



Rotary Action Group for
Community Economic Development

The Greater Contribution (TGC) Microloan Program

The TGC Microloan Program (<https://www.greatercontribution.org>) empowers impoverished women living in remote areas of Uganda to lift themselves out of poverty through loans, business skills, and adult literacy training and mentoring.

In Uganda, opportunities to escape poverty are few. While women in Uganda have the desire to create life-sustaining incomes, they lack the needed capital and education. Loans of just \$80.00 are the beginning of profitable businesses for Ugandan women. However, conventional bankers believe these loans are too small to justify the time and expense needed to administer them. Borrowers lack collateral, steady employment, and credit history required due to a lack of opportunities. Traditional financial resources are closed to these women and unique approach like that of The Greater Contribution is required.

In a population of 44.3 million, 76% of people live in rural impoverished areas of Uganda where The Greater Contribution Microloan Program operates. An average Ugandan family of seven living in extreme poverty must survive on \$1.90 a day, or less, for all expenses.

The success of The Greater Contribution Microloan program is built on a powerful approach of training, Microloans, mentoring, peer support, and all-important adult literacy classes. The Greater Contribution knows that financial support alone will not alleviate poverty. TGC is committed to giving the borrowers in its program all the tools needed to succeed along with financial support. The program starts with three weeks of business skills training and writing a business plan, followed by regular mentoring and refresher training, peer-to-peer learning, and adult literacy training.

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Once a loan group has been established with the group lead, treasurer, and secretary elected, the growth begins. Women who have been told “you’re only good to be a kitchen woman,” take the leap to start a small business and create a sustainable income for their families. This income means that they can eat more than one meal a day, provide shoes, medical care and school fees to send their children to school, often for the first time. This is life changing in many ways. In addition to the financial stability the women gain, they report significant changes in their self-confidence, a decrease in domestic violence, greater respect in their family and their communities.



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The loan program extends beyond borrowers. Women are owning and operating much-needed businesses where they are employing family members or other women within the community creating job growth. It was painfully evident that there was little to no hope for many Ugandan Women before entering the Microloan Program. Their lives are destitute; every day is a struggle to survive and provide for their family.

At a rate of 85%, participating women reported an increase in basic business skills. These same women reported an increase in income, self-reliance, confidence, and leadership skills.

Many of the women who receive Microloans through The Greater Contribution Microloan Programs never had the opportunity to attend any form of school due to many years of war and unrest in Northern Uganda, as well as society's failure to value the education of girls.

This lack of basic education has severely disadvantaged Ugandan women and limited their ability to advance financially and culturally. Improved income has enabled our loan participants to send children back to school, giving communities hope for the future. Without financial resources, women are among the most vulnerable in Uganda.

All borrowers commit to a two-year adult literacy training. This training covers reading and writing in English, the national language of Uganda, and the local language of Acoli. Basic math skills are included to enable the women to make accurate financial transactions essential to any business. Ongoing education offers opportunities to practice leadership skills in a safe and welcoming environment. Creating a sisterhood within the community has forged relationships of trust, integrity, and magnified their inherent desire to see one another succeed.



A supplement program, The Healthy Periods Initiative (HPI) address the lack of knowledge and supplies regarding menstruation, the number one reason given by Ugandan girls for dropping out of school. The Greater Contribution partners with Volunteer Action Network to work with school-age girls ten and above to educate on sexual and reproductive health. Given their economic situation, many must choose food over the luxury of sanitary products. This can put girls out of school monthly due to menstruation and lack of resources. The Healthy Period Initiative provides free sanitary pads which empower girls to stay in school and complete their education leading to more empowered choices as they grow into womanhood. Boys and girls are educated on menstrual education and sexual education. This helps to drive economic and social changes, which allows girls to focus on school and build self-esteem.

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