



# FACILITATING SELF-RELIANCE THROUGH LOCAL FUNDRAISING AND FINANCIAL LITERACY

## SUCCESS STORY



# Introduction

UNNGOF, under the Change the Game Academy with support from Wilde Ganzen Foundation undertook the Match Funding Programme in Uganda in 2013. This initiative was open to organizations that have trained in Local Fund Raising, successfully develop and roll out fundraising plans. The goal of the programme is to empower organizations that were trained in Local Fund Raising with a 50% financial contribution, towards project budgets for which they locally raise funds as per their Fundraising plans developed, as a result of the skills acquired through the Change the Game Academy training on Local Fund raising.

Restitute Team Uganda undertook a capacity building, lobby and advocacy initiative through Financial & health inclusion, Land & economic rights project. As of November 2023, as part of strengthening their capacity/resilience to financial shocks, at least 70 older persons had been trained in financial literacy and economic rights, their capacity to advocate for older persons' grant enhanced. By the end of this intervention, at least 200 older persons will be empowered to engage their duty bearers over their social and economic rights.

# The Situation

In Arua District, Uganda, poverty and financial instability have long plagued communities, particularly grandmothers who are left to care for grandchildren orphaned by HIV/AIDS. These caregivers faced significant challenges, especially in supporting their grandchildren's education and managing daily expenses. While the community had potential resources, the lack of financial literacy and access to capital made it difficult for these women to uplift themselves and their families. With an unsustainable reliance on external aid, a new approach was needed to promote self-reliance.







**Fig. 1: Group members of the Grandmother Widow and Orphan Group during one of the group meetings.**

Recognizing the unsustainability of relying solely on external donors, Restitute Team Uganda (RETE-UG) saw an opportunity to leverage the grandmothers' network to facilitate knowledge sharing on local fundraising and financial literacy in order to spur transformative lives.

## The Response

In partnership with the Uganda National NGO Forum (UNNGOF), Restitute Team Uganda (RETE-UG) launched an initiative to address these challenges by promoting local fundraising and providing financial literacy training. The program focused on equipping grandmothers and other vulnerable groups with essential skills in savings strategies, group lending, and small business management.



RETE-UG facilitated the formation of Village Savings and Lending Associations (VSLAs), where community members could pool their savings and access funds for income-generating activities. Savings kits, including passbooks, a savings box, and a tracking stamp, were provided to support efficient record-keeping and accountability. Through community meetings and training sessions, the grandmothers learned how to save and borrow money within their groups, enabling them to support each other during emergencies and finance their grandchildren's education.

Local fundraising efforts were also launched, involving fundraising meetings, road drives to raise awareness, radio talk shows, and distributing envelopes to potential donors. This strategy successfully mobilized diverse stakeholders, including formal groups like the Grandmother Widow and Orphan Group, Zanvadeni Women Group in Arua City, and several informal groups such as the Alivu Alliance Elderly Group and Asite Alliance for the Elderly and Disabled. Together, these groups raised UGX 1,730,000 in cash and UGX 5,400,000 in in-kind contributions, with volunteers donating services worth UGX 3,830,000.

Despite logistical challenges, including limited transportation, RETE-UG's team of volunteers played a critical role in reaching out to these communities, helping the grandmothers build a sustainable model for financial independence.

“We didn't know that money could be saved and used for important things. Through this group, I was able to start a small business that now helps me educate my grandchildren,” shared one grandmother.



# The Results

The grandmothers have made remarkable strides since the program began. They now manage a savings group of 20 members, and many have successfully started small businesses to support their families. One grandmother proudly shared, **"Before, I didn't know money could be saved like this. Now, I have a business that helps me educate my grandchildren. My grandchild is so grateful, and I am proud to say I can send her to school because of our savings."**

The savings group provided financial stability and created a strong support system for the grandmothers, helping them cope with the emotional challenges of raising orphaned grandchildren. The group is in the process of registering their association, which will enable them to access loans and other financial services, further benefiting their families.

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**Fig.2: A snapshot of savings accumulated overtime by the Grandmother Widow and Orphan Group**

The group members reported increased knowledge of financial management and demonstrated improved savings habits. They also highlighted the positive impact of the training on their ability to support their families and uplift their communities. RETE-UG continues to monitor the group's progress and is documenting the lessons and successes emerging.

This initiative has proven that with the right knowledge, tools, and support, even the most vulnerable communities can overcome significant challenges and build a brighter future. Through local fundraising and financial literacy, RETE-UG has transformed the lives of many grandmothers in Arua District, showing that community-driven solutions can create lasting change.





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