women. On the journey to reduce multidimensional poverty in Lwengo, KISA has implemented over 6 major programs since 2017, Among these include the SCOBA model, YSC model, Chicken Model, Revolving Fund, and Karibu Model. All these have provided a platform for all its beneficiaries to engage in the day-to-day transaction economy through which they have managed to save, borrow, invest and educate their children.

Today, Over 4600 children of our beneficiaries have managed to have access to education in over 46 Schools. KISA programs have been implemented in all the six sub-counties of Lwengo including Kyazanga, Kkingo, Ndagwe, Kisseka, Malongo, and Lwengo. We have established over 92 SCOBAs whose average savings has increased by 65% from the year 2021. Today over 71% of KISA beneficiaries were not saving before joining our programs and on average, they save a minimum of $2 (7000) per sitting. By the end of the year 2022, The cumulative saving of KISA was approximately $175000 (UGX 658 Million) with an average growth of 132% increase in the savings between quarters 1 and 2 of 2021 compared to 2022. The majority of the loans, 68% were taken by women with over 1800 loans given out at the SCOBA level. This increased fiancé access in the underserved areas of Lwengo. The minimum loan amount increased by 28% while the maximum loan amount was reduced by 40% which was attributed to the unprecedented economic times characterized by changing weather and increasing prices of commodities.

With over 7 Full-time working staff, 4 departments, and 2 Volunteers KISA operates Monday to Friday with each staff delivering 40 hours a week. By the end of 2022, KISA had held over 12 Major staff meetings, 120 SBS pieces of training, over 300 Technical supports, and rolled out over 66.5 million in the revolving fund to over 18 groups. With support from different partners, MNS, SBS, Rhoden belly etc KISA addresses SDG 1.

BACKGROUND

Kisoboka Africa is a registered Non-Government Organization located and operating Lwengo District. Kisoboka was established in 2016 to address sustainable development goal number 1 with an interest in creating a No poverty zone starting in Lwengo, to the rest of Uganda, and Africa at large. Our target is to ensure financial inclusion and economic empowerment of especially women and youth by targeting underserved and hard-to-reach areas. Kisoboka means “It is possible '', We believe it's possible for communities to come together to solve their challenges for development. Through community members coming together in schools to save , access finances and acquire business skills, they are able to invest in small and medium businesses that generate for them incomes to improve their livelihoods . Up to date, Kisoboka has reached over 2300 people through its major programs that’s to say; School Community Banks, Young Saving Club, Nakivale refugee program and the chicken Model. On a day-to-day basis, Our work is informed through four departments that’s to say; the Programs department, IT and communication, Monitoring and Evaluation, Finance and Administration with over 7 full-time staff, 2 volunteers, and 48 community link persons. To keep moving, our focus is kept on our vision, and mission, and following our core values.

Our Vision

Ensure Financial Inclusion and Youth Empowerment in Rural and underserved Communities of Africa

Mission

Ending extreme poverty to ensure sustainable livelihoods in Uganda

- Rural communities
- Young people in rural/urban primary and secondary schools
- Youth and Women in underserved areas

Our Values

In all we do, our core values guide us in every step we take while working with the community to solve community-based problems. Among our values include the following Equity, Sustainability, Teamwork, Community Led, and Accountability. With this our journey has been smooth for the last 6 years we have been in operation.

Project objectives

- To ensure access to finances to community members especially women and youth to improve their livelihoods by 2023
- To equip communities with practical business skills they can utilize to start and improve their businesses/IGAs for self-sustainability by 2023.
- Improve the saving culture of both children and youth/women in rural and underserved communities in Uganda

OUR PROGRAMS

Kisoboka Africa today runs five major programs through which it has managed to create an impact in Lwengo, Lyantonde, and Nakivale refugee settlements. The organization as well runs several supporting activities to enable these four major programs to run successfully.

SCHOOL COMMUNITY BANKS

The School Community Banks (SCOBA) is the biggest program run by the organization. These are groups of not more than 30, especially parents in local schools meeting weekly at school premises to acquire business skills, save and borrow among themselves.

