## Women's Microfinance Initiative



WOMEN'S MICROFINANCE INITIATIVE WMIONLINE.ORG

Annual Factbook



1166



WMIONLINE.ORG

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## Introduction

#### Who We Are

The Women's Microfinance Initiative (WMI) transforms the lives of impoverished women in rural villages across East Africa by providing them with the capital, training, and support they need to pursue and succeed in business ventures. Established in 2008, WMI started with just 20 borrowers in Buyobo, Uganda. Today, it has proudly served over 28,000 women across Uganda, Kenya, and Tanzania, issuing over \$12 million in loans.

Our mission is to create sustainable village-level loan hubs administered by local female leaders to offer capital and business training to women in the lowest income brackets. Our borrowers encompass a diverse range of business women: everyone from farmers, to shoemakers, to hairdressers, each with a distinct vision of a better life for themselves and their families. WMI provides the resources and support to ensure these women can launch and operate successful small enterprises, thereby becoming self-sustaining and economically empowered.

Beyond the individual success of its borrowers, WMI's program generates a ripple effect, benefitting entire communities by raising living standards, creating economic opportunities, and fostering community development through outreach projects.

WMI collected surveys from July 2023 to April 2024 to document the socio-economic impacts of the loan program on borrowers and the community. The survey results were then analyzed and compiled by our interns, who authored WMI's 2024 Annual Factbook.

#### Our Loa<mark>n Program</mark>

WMI loans are distributed four times throughout a two-year cycle. Borrowers receive an initial loan of \$85, a follow-up loan of \$110, and two additional loans of \$135. Unlike many other lenders, WMI does not require borrowers to provide any collateral or down payment. Throughout each six-month loan cycle, borrowers make ten repayments, covering their principal amount plus a flat 10% interest rate. The interest supports operational costs (salaries, supplies, transport, training, etc.) and community outreach projects. Each loan hub retains repaid loan funds and recycles them to fund loans for new borrowers. With this model, each loan hub generates enough income to sustain itself financially.

Borrowers are organized into solidarity groups of twenty women, fostering encouragement, knowledge-sharing, and mutual accountability during weekly meetings. WMI collaborates closely with each borrower to develop a personalized business plan tailored to her aspirations. All borrowers undergo comprehensive training in business management, customer service, record-keeping, and marketing both before receiving the first loan and after the third loan. Local coordinators maintain regular contact with borrowers and offer advice and encouragement. As a result, WMI's loan recovery rate is approximately 98%, surpassing the performance of other microfinance programs in East Africa.

#### What Makes WMI Unique?

WMI's loan program has an innovative approach to economic development. Embracing a grassroots strategy for growth, WMI has created a community-focused model that offers dependable financial services to rural women. Unlike large-scale institutional programs that often falter in their poverty reduction efforts, WMI operates at the village level, providing loans at low interest rates with an initial repayment grace period, allowing rural women and their families to achieve measureable and tangible economic progress.

One of WMI's key strengths lies in its deep understanding of rural women's diverse needs. WMI partners with registered local women's organizations, and day-to-day loan program operations at each loan hub are managed by local women whom WMI has trained. Furthermore, the strategic location of loan hubs in rural areas ensures easy access for village women, facilitating their engagement in the program.

The supportive environment cultivated by WMI, characterized by solidarity groups, regular follow-up visits, and simplified paperwork, is conducive to entrepreneurship and growth. By prioritizing savings, marketing, and financial literacy training led by peers, WMI ensures that women can succeed in their entrepreneurial endeavors.

#### Focus on Rural Women

WMI's decision to focus on providing rural women with microloans stems from a recognition of the challenges women face in these remote communities and the transformative potential of empowering them economically. In many parts of the world, including East Africa, women experience disproportionate levels of poverty, unemployment, and social disenfranchisement. This phenomenon, often termed the "feminization of poverty," highlights the urgent need to address the specific barriers that hinder women's economic participation and advancement.

Rural women face intersecting layers of marginalization due to factors such as geographical isolation, limited access to education and financial services, and entrenched gender inequalities. By directing their efforts towards this vulnerable demographic, WMI addresses the root causes of poverty and empowers women to break free from cycles of economic dependency.

Furthermore, WMI recognizes the unique strengths of rural women as microfinance clients. Research and empirical evidence have consistently shown that women are highly reliable borrowers, demonstrating a propensity to repay loans promptly and responsibly. Women's economic empowerment not only uplifts entire households but also has a positive ripple effect on entire communities, leading to improved health, education, and overall welfare.

