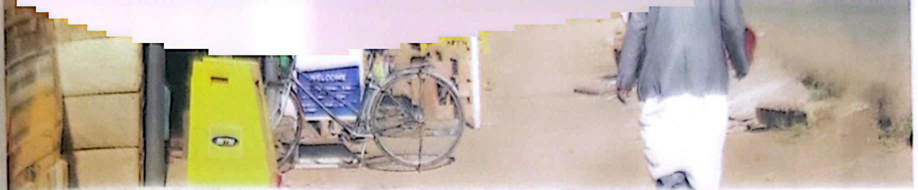


An appealing signpost of Platinum Credit on Iganga town main street. Photos by George Bita

qualify. These are the likely culprits to flee after getting cash-strapped," Kizito argues.

Dr John Chrysostom Muyingo, the higher education state minister, while visiting Luuka district schools, urged CAOs as the immediate supervisors to reign in errant teachers.

"Such acts that lead to absenteeism on the part of the teacher depict unprofessionalism. The CAOs should act immediately and give a full report on the action taken," Muyingo instructed.

Teachers flee from loan sharks

BUDUDA

By George Bita

Hussein Tagoya, a teacher at Manjiya Primary School in Bududa district, has not stepped in school this third term due to stress-related illness.

"I have been bedridden since July when I suffered a stroke partly due to money worries. I am servicing two loans with commercial banks as well as another with a moneylender currently keeping my ATM card," Tagoya says.

He says he first got a loan of sh3m from Stanbic Bank, followed by another of sh1m from Bayport Financial Institution so as to effectively handle domestic demands.

"Even after completing the Bayport loan in July, they still deduct sh170,000 from my salary. So when Stanbic also removes what is due to them, I almost remain with nothing from my sh530,000 monthly pay," he says.

Medical records attribute his current state of health to suffering 'partial stroke' which he argues arose partly due to his current miserable financial status.

"Due to the multiple loans, I did not have money for day to day needs. The only option was to give my ATM card to a moneylender in exchange for sh300,000 at almost 50% annual interest rate," he says.

He says whenever salary is credited to his account, the moneylender withdraws everything, removes his monthly repayment ratio and gives the balance to Tagoya.

Similarly, in Iganga district, mourners were surprised to hear that a teacher of Bulumaki Primary School in Namungalwe sub-county died when his ATM card was in possession of an unidentified moneylender.

Gerald Sangayi, the Uganda National Teachers Union (UNATU) chairman for Iganga, says records indicated that even after death, the loan shark kept withdrawing money prompting a swift move to block the deceased's bank account.

Christine Nandudu, the Nakapiripirit district inspector of schools, says the Bududa and Iganga cases are not isolated. He said even Karamoja sub-region has similar occurrences pertaining to loan sharks.

WHAT OTHERS SAY

Miria Nangiya, teacher at Namalu Mixed PS in Nakapiripirit district: In most cases, one goes to a moneylender when they need money urgently. There is little bother about the interest rates or other conditions which materialise afterwards, prompting some teachers to run away.

Nelson Olwit, Abim district deputy CAO: The whole issue falls back on the teachers running for cash from these people in the first place. It pays to be contented with the little money one has.

Asanat Biribawa, teacher at Bwitte PS in Kaliro district: The Government needs to come in and regulate operations of these mushrooming financial institutions. The way they operate leaves a lot to be desired.

Genesis of the scenario

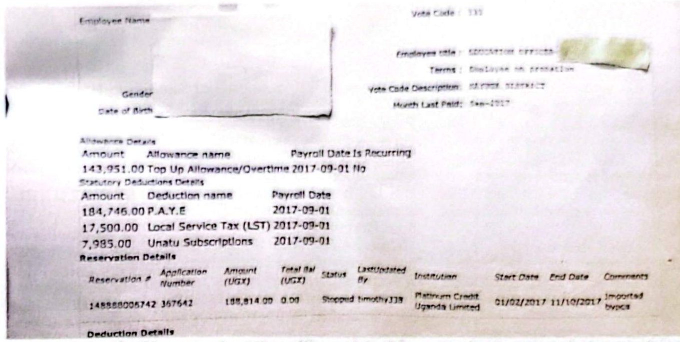
Dauke Waiswa, the Buyende district inspector of schools, attributes the state of affairs to the poor remuneration of teachers.

