



DECEMBER, 2025

# NEWSLETTER

## Editor's note

As the year draws to a close, we take a moment to reflect on the remarkable stories of resilience, creativity, and transformation that have defined our journey. These moments not only celebrate the achievements of the communities we serve but also remind us of the power of strong partnerships, innovative thinking, and collective determination. Reflecting on these experiences helps us learn, appreciate the progress made, and find inspiration to continue empowering communities with renewed purpose. As campaigns intensify, we are reminded that words and actions during this season can either strengthen our communities or divide them. While elections give citizens a voice, they also demand responsibility from leaders, supporters, and institutions alike. Peace is not maintained by authorities alone it is shaped by everyday choices, from how we speak online to how we treat those with different views. Now more than ever, empathy, restraint, and respect must guide our participation in the democratic process.

KRC-Uganda's mid-2025 results show real progress from the BD-funded agroecology project, with farmers producing more, caring better for their land, and improving household wellbeing. Women and youth are playing a stronger role in farming and family decisions, reflecting meaningful change at community level. While food security is improving, nutrition outcomes need closer attention and better measurement. Overall, the project is moving in the right direction, with clear lessons to strengthen and build on what is working.

In 2003, KRC introduced the Microfinance Association (MFA) model to help rural farmers and small businesses in the Rwenzori region access financial services. What began as a small pilot has grown into a trusted system, with Kyarusozo MFA standing as proof that the model works. Over time, it has helped women, youth, and vulnerable households save, borrow, invest, and improve their livelihoods. Despite challenges, the MFA model remains a practical and relevant path to financial inclusion in rural communities.

The VIBRANT project has brought new hope to vanilla farmers in Ntoroko by uniting them through Vanilla Care Groups, where working in small teams has made it easier to share skills, lower costs, and improve harvests. Beyond better production, these groups have strengthened community ties and made support more practical and within reach. This collective approach is also helping farmers build resilience preparing them not just to endure difficult times, but to recover and move forward. By diversifying crops, saving together, gaining new skills, and accessing better markets, farmers across the Rwenzori region, especially women and youth are taking a more active role, making farming more inclusive and future-ready. These practical steps show that with the right support, smallholder farmers can face shocks with confidence and stability.

**Kato Umil Omal**  
Documentation & Communication Officer

# Maintaining Sensitivity In This Election Cycle

Compiled by Kihumuro Ainebyona

Project Officer GPH

As the country approaches a heightened level of political activity, with each political party and candidate intensifying their campaigns, it is crucial for all actors to remain mindful of their conduct and the impact it may have on the peace and stability of our communities. Elections are an essential democratic process, but they also require a high level of responsibility from citizens, leaders, and institutions. Maintaining peace is not only the role of security agencies or electoral bodies it is a shared duty that involves every individual, whether directly or indirectly involved in politics.

Vigilance during this period is necessary to ensure that no actor be it a candidate, supporter, or institution engages in actions that could undermine harmony or trigger conflict. Previous electoral cycles have shown that campaign seasons often come with challenges such as human rights violations, voter bribery, intimidation, and the spread of hate speech. Some of these actions are amplified by irresponsible use of media platforms, where misinformation, inflammatory language, and biased reporting escalate tensions. There have also been instances where opposition candidates faced restrictions or oppressive tactics that eroded public trust in the fairness of the process. It's quite unfortunate that in this election, we are already seeing some of these actions happening.

Beyond the political arena, these tensions frequently spill over into homes and communities. Families have experienced conflict arising from disagreements over political choices, with cases of domestic violence linked to disputes about which candidate to support. Communities sometimes become divided along political lines, creating an atmosphere where intolerance thrives and people feel isolated simply because they hold a different opinion. In some cases, support for candidates becomes rooted in tribal or ethnic identity rather than policy priorities or leadership qualities, deepening social divisions.

It is essential that citizens approach this election season with maturity, restraint, and respect for differing views. Political competition should never be a justification for violence, discrimination, or the breakdown of relationships. Instead, it should be a platform for constructive dialogue, civic participation, and informed decision-making. Media actors should prioritize responsible reporting and avoid fueling tensions, while leaders should set the tone by promoting unity, tolerance, and respect.