## Methodology

The data in this report was collected through 2,830 borrower surveys, conducted by a team of regional coordinators who are fluent in both English and local languages.

Surveys are administered at three points in the two-year loan cycle. The first is the baseline survey, which is administered to women entering our loan program. Baseline data represents a woman's initial living conditions and financial situation. The second is the follow-up survey, which is administered one year into the loan program. This survey reveals the inner workings of the entrepreneurial process and shows the initial impact of the loan. The final is the exit survey, which is completed just after women make their final repayment and graduate from the loan program. Exit data provides critical insights into how borrowers have developed their homes, improved their personal and business skills, and bettered their lives and communities.

Each loan group is represented in only one type of survey. This methodology allows us to examine important macroscopic trends over time; it does not demonstrate the trajectory of any individual over the course of two years. There are several reasons why WMI favors a broader scope of analysis.

First, many of the questions on the surveys ask borrowers to compare their pre-loan conditions to their post-loan conditions, including dimensions such as meal improvement, skill-development, and healthcare access. Secondly, because the objective of the Factbook is to examine large-scale trends over time, and since many borrowers share similar experiences becoming entrepreneurs, following women on an individual basis does not provide extensive insights. To analyze these individual experiences, WMI conducts business case studies to follow how particular businesses operate over time. We publish these studies on our website. Thirdly, anonymizing borrower data, which can be highly personal, respects our borrowers' privacy. Finally, large-scale trends that can be applied to groups of women across time help us form a more stable representation of our borrower base as we seek to improve our program.

This report provides a comprehensive picture of who WMI borrowers are, how they live, and how they utilize the WMI loan program to change their lives. The Demographics section analyzes data on age, household, and other characteristics to provide an overview of a typical WMI borrower. The Economic Impact section focuses on the effects that our loans have on borrowers by comparing data from baseline surveys to follow-up and exit survey results. Specifically, data on income, savings, health, and home improvement are showcased to form a picture of the financial empowerment women achieve. The Social Impact section utilizes the qualitative data collected from the follow-up and exit survey, as well as other relevant information from interviews. Looking at the changes in women's familial and communal relationships and the skills that they have gained from our program helps us understand the intangible, important impacts of the loan program on the communities we serve.

## Demographics







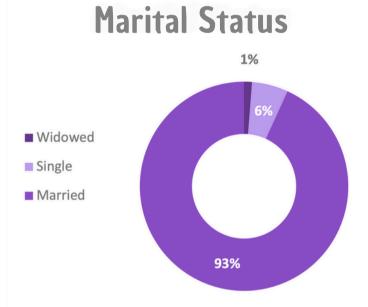








### Households

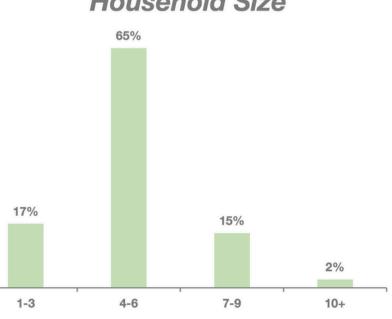


Household size includes all members of a family who live under one roof. This can include extended family members, orphans they have taken in, and any other people they live with.

About 17% of WMI borrowers live in 1-3 person households. The majority of WMI borrowers (65%) live in 4-6 person households while 15% live in 7-9 person and 2% in 10+ person households.

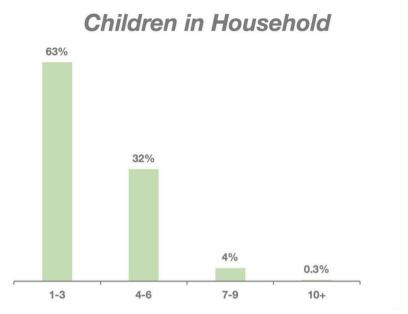
The vast majority of WMI borrowers (93%) are married women. 6% are single (never having married), and 1% are widowed.

When borrowers are being interviewed to potentially receive a loan, WMI staff investigates if their spouses are supportive. This is to ensure that any domestic violence is not exacerbated and that the women have a support system during their tenure in the loan program.



