



# Commonlands

PIONEERING DIGITAL SOLUTIONS FOR  
COMMUNITY CREDIT AND LAND SECURITY





# Background

## ADDRESSING THE URGENCY OF LAND RIGHTS IN UGANDA

In Uganda, the complex landscape of land rights and ownership presents significant challenges. The land tenure system, shaped by colonial legacies and post-independence policies, has become fragmented, adversely affecting agricultural productivity and community welfare. Approximately 80% of Uganda's population is engaged in agriculture, yet the lack of formal land titles has led to vulnerability to land disputes and investment barriers. Women, in particular, face constraints imposed by customary laws impacting family and community well-being. This issue is prevalent across Africa, where land reform is critical for economic and social justice.

Uganda's challenge lies in creating a land rights framework that harmonizes traditional practices with sustainable development and equitable access, especially for marginalized groups. The urgent need for reform aims to secure rural livelihoods and position land as a catalyst for economic growth and stability. It is within this context that initiatives like Commonlands emerge, aiming to reshape land rights in Uganda and serve as a blueprint for other rural African communities.



**80%**  
of Ugandans  
are engaged in  
agriculture



# Pilot Setup

## MODERNIZING LAND RIGHTS WITH DIGITAL INNOVATION

Commonlands is a modern platform transforming land rights and financial accessibility in rural Africa. It empowers impact investors with a transparent system for offering loans using land claims as collateral, supported by 'trust scores' to enhance investment decisions and ensure landowner security. Additionally, it functions as a community-based trust system for verifying land claims and establishing creditworthiness. Users can digitally claim and verify property without relying on banks or government agencies. Through collective claim chains with neighbors, users strengthen their credit rating, essential for business deals, loan applications, and new project collaborations.

In the West Nile region of Uganda, Commonlands launched a pilot program in collaboration with CEFORD, a local NGO with over twenty-three years of experience working with communities in twelve districts of the region. CEFORD is also a key implementing partner for CARE International Uganda and has been instrumental in establishing multiple Village Savings and Loans Associations (VSLA) programs. Their deep roots in the community and the trust they have built with VSLA groups made them the ideal partner for Commonlands.

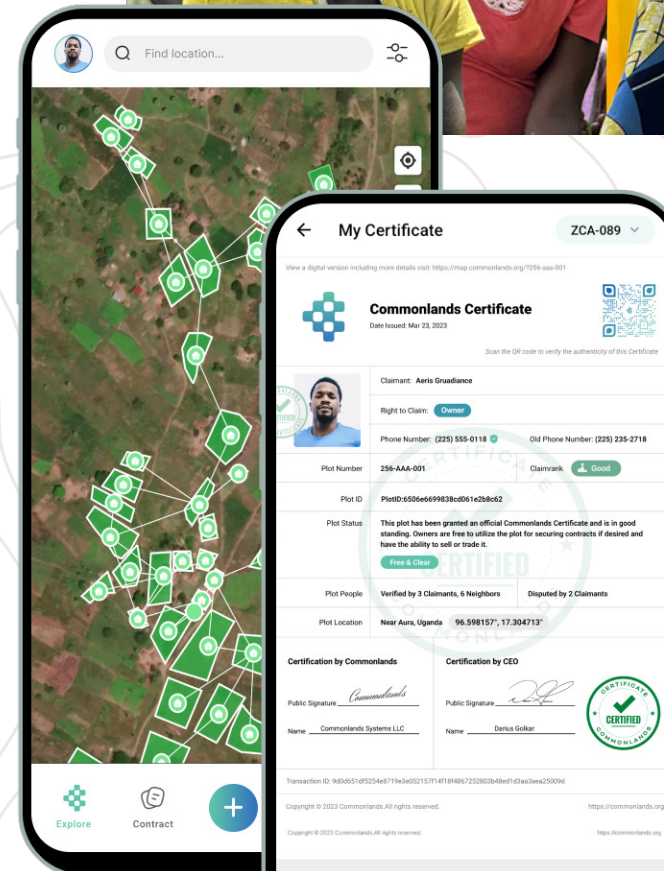
The pilot project engaged 55 VSLA groups, leveraging their established community roles beyond financial aspects. VSLAs, built on trust, mutual support, and collective financial management, provided an excellent entry point for introducing the digital tool Commonlands. The pilot combined these

fundamental community strengths with the digital advancements developed by CARE International Uganda's Digital CARE Package. This program focuses on addressing key barriers faced by rural communities in the digital space, such as digital literacy, access to affordable devices, relevance of digital tools to day-to-day needs, and social norms that hinder women's participation in the digital ecosystem.

