

## **Rev. Joram Okoku**

For many beneficiaries of the Senior Citizens Grants scheme, it is just enough that a regular, predictable source of income gives them income security- that confidence that even if say, they or a member of their households falls sick next month, they have a source of income to bank on, to access basic medical services. That change from living one day at a time, without knowing when one's next income is trickling in is a huge relief that gives people the pedestal to start to plan their life more predictably. Beyond the benefits that individuals are seeing in their own lives, we are increasingly seeing that beneficiaries are re-connecting with their communities-empowerment.

In Zombo district, a group of 18 old people-all of them beneficiaries of the SAGE scheme have come together to form an association. Under the Association, they save money monthly, as they receive their regular direct income support. They also meet as a group to share ideas on issues that affect them as old people.

The Rev Joram Okoku, 75, a retired Priest, a member and the group's secretary told these Writers: "Through the association, which these grants enabled us to form, we come together to share our challenges and issues about our lives. Before, we started receiving these grants, many older people feared to come out of their homes because we were seen as a "problem", so we were avoided and ignored. Today we all have the same source of income that has united us. Many of us older people, who were shied away from associating even amongst ourselves, have all come out."

He further narrates, "in our group every member saves 1,000/= during our monthly meetings which take place either immediately after we receive our payments or the next day. This money when collected is given out in form of loans to members who need it. The loan is then paid at the end of the month with an interest of 10%. This has helped the savings to increase. It has also helped some of our members to meet some of their needs that that need more than 24,000/= which we get at the beginning of every month."

He says they intend to transform their group into a village savings and loans association where all members of the community (including non-SAGE beneficiaries) can join to save to improve the welfare of the entire community.

"Through this group savings, some of us plan to acquire assets like bicycles and radios," Rev. Okoku concludes.