A peaceful campaign period requires collective effort. Communities should encourage dialogue and mutual understanding. Institutions must safeguard rights, enforce laws impartially, and ensure that electoral processes remain transparent and credible. Candidates should focus on issues, policies, and solutions rather than divisive rhetoric. Citizens should reject bribery, resist manipulation, and insist on fairness.

Ultimately, the goal is to safeguard the stability of the Rwenzori region and the country at large and preserve the social fabric that binds us. Peaceful elections pave the way for meaningful development, strong governance, and a nation where differences are respected. This season provides an opportunity to demonstrate that political diversity can coexist with unity, and that democratic participation can take place without violence or hatred.



Farmer group in Kasenda reading the Minzani book during advocacy training.

# The Food Security for Family Farmers Through Agroecology Project! Transforming Farms, Transforming Lives.

Compiled by Eric Oteba  
Project manager KRC-Uganda



**Broederlijk Delen, KRC-Uganda and other partners' inspecting a family farmer supported by KRC-Uganda in Kasenda sub-county**

KRC-Uganda's mid-2025 results paint a compelling story of transformation. Over the past years, the Broederlijk Delen (BD) funded project- Food security for family farmers through Agroecology has worked to strengthen farming systems, empower women and youth, and improve household wellbeing in Kabonero, Kisinga sub-counties Bunyangabu district and Harugonogo, Kasenda sub-counties Kabarole district. The comparison between baseline (2022) and mid-2025 indicators show that this effort is bearing fruit. Productivity is rising, farm health is improving, and families are gaining more control over resources and decisions within the household. While some areas still require deeper analysis and targeted reinforcement, the overall trajectory is unmistakably positive.

**A landscape of growing productivity:** Perhaps the most striking development since baseline is the surge in crop productivity. From coffee to beans and maize, nearly all major crops recorded substantial yield growth by mid-2025. These gains reflect not only improved agronomic practices but also the growing uptake of agroecological approaches encouraged by the project. The Agroecological farm health score, for instance, raised from 40.25 to 55- a strong signal that soils, inputs, and farm management practices have steadily strengthened. Behind these numbers is a story of farmers who have learned to do more with the land they have. Training, demonstration plots, and improved seed varieties appear to be enabling households to make better, more sustainable production choices.

**Women and youth step forward:** One of the most encouraging trends lies in the expanding space for women and youth in agricultural and household decision-making. Indicators measuring ownership, access to productive resources, and participation in household decisions show large improvements- sometimes doubling or tripling since baseline. Such shifts rarely happen by accident. They point to strengthened community structures, deeper engagement in household dialogues, and successful inclusion-focused programming. Young women, in particular, have seen major gains in both access and ownership- evidence that targeted support can unlock opportunities even in traditionally constrained spaces.

**Nutrition gains: promising but needs more analysis:** Household food security has improved modestly, with more families reporting that they are food secure or only mildly food insecure. Yet the picture for dietary diversity is more nuanced. Because the mid-2025 indicator uses a stricter threshold than the baseline measure, direct comparison is difficult. A slight drop in the indicator does not necessarily signal a decline in dietary quality; instead, it underscores the need for harmonized measurement tools and clearer nutrition tracking going forward. This is a key area where both KRC-Uganda and BD can act. Strengthening nutrition education, diversifying food production, and aligning indicators across reporting periods will help ensure that improved yields translate more consistently into improved diets.

**What this means for programming:** Taken together, the results suggest that the project is creating meaningful, measurable improvements across the areas of implementation. Productivity is up, farm systems are healthier, and women and youth are more empowered than before. These gains justify continued investment in the interventions that appear to be working- especially training in agroecology, farmer learning groups, and inclusion-focused programming. Yet the data also point to areas that need refinement. Measurement tools should be harmonized, particularly for nutrition indicators. And sustained work is needed to translate economic and agricultural gains into more stable, diversified diets

**A path forward:** The story emerging from mid-2025 is one of momentum. With careful attention to data quality, continued support for high-impact interventions, and a renewed commitment to nutrition and inclusion, the project is well positioned to deepen its impact in the years ahead. For Broerlijk Delen, the message is clear: investments in these approaches are paying off. For KRC-Uganda, the challenge- and the opportunity- is to build on this progress, refine what needs strengthening, and continue walking with farmers as they transform their livelihoods.