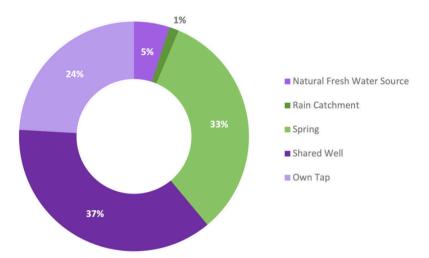
#### **Household Size**





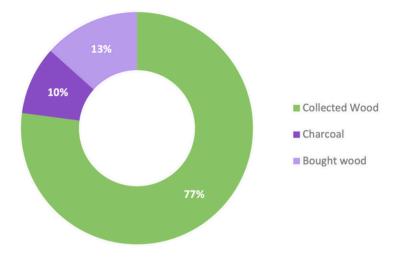
All WMI households reported the presence of children. The majority of WMI borrowers (63%) have between one and three children in their household. Almost a third (32%) of borrowers have between four and six children, and the rest have seven to nine children (4%) or 10+ children (0.3%). A major motivator for borrowers in their businesses is to ensure the needs of their children are met, particularly their education (i.e. paying school fees and buying uniforms).

#### Source of Drinking Water

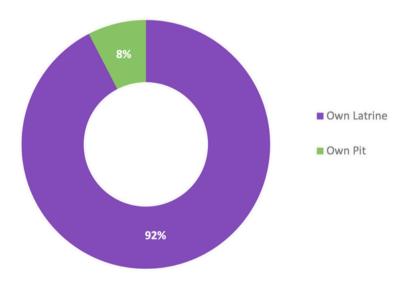


To obtain drinking water, close to a quarter of borrowers (24%) collect drinking water from their own taps. Though expensive to install initially, a personal tap is beneficial because it eliminates the time and labor involved in water collection. Borrowers most commonly obtain drinking water from shared wells (37%) and springs (33%). Others use natural freshwater (5%) or rain catchment systems (1%) to collect potable water.

#### **Cooking Fuel**



Upon entering the loan program, the majority of borrowers (87%) either collect firewood themselves for cooking fuel (77%) or bought it (10%). The rest (13%) of borrowers used charcoal as cooking fuel. None of the borrowers had access to electricity or propane for cooking.

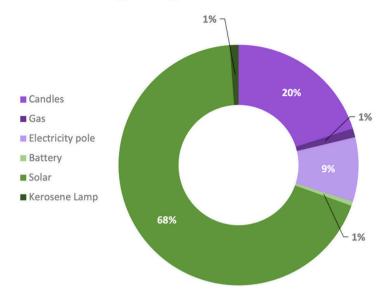


Toilet facilities are available to 100% of WMI borrowers. The majority (92%) of borrowers own their own latrines. A smaller group (8%) have no latrine to use but have their own pits. None (0%) of the borrowers had access to flushable toilets.



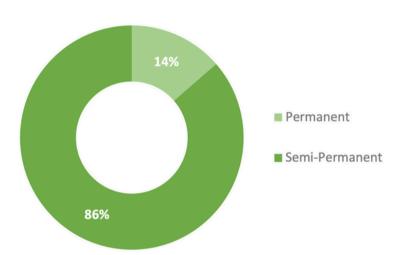
#### **Toliet Facility**

#### **Lighting Source**



86% of borrowers began the loan program in semi-permanent housing, while the remaining 14% began in permanent housing.

Pemanent homes are made of bricks or cement, while semi-permanent homes are built from wood, dried mud, and cow dung. Semi-permanent homes are less secure, more susceptible to harsh weather conditions, and generally smaller than permanent homes. They typically have mud floors, which harbor insects that can transmit diseases, and require regular smearing with cow dung to help the dirt particles adhere. To light their homes, most borrowers began the loan cycle with access to utility power, although many do not use it because it is expensive. The largest share of borrowers (68%) use solar power and 20% of borrowers use electricity poles. The remaining most prominently use candles (20%). Small fractions of borrowers use kerosene lamps (1%), gas (1%), or batteries (1%) to light their homes.



House Type

## enowledge, skills and

# Business Types

288

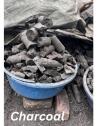


















Poultry, Cattle

Tailo

Local Beer

Restaurant



Co



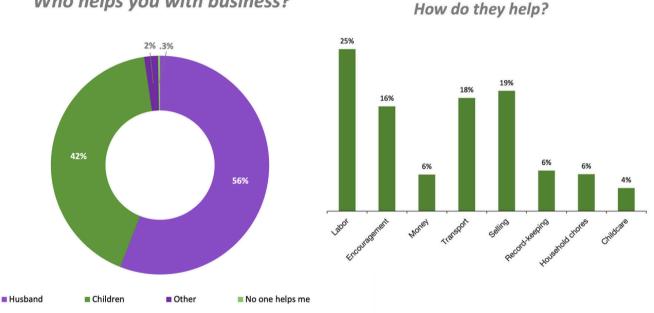






### **Business and the Family**

Who helps you with business?



