

Sz/Mz border post

**Lomahasha women learn art of living**

By Mandla Luphondvo



RESIDENTS of Lomahasha, in particular, are currently battling with three disasters: HIV and AIDS whose prevalence is estimated at 39.2 percent, Chromoleana Odorata which is spreading like wild fire and lately, the drought which has left at least 407 000 people in desperate need of food assistance.

However, some women at Lomahasha Inkhundla have not sat with empty arms only to be ill with worry. They have initiated credit and savings groups known as Accumulated Savings and Credit Associations (ASCA). Through this initiative, they have learnt to save and source credit from the group to initiate income generating activities.

These women are so burnt up about this new-found art of living.

**Religious**

Their monthly meetings are not just sheer religious pap, they are part of the process of growing their business skills. As a result, some have acquired assets through their savings whilst others have managed to pay their children's school fees.

Elizabeth Mahlalela (36) joined one savings group called 'Cupha Sitsele' in 2005. This group started off with six members. However, it has now grown to 10 members. "We were able to attract more members to the group due to the assets we buy at the close of the year, as we share our year-end profits," says Mahlalela.

Last year, she bought a stove valued at E880 from New Dawn Engineering in Matsapha from the savings she had accumulated. Through it, she is able to bake muffins for sale at Ekuhlamukeni Primary School. She says: "Besides the stove, I managed to buy clothes and food for my family of 12 children".

Of the 12, only seven are biologically hers, the other five being her late sister-in-law's children. Mahlalela is happy to take care of them, largely because she has learnt the art of earning a clean living.

**Assets**

Like all the other group members, she started saving E50 each month. In the first year (2005), she could not buy any assets. She rather invested most of the money saved in initiating modest income generating projects that have kept her afloat thus far. She has also made an intentional effort to inculcate the business acumen in her children. "I encourage them to sell sweets at school so they can generate money and understand basic business practices," she adds. Mahlalela has moved and grown. "I currently save E150 each month. At this rate, I am hoping to pay for my first two children's external exams, who are in Form 3 and 5."

Her husband is currently unemployed. However, he has not allowed ulcers to eat the lining of his stomach. He is happy to support his wife as she generates resources that keep the family going.

One of Mahlalela's long-term goals is to acquire a hammer mill. She comes from a community which travels a distance before they can get to their nearest hammer mill.

**Saves**

Albertina Khoza (57) is a member of another savings and credit association called Sibonelo savings group which started in November 2006. She saves E20 per month and has six children as well as 12 grandchildren. Khoza makes ends meet through the sale of chickens to local residents. "I buy 100 chicks at E400, which I later sell at E26 per fully grown chicken at six weeks," she says.

Khoza is currently repaying a loan of E400 with an interest rate of mutually agreed 20 percent, which the group members get back at the end of the year. "With each batch of chicks, all things held constant, I manage to make profit in the region of E800," she adds.

The major challenge is stiff competition which essentially means the rate of stock turnover is quite low. Khoza is looking at prospects of expanding her market to maximise gains.

Mahlalela and Khoza are grateful to World Vision, which mobilised them into savings groups. They were allowed to set their own ground rules, including a mutually agreed interest rate. Through Thuli Chapa, who is in charge of the economic empowerment project, these groups have been empowered to conduct their businesses by the book. They have functional constitutions, savings boxes - with three lock and keys, clear records for their finances as well as meeting dates and venues. Given the combination of skill, passion and commitment, these women are not just attempting to thumb a ride through life, they are living it. Without a shadow of doubt, they are already making a meaningful impact not just in their lives, but also those of their families and Lomahasha community.

(Mandla Luphondvo is communications manager for World Vision Swaziland)

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