Interaction with farmers of a Participatory Action Research in Kabonero

# The Microfinance Support Structures Operating at the Grass Roots in Uganda

**Compiled by Mugisa Jared,  
Microfinance and Agribusiness  
Manager, KRC Uganda**

In the year 2003, Kabarole Research and Resource Center (KRC) started a pilot inclusive finance Model to enable the small holder farmers and SMEs in the rural areas of the Rwenzori region to access financial services under her Microfinance Associations (MFAs) Program. Through this model, at least two primary Cooperatives which may be struggling at individual level merge into one Cooperative code named a 'Microfinance Association (MFA)'. The program then, mainly supported by the Rabobank Foundation, the McKnight Foundation and Hivos did well and managed to attract national and international attention as an inclusive finance model. Indeed, when Uganda hosted the 3rd African Micro Finance Conference in August of 2007 under the theme: "New Options for Rural and Urban Africa". KRC was invited to present the Model as a unique financial inclusion option under a subtheme: "The Microfinance Support Structures Operating at the Grass Roots, Some Ugandan examples". Taking into context the financial sector landscape then of merely 15 Commercial Banks, 7 Credit only institutions, 4 MDIs and a number of other unregulated MFIs, KRC ably presented how the MFA model provided an alternative inclusive finance model that would effectively deliver microfinance to the under-served populations. Being a nascent program then, although the presented overall progress of the model was impressive, it is possible that most participants must have held their reservations over the efficacy, replica ability and the long-term sustainability of the model.

In this article, the author clings onto Kyarusozi Microfinance Cooperative Society Ltd, the very MFA which was used as an example during the conference to galvanize the efficacy of the MFA model. Kyarusozi MFA which pulled UGX 1, 540,600 million at the start of 2003 had grown their savings portfolio to UGX 43,831,500 million only by the time of the 3rd African Microfinance Workshop. Progressively, the MFA savings have since accumulated to the current UGX 1,170,000,000 billion (Oct 2025). This, with the shares and other sources of financing altogether now contribute to an outstanding loan portfolio of UGX 1,933,889,089 billion (Management report, Oct 2025), serving 36 savings groups and 2,341 individual clients in Kyarusozi Sub County and the surrounding communities. According to the available evidence, the MFA has enabled the poor and vulnerable including the women and youth to access financial services, start or expand small businesses and farms, facilitated the children to attend school and adults to access training to acquire relevant employable skills, smoothened households consumption, facilitated financial and digital literacy for increased financial independence and improved livelihoods. Notwithstanding, the MFA has faced some challenges like the lack of appropriate technical support among others which have limited her growth compared to some of the bigger SACCOs like EBO Financial Services among others within Uganda. Nonetheless, the steady modest progress made by the MFA so far, and has stood the taste of time while serving the rural poor through groups and individual members, a clear testimony that a Microfinance Associations Model is one of the options which can deliver the financial inclusion agenda in Uganda and beyond.



# Building Resilience in Vanilla Farming: Lessons from the Vibrant Project in Rwenzori Sub-Region

Compiled by Atwihayo Messod  
VIBRANT Project Officer

Production and marketing officer VIBRANT Farming remains the backbone of Uganda's economy, employing over 70 percent of the population. Yet farmers continue to face major shocks from climate change, unpredictable rainfall, pests, and market price fluctuations, to limited access to finance and inputs. In the face of these challenges, the question every farmer must answer is: how can I remain resilient and profitable despite the odds? In the Rwenzori region, one inspiring example is emerging through the **VIBRANT** Project (Vanilla Initiative for Building Resilient and Nature Thriving Communities) implemented by KRC-Uganda in partnership with ENABEL. The project aims to strengthen the vanilla value chain by improving the livelihoods of youth and women farmers through better production practices, market linkages, savings and entrepreneurship. This case offers valuable lessons on what it truly means to be resilient in the farming business and how communities are practically building that resilience from the ground up.