Data on the relationship between the borrower's businesses and their families shows that female entrepreneurship increases the economic importance of the woman to the family. Nearly all borrowers (99.7%) received familial support in running their businesses. Only 0.3% worked alone.

#### What are the benefits?

Our data reflects numerous benefits. A quarter (25%) of borrowers' families contribute labor to their businesses. One-fifth (19%) of borrowers utilize familial assistance to sell their product, and another 18% report familial assistance in transporting products. Family members also help borrowers by providing additional funding (6%) and record-keeping assistance (6%).

Familial assistance also goes far beyond material help. 16% of borrowers report that their families provide continuous encouragement, which is particularly important in villages where female entrepreneurs must break through barriers. Borrowers' families also help with household chores (6%) and childcare (4%) while borrowers work to expand their businesses.

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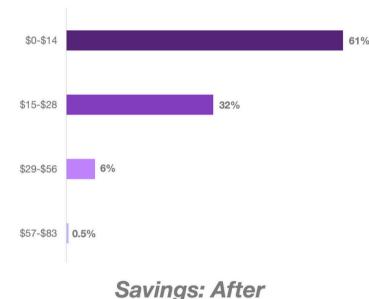
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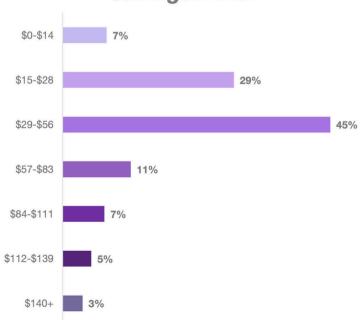
Total

Week 6



#### Savings: Before





Savings are one of the biggest economic indicators of financial stability. WMI emphasizes savings as the backbone to sustained economic success and security. Our program provides savings and financial literacy trainings to all entrants. Additionally, as a pre-condition to receive the next installment in the four-cycle program, borrowers must save a cumulative amount of \$10 after their first loan, \$20 after their second loan, and \$30 after their third loan.

Through WMI's loan program, borrowers have increased their savings substantially. The average amount saved before the start of the loan program was \$15. This more than tripled to \$50 upon completion of the loan program.

At the start of the loan program, the 93rd percentile of savings was around \$30, meaning that only 7% of women had saving over \$30. The share of borrowers saving more than this \$30 had increased to 71% by the end of the loan program, which is over 10 times higher than it was at the start of the program.

The ability to save money is critical to our borrowers and their economic mobility. Savings ensure future loans and business survival, as well as a cushion to cover unexpected costs. In rural East Africa, savings can provide access to critical medical care, funding to move into a permanent home, present a safeguard against fire or flood, and open entrepreneurial doors down the road. By emphasizing, encouraging, and requiring saving, borrowers graduate from the loan program with funds on hand and an understanding that saving regularly is crucial to financial stability. That is why WMI teaches borrowers to understand their finances, set savings goals, and establish habits for improved financial well-being.

### Income

Average Baseline Monthly Income:

\$32

Average Follow-Up Monthly Income:

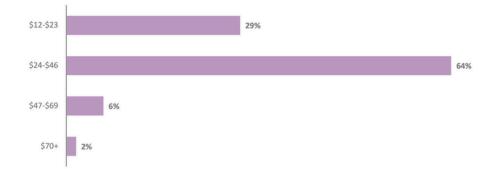
\$155

Average Exit Monthly Income:

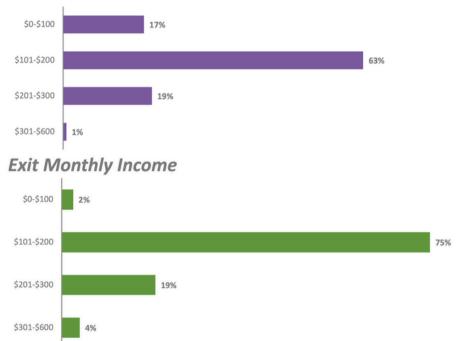
\$177

553% average increase in income over two years

#### **Baseline Monthly Income**



#### Follow-Up Monthly Income



Borrowers' income levels change just as significantly as their savings over the course of the loan program. The increase in income is the driver for all other improvements and development resulting from the WMI loan program. Borrowers began the loan program with a monthly average income of \$32 and ended with a monthly average income of \$177, five times the baseline. That is a 553% increase over two years!

Before the loan program, the majority (92%) of borrowers made under \$46. The World Bank estimates that the global poverty line is \$2.15 per day or around \$66 a month. Using this definition, the vast majority (98%) of borrowers fell below the global poverty line before entering the loan program.

