

The Joy of saving with a purpose.

Approximately 80 percent of the households in Moyo District depend on subsistence agriculture as their main economic activity. Only 9.7% of the population is dependent on earned incomes and 0.4% on property income. The major crops grown include sweet potatoes, sorghum, cassava, simsim, groundnut, finger millet, maize, cowpeas and beans. Fishing is another economic activity in the district. The Nile River is the main source of fish within the district.

Moyo Savings and Credit Cooperative Society Limited is the largest SACCO in the district with a membership of 8,640 and a share capital of UGX 369,420,000, a saving portfolio of UGX 5,194,018,087 and a loan portfolio of UGX 4,900,644,804. It is one of the SACCOs which supports the business community of the entire district.

Mr. Vukoni Henry aged 48 years from Moipi Olia village, Aluru parish, Aluru sub county (*curved from the original Moyo sub county*) which is in the outskirts of Moyo town has for long lived in this socio-economic setting. Married with five children (03 above 18 years of age and 2 below 18 years of age) has witnessed the slow growth of this town under the hard economic situations to whose effects his family is no exception. For over five years Mr. Henry has been doing savings but has never seen the value of his savings because of the dire household needs. Since 2017 after a share out the young man never accounted for his money in productive assets except the good dressing for the children, school fees among others. It was impossible for him to set goals for his household because the money earned from the savings is regarded little and useless to him, he says;

“The saving money was too little for to set goals back then, but now the little you have if you plan well can-do wonders” – Henry Vukoni.

Mr. Vukoni being a member of Amandeku savings group since 2017 did not mean much to him. He was a member because the friends convinced him to join. The group comprises of thirty (30) community members (five (5) male and twenty-five (25) female) who came together to solve the common economic challenges faced in their households. It was not only Mr. Vukoni but the majority of the group members that lacked positive energy in life.

In July, 2020 Rural Initiative Community Empowerment West Nile launched a project titled ‘Security Protection and Economic Empowerment in Uganda (SUPREME) that aims at *‘Improving the Economic Wellbeing of host and refugee communities in Northern Uganda’*. The project is implemented in consortium of four partners; World Vision Uganda, ZOA, SNV and RICE West Nile with funding from the European Union. World Vision is the lead partner in the consortium. The project is implemented in four districts of Moyo, Obongi, Terego and Madi-okollo. Of the three outputs; RICE West Nile delivers on output 1 and 2 across the four sub counties (Lefori, Metu, Moyo and Palorinya a refugee hosting sub county) within two districts of Moyo and Obongi.

Active implementation of the project started in October, 2020 with selection of participants (Savings and Development Clusters (SDCs)). The project targets 333 SDCs across the four sub counties. The selection was conducted in a transparent manner with the sub county officials. Amandeku savings group upon thorough verification met the project defined criteria and were later enrolled under the project for empowerment. The project uses the Savings and Development Cluster, Enabling Rural Innovation, Gender Action Learning Systems and Farmer Managed Natural Regeneration approaches to empower target participants in environment and socio-economic aspects. In January 2021 trainings with all the existing 267 SDCs started. The ERI approach has five modules. The first module empowers SDC members to identify what they have (local resources), plan and develop action plans at group and individual levels.



Left: Photo showing Mr. Vukoni Henry feeding his pigs in the homestead.

It was at this moment that Henry realized he needed to wake up from the slumber. He was challenged by the content of the training especially the *‘river code role play’*. Upon completion of module 1 within 2 months, the total group savings shot from Ugx. 100,000 and Ugx. 150,000 to Ugx. 200,000 per meeting weekly. The members that saved Ugx. 5,000 increased to Ugx. 10,000 and Ugx. 12,000 per meeting. The goal setting session was the wake-up alarm for majority of the SDC members. Henry set himself a long-term goal of venturing in a commercial piggery project. In order to reach this goal his efforts needed to be doubled or even tripled, he immediately increased his savings from Ugx 5,000 weekly to Ugx 12,000.

With the growing pool of savings in the group in the year 2021, Mr. Vukoni borrowed a loan of Ugx. 100,000 from the group and bought one pig to start working towards his long-term goal. When the group shared out at the end of the same year, he had saved Ugx. 680,000 from the total group share out of Ugx. 7,800,000. He used part of this money to feed and care for the pig which has currently multiplied to four healthy pigs. His plan is to supply as many hotels as possible within Moyo Town with pork and advance to a whole sale business in the town. The rest of the group members set goals such as starting small business, opening land for large scale farming among others.

He appreciates RICE West Nile and the SUPREME project not forgetting the funding partner European Union for the knowledge and skills offered that changed the groups mindset towards savings.

“I feel I can now rely on myself for my household development, the goal setting session challenged me to do this.”