

88^{of} 100Mahlogonolo
Phahlamohlaka

Here to be Investing

**What if a stokvel
could rebuild a school?**
Turns out it can.

Through Masedi Education Projects and Masedi Agriculture, Mahlogonolo Phahlamohlaka decided to use a traditional stokvel model for funding and building affordable schools in rural and semi-urban communities. More than R2 million has been raised, two schools have been rebuilt and learner numbers have more than doubled. For its founder, it is proof of what communities can do with the resources already in their hands.

Stokvels are hardly new to South Africa. For generations, they have helped families save, manage big expenses and support one another. Mahlogonolo, however, saw an opportunity to use that same culture

of collective saving to tackle a much bigger challenge: access to affordable, quality education.

She founded Masedi Education stokvel around a simple principle: when people pool what they have and invest it deliberately, even relatively modest individual contributions can add up to something capable of changing a community. The community's investment gave children access to safer, modern learning environments, but what happened afterwards showed Mahlogonolo that the impact of investing in education rarely stops at the classroom door.

Learner enrolment at the schools more than doubled. More children meant the schools needed more teachers, resulting in approximately eight additional educators being hired within two years. It also meant more parents travelling to the area, more children needing transport and food, and more opportunities for nearby tuckshops, vendors and transport operators.

It is this knock-on effect that sits at the heart of Mahlogonolo's work. She believes community money can do more than provide a financial safety net. Used strategically, it can create assets, businesses and opportunities that continue generating value. That thinking also led to Masedi Agriculture stokvel, which gives members an opportunity to invest in agriculture while contributing to food security, employment and rural economic activity.

Mahlogonolo has taken the model into entrepreneurship, too. Collective savings have been used to support businesses across various sectors including traditional African apparel, beauty products and water purification, giving entrepreneurs access to capital to develop their operations and pursue growth. There is something distinctly South African about the model. Instead of replacing the stokvel, Mahlogonolo is asking what more it could become.

A stokvel can help rebuild a school. It can back an entrepreneur. It can create jobs and bring more economic activity into a community. Most importantly, it can give ordinary people a practical way to participate in building the future they want to see. For Mahlogonolo, that is where collective wealth becomes far more powerful than saving alone.

Your
story
matters

