



# BARN OCH KVINNOR ORGANISATION

*Faith – Action – Results*

## A STORY OF CHANGE

Ruth's Journey to Economic Stability & Family Wellbeing

### BACKGROUND



Ruth — mother of four, fruit and vegetable trader in Nansana, Uganda.

Ruth, a mother of four, experienced a significant life disruption following the sudden death of her husband in a fatal accident. Before his passing, the household relied on a jointly run business largely managed by her husband, and the family lived in a two-bedroom house in Nansana, Uganda.

Within four months, the family's living conditions had deteriorated. Ruth and her children relocated to a single-room house, partitioned to serve both as a living space and business premises.

Her income was inconsistent, and she depended on small loans to sustain her business — struggling to meet school fees, food, rent, and healthcare, particularly for one child living with sickle cell disease requiring daily medication costing UGX 3,000 per tablet.



*Ruth at her market stall in Nansana*

## INTERVENTION

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In July 2025, through a volunteer, Barn och Kvinnor Organisation identified Ruth as a vulnerable beneficiary and conducted a needs assessment. The primary constraint identified was a lack of working capital to stabilize and grow her business.

### **In August 2025, the organisation provided:**

- UGX 500,000 as business capital
- Two months' supply of essential medication for her daughter
- Scholastic materials for all four children
- Food supplies to support immediate household needs

Follow-up monitoring visits were conducted in November 2025 and March 2026, with additional financial support provided during the November visit to further strengthen her business.



*Ruth running her produce business with the capital support received*



*Delivery of scholastic materials and household supplies to Ruth's family*



Ruth's children receiving scholastic materials from the organisation's team

## OUTCOMES & RESULTS ACHIEVED

By March 2026, measurable improvements were observed in Ruth's socio-economic status and household wellbeing:

<p><b>Economic Empowerment</b></p> <p>Business capital grew from UGX 300,000 to over UGX 1,000,000, a significant growth and improved cash flow.</p>	<p><b>Financial Inclusion</b></p> <p>Joined two savings groups and now contributes weekly, demonstrating improved financial resilience.</p>
<p><b>Education Access</b></p> <p>All four children enrolled in school with scholastic materials fully provided.</p>	<p><b>Health Outcomes</b></p> <p>Consistently provides daily medication for her child living with sickle cell disease.</p>
<p><b>Housing Stability</b></p> <p>Independently meets rental obligations through business income.</p>	<p><b>Reduced Vulnerability</b></p> <p>Dependence on high-risk loans reduced; household meets basic needs sustainably.</p>



*The financial handover that marked a turning point in Ruth's recovery*

The financial handover was a turning point. Ruth's business capital more than tripled within months of receiving the initial support, enabling her to stock more produce, serve more customers, and build the foundation for lasting self-reliance.



*Organisation staff conducting a follow-up monitoring visit with Ruth*

The organisation's follow-up monitoring visits ensured that support translated into measurable progress. Staff engaged directly with Ruth to assess challenges and provide continued guidance throughout her recovery journey.



*A confident Ruth at her market — the transformation is visible*

## IMPACT

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The targeted financial and material support enabled Ruth to transition from a state of vulnerability to one of growing self-reliance. Strengthening her business not only improved household income but also had multiplier effects on her children's education, health, and overall well-being.



Ruth and her children with the Barn och Kvinnor team — a family restored

## KEY LEARNING

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Access to modest but timely financial capital, combined with continuous follow-up and holistic support — covering health, education, and food security — can significantly accelerate recovery and resilience among vulnerable households.

## APPRECIATION FROM RUTH

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*“I would like to express my heartfelt gratitude to Barn och Kvinnor Organisation for the support you extended to my family and me during one of the most difficult times in our lives.*

*After the loss of my husband, I was left confused, overwhelmed, and struggling to provide for my four children. Your timely intervention gave me hope and a fresh start. The financial support helped me rebuild and grow my business, and today I am able to provide food, pay rent, and support my children’s education. I am especially grateful for the assistance with medication for my child, which has greatly improved our well-being.*

*Because of your support, my life has changed for the better. I have regained confidence, joined savings groups, and I am now able to plan for the future of my children. Thank you for believing in me and allowing me to stand on my own again.*

*May God bless you abundantly for the work you do to support families like mine.”*



*Ruth embracing the organisation's representative — gratitude beyond words*



*Ruth and her child — hope restored, future secured*



**BARN OCH KVINNOR ORGANISATION**

*Stir Hope • Faith • Action • Results*

