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Living in Masaka was not an experience that can be fully articulated on paper. Was my experience the romanticized concept I had of what working in a developing world was like before leaving? No; it was difficult, frustrating, shocking, and unsettling. It was also rewarding, eye opening, character building, and uplifting. How can such dichotomies come from one experience? It is because my experience in Masaka taught me in a way no class ever could the things in life that are the most difficult and challenging are by far the most rewarding.

As an umbrella organization, the Foundation for Sustainable Development (FSD) set up the training, living conditions, a midterm retreat, and insurance for students interested in working in developing countries. Being an intern with FSD involves being paired with a local organization in which you can use your skills to develop a sustainable project to help the organization or the people the organization serves. Being an economics major, I had expressed interest in working with a microfinance organization during my interview with the Masaka site team staff. I was paired with a Savings and Credit Co-operative (abbreviated as a SACCO) call South Buganda Teacher's SACCO.

As an FSD intern, arrival in Uganda went fairly smoothly. The site team organized transportation from Entebbe airport, as well as lodging and food for arrival. The first week was spent in orientation with the other interns from my session. The network of interns in Masaka created by FSD was an invaluable resource throughout my stay. Although we were all anxious to begin work with our organizations, this first week provided language

sessions and culture bridging activities that greatly improved my understanding of the culture in which I was living.

During this week of orientation, I also moved in with my host family. Living with a host family was perhaps my favorite part of the experience. My host family was in some ways unusual of a Ugandan family. Both of my parents were under 30 and had graduated university (not something most Ugandans can claim). They worked in town at the post office and the hospital. Both were very open-minded, and I never felt uncomfortable or worried that I was offending them. My host parents spoke very good English and were welcoming of my participation in the family but also understanding that I needed personal time to meet with interns, talk with family, or travel.

There was one child in the family named Blessing. She was just that, a blessing to me throughout my time in Uganda. Being not even 3 years old, she saw me as her friend and only that. To her, I was never some Westerner who could be asked for money or an outsider that could be laughed at. To her, I was just an older sister and playmate, and for that I was so grateful. In addition, there was always a young girl (between the age of 18 and 20) living in the house as house help. It was difficult for me to understand how her place was different within the family structure, but as time went on I began to understand better the role that hiring house help plays in Ugandan social structure.

After orientation was over, I began work for my SACCO organization. Saving and Credit Co-operatives are organizations formed by small groups of people who ban together to create an organization where they can save their money and apply for loans. Although there is no parallel type of organization in the States, they are quite common throughout Uganda.

South Buganda Teacher's SACCO has a staff of around 8 people, ranging in positions from manager to accountant to loan officer to teller to assistant. My first few days at my organization were both very easy and very difficult; easy in the sense that there was little asked of me, but difficult in the sense that I had no idea where my place was within the organization. Uganda work culture is very different from American work culture, and it was a period of personal adjustment.

However, as time passed I became more comfortable in my environment and they became more comfortable with me. I observed how the office functioned and wrote down ideas I had for projects. Each day I was taught something new about how the SACCO runs or what it does, and my interest was sparked by the work of the loans officers. As training had taught us, the key to creating a sustainable project was working with an interest already existing within the organization. One of the loan officers mentioned that he wanted to start granting loans to groups, and I immediately asked to be a part of making this idea a reality. Through research, visiting groups, and writing loan documents, the loan officer and I were able to establish a protocol for giving group loans which was approved by the SACCO. I feel that my biggest contribution was creating a tracking system for these group loans with spreadsheets and giving of repayment envelopes to borrowers to improve the monitoring of who repays within the group.

A report was also made for the Board Members of the SACCO which encouraged the lowering of the interest rate and member fees. During my first few weeks, I realized that the rates of this SACCO were higher than its competitors. In an effort to make saving and borrowing as affordable as possible for members, I visited the neighboring SACCOs, surveyed them about their fees and rates, and created a proposal for the board. In their

meeting toward the end of my internship, the Board agreed to lower the rates at the end of the fiscal year so as to be more competitive and make financial services more affordable.

The final purpose I worked toward was improving knowledge about savings and loans. My contributions were two-fold. First, I created a preliminary website template for the SACCO, and two staff members were trained in how to update the site. In recent years, the internet's popularity had grown in Uganda, and as it continues to do so, the website will allow clients to have quicker access to information about the SACCO. Many people, especially in rural areas, are unaware of what Americans would consider common knowledge about savings and borrowing, so efforts to better educate people about wise banking practices are always important. Even many members of the SACCO are unfamiliar with basic concepts such as interest and principle. Therefore, I created a basic savings and credit information brochure. This simple brochure, available in both English and Luganda (the major language of Uganda), can be given to any persons interested in savings and credit. The purpose of this brochure is to increase awareness of the benefits of savings and wise borrowing practices. These brochures were presented to registered groups in the sub-county Kkingo as part of a sensitization program.

Was I successful? I would say this is a difficult question to answer. By my previously held American standards, I would say no. The SACCO is in many still very inefficient and there are many things I would change if I could about the organization. However, the person that I am upon return recognizes that I was successful. Within the context of my organization, I was able to make suggestions and improvements in regards to technology, group loan structures and education information. I was also encouraged in the ways that I

could help the SACCO make saving as affordable as possible to members. It is my hope that I was able to make some lasting contributions.

However, I would say that I most certainly learned more from my experience with the SACCO and in Uganda than I contributed to it. First of all, I learned what it is like to be truly giving. The amount of care, time and relative money that my peers in Uganda invested in me as a foreigner was truly remarkable. I am still amazed at the degree of support my host family and Ugandan friends provided for me. I was also blessed to see first hand how some development projects have been successful, such as the many AIDS organizations that have dramatically lowered the infection rate in Masaka over the past 10 years. I saw kindness and learned patience; I saw suffering and I learned to appreciate; I saw true joy in many people I met and I learned that the willingness to immerse oneself in another world has shaped how I view the one I have returned to.