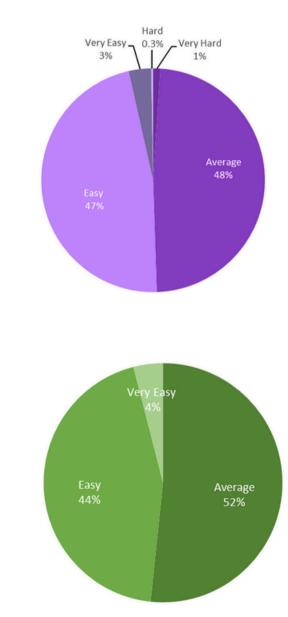
Upon exiting the loan program, 98% of borrowers brought in \$100 or more per month, which only 0.2% of borrowers could say at baseline. Additionally, the overwhelmingly majority of borrowers (99.7%) had successfully moved up from the global poverty line, making more than \$66 per month. This not only showcases WMI's success in increasing the income of rural women but also their success in providing the resources to teach women how to lift themselves out of poverty.

### Loan Repayment

The key to the success and sustainability of WMI's loan program is the borrowers' repayment rate, which hovers around 98%. WMI tracks the ease with which borrowers repay their loans through surveys administered at all three stages of the program. This is done on a scale from 1 to 5, with 1 being "very hard" and 5 being "very easy."

Our repayment cycle has an advantageous structure for our borrowers. Women are given a month free of repayments to develop their businesses before they begin to repay their loans. The first repayment is made one month after receiving their loan, and the second repayment is made one month after that. The remaining eight repayments are made every other week.

WMI also provides extensive financial literacy and skills training. As a result, the women are wellprepared to repay all four loans. Our communitybased program both strengthens accountability and provides a network of resources for borrowers to seek help when they need it. As a result, every single borrower (100%) described repayment as "easy," "very easy," or "average" by their final loan. Our program boasts a remarkably low default rate of 2%.



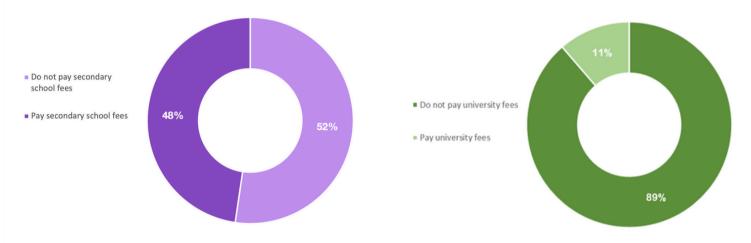
# First Two Loans

Final Loan



Do you pay secondary school fees?

Do you pay university fees?



Education is one of the most important aspects of a child's growth. Not only does education increase academic knowledge, but it also encourages the development of social skills, creativity, and problem-solving abilities.

Unfortunately, education is not a given across the globe. In East Africa, most schools require fees. If parents cannot afford the fees, children can lose out on the education that could pave the way to a better life. This lack of access to education perpetuates cycles of poverty and inequality.

Through their businesses, bolstered by our loan program, WMI borrowers are equipped to financially support the education of their children and other family members. 48% of our borrowers pay secondary school fees and 11% pay university fees.

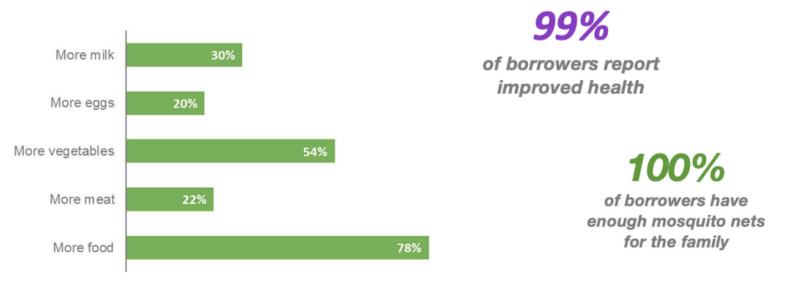
Of those who pay fees, only 1% of women could afford secondary school fees prior to receiving the loan. The overwhelmingly majority (99%) reported that they could not have paid the fees without the loan and business. Thus, the benefits of WMI's loan program spans generations, allowing borrowers to raise educated children who are prepared for the challenges of adulthood.