The goal of the Commonlands pilot was to create an ecosystem where technological solutions and deep-rooted community ties converged. This innovative community-centric development model aimed to test whether the product met community needs and had the potential to enhance both individual and community empowerment.

# 55

VSLA groups participated in the pilot.



Eric Kaduru / CARE





The pilot program transformed the management of **1,636 agricultural plots** into models of digital and communal development.



A notable aspect of this initiative was the development of five claim chains and the issuance of nearly **750 Commonlands Certificates**



...with a significant focus on inclusivity—**42% of the beneficiaries are women.**

These certificates symbolize a new era of digital empowerment where land rights are securely and transparently documented, placing community members, especially women, at the forefront of land ownership and financial decision-making.

**This pilot is not only a technological leap; it reimagines how rural communities can harness their collective structures like VSLAs to document land collectively.**

This documentation serves a dual purpose: securing land rights and opening new avenues for financial access. By linking land documentation with VSLAs, Commonlands creates a robust framework where community groups can leverage their collective land holdings to access credit and investment opportunities. This approach has resonated deeply with the community as they expressed that this is the type of digital solution that meets a need that has been lacking for most of the communities.



Eric Kaduru / CARE



Eric Kaduru / CARE

## Partnership with Nile Microfinance

To further build on the sustainability of this unique model, Commonlands deepened its community roots by partnering with Nile Microfinance, a local microfinance institution that has been working in the West Nile region of Uganda since 2007. This partnership supports local enterprises and lays the groundwork for viable community-driven solutions. Nile Microfinance began issuing loans to VSLA groups using their Commonlands Certificates as collateral. **These loans, with terms of 6 months at an interest rate of 15% (2.5% monthly), present a stark contrast to the higher rates typically seen in Uganda's traditional financial systems.** This approach reinforces land security, catalyzes economic growth, and champions gender equality, standing as a pioneering model for rural financial and land management practices across Africa.



# Learning and Adaptation

## CHARTING THE COURSE THROUGH TRAINING

The Commonlands initiative's journey of training and learning became a central pillar, meticulously crafted with precision and foresight. The educational process was divided into a well-structured two-tiered program, each step designed to build upon the last, ensuring a comprehensive understanding and practical application of the Commonlands system.

### EMPOWERING THE TRAINERS

The first tier focused on empowering trainers, including community-based trainers (CBTs) and CEFORD representatives. This phase was dedicated to instilling a thorough comprehension of the Commonlands system, preparing these trainers to be the torchbearers of knowledge and skill to the wider community.

### MASTERING THE APPLICATION

The training emphasized mastering the Commonlands app through detailed step-by-step instructions within a simulated environment. This approach was about shaping the app into a powerful instrument for community transformation, ensuring practical proficiency for all participants.

### APPLICATION IN REALITY

Participants then applied their newfound digital skills in real-world scenarios, linking test plots and integrating digital solutions into tangible actions. This hands-on experience solidified their understanding and capability.

The training process was inclusive, thoughtfully bridging the digital divide and fostering a sense of ownership and confidence among VSLA members, turning them into digital stewards within their communities.



Eric Kaduru / CARE



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Before this project, we were very scared of borrowing money from the bank because we had issues around providing them with collateral as security. They also have very high-interest rates. Now, we are fortunate to access credit support from Nile Microfinance using technology mapping our land.”

**Amviko Rashil**,  
Nile Microfinance loan recipient

## CASE STUDY

**AMVIKO RASHIL**, a single mother from Orionji village, experienced a life-changing transformation through a small business loan of 300,000 UGX from Nile Microfinance. These loans, offered at a remarkably low-interest rate of 2%, have provided unprecedented opportunities for members of her community. With the loan, Amviko was able to expand her business by purchasing more produce. Additionally, she invested in two goats, a strategic move as they can be easily resold for quick cash if needed. This financial support has enabled her to provide her family with three meals a day consistently. Furthermore, the loan has ensured that her children can attend school without any difficulties. Amviko expresses her gratitude for the financial support that has profoundly changed her life and improved the well-being of her family.



# Empowering Communities

The Digital CARE Package, a program being piloted by CARE International Uganda to close the digital divide, was an ideal platform for testing the Commonlands app. The strategy ensures that Village Savings and Loan Associations (VSLAs) smoothly transition to digital operations by providing essential resources and support.

## ACCESS TO TECHNOLOGY

The Commonlands app, designed for Android, facilitates shared device accessibility, allowing entire VSLAs or communities to use a single device, thereby making technology accessible to all. Designated digital ambassadors assist members in registering and using the app, helping to overcome digital literacy challenges. Participation is simplified as members only need a SIM card to engage with the app, eliminating the need for individual phone ownership. The app is user-friendly and optimized for remote operations, storing land certificates on a decentralized network accessible from any device.

