

Investment. Upon using the start-up capital successfully, the beneficiaries are then expected to refund the money to the group, which is used to help other members.

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Saving groups transform marriages in northern Uganda districts

GULU. Over the years, Ms Jenifer Apiyo, 38, never thought of joining any village savings group.

She lived in fear that her husband would harm her since he had warned her never to attempt joining one.

Ms Apiyo's husband told her that in such groups, women were taught to disrespect their husbands.

She also heeded her husband's directive and refrained herself from joining any Sacco group.

But one day, one of her friends convinced her to join her savings group and indeed she joined, though in secrecy.

Ms Apiyo joined a village savings group in 2015 under African Women Rising, an NGO that operates within Gulu and Lamwo districts, all in Acholi sub-region.

The organisation helps women to come up with their own income generating projects, saving skills and those that pass the parameters, are given a start-up capital.

Usually, the start-up capital is about Shs850,000, which money is given in form of a grant.

Upon using the start-up capital successfully, the beneficiaries are then expected to refund the group and the money is used to help other members.

Upon becoming a member, Ms Apiyo was taught the benefits of saving and how the group was helping other women to prosper in small enterprises.

"The first teaching touched me a lot. I was the only breadwinner. We were trained in skills that would improve our lives," she recollects.

Ms Apiyo, a resident of Awach Sub-county in Gulu District, says her marriage was already on the rocks since she was being beaten by her husband.

She explains that despite the pain she was going through because of her husband, she could not leave her children behind suffering, hence the need at the time to join a saving group.

"Little did I know that being part of the village saving group was the turning point to stabilise my marriage," Ms Apiyo narrates.

Her turnaround came when it was time for the savings group members to pay a courtesy visit at her home.

"At this point, I had no option but to tell my husband about the visit of the group members to our home," she recalls.

She adds: "I made sure that I tell him in the morning before he had taken any alcoholic that I had joined a village savings group and I needed him to be available since the group members were coming to visit us."

She says she was utterly shocked when he agreed.

"What shocked me was his presence at home. He listened to all the communication from one



Meeting. African Woman Rising village savings group which Ms Apiyo belongs. COURTESY PHOTO

5,271

NUMBER OF PEOPLE WHO HAVE SO FAR BENEFITED THROUGH VILLAGE SAVING-GROUPS.

member to another. That marked the end of the beating in the home and to-date, we have a happy family," she narrates.

"My husband used to beat me everyday whenever he is drunk. He could beat me in the presence of our children. Food stuffs in the home would be sold so that he could get some money for alcohol," she reveals.

From the start-up capital of Shs200,000 that she got from the group, she started a small business of selling cereals that kept her going.

Ms Apiyo reveals that when she first opened her cash box, she could not believe she had saved Shs500,000.

"My husband embraced me for the first time in life and that was the turning point in our marriage to date, we budget together and life has never been the same. He has also joined the savings group," she notes.

Mr Emmanuel Nyero, the supervisor of the groups, who also works with the African Women Rising, says they take the members through various modules before they are given a grant

of Shs850,000, per group to start something for themselves.

"They are trained on the benefits of village savings groups, income generating activities and also how to deal with gender based violence, especially when they are battered by their husbands in homes," he says.

He continues: "We have been able to achieve the goals, gender based violence has reduced and we are seeing better homes than at the time we got into groups."

He noted that after working with the group for three years, there was positive progress and that they found it necessary to leave them to stand on their own through monitoring.

The national programme manager for African Woman Rising, Mr Kenneth Okwir Kakiiza, reveals that ever since they started giving out start-up capital to women, so far 173 groups have been supported to start up small businesses that have been sustained.

He says a total of 5,271 people in the two districts of Gulu and Lamwo have so far benefited through micro

finance programme through village saving group. The grants have boosted their saving abilities.

"This has enabled them to pay school fees for their children and buying home asset and other livelihood basics," Mr Okwir says.

He adds that to be visible on ground, they are only in two districts of Gulu and Lamwo first.

The LC5 chairman of Lamwo District, Mr John Komakech Ogwok, says there have been several NGOs in northern Uganda but very few have visible results in the community.

"I urge the communities that are benefiting from different NGOs in the region to utilise the knowledge

and other material thing they are acquiring from them to improve their house-hold income," Mr Komakech says.

He adds that as leaders, they would love to see fulfilment of what each NGO signs to do.

The executive director of Gulu Women Economic Development and Globalisation, Ms Pamela Ongwech, says they train role models who can be exemplary to their male colleagues, something that is aimed at curbing cases of domestic violence at grassroot levels.

"We have what we call naming and shaming where men who physically abuse or deliberately fail to provide for their children and wives are made to face the community and be answerable for their actions," she observes.

Over the years, President Museveni has always encouraged people to start Saccos.

He has also severally warned bank managers who ask for collateral from farmers, saying they frustrate efforts to fight poverty at household level.

Mr Museveni says money in Saccos in rural areas is supposed to be given interest-free to enable the local people fight poverty.

With the trend African Women Rising is taking, many families in the sub-region will soon call poverty a thing of the past.

Voices

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EMMANUEL NYERO,
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