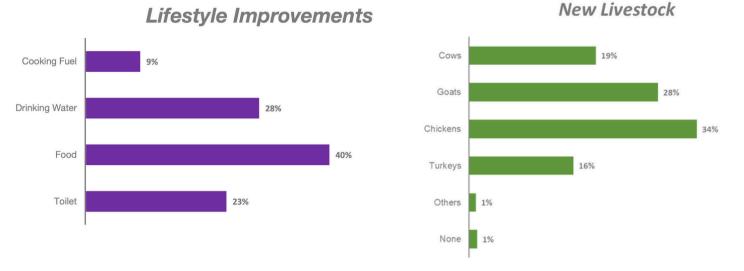
When women increase their incomes and savings from our loan program and their successful businesses, their ability to pay for medical services, nutritious meals, and mosquito nets improves. As a result, nearly all the borrowers (99%) reported that by the end of the two-year loan program their health had improved.

Prior to the loan program, nearly 9% of families faced three or more cases of malaria a year. This number fell below 0.3% by exit. Reductions in malaria can be attributed to borrowers' newfound ability to purchase mosquito nets. By the end of the loan program, all borrowers (100%) reported that everyone in their household had a mosquito net.

Borrowers are also able to improve their diets with their business income. Over three-quarters (78%) of them had more food overall after starting a business. Half (54%) were able to buy more vegetables, while others were able to buy more milk (30%), more meat (23%), and more eggs (20%).



#### Meal Improvements



Loans have enabled borrowers to be financially empowered and support their family in ways that dramatically change their living standards. In the final six months of the program, 99% of women were able to purchase livestock, most commonly chickens, goats, and/or cows. At the end of the loan program, 41% of women reported that their most significant lifestyle improvement was purchasing better food for their families. 25% said that their family had improved access to safe drinking water and 23% reported improved toilet facilities.

During the last six months of the loan program, 16% of borrowers made physical improvements to their home, ranging from strengthening roofs and floors, adding rooms, plastering walls, or installing windows and electricity. Additionally, borrowers experienced significant changes in housing: 80% lived in permanent houses by the end of the loan program, compared to just 14% at the beginning. This is a major accomplishment, as permanent homes significantly improve health outcomes.



### **Home Improvements**

## Social Impact

# RURAL WOMEN FIGHT POVERTY

25

**Business Skills** 

18%

24%

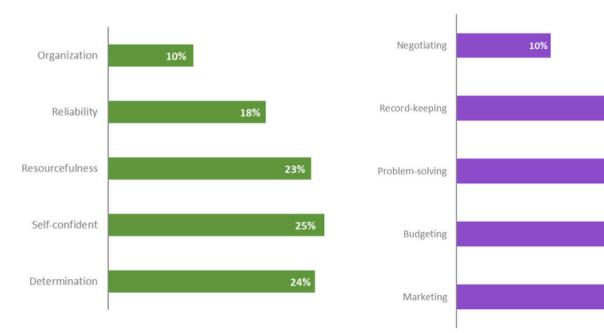
25%

23%

### **Skill-building**

WMI not only helps businesses grow but also helps borrowers grow their skills. All borrowers reported that their personal and business skills improved because of the loan program. WMI offers business training twice during the two-year loan period: once when borrowers first join and again before they receive their third loan. This continuous support ensures that borrowers are well-prepared throughout the program. Additionally, they receive individual support from Local Coordinators throughout their tenure in the loan program.

The importance of skills-building is paramount. WMI offers women a unique opportunity to learn valuable business practices and experience personal growth that extends to other aspects of their lives. By developing both business and personal skills, WMI borrowers become well-equipped to succeed as businesswomen, leaders, community members, providers, and empowered individuals.



**Personal Skills** 



### How has your loan improved your life?

"My major problems have been solved." 8%

"I am now financially stable and quality of life has improved." 25%

> "My family and I are healthier." 8%

"I am empowered, and there is no more violence in my household." 16%

"I can meet my family's needs." 30%

> I am now organized, reliable, and responsible." 14%

### How has the loan program changed the community?

"People are able to solve problems and meet their basic needs." 8%

> "People have learned skills." 8%

"Men and women are sharing responsibilities." 6%

"There is improved unity, community, and culture." 10% "People are financially stable and poverty has reduced." 12%

"Business are growing." 11%

"People have improved their health, sanitization, and diet." 13% "Infrastructure and quality of life have improved." 12%

"Women are no longer marginalized." 17%

"Domestic violence has reduced." 3%

"Women are busy and no longer gossiping." 1%

### Has Having a Business Allowed You to Help Other People?

"I buy food for others" 59

"I guide and support my friends." 19%

"I have built stronger friendships and teamwork." 4%

"I provide people with jobs." 6%

I am healthy, hygienic and pay medical fees for my

family." 6%

ne nee

"I bring services closer to the community by expanding my business." 8%

"I pay school fees to educate myself, my children, or others."16%

> "I solve family problems and meet basic needs for my family members." 14%

How has the loan program changed the relationship between men and women?