Figure 1: A Day-to-day SCOBA sitting in Bulemere SCOBA group. This group has 60 members

This in turn helps the parents to participate in the academics of their children directly. With the first SCOBA established in 2016 in Lukindu, Today Kisoboka runs over 92 SCOBAs with over 2300 beneficiaries.

KARIBU REFUGEE PROGRAM

Kisoboka Africa runs a refugee program in Nakivale Refugee Settlement in Isingiro District with the purpose of assisting refugees to create alternative sources of income to support themselves and their families. The organization with support from its partners has managed to train over 40 refugee girls living in Nakivale in business skills following the SBS curriculum. As an organization, we are more proud of our pilot group of 10 girls who have already graduated from the program and started meaningful income-generating activities.

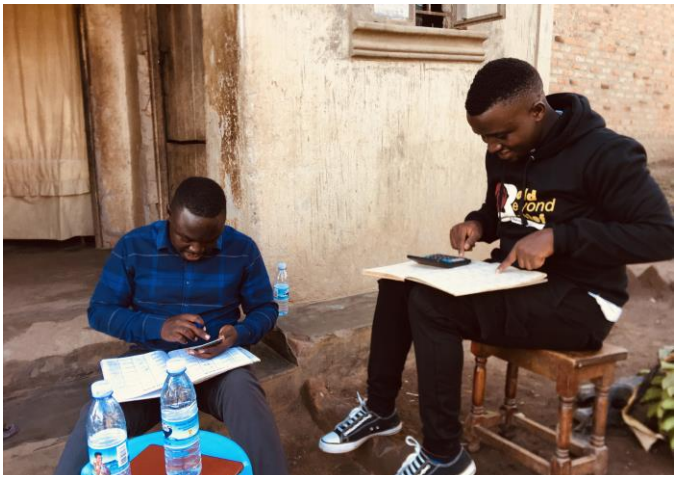
Figure 2: One of our beneficiaries from the first cohort started a saloon and employs 2 people

The ten girls have in turn managed to train other refugees and created employment opportunities for at least one extra refugee each. Today, over 30 girls are have completed the same training and will soon be graduating from this program. We strongly believe that all these beneficiaries and their immediate household will have realized their potential before the end of this year, that's to say they will be in a position to comfortably meet their basic needs like food and water.

REVOLVING FUND

Last year, we launched a revolving fund to boost borrowing at SCOBA level for all the groups. This was due to the fact that our SCOBA group members had started borrowing above their savings and the need was beyond what these groups would save.

Figure 3: Groups are evaluated first before being given the revolving fund



To meet the overwhelming need for funds, Kisoboka Africa set aside a fund to be extended to the particular groups in need of more funds to boost their lending capacity so that their members can ably continue to borrow in case the group runs out of money. On paying back, this money is then given to other groups in need and keeps revolving from one group to another hence

solving the issue of lack of funds. To date, over 18 groups have benefited from this program.

YOUNG SAVERS CLUBS (YSC)

We run the young savers clubs in the different schools where we operate. These are clubs in which young people, children, and OVCs meet to learn and share about money, saving and borrowing. These young people are trained to

Figure 4: One of our staff supporting one of the YSC in Mavira in records management

save, borrow and make investments. Through the same program, we reach out to schools to support the OVCs in terms of improving access to basic necessities like clean and safe water and sports.

THE CHICKEN MODEL

Globally, Chicken rearing and egg production have increased as a result of improved breeds, feeds and the use of technology. Poultry production as been a pillar in elevating the people out of poverty this is attributed to quick returns associated with the industry and ready market available in all areas of Uganda.

Figure 5: One of our beneficiaries Ms Nabisalu Sylvia with her chicken

In order to boast the household incomes, KISA rolled out a chicken project to support a pilot group of 8 beneficiaries to be trained and given 25 quality layer birds out of blooder. This project is set to operate for a period of 2 years and the beneficiaries will receive all types of support including feeds, medication until when the birds start laying eggs. From the profit raised from the sell of eggs, 50% will then be used for the feeds by the beneficiaries, 25% paid back to KISA to support other members, 10% saved in the SCOBA for group growth, and 15% put to household income.

