

CMSGs financially uplift a young refugee father.



Mr. Mukili John of selling maize grains to one of his customers in Zone 3 Palorinya Refugee Settlement.

Photo credit: Patrick Amacha

From humble back ground in Kajo Keji, South Sudan, John Mukili is a 38 -year-old kuku man’s life unveils a sad past. Raising a family as a young father with no job and six (6) children -3 female and 3 males including the wife was one of the most challenging occurrences of events in his life. The family requires financial support daily. These ranged from health care, school fees, feeding and other emerging demands.

At age 33 – the South Sudan civil war broke up between the ruling government and the opposition in 2013. He lost a lot of money and a viable business. With his family, they fled with to Uganda to seek refuge in 2016 where they settled in Zone 3 of Palorinya Refugee settlement in Obongi District, over 180 km away from home. John had so much desire for business, the overwhelming family responsibilities in terms of feeding, education and medication of the family members made it very difficult for him to start up a business since the responsibilities consumed the little had saved, capital was not there and getting the money was a huge mountain to climb.

In January, 2021 Rural Initiative Community Empowerment West Nile launched a project titled ‘Program for Adolescents and Children’s Education and Social empowerment (PACES)’ that aims at ensuring ‘*Children in primary school and out of school adolescents in Uganda have access to formal and non-formal education*’. This Program has 5 thematic areas namely; Bonga, Early Childhood and Education, Technical Vocational Education Training, Community Managed Savings Group and Psychosocial support.

The project is implemented in Zone 3 of Palorinya refugee settlement in Obongi district targeting the children, mothers, fathers, adolescent boys and girls, youth. Mr. Mukili participated in an awareness campaign on the project in March, 2021 during which he got to know about the opportunity that the project was offering to the community members in his walk of life. He got interested and further consulted through the Refugee Welfare Council One of his village on how to get access to the project team.

The same year, he was considered for support under one of the thematic areas i.e., Community Managed Saving Group (CMSG) where he joined ‘United Saving group’ located in zone 3 dongo east village, demgbele Parish, together with other 29 men and women. The project works through Community Based Facilitators (CBFs) who frequently visit the group and the other 18 groups supported to offer technical guidance during saving time to the group members. The guidance from the CBFs to the group and explaining the importance of saving in line with getting loan from the group to start up a business, pay school fees, cater for medication expenses with limited interest rate decided by the group inspired Mr. John to approach the group members for loan application.

The group offered him a loan worth Ushs. 50,000/= (fifty thousand shillings) that he invested in starting up a small business of buying and selling of maize grains to other customers both within the settlement, host community and to Obongi town council. The focus and zeal Mr. Mukili has inspired other three members who are looking at his life as an example. A kilogram of maize grains costs Ugshs. 1,400 in the local markets. There is ready market/high demand in the refugee settlement as a result of the drastic food reduction in the

“The CBF was very kind, understood me clearly and encouraged me to look at the positive side of everything including getting a loan for the business i had planned.” -

John replied during the monitoring visit conducted by the Project Officer CMSG.

monthly ratios provided by aid partners. Day by day he is getting popularity in the community as a humble trader. So far from the sales he has been able to generate Ugshs. 120,000/= with a profit margin of Ugshs. 70,000/= by time of story collection. Much as the business is helping him to meet the family’s daily demands – he envisions himself beyond the small trader, he envisions his family to be educated, stable and happy in the near future.

Mr. John appreciates belonging to well guided groups, he belonged to some groups before but they were saving without a purpose – all they had at the end of a cycle was to spend on buying clothes, changing diet after sharing out at the end of the cycle. The approach CMSG methodology introduced has components of education fund which members can save for – saving with a plan and financial literacy.

John’s case story is inspirational to many men who are financially unstable fathers in his community. John hopes that the program can reach and support more people to start saving. To him there are many men in the settlement who still don’t understand the importance of saving and may what to improve their lives. He however remains grateful for the opportunity to enhance his skills and knowledge on savings.