### "Spouses work together." 45%

"Women are more knowledgeable." 5%

Men respect and encourage their wives." 20%

"Men continue to support the family with their wives assisting." 4%

"Domestic violence has reduced." 7%

"No." 2%

"Women support the family and run the business." 18%

## Have women's reputations changed in your community?

"Women are trusted and reliable." 14%



"Women lead and moblize people in the village." 10%

"Women are given more responsibilities." 10%

> "Women are involved in making decisions." 4%

"Women are praised for successful businesses." 18% "Women are respected and honoured." 10%

"Women support their families." 5%

"Women educate and counsel." 10%

## Community Engagement



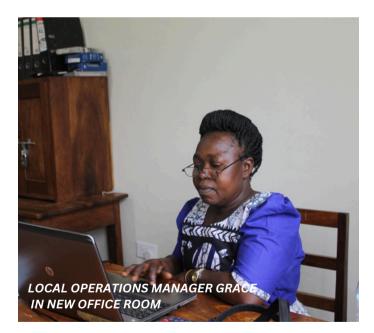
RNANCE INITIATIVE

#### WMI Moves Into New Headquarters

This summer, WMI staff relocated to their new headquarters building in Buyobo, a two-story office that also serves as an agency banking location and training center facility. With the impressive growth WMI has experienced since the building of the first office in 2009, a larger office was essential to providing and expanding WMI's services.







The new headquarters has Agency Banking and Mobile Money teller windows, WMI offices on the ground floor, trade school classrooms on the second floor, as well as an office for our sister non-profit, the Buyobo Community Development Association. By moving into this new office, WMI will be able to fund continued loan program expansion, improve back-office operations, offer trade school courses, and provide basic financial services to the community in an easily accessible village location.



#### **Boys and Girls Club**

Boys and Girls group is a program in Buyobo for children ages 11-17, facilitated by Teacher Robert and Teacher Beth, both teachers at Buyobo Primary School. Every week they hold two sessions after school on a wide range of topics including sexual health and hygiene, creative expression, and business skills.



#### **Orphan Outreach Program**

In Uganda, children who have lost at least one parent are considered orphans. Most orphans live with relatives or other adults in their communities, but they remain vulnerable to risk factors like neglect, hunger and general mistreatment. These risk factors can impact health, social development, and education, which can create challenges that last into adulthood.

The Orphan Outreach program was launched in 2018 by WMI summer interns and has been continued by the staff at WMI. It provides school supplies to orphaned children in Buyobo and in surrounding communities. In addition to academic support, the program provides orphans with meals and a comforting environment in which to relax and celebrate on the holiday breaks. This program serves as a protective factor for these orphans and encourages positive development.





#### New Community Meeting Hall

WMI has finished constructing the new community meeting hall! Because the old community hall had been demolished, Sironko sub-county and WMI made an agreement for WMI to construct a new community hall and, in return, receive government land to construct its new offices. This construction was also a way for WMI to thank the Buyobo community for their loyal support for the loan program since its inception in 2008.

The hall will serve as a hub for various community gatherings, including district assemblies, wedding receptions, social crusades, and more. Moreover, it will host sub-county meetings, clan gatherings, and educational seminars such as recent sessions for local teachers and farmers focusing on organic cultivation.









#### Keep Buyobo Clean

The Keep Buyobo Clean initiative promotes community sanitation and proper waste management by strategically placing trash receptacles throughout the village and sweeping the main streets and pathways regularly. In rural villages, residents lack proper waste management and recycling systems. As a result, trash can be found strewn in the streets and around homes, potentially impacting water safetv and spreading disease. This successful program, managed by two staff members from WMI's sister organization, the Buyobo Women's Association (BWA), has significantly reduced littering and improved sanitary conditions. It has even been adopted by neighboring villages like Buweli and Budadiri. The program is entirely self-sustaining, with local residents taking charge of bin collection and placement.

#### Village Health Team

The Village Health Team (VHT) works to improve health and sanitary conditions in the surrounding Buvobo and rural communities. To keep the community healthy, the team conducts monthly visits to hygiene home promote techniques and to provide preventative health care to families. This includes making sure homes have proper latrines bathing shelters, among other and necessities. The VHT then supports residents to improve their living conditions by providing resources and advice. They also grow 90,000 tree seedlings every year to give free to residents to plant in an environmental conservation effort. Today, VHT is composed of 100 local volunteers who serve different villages.