Figure 6: The Agricultural officer inspecting some of the poultry houses presented by the beneficiaries

The project is being implemented in Lwengenyi Village, Malongo sub-county in Lwengo District. The host SCOBA of the project is Bazzadde Kwegatta School Community Bank and the Host school is Arise and Shine. The project is supervised by the Agriculture officer of Kyazanga Mr. Mubarak.

VIJANA PROGRAM

KISA in partnership with the American Embassy, YALI Uganda charpter and in presence of the Mayor of Mbirizi, Religious leaders and other local government officials launched the first phase of the youth program on enhancing Agri-Business among the youth.

Figure 7: A group photo with the Mayor, YALI Uganda, Local Government leaders during the launch of the Youth program at KISA offices in Mbirizi

This pilot group has over 18 beneficiaries from three sub-counties of Lwengo district. These will be taken through a rigorous training blended with field work for a period of 4 months after which they will pitch and the winning groups will receive some capital and technical training. This is set to be an annual event.

Figure 8: Some of the Youth Taking part of the ICT Program at KISA offices

The program next year will as well launch a possibility hub through which all the youth will receive different trainings. The organization is also conducting an ICT program with over 5 girls in the pilot group learning and will be assessed by DIT.

KISA PROJECTS OUTPUTS

Since 2016, Kisoboka Africa has generally and continuously improved the standards of living of its beneficiaries. Its has improved access to safe drinking water, some of our beneficiaries have constructed houses improving access to better accommodation. Some of our beneficiaries have been in position to buy solar panels thus making electricity access easier. We have managed to impact different lives either directly or indirectly through our different programs. Our impact is best explained in terms of the programs we extend, type of the beneficiaries, and duration. Overall, we have managed to reach over 2646 beneficiaries directly and impacted over 10,584 people indirectly

Training materials developed and disseminated to current and potential stakeholders

KISA produces training to support it while doing its work as an organization theses include training manuals for the different programs such as the SCOBA manual, KISA chicken manual among others. The organization still produces manuals to enlighten staff like the HR manual, Asset manual, child protection policy, safeguarding among others.

The organization further provides the SCOBA Kit to its beneficiaries which comprises of the following items;

- A saving Box
- Calculator
- Saving bags
- Saving books
- Pens
- Three padlocks
- Stamp
- Ink Pad
- Two Coin Dishes
- Ledger book

Figure 9: A photo of all the SCOBA KIT materials assembled before delivery

All the 92 Groups currently have these materials and these are replaced when out of use. The SCOBA kit materials are subjected to edit due to importance thus they keep changing overtime as the need arises.

Youth/women train in businesses and IGA skills

To assume the full power of economic empowerment, The idea of business generation, creation and management is very much instrumental if we are to elevate our beneficiaries out of poverty.

Street Business School

In partnership with Street Business School (SBS), we have managed to train over 450 people in business skills using the SBS curriculum. These have been taken through 8 modules; Getting Out of your comfort zone, Business opportunity, and Identification, finding capital and starting small, Bookkeeping, and Market research among others.

Figure 10: One of the SBS training in Kanoni SCOBA

Over 120 trainings have been extended by our qualified business coaches Kiiza Brian Kasozi, Twinomujuni Daniel and Naluwugge Daisy for a period of six months. With exception of Maria Goretti that finished last, All the groups had their trainings completed by the of November.