## RELEVANT TOOLS

The Commonlands app is designed to facilitate secure land documentation and credit building for members of Village Savings and Loan Associations (VSLA) in rural communities. Users register on the app, inputting personal information and verifying their identities through community-based methods. They digitally claim their property by marking it on the app's map interface and inviting neighbors to verify these claims, ensuring accuracy and trustworthiness. Verified land claims are linked to users' profiles, building credit history and facilitating access to loans from formal

financial institutions. The app tracks financial transactions and land-related activities, creating a comprehensive credit profile. It leverages a community-based verification system, creating a network of trust and support within the community. Financial institutions use the app to review users' verified credit histories and land documentation, streamlining the loan acquisition process. By integrating secure documentation, credit building, and digitized community connections, the Commonlands app enhances financial inclusion, empowering individuals to access formal financial services, secure land rights, and improve their economic prospects.

## DIGITAL SKILLS AND CONFIDENCE

The Commonlands app fosters digital skills and confidence among its users by incentivizing learning. Members are motivated to master the app to secure land rights, open credit access, and build credit history. The platform empowers women by encouraging them to manage their profiles, thereby enhancing their access to land rights and supporting each other in financial endeavors. Additionally, the financial literacy skills imparted to VSLA members are directly applicable to navigating the Commonlands system, enabling them to



effectively use the app for their economic benefit. This holistic approach ensures that users are not only technologically proficient but also financially savvy, promoting greater financial inclusion and empowerment within the community.

## OWNERSHIP AND USAGE OF TECHNOLOGY

The Commonlands app is designed with a community-centric approach tailored specifically for rural populations. It requires only a SIM card, making it easily accessible and mirroring the community-first ethos of the VSLA model. Members retain complete control over their data with robust security measures, ensuring the permanence of their land certificates. This design not only safeguards their information but also guarantees

the system's longevity, allowing for a variety of applications such as managing agricultural inputs, carbon credit delivery, and conservation agreements. By equipping tech-savvy individuals within VSLA groups, the app ensures that its transformative potential is accessible to all community members, regardless of their level of smartphone ownership. This inclusive design empowers even those with limited access to technology, promoting widespread adoption and sustained impact within the community.

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# Innovative Solutions for Last-Mile Communities

## THE ACHIEVEMENTS AND POTENTIAL OF COMMONLANDS

The Commonlands pilot project has achieved noteworthy milestones in a short period, showcasing its capacity and innovative approach. In under four months, the project successfully documented over 2,500 individual plots, issuing digital land certificates to all claimants. With 44% of the claimants being women, it highlights the program's impact on gender inclusivity.

Within three months, through its strategic partnership with Nile Microfinance, over 160 cash loans were issued, with a six-month term at an interest rate of 2.5% per month, making it 5-10 times cheaper than most of the existing financial options in Uganda. The affordability and ease of acquiring these loans have contributed to a remarkable loan repayment success rate of 99.4% to date.

These results underscore the effectiveness of developing products that address the needs of the community, further showing that there is vast potential for scaling the use of this application. Commonlands is confident that with the right partnership and placement of this digital solution, they would be able to empower over 100,000 individuals in last-mile communities with secure land documentation and financial inclusion, particularly transforming the lives of women. The potential for impact is immense and could be a way to drive economic growth and stability in rural areas.

The successful conversion of agricultural plots and issuance of inclusive certificates highlights the initiative's impact. Key achievements include harnessing VSLA momentum, leveraging strong foundations, gaining endorsement from local leadership, and integrating community-centric technology. The partnership with Nile Microfinance reinforces the initiative's commitment to land security, economic growth, and gender equality. The comprehensive training program has bridged the digital divide, instilling confidence and ownership in VSLA members.



The Commonlands app, as part of future digital strategies implemented by NGOs, could enable accessible technology, secure documentation, and enhanced digital skills among community members.

In summary, the Commonlands pilot program stands as a testament to innovation in community land documentation and financial empowerment. It demonstrates the transformative potential of digital solutions when thoughtfully integrated with local structures and community needs, establishing itself as an innovative model for rural Africa.



## CASE STUDY

**GRACE AMANDURU**, a tailor from Kubala district, utilized a 500,000 UGX loan to purchase fabrics from Congo, resulting in substantial profits. She reinvested in her business by stocking her workshop and began making bricks for rental properties. Grace's plan to take out additional loans to expand her business further highlights the significant impact of accessible financial services.

“This loan has really helped me to grow my business, and I can see myself rising from grass to grace. I have plans to borrow some more once I have paid off my first loan to expand my business further. I also have plans to build rental properties.”





Report written by Eric Kaduru