**Understanding Resilience in Farming.** Resilience in farming is more than just surviving a bad season; it's about the capacity to anticipate, adapt to and recover from shocks while continuing to grow. It means building systems social, financial and environment friendly that allow farmers to bounce back stronger after each challenge. In the Rwenzori region, resilience has taken the form of better farming practises, stronger farmer groups, improved savings culture, diversification of income, and more inclusive participation of women and youth.

**1. Diversification for Stability.** One of the core lessons from the VIBRANT project is that diversification is protection. Many vanilla farmers in Kasese, Bundibugyo and Ntoroko districts once depended solely on vanilla. When prices dropped and theft increased, households were left vulnerable. Through VIBRANT's support, farmers were encouraged to intercrop vanilla with food crops such as beans, bananas, or coffee, and even rear small livestock. Some youths have ventured into value-added enterprises like selling organic bioconcotion, soap making, or small-scale trade. This approach spreads risk and ensures steady food and income flow throughout the year. As one farmer in Kisinga explained during a training, "Vanilla is our gold, but food crops are our security. When vanilla prices fall, we still eat and save something."

**2. Strength in Groups and Savings.** Resilience is also social. KRC-Uganda has strengthened farmer cooperatives and helped communities form Village Savings and Loan Associations (VSLAs). These groups have become local safety nets allowing members to save regularly, access small loans for farm inputs, and respond to emergencies without selling their assets.

The VSLA model has especially empowered women, who now have their own income sources and decision-making power at household and community levels. Group structures foster trust, accountability and shared learning three ingredients of long-term resilience.



*Members of Kyondo vanilla savings group during saving day in Kyabarungira subcounty*

**3. Knowledge Is the Best Insurance.** A resilient farmer is an informed farmer. Through Farmer Field Schools, cooperatives and farmer groups, VIBRANT has equipped hundreds of smallholders with technical knowledge on good agricultural practices from proper pollination and pest control to post-harvest handling and value addition. These sessions, conducted in demonstration plots, have enabled farmers to experiment, observe and learn by doing. The impact is visible: reduced crop losses, improved vanilla quality and higher incomes. More so, training on climate-smart practices such as mulching, composting, and shade management is helping farmers cope with extreme weather. Knowledge and innovation have proven to be the most affordable form of insurance against uncertainty.

**4. Linking Farmers to Markets.** Market access remains one of the weakest links in rural agriculture. VIBRANT tackled this challenge by connecting farmers to reliable buyers and facilitating their participation in trade shows such as exchange learning visits, participating in Centralized business meetings and linking farmer groups and cooperatives to government mandated bodies for more business opportunities. Through these linkages, farmers have learned about quality standards, packaging, and branding skills that add value to their produce and attract premium prices. Some youth-led enterprises now package and market branded vanilla extracts and other processed products. Stable markets mean stable incomes the foundation upon which resilience is built.



*KRC\_UG marketing officer linking Richard Hide a potential buyer to the management of RFCU in Kasese district.*

**5. Financial Readiness and Access to Credit.** Even with good harvests, many farmers fail to progress because of limited access to affordable finance. VIBRANT's VSLA and cooperative-based approach bridges this gap. Farmers can borrow small amounts for timely input purchases or emergencies, instead of resorting to exploitative lenders. The project also encouraged record keeping and financial literacy, helping farmers understand costs, profits and how to plan reinvestment. Financial readiness allows a farmer to recover faster after setbacks.

**6. Inclusion of Youth and Women.** True resilience must be inclusive. Women and youth are the backbone of rural agriculture but often face barriers such as access to land, finance and decision-making. VIBRANT deliberately placed them at the center of its interventions training young people in agribusiness skills and engaging women in leadership of cooperatives and savings groups. Through youth hubs, many young entrepreneurs are exploring innovative ways to add value to vanilla and other local products, turning agriculture into an attractive and sustainable business opportunity.