Figure 11: Some of the graduates from the SBS trainings in Kyanjovu SCOBA

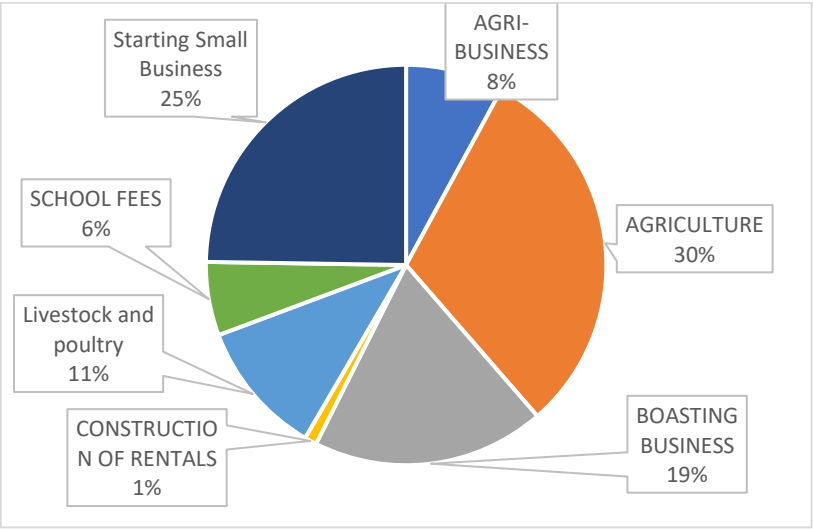
With over 78% of the participant being female, We believe that these will be in position to exploit the alternatives in the business world. With a number of different financial literacy trainings set aside in the workplan, we believe that our beneficiaries will be in a position to access resources from sources like banks, manage bigger loan amounts and as well increase their borrowing and saving at the SCOBA level.

IGAs and business creations

Today, Our beneficiaries have managed to create over 1000 businesses in the different areas where our groups operate. Creation of income-generating activities is among the key performance indicators we track while measuring impact in communities. Through our partners, we have extended business training and IGA skills to over 37% of our beneficiaries so far. For this quarter, over 15 SCOBAs have been enrolled onto the program. Among the different sources of capital for these businesses is the savings and borrowing at both the SCOBA level and the revolving fund. This is the point from which we start tracking the businesses created and monitoring their performance and growth in terms of capital accumulation, and creation of employment opportunities

among others. Most of the people in the different SCOBAs take the borrow or save to specifically to invest in either starting a new business or an already existing business or investing in Agri-Business.

Figure 12: A pie chart illustrating the different reasons for borrowing at the SCOBA level



44% of our beneficiaries borrow to invest in business either by boosting an existing business or starting a new business. Investment in Agribusiness is closely related to business but cuts across between agriculture and business. This is a positive indicator that soon all our beneficiaries will be in position to start an income generating activity with increased access to finances and technical support provided by us and in the long run, these will be in position to pay school fees for their children.

Figure 13: Some of the businesses created by our beneficiaries

Among the businesses started by our beneficiaries include saloons, small retail shops, hardware shops, Agric-Business, Poultry, Vegetable outlets, and charcoal selling among others.

Digitized saving and lending platform for SCOBAs

Digital migration is the way to go with the changing technology and needs of the community. As an organization that embraces technology, we are digitizing the saving and lending platform of all our SCOBAs.

We are developing software that enables us to track savings and lending of all the groups from one digital platform. Our IT department in partnership with the Muellners is working on this and by the close of the first quarter of the year 2023, the system will be rolled out for primary use.

By today, over 33 smartphones have been given out to the different SCOBA secretaries to enable effectively be ready for the system retrial come 2023.

SCOBAs provided with revolving funds

The fund was initiated in 2021 as a way of boosting the funds available for borrowing in the different SCOBAs. Today over 35% of our groups are benefiting from this fund. For as long as the group has borrowed all the money they have saved and invested it, the groups then apply for a revolving fund from KISA to boost their borrowing at time. Over 18 groups have so far benefited from this fund borrowing over 66,000,000 ($18055).

