

# Mak Tic women save to fight poverty

By Hope Mafaranga

**W**hen a group of women in Abim district formed

the Mak Tic Village Savings and Loans Association (VSLA) in 2007, they had no idea that it would be their lifeline out of poverty.

During the dry season, they had become accustomed to food scarcity. Misery defined the state of children, women and the elderly.

## Success story

Today, Mak Tic VSLA is a success story, thanks to support from the Adventist Relief Agency (ADRA).

The women have ably fought poverty and have become a role model, not only to their locality, but also to other districts in Karamoja and northern Uganda, who now flock there to pick a leaf from their 'magic' to success.

Located at Achangali parish, Lotukei sub-county in Abim district, the now-buoyant women look relieved from trekking long distances to look for money in commercial banks to meet their basic needs, such as school fees for their children.

The 22 women, 80% of whom are widows, did not sit back to curse the demise of their husbands.

They each began saving sh1,200 every week, and one year later, they opened a retail shop with their savings amounting to sh1.2m.

They sold basic items, such as soap, razor blades, match boxes, cooking oil, sugar and salt, which previously would be found 10km away.

From a humble beginning, the group now boasts of a wholesale business valued at sh15m.

"We did not know the value of education and our children never went to school. But when ADRA introduced functional adult education in the area, it opened our eyes and we began saving alongside attending lessons," 50-year-old Hellen Akong, the group's chairperson, says.

"With the skills we got in business and leadership, as well as adapting a saving culture, I have educated my five children up to university level, and one of them is an engineer in Napak district," she adds.

"I have built a self-contained four-room house, which no single mother in the village had ever dreamt of," Janet Akello, the Mak Tic treasurer, says.



Some of the VSLA group members counting their money they save in Abim district

She says the group last year bought 340 iron sheets from its profits and gave each group member 17 iron sheets, to construct permanent houses.

Akello says each member now saves between sh5,000 and sh10,000 each week, and members borrow between

sh100,000 and sh500,000, which they pay back with an interest of 10% per month.

"When my husband died in December 1995, I thought the world had closed on me with my five children.

But when I joined the group, members were very supportive, despite my low

savings," Akello says.

She adds: "The money I borrow from the group helps me to make 7,000 bricks, which I sell at sh100 each. This has helped me pay school fees for my children.

Janet Ayugi, the group's member in charge of agriculture and welfare,

attributes their success to ADRA's capacity-building sessions and exposure visits to other successful groups in the country.

"We have had exchange visits to districts, such as Otuke, Pader and Gulu. Such exposure to the world has changed our attitude towards life," she says.

"Each of our members has between five and 12 head of cattle, which give us milk to generate income," Ayugi says.

The group has faced challenges. Their first poultry business collapsed after 120 chicks that they bought from Lira district died. But, it did not bog them down; instead, it made them work harder.

Secondly, most non-governmental organisations and the Government tend to exclude them from development and poverty eradication programmes, saying they are already well off.

Apart from savings, Mak Tic members also engage in food security, sanitation and modern agricultural activities, which has made them rich.

The members want to transform the group into SACCOs next year and use radios to spread their prosperity story to the rest of Karamoja and northern region.