Women's Microfinance Initiative

Annual Factbook Western Uganda 2026



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INTRODUCTION

The Women's Microfinance Initiative (WMI) works with women in rural communities across East Africa who have the ideas and determination to build businesses but lack access to affordable capital. Through loans, practical training, and continued support, WMI helps women strengthen businesses in farming, retail, tailoring, food production, personal services, and many other fields.

WMI's model is rooted in local leadership. Loan centers are led by women who know their communities and understand the challenges borrowers face. Along with financing, borrowers receive business guidance, mentorship, and join a network of women who can learn from and encourage one another.

Buseesa Community Development Centre, (BCDC) carries WMI's work forward in Buseesa, Kibaale, and the surrounding Districts in western Uganda. The women represented in this factbook come from different backgrounds and run many kinds of businesses, but share the same goals: earning a steady income, paying school and medical expenses, improving their homes, building savings, and creating a more secure future for their families.

The benefits of a stronger business often reach far beyond the borrower herself. Stable family income helps keep children in school, pay for medical care, improve a home, purchase land, or prepare for emergencies. This factbook brings together the experiences reported by BCDC borrowers in 2026 and offers a closer look at their households, finances, businesses, and priorities for the future.

THE LOAN PROGRAM

WMI loans are provided over a two-year cycle, with borrowers receiving four loans that gradually increase in size. No collateral or down payment is required, which makes the program accessible to women who may be excluded from formal banks and other lending institutions.

Each loan is repaid over a six-month cycle. Repayments cover the original loan amount and a flat interest charge that helps support local operating costs, including staff stipends, transportation, supplies, training, and community projects. Repaid funds remain with the loan center and are re-loaned to new borrowers, which helps create a sustainable operating framework so that the loan program can continue offering services for the long term.

Borrowers are organized into solidarity groups that encourage accountability, shared learning, and mutual support. Before receiving their first loan, women take part in training on business management, customer service, record-keeping, budgeting, and marketing. Local coordinators continue to offer guidance as borrowers manage their loans and grow their businesses.

This combination of capital, training, local leadership, and ongoing support is central to the WMI and BCDC approach. The goal is not simply to provide a loan, but to help women build businesses that can support their households for years to come.

Who is BCDC?

Buseesa Community Development Centre is a registered nonprofit organization based in Buseesa, Kibaale District, Uganda. Established in 2009 and registered as an indigenous nongovernmental organization in 2021, BCDC works to reduce poverty and improve household well-being through microcredit, education, health, agriculture and other community development programs.

BCDC's microcredit program gives rural women access to loans, business guidance, and continued support as they improve their livelihood. The Centre also develops projects that respond to needs identified in the community, including coffee farming and cooperative development, tree planting and environmental restoration, and clean-cooking loans for LPG gas cylinders.

BCDC's work extends beyond lending; staff work with borrowers through training, follow-up, and community projects. The Centre helps borrowers strengthen their businesses, manage household finances, build independent savings, and work toward better education, healthcare, housing, and daily living conditions.

This factbook presents findings from the 2026 BCDC Borrowers Survey. It introduces the women BCDC serves, shows how they earn and save money, describes the pressures facing their households, and highlights the changes and priorities borrowers shared in their own responses.



Methodology

The 2026 Buseesa borrower survey was completed by 591 respondents from 23 borrower groups across approximately 99 villages. BCDC staff coordinators collected the surveys between April 20 and June 3, 2026.

The questionnaire included single-response questions, numerical questions, one multiple-response question, self-reported estimates of income and savings before and after receiving a loan, and open-ended questions about skills, household changes, financial decisions, family goals, and experiences with BCDC. Responses were entered into Google Sheets and summarized using counts, percentages, averages, medians, and selected before-and-after comparisons. Written responses were reviewed and grouped into recurring themes.

Analysis