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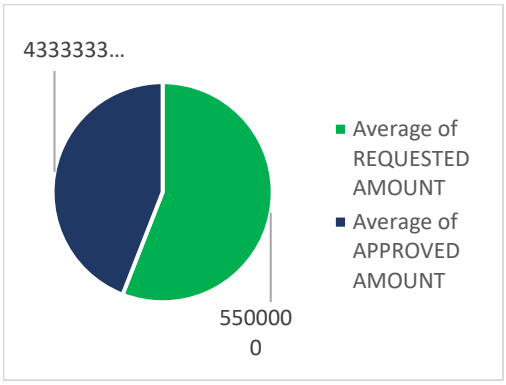
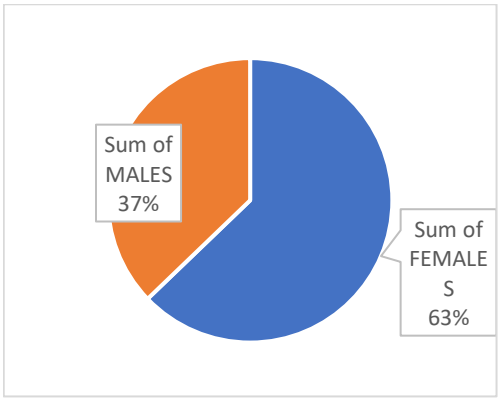




On average, it takes about 5 to 7 working days to approve a revolving fund requested by one of the groups. On average, our groups request up to 5500000 ($1527) and are taken through the different requirements they must meet to be given a revolving fund. An average of about 4333333 ($1203) has been approved and rolled out to the groups that requested. 37% of our direct beneficiaries are men and 63% are women. It's very important to note that young people aged between 18 to 35 years have expressed less interest in borrowing the revolving fund. For this year, there has been an increase in the amount requested by the different SCOBAs in the form of a revolving fund. Only 17% of our groups do not need the revolving fund to operate creating a very big need for resources come the year 2023.

FORMATION OF SCOBAS AND YSCS FORMED IN SCHOOLS

The School Community Banks (SCOBA) is the biggest program run by the organization. These are groups of not more than 30, especially parents in local schools meeting weekly at school premises to acquire business skills, save and borrow among themselves. This in turn help the parents to participate in the academics of their children directly.

Figure 14: An illustration of an active SCOBA in Bukumbula

With the first SCOBA established in 2016, Today Kisoboka runs over 92 SCOBAs with over 2300 beneficiaries. Before a SCOBA is formed, it goes through sensitization and mobilization and when its formed, it continues to receive technical support until its graduation stage. This year, over 32 new groups were formed.

Sensitization and mobilization

This is among the initial stages of establishing an effective and strong SCOBA in a community. It involves a number of activities among which includes identification of the hosting school, meeting the Headteachers, and members of the parent-teachers committee among others. During this stage, the organization together with the guidance of the rest of the members identify a potential contact person who in turn becomes the eyes and ears of the organization in the new community.

Technical support

Currently we have 92 SCOBAs receiving technical support all over Lwengo district. These are supported in number ways including; election of leaders and responsibilities, setting and writing constitution to govern the group, setting rules and procedures of borrowing, filling and auditing the books of account, sharing and counting of profits, buying and selling of shares among others.

Figure 15: An illustration of technical supported extended to one of the SCOBA by our staff

This year, Over 70% of the beneficiaries that have received technical support have been women, This is among the key performance input indicators of economic empowerment as we keep moving away from poverty in Lwengo district.

Young Savers Program

We run the young savers clubs in the different schools where we operate. These are clubs in which young people, children, and OVCs meet to learn and share about money, saving and borrowing. These young people are trained to save, borrow and make investments. Through the same program, we reach out to schools to support the OVCs in terms of improving access to basic necessities like clean and safe water and sports.

Figure 16: Some of the children in our young savers program on their sharing out day

Formal partnerships made with schools to host SCOBAs

Before a group is formed, KISA signs an MOU with the host school to ensure transparency and confirm existence of the SCOBA in a particular school. In most of our groups leaders are always among the school leaders and teachers. As an organization, we fundraise for the different needs of the community we operate in among which includes water sources among others. As an organization, we have as well invited our partners to visit communities where we operate and further interact with our beneficiaries at better level.

Figure 17: During one of field visits with opportunity international in Mayira

Link persons

To keep close eyes and ears on the work we do in the communities, KISA operates with over 48 link persons who receive TOT of training from qualified coaches and Staff to enable them do their work. These are the immediate contact persons of KISA while dealing with the communities.

