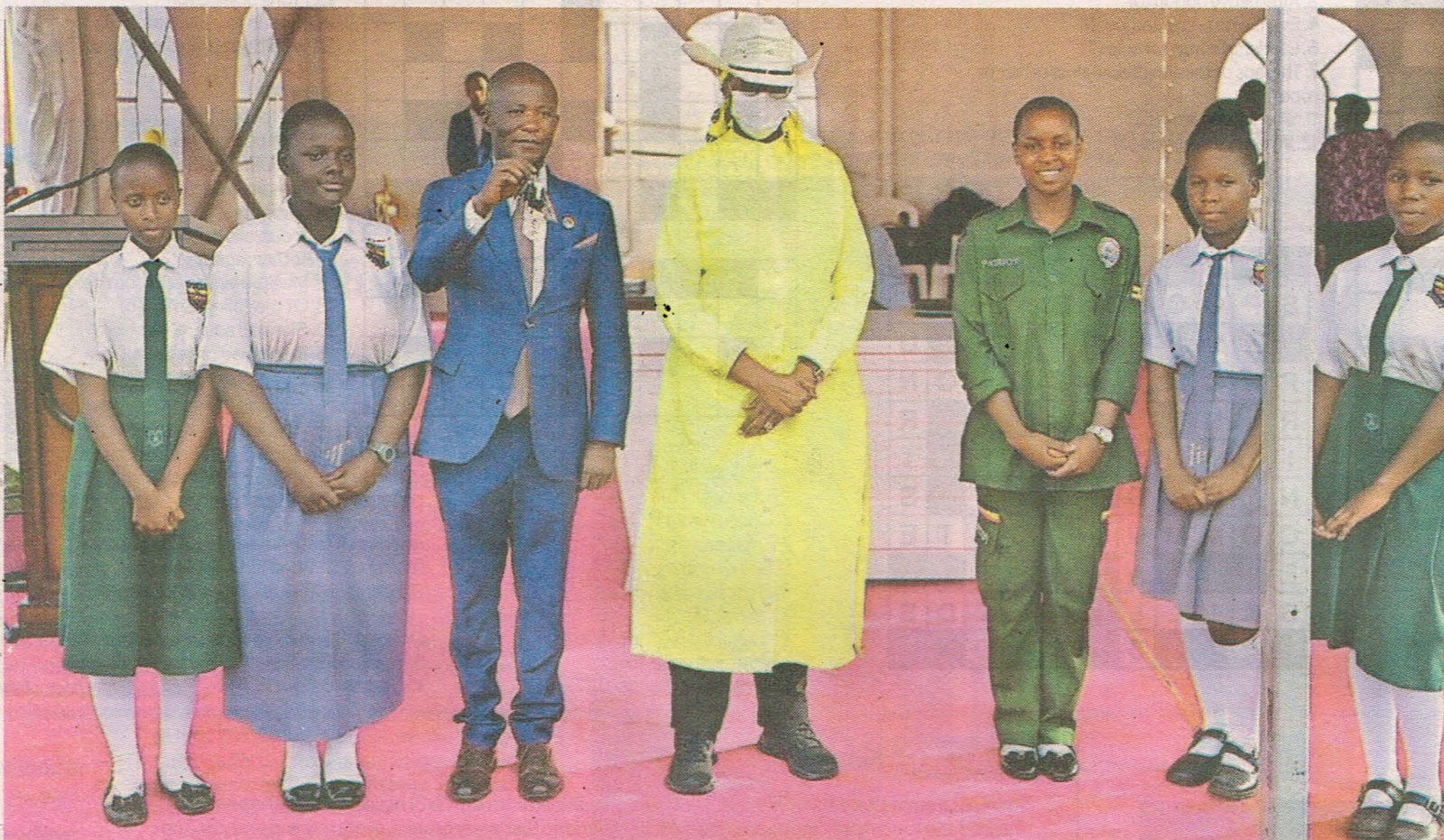


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Ms Janet Museveni, together with Mr Muhammed Kamulegeya, the headteacher of Kitebi Secondary School and students of the school during the commissioning of the Henry K Grameen Hospital. PHOTO/DAPHINE NAKABIRI

How women-led savings initiatives are reshaping access to education

BY DAPHINE NAKABIRI

After travelling to Bangladesh, Ms Janet Museveni, the First Lady witnessed how ordinary women, many of them with almost nothing had learned to save consistently, pooling their small contributions until they built a community bank so strong that they did not need to rely on loans from the World Bank.

Inspired by this transformation, she brought the model home and shared the idea with a visionary partner who was willing to support Ugandan women to do the same.

