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Summary of lessons from the Partnership Case Study

GRAMEEN AND UGAFODE

Digitising savings groups and offering tailored financial service products

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Grameen Foundation and UGAFODE partnered on the USAID-funded Uthabiti Activity to boost financial inclusion and resilience in Uganda's Isingiro District. By tapping into UGAFODE's expertise as a licensed Microfinance Deposit-Taking Institution and Grameen's track record in empowering marginalised groups, the partnership focused on digitising Village Savings and Loan Associations (VSLAs) and offering tailored financial products for refugees and host communities.



This summary presents key insights from a learning activity conducted in March 2024, featuring focus group discussions (FGDs) with refugee and host-community members, as well as interviews with representatives from Grameen and UGAFODE. These findings shed light on the partnership's emerging achievements in improving livelihoods and household well-being.

Emerging successes from the partnerships

This learning activity revealed that the collaboration between Grameen and UGAFODE enhanced access to financial linkages for both refugee and host communities. Key insights from this partnership include:



Financial inclusion and empowerment

The partnership expanded access to loans and trainings, strengthened financial literacy, and enabled informed financial decisions, fostering self-reliance and stability among refugees and host communities.



Capacity strengthening and community engagement

The partnership fostered community engagement and capacity strengthening through trainings and mentorship, expanding knowledge, shifting mindsets toward banking, and promoting collaboration among beneficiaries.



Improved planning and decision-making

The partnership strengthened financial planning and decision-making, helping refugees and host communities set goals, prioritize investments, and improve livelihoods with greater confidence over time.



Efficiency through digital innovation

The introduction of digital tools through the partnership streamlined savings group management, improving accuracy, transparency, and security while enhancing confidence in financial record-keeping.

Key factors that made this partnership a success



Complementary perspectives and services

Both Grameen and UGAFODE brought complementary perspectives and expertise to the partnership, enriching the overall project implementation process. By combining their strengths, the partnership developed holistic solutions that addressed beneficiaries' multifaceted needs, leading to more sustainable and impactful outcomes.



Close collaboration and localised presence

The continuous support and coordination between Grameen and UGAFODE ensured that activities were executed efficiently and effectively. Daily communication and collaboration enable decision-making, problem-solving, and smoother implementation of project initiatives.



Promoting trust through marketing and relationship-building

Through the partnership, UGAFODE gained exposure to new markets and audiences within the consortium, including refugees and host communities. This increased visibility enhanced UGAFODE's reputation as a reliable financial service provider, building trust among beneficiaries and stakeholders.

Lessons learnt from this partnership



The power of financial literacy in feelings of self-reliance

The partnership emphasised the importance of financial literacy and self-reliance. Through training programs, participants gained knowledge and skills in financial management, saving, and investment. This enabled them to feel more confident about making informed financial decisions, become self-reliant, and pursue entrepreneurial ventures.



The value of digital innovation and efficiency

The introduction of tablets and digital record-keeping tools significantly improved efficiency and accuracy in managing group finances. Digitisation simplified administrative tasks, enhanced transparency, and ensured the security of financial records, thereby increasing confidence and self-reliance.



Importance of the practical application of knowledge

Refugee and host communities value opportunities to both learn and apply knowledge gained through projects. By accessing financial services, such as opening bank accounts and managing digital transactions, were able to implement their learning effectively in real-life situations.



Success through community engagement and capacity strengthening

The partnership fostered community engagement and capacity building through workshops, trainings, and mentorship programs. Participants appreciated the personalised support and guidance provided, which empowered them to address challenges and pursue opportunities for growth.