Registration of SCOBA with Local government

Over 76% of our groups are registered with the local government and possess certificates of registration fully signed by the CDO. At least 94% have fully registered with the local council(LC1) of the areas where they operate.

Proportion of formed SCOBAs with constitutions.

Over 89% of our groups have constitutions that guide the daily operation of the SCOBA. These are rules set up by themselves to guide them while operating.

Number of SCOBAs with Bank Accounts

Banking continues to be the biggest challenge our groups are facing with an increasing volume of savings every year. Only 35% of our groups have bank accounts leaving the biggest number without.

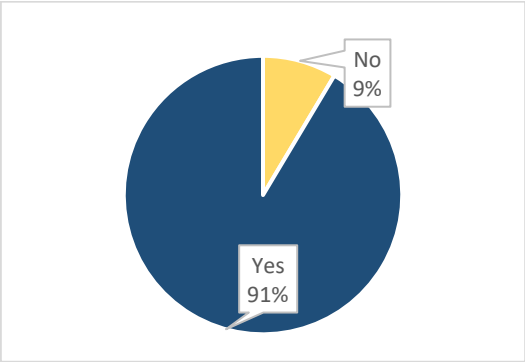
KISA PROJECT IMPACT MEASURED FROM PROJECT EVALUATION

Knowledge and access to finances through SCOBA

In order to understand to what extent has SCOBA membership contributed to quick process of providing/ accessing the finances in the villages. We examined and compared data from two years of operation of a SCOBA. Cycle one is used has the baseline.

Borrowing culture

Figure 18: A graphical illustration of the number people expressing interest to borrow, Maximum and minimum amounts



Average Minimum Amount Borrowed

Cycles	Amount Borrowed
1 year	26000
2 Year	36000

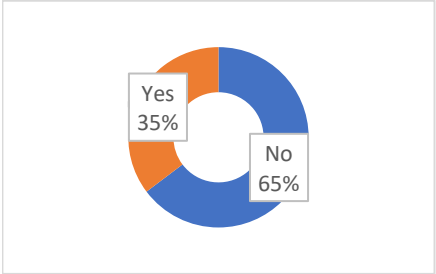
Average Maximum amount borrowed

Cycles	Amount Borrowed
1 year	640000
2 Year	1070000

Majority of the SCOBA members 91% easily have access to finances as a result of them joining the groups. The average minimum amount borrowed in year 2 has increased by 38% and the maximum amount borrowed has increased by 67%. This illustrates an increase in the confidence of the SCOBA members to handle or manage their finances.

Membership and revolving fund

Figure 19: A graphical illustration of the percentage of SCOBA accessing the revolving fund



Only 35% of the SCOBAs have managed to benefit from the boast grant from the organization known as the revolving fund. With this these few groups have managed to boast their borrowing amount available to all members.

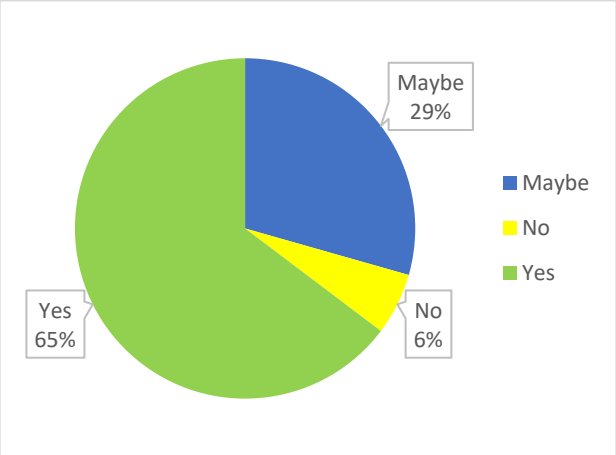
Therefore, on a larger extent, SCOBA members have all the necessary knowledge about managing and accessing their finances.