#### **Table Tennis Club**

The Buyobo Table Tennis Club began in 2020, under the leadership of Kevin Mafabi, a professional table tennis player who was on the Ugandan national team and has family ties to Buyobo. It first started as a holiday training camp but has now expanded to programs after school, weekends, and during school holidays. It currently serves around 25 children.



In 2021, members of the Club received full scholarship offers to secondary school and in 2022 the club members received scholarships to various universities. The possibility of scholarships has enabled players to pursue their studies without the added financial burden of paying fees. In the fall of 2023, the Club created a campaign to provide female students at Buyobo Primary with reusable sanitary pads. This focus on social and athletic development ensures that participants grow holistically, preparing them for future challenges both on and off the table tennis court.



### Tea and Buns for Teacher

Tea and Buns for Teachers at Buyobo Primary School was established in 2010 by a group of WMI high school interns. Many teachers walk miles each day to reach their classrooms. The program serves all teachers who have no other lunch options. The snack offers much needed energy and enjoyment for these teachers who work hard to educate over 630 students at Buyobo Primary. WMI, BWA, and private donations ensure that teachers are well supported as they educate the next generation.









#### School Lunch Program

Schools in Uganda charge students an added fee to obtain lunch during the school day. Some students do not have enough money to pay for school lunches. As a result, many children become hungry and find themselves distracted from learning. Since 2014, BWA has invested \$1,500 each year to provide lunch for P6 and P7 students, whose school days are longer to prepare them for their primary leaving examinations (PLE examinations) for secondary school placement. Because of these meals, P6 and P7 students are now better equipped to study for their critical PLE examinations.

#### Sure Skills Program

WMI is supporting an exciting new initiative called the Sure Skills Program. This program is designed to empower local women by teaching them how to produce and sell handmade goods, providing them with a sustainable source of income. Currently, the program focuses on shoemaking and tablecloth production, with workshops led by a skilled trainer.



The Sure Skills Program is focused on uplifting marginalized members of the community, particularly girls who have dropped out of school or those who became mothers at an early age. These girls often lose out on their formal education so this program helps them gain valuable skills that they can use to earn income. Plans are underway to expand the program to include the creation of other goods, such as basket weaving and additional types of footwear.



## 2024 Summer Interns



Kurumi Kishino (Uganda) is a junior at Toyo University in Bunkyo, Tokyo, Japan, majoring in Regional Development Studies. Kurumi is passionate about refugee issues and community development. Her internship projects included interviewing borrowers, teaching at the local school, and contributing to the Fact Book. She delighted in exploring Uganda's natural beauty, becoming involved in projects in Buyobo, and meeting the families in the community. Kurumi is WMI's first summer intern hailing from Japan.

Sakura Yamanaka is a rising Sophomore at the University of Notre Dame studying Political Science and Applied Computational Mathematics and Statistics. As a part of the Notre Dame Hesburgh-Yusko Scholars Program, Sakura is interning with WMI to focus on gender and poverty. Throughout high school, Sakura's passion for social justice led to her work at the New York City Mayor's Office to Ending Domestic and Gender-Based Violence and the Manhattan District Attorney's Office. In Buyobo, Sakura focused on supporting WMI through data analysis and compiling interviews from borrowers to create a Testimony Book as well as creating the Fact Book. She is grateful for the opportunity to immerse herself in the Buyobo community.



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 Buyobo, Uganda

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## Conclusion

As our 2024 FactBook has shown, WMI's 17th year has been profoundly impactful on the lives of our borrowers. Borrower data continues to affirm the empowering impact of our loan program, showcasing how women have been able to enhance various aspects of their lives. From improving health and savings, investing in education, and undertaking home improvements, to assuming leadership roles, our borrowers have become agents of positive change. Their entrepreneurial successes, nurtured by WMI's robust training and support systems, have not only spurred personal growth but also contributed to broader economic development and improved standards of living across communities.

WMI's commitment to empowering women with capital, resources, mentorship, and training has fostered economic inclusion and resilience. As a result, the communities where WMI works can look forward to a brighter future. However, the journey towards empowerment and equity is far from over. Please join us in bringing our mission to more rural women across East Africa.

### **Contact Us:**

Stay in touch with us. Use these avenues of communication to learn more about our mission, to receive updates from WMI on our programming and operations, and to find out how you can help.