While many women today continue to face challenges such as limited access to finance, unstable household incomes and the constant pressure of meeting their families' basic needs, the idea of collective saving has become a pathway to dignity and self-reliance.

Since its inception in 2023, the Grameen Women Initiative founded in Rubaga division has brought together thousands of women into organized saving groups in different towns around Kampala and Wakiso including Nakawa, Maganjo, Luweero and others.

The programme has equipped them with tools that strengthen their financial resilience and enable them

to better support their families and children's education.

Speaking during the event hosted at Kitebi Secondary School in Rubaga Division to commission the Henry K. Grameen Hospital, Ms Museveni explained that empowering women is not only about improving their household incomes, but also about securing the education of the next generation.

She noted that when mothers unite and are able to gain financial stability through such savings groups, these are better positioned to keep their children in school, pay fees on time and shield learners from the vulnerabilities that come with poverty from their families.

Education through savings

As an initiative committed to uplifting the lives of women, the Grameen Women Initiative has become a critical support system for the education of their children, particularly within Rubaga Division.

Before its introduction, many mothers, especially single parents and low-income earners struggled with inconsistent incomes that often led to late school fees payments, frequent absenteeism, or children dropping out altogether. Today, through collective saving, these same women have gained a level of financial stability that once felt

out of reach.

Mr Muhammed Kamulegeya, the headteacher of Kitebi Secondary School and chairperson organizing committee of the event, explained that for many mothers who once struggled to sustain their children's education, the power of collective saving has been truly transformative. Through consistent contributions, women have been able to open small businesses and, when needed, access low-interest loans that provide essential financial stability. This stability enables them to support their families and keep their children in school, effectively bridging the gaps created by financial hardship and ensuring that learning continues without interruption.

"Mothers use their savings to directly support their children's education through paying school fees on time, covering the cost of uniforms, lunch, transport, and examinations, and also investing in their small home-based businesses that generate steady income to sustain their children's education," Mr Kamulegeya noted.

As a result, through the women's savings initiatives, the project has awarded over 1,500 bursaries and 512 sponsorships to vulnerable learners, orphans, and children from low-income families ensuring that financial constraints do not stand in the way of

their education. Teachers from various schools where children of initiative members are enrolled, also reported improved attendance and a significant reduction in instances of students being sent home due to unpaid fees.

Beyond financial support, the Grameen Women Initiative has also established the Grameen Students' Association, where young people receive mentorship, life skills, and motivation to stay in school. Emphasizing education as a shared community responsibility, Hajj Kamulegeya highlighted the model as a key reinforcing principle. As a result, this support has encouraged youth to remain focused, strengthened household stability, and enabled learners to concentrate on their studies rather than the stresses of daily survival.

While the women boost their effort, Ms Museveni emphasized that this initiative is only at the foundation level. She urged that if women continue to stay united with purpose, understanding, and mutual support, they will be better equipped to combat the exploitation caused by overcharged fees in USE and UPE schools, a change that, she stressed, must begin with determination in their hearts.

School resource support

As a model Universal Secondary School recognized in the National Resistance Movement manifesto 2026/2031, Kitebi Secondary School marked a historic milestone during the first presidential visit at the school on 19 April 2024. Mr Kamulegeya, noted that the school's growing population of over 4,500 learners had created pressing challenges, including limited classrooms and transportation issues.

To address these challenges, the government pledged support, which was fulfilled by Ms Museveni, the Minister of Education. She officially handed over a Scania school bus and funding for the construction of new classrooms, aimed at enhancing the learning environment and accommodating the school's increasing population.

"The Scania bus will not only support transportation for learners and staff, but also facilitate participation in educational and extracurricular activities," Mr Kamulegeya said.

He also noted that through continued support and guidance from Ms Museveni, the school has also been designated into a UNEB marking center, allowing over 900 S.4 students to sit for national examinations, further strengthening its role in national education development. In appreciation of the support, learners presented songs and written poems and also requested entertainment through during future visits to State House.

During the commissioning, Ms. Museveni addressed the students, urging them to embrace unity and purpose, as important aspects of solidarity in shaping a better future.

Ms Museveni said, "As young patriotic people of this country, you need to be united and strong, because our biggest challenges are poverty and disease, not the cultural or political differences that often divide us."

The event drew a crowd of over 1,000 community members, including ministers, political leaders, marginalized groups such as women, elders, and persons with disabilities, religious leaders, and various school across the country, reflecting the broad-based support for education in the region.



Advice.

True progress comes when we work together, support one another, and focus our energy on building opportunities, improving health, and creating a future where every young person can thrive. Unity and strength are the foundation for overcoming the obstacles that truly threaten our nation's development." Ms Janet Museveni, Education and Sports Minister