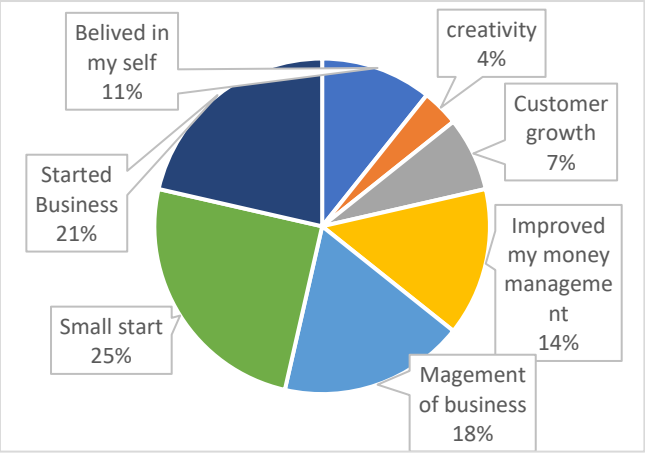
Adaptation of the knowledge about practical business skills extended to communities to utilize to start and improve their businesses

The evaluation set out to understand how have the SCOBA members utilized the lessons learnt to contributed formation, managements and growth of their business over time.

Business Trainings offered and Benefits realized

Figure 20: A graphical illustration of the impact of the SBS and IGA trainings offered





Majority of our SCOBAs 65% have received at least business trainings in SBS and IGA skills. These have helped 25% of them to start small, 21% have managed to start their businesses as a result of the trainings offered, 18% believed that the trainings improved their business management skills and others improved in money management, creativity and growing their customer base. 11% of all our beneficiaries confidently believe in them selves

Types of businesses and sources of capital

Type of business	Nature
Shops	Retail, Shoes, Herbal medicine, Hardware, whole sale
Agri-business	Vegetable stores, Piggery, Goats, Poultry, Charcoal stores
Services	Mobile money, Pharmacy, Saloon, Restaurants
Flying	Pancakes, Fish, Cassava, Sweet potatoes

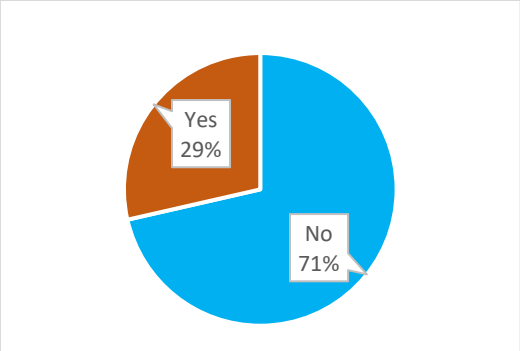
Most of the individuals that take loans from the SCOBAs have provided boasting their business as the reason for borrowing. Most these have invested their money in Shops, Agri-business, services and flying.

THE KNOWLEDGE AND ATTITUDE TOWARDS SAVINGS

With over 2000 beneficiaries in our different groups, its important to understand to what extent did the SCOBA formation improved the saving culture of the community members.

Saving culture

Figure 21: A graphical illustration of the growth in savings associated with over 400% increase



Unit saving before

Cycles	Savings
Before	3900
After	21000

Over 71% of our beneficiaries were not saving before joining the School Community Banks. Those that were saving lacked a proper pattern of saving and therefore could not account for their saving at the end of a certain period. These were saving an average of 3900 UGX and now are saving upto 21000 UGX after joining the SCOBA on average

Group Savings

Average savings of groups by cycles

Cycles	***Savings***
Year 1	4620000
Year 2	7260000

Savings growth by quarters in 2021

Quarters	***Savings (UGX)***	***USD ($)***
Q1	21939000	
Q2	27205000	
Q3	33169000	
Q4	53120000	

