



WOMEN'S  
MICROFINANCE INITIATIVE

Building  
Assets to Better Lives

## GUIDELINES AND RELEASE FOR VISITS TO WMI LOAN HUBS

**Arranging a visit** – The women in the WMI loan program welcome visitors to their villages. They enjoy discussing loan program operations and take pride in their achievements. Each loan hub is run by a community based organization (CBO) that partners with WMI. We are a very small loan program and do not have a formal visitor's program or organized tours. Visits must be arranged on a case by case basis. If you would like to visit, contact WMI at [wmicontact@gmail.com](mailto:wmicontact@gmail.com). All visits must be organized in advance.

**Logistics** – WMI Loan Hubs are located in very rural areas. Roads are poor, local infrastructure is weak and communication can be very unreliable. There are no safe local water sources and most sanitation facilities are not westernized. English is not commonly spoken or understood. Activities may not proceed as arranged. Visitors need to be aware of these logistical challenges and they must be prepared to be patient and flexible.

**Activities** – Visitors can meet loan hub leaders; discuss loan program operations; visit some individual businesses and meet the owners; visit a borrower's home; and, observe a loan payment collection, loan issue, training, or graduation if those events are scheduled to take place during the visit. Typically, there are markets proximate to the loan hubs that can be visited, as well as local schools. **Visitors may not wander about the villages unescorted.** Villagers consider it rude to leave a visitor alone; visitors are not familiar with local hazards; and, many villagers do not speak English. **Visitors should leave the village before dark for safety reasons. Driving on the roads after dark can be very hazardous.**

**Length of visit – maximum of two days.** Hosting visitors requires a lot of planning. Resources are very limited and English-speaking guides must be available at all times. Women in the loan program all have businesses to run, very time-consuming household duties; multiple daily chores, children to care for, and many also have additional jobs, such as teaching, plus administration duties for WMI. They have many demands on their time and they must juggle other responsibilities to welcome guests. Villagers are very hospitable and very grateful for WMI - they will try to accommodate visitor requests even though it strains their capacity. Please be considerate. Hosting visitors stresses village resources. Do not ask to visit for more than 2 consecutive days.

**Travel Arrangements** – Visitors must make all of their own travel arrangements.

**Transport/ Accommodations** – WMI does not arrange transport to the loan hub villages. Visitors will need a hired car. There are many car-hire services in Uganda/Kenya/Tanzania advertized on the Internet. WMI does not provide or arrange accommodations or access to any in-village overnight stays. There are many hotels advertized on the Internet in the towns that are near WMI loan hub villages.

**Food/Water** – Visitors provide their own food/ water. Local water is unsafe to drink. Food at local shops may not be safe for visitors to eat. Most hotels can provide a box lunch. Remember to bring bottled water.

**Insurance/Medical Facilities/Travel Risks** – All visitors must obtain suitable travel insurance. Neither the CBOs nor WMI provide any type of insurance to cover visitors. Travel in rural Africa has inherent and unavoidable risks including risks associated with encounters with wildlife; crime; political and military unrest; terrorism; abductions; compliance with local laws; local travel; natural disasters; unsafe site conditions; and exposure to

disease. Consult the US State Department web site for updates on travel safety and security risks. Villages do not have any institutional medical facilities. **Visitors must make their own determination whether visiting a village loan hub is safe and appropriate. Visitors assume all risks and liabilities for visiting the loan hubs.**

**Conduct** – Dress in the village is fairly conservative. Women should not wear revealing tops or shorts. Skirts, pants and T-shirts are fine. Please respect the culture and local traditions of the villages. Remember that you are a visitor observing loan program operations and business development. Please be encouraging and supportive: do not share criticisms or personal suggestions for improvements while visiting. Those can be put into writing and submitted to WMI after your visit. Remember the women have extremely demanding responsibilities: do not overstay your visit to any single business/home. Do not leave valuables unguarded.

**Gifts** - Please do not bring individual gifts. Remember, WMI is a loan program, not a charity. Borrowers have obligations and responsibilities that they take seriously. They are proud of their efforts to start businesses and improve their household living standards through their own hard work and determination. Visitors who would like to provide assistance and who live in the continental USA can transport a duffle bag of materials for the loan program (like calculators and tote bags) which will be supplied by WMI. We can also provide a list of items useful for loan program operations, like laptops and office supplies, as well as school supplies.

**Pictures, videos and data collection** – Most women do not mind visitors taking pictures and videos as a personal memento, or answering questions about their businesses and family life. Always ask before taking a video or photograph. Please be culturally aware and sensitive when asking questions. Do not ask personal questions that you would not want to answer. Visitors may not engage in any formal data collection. Remember that Individuals have privacy and confidentiality rights. Photographs, videos and personal information ascertained on a visit may not be published or used for any public or commercial purposes. This prohibition extends to placement of photos, videos or personal information on Facebook and other social media sites. WMI has obtained releases from women in the loan program only for their images/data to be used in promoting WMI.

**Documents and records** – All loan program documents and records are confidential and proprietary. Visitors are welcome to review loan program forms. Documents/forms may not be copied or removed.

**Appreciations** – Individuals and groups that have donated to WMI may obtain written letters of appreciation for their support from WMI’s local CBO partners. Please ask for such letters in advance and they will be prepared on the CBO’s letterhead. Please do not ask individual women to write letters of appreciation. Remember, WMI is a loan program and not a charity.

**Recommended reading** - **Toxic Charity** by Robert Lupton; **The Life You Can Save** by Peter Singer; **Dead Aid** by Dambisa Moyo; **Pathways Out of Poverty**, edited by Sam Daly-Harris.

**Release/Waiver** - **The visitor does hereby expressly and specifically assume the risk of injury and/or harm during a visit to a WMI Loan Hub and releases WMI, the CBO, and all their associated staff and volunteers from all liability for injury, illness, exposure to contagious diseases, death, disability and/or property damage resulting directly or indirectly from the visit.**

I have reviewed and agree to the above Guidelines and Release/Waiver:

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**Visitor Signature**

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**Visitor Printed Name**

**Cell Number:**

**Email:**

**Address:**