"Teachers earn an average of sh450,000 per month. When you consider poor saving culture coupled with the tendency to live beyond their means, it leads to craving for extra cash," Waiswa says.

Godfrey Ouma, the Namayingo district inspector of schools, says the bureaucracy associated with commercial banks scares away some civil servants.

"Then when they read those appealing posters about getting cash in 10 minutes or 24 hours, they easily jump into the loan sharks' welcoming jaws. The moneylenders want an ATM card plus PIN," Ouma says.

Rasul Alisengawa, an official with Platinum Credit Ltd, says they need appointment and confirmation letters, ID, recent payslip and authorising letter from immediate supervisor.



Employee Name

Gender

Date of Birth

Vote Code : 133

Employee title : EDUCATION OFFICER

Terms : Employee on probation

Vote Code Description: MAYUGE DISTRICT

Month Last Paid: Sep-2017

Allowance Details

Amount	Allowance name	Payroll Date	Is Recurring
143,951.00	Top Up Allowance/Overtime	2017-09-01	No

Statutory Deductions Details

Amount	Deduction name	Payroll Date
184,746.00	P.A.Y.E	2017-09-01
17,500.00	Local Service Tax (LST)	2017-09-01
7,985.00	Unatu Subscriptions	2017-09-01

Reservation Details

Reservation #	Application Number	Amount (UGX)	Total Bal (UGX)	Status	LastUpdated By	Institution	Start Date	End Date	Comments
148888006742	367642	188,814.00	0.00	Stopped	timothy338	Platinum Credit Uganda Limited	01/02/2017	11/10/2017	Imported bypca

Deduction Details

Payroll data of a Mayuge education officer picked from a private server in Iganga town

"Once the loan amount has been remitted to an applicant's bank account, we liaise with the respective district salary officer to have the beneficiary's payslip coded. So each month the money is deducted from source and credited to our account," Alisengawa says.

Sarah Musana, the branch manager of Stanbic Bank, Iganga, says the loan applicants are required to provide the same documents plus a financial card.

Ouma says the numerous documents and delays involved prove a turn-off to some who settle for apparently easy to get cash from moneylenders oblivious to unfriendly interest rates.

Current status

Nandudu observes that out of the 512 teachers in the 43 primary schools of Nakapiripirit; one out of 10 has had to play hide-and-seek games with loan sharks.

"Once the moneylenders come calling at school, the teachers flee. This has increased cases of teacher absenteeism," she says.

Betty Khainza, the Bududa district education officer, says absenteeism in schools has been partly caused by instances of multiple loan acquisitions.

"In Namayingo, there are 807 teachers, but three out of every 100 dodge school. Of these absentees, one out of three seek financial services from moneylenders menace," Ouma says.

He adds that the UN Sustainable Development Goal (SDG 4) seeks to ensure inclusive and quality education for all by the year 2030, hence the need for stakeholders such as teachers to be readily available to make it a reality.

"It is that time of the year when teachers are supposed to be evaluating learners at both local and national examination levels. Does it make sense for them to be instead running away from moneylenders?" Sangayi wonders.

Fred Kizito, the Kaliro district chief administrative officer (CAO), says he still gets telephone calls from banking institutions from his previous duty stations complaining about runaway teachers.

"Since I am the one who guaranteed their loans as accounting officer, they keep pestering me. In Kaliro where I have stayed for barely two months, already five have absconded to work abroad as security guards after getting salary loans," Kizito says.

District bosses accused

Tagoya says there seems to be a relationship between the loan sharks and district authorities in charge of salary payments for public servants.

"The moment one signs up for a salary loan, the deductions follow swiftly with respective codes on payslips. However, after completing the repayment, it becomes hard for the very officers to honour the certificate of loan settlement presented," he discloses.

New Vision managed to access Mayuge payroll data from a microfinance institution in Iganga district adding credence to the allegations of sharing apparently confidential information with other parties.

Joyce Nambooze, the Mayuge district CAO, rubbishes the collusion claims, saying they are politically motivated to make teachers riot.

"The mess up in our systems was due to change from the Integrated Payroll Payment System (IPPS) to the recently arranged localised salary payments. It has affected many districts and not only Mayuge," Nambooze says.

Kizito echoes a similar view that the CAO's office is mandated with only seconding teachers for salary loans.