

BY PATRICK OKABA

Diversify sources of income to avoid loan burden, teachers told

ZOMBO. Teachers in Zombo District have been urged to enrol in short-term skilling programmes as a strategy to reduce dependence on multiple loans, which leaders say have contributed to absenteeism in schools.

Local officials said many teachers are increasingly trapped in cycles of borrowing from various financial institutions, a situation that has reportedly affected both their concentration and their presence in classrooms.

Speaking during a skilling programme at the weekend, Zombo District Speaker Hassan Ringtho advised teachers to diversify their sources of income by acquiring practical skills that can generate additional earnings in their spare time.

“Don’t rely on teaching alone. Go for short-course skilling programmes as an additional package to your profession to avoid multiple loans. Too much borrowing is making teachers avoid schools,

and they cannot concentrate in class,” Mr Ringtho said.

He suggested that teachers could enrol in courses such as hairdressing, arts and crafts and tailoring under government and private skilling initiatives.

Education officials in the district acknowledged the financial pressures that teachers face.

Mr Patrick Bikadho, the senior education officer for Zombo District, said the burden of debt has pushed some teachers into side businesses, including boda-boda riding, to supplement their incomes. However, he noted that access to government-supported skilling hubs remains limited.

“Government only admits one learner per sub-county to the government skilling hub, and only 15 learners are admitted in the whole district per year, which is limited for the youth,” Mr Bikadho said.

He called for an increase in the num-

WHAT THEY SAID...



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ber of beneficiaries admitted to the government skilling hub in Zue Sub-county. He urged authorities to support privately-owned skilling centres to address unemployment and high dropout rates.

The Executive Director of Life Concern, a non-governmental organisation, Mr Emmy Kakura Kizito, appealed to the government to expand funding for skilling centres across the country to curb youth unemployment.

“We need more investment in skilling centres to reduce the number of floating youth who are unemployed and looking for jobs,” he said.

Parents in the district also backed the call for practical skills training.

Ms Zaitun Amina, a resident of Paidha Town Council, said skilling programmes can transform livelihoods.

“My daughter graduated in tailoring after six months and is now earning money from the skills she attained,” she said, urging teachers and young people

to embrace vocational training.

Stakeholders believe that equipping teachers with additional skills could ease financial strain, improve their stability, and ultimately enhance school performance as the new term begins.

In October last year, the Uganda National Teachers Union Chairperson for Terego District, Mr Gabriel Eriku, said several financial institutions in West Nile exploit teachers.

He advised the teachers against borrowing multiple loans from financial institutions or money lenders to avoid such occurrences.

The Micro Finance Institutions and the Moneylenders Act Cap 6, prescribe a maximum interest rate of 2.8 percent per month or 33.6 percent per annum on the principal or actual sum of money advanced to the borrower, according to the legal notice by the Finance minister. However, some moneylenders exploit teachers.