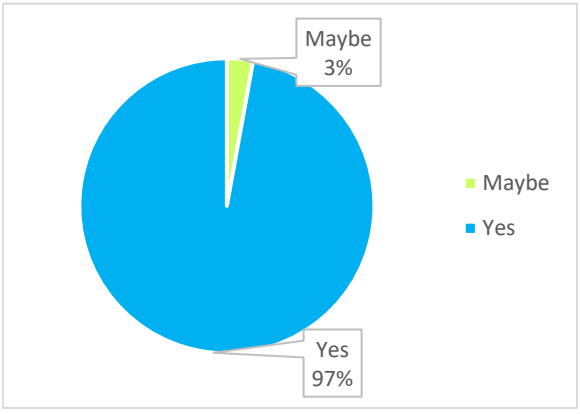
2022

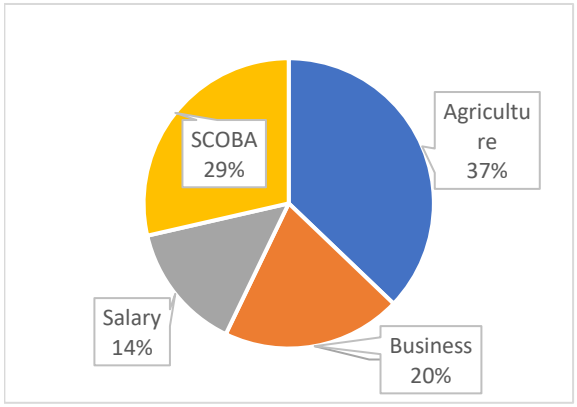
Q1	51560000		
Q2	63110000		

On average, the savings of each group have grown by 57% from year one to the second year. The savings keep growing from the first quarter to the fourth quarter of the year. In terms of comparing quarters from the baseline year 2021, we can see the savings in Q1 2021 grow by 132% in year 2022.

Access to basic needs and education

Figure 22: A graphical illustration of improved livelihoods of the SCOBA beneficiaries





97% of our beneficiaries can now comfortably meet their basic needs as a result of joining the SCOBA. These have greatly improved their access to basic needs like food, good shelter and medication. Through borrowing from their SCOBAs a good number of our members have bought land, built houses, renovated their houses, paid medical bills and invested in Agriculture and harvested food.

Education

29% of the parents that pay school fees for their children obtain it from the SCOBA with each parent managing to keep an average of 3 schooling children in school as a result of joining the SCOBA.

Lessons learned

- There is a great need to address the issue of mindsets of the people towards saving especially when it involves financial institutions if we are to strengthen the roots of financial inclusion in the entire communities where we operate.
- There are several channels through which community members and beneficiary believe can take them out of poverty beyond saving and borrowing these include group support project.
- There is a great disconnection between saving and borrowing to invest in business and then utilize profits to pay for the school fees of their children. Many members directly borrow to pay school fees and those that invest in business do not necessary use profits to pay school fees.

- The effect of the SCOBA on the School size and attendance has not been documented.
- Leadership of a group can be the biggest downfall or raising of a particular group. All those that fail are failing due to bad leadership.
- Resources available to staff have greatly affected their output in terms of service delivery to the communities. The motivation they go within the field relates to the results we obtain.

Challenges

During last, KISA experienced a number challenges many of which were financial, Managerial and natural.

Financially KISA operates on annual funding from the different donors mentioned on the last page to its work this is always limited in the number ways thus barring the organization to meet its work plan always.

The organization operates with only 7 full time staff who for many times over worked due to increasing demands

The bad weather most especially the heavy rains that most of the times make some places inaccessible for example in Bukumbula , Bulemere and Birunuma.

The bad roads in some areas with limited access to the venues where groups sit have limited the doing of some work.

Means of transportation to the field are as well hard due to the fact that the organization staff must hire motorcycles everyday to go the field.

Poor planning by some of the departments which has many times created work overload and delays.

Conclusion

Multidimensional poverty continues to thrive within Uganda and mostly within the villages. Financial exclusion of the rural areas continues to be a among the major factors favoring poverty to thrive. In Lwengo, KISA addressed financial inclusion through enabling its beneficiaries to save and borrow among them selves. It has offered them business and IGA trainings to empower them economically through improving their business management skills. It is unimaginable what the social status of the beneficiaries would have been if they did not have the opportunities that KISA provided them. The attention given to women in the project design and implementation has greatly enhanced women's opportunities in some of the target communities with

women having the confidence to run for leadership positions. The project has made meaningful contributions to the MDG Goals 1.

Our partners