**7. Learning from Experience and Adapting.** The success of the VIBRANT project lies not only in training farmers but also in documenting lessons and adapting to feedback. Each season, KRC-Uganda staff conduct reflection meetings with cooperatives and community leaders to identify what worked and what needs adjustment. This participatory monitoring approach ensures that interventions remain relevant, community-led, and sustainable. The result is not dependency but ownership.

**Real-Life Example of Resilience.** A women's group in Kisinga provides a powerful illustration. With VIBRANT's guidance, they established a Farmer Field School for vanilla and a savings group. When heavy rains destroyed part of their vanilla shade structures, the group mobilized savings from their VSLA to repair the damage. They resumed production within weeks a quick recovery that would have been impossible without collective savings and teamwork. Conclusion Resilience is not a slogan; it is a practice-built season after season through smart choices, cooperation and innovation. The VIBRANT project's approach in the Rwenzori region demonstrates that smallholder farmers can indeed become resilient not by avoiding shocks, but by being prepared to face them. For Uganda's agricultural sector to thrive, stakeholders from government to NGOs and private actors must prioritize programs that combine technical skills, financial inclusion and market access. Only then will farming move from survival to sustainability, and from vulnerability to vitality. The story of VIBRANT is proof that with the right support, small farmers can not only survive shocks but also build thriving, resilient communities that power the nation's growth.

## Vanilla Care Groups: A Recipe for Success in Ntoroko District.

**Compiled by Asiimwe Timothy**  
**VIBRANT Project Officer**

VIBRANT project has brought a breath of fresh air to vanilla farmers in Ntoroko district through the establishment of Vanilla Care Groups. This innovative approach has revolutionized the way vanilla farmers work together, share knowledge, and improve their livelihoods.

**Strength in Numbers;** By organizing farmers into groups of ten, KRC has facilitated the sharing of practical knowledge, expertise, and resources. Farmers are learning from each other, and the proximity of group members has made it easier to provide support and guidance.

**"We were struggling to pollinate our vanilla plants, but with the help of my care group, we were able to master the technique and increase our yields,"** says, Mwesige Christopher a farmer from Nombe sub county, Nombe 1 village.

**Reduced Costs, Increased Productivity;** Working together has benefits. Farmers are now able to share labour, reducing the cost of hiring external workers. This has also minimized the risk of hiring unskilled labour, ensuring that delicate tasks like pollination, looping, and pruning are done correctly.

**"We work together on each other's gardens, and it's amazing how much we have achieved,"** says Muhindo Bright Josephat a care group leader.

**Community Engagement;** The Vanilla Care Groups have brought farmers closer to the project, fostering a sense of ownership and community. Farmers are more confident in sharing their experiences, and the project team is more accessible, providing timely support and guidance.

**"The care groups have made us feel like we're part of a bigger family,"** says Muranda Yusuf, a farmer from Ntoroko.

**A Model for Success.** The success of the Vanilla Care Groups in Ntoroko district is a testament to the power of community-led development. By empowering farmers to take charge of their own learning and development, KRC is creating a sustainable and scalable model for agricultural development. As one farmer put it,

**"We're not just growing vanilla; we're growing together."**

The KRC field team is proud of the progress made so far and looks forward to continuing to support the Vanilla Care Groups in Ntoroko district and beyond.



*KRC extension officer training vanilla care group members on soil conservation*

# OUR DEAR

# Subscribers & Donors

Dear Subscribers and Esteemed Donors, As we reflect on the strides made and the challenges overcome, we extend our deepest gratitude to you— our invaluable supporters. Your unwavering commitment and generosity have been the cornerstone of our success in driving sustainable change and improving lives in the communities we serve. Thank you for being part of our journey. Together, we are transforming lives, strengthening communities, and building a brighter future for all.

CONTACT US: KRC-Uganda Plot 28, Mugurusi Road,  
Fort-Portal City P. O. Box 782, Fort Portal City-Uganda  
Tel: 0393101852



[www.krcuganda.org](http://www.krcuganda.org)



[krcuganda@krcuganda.org](mailto:krcuganda@krcuganda.org)



@ krcuganda

Talk to us via this link  
<https://krc-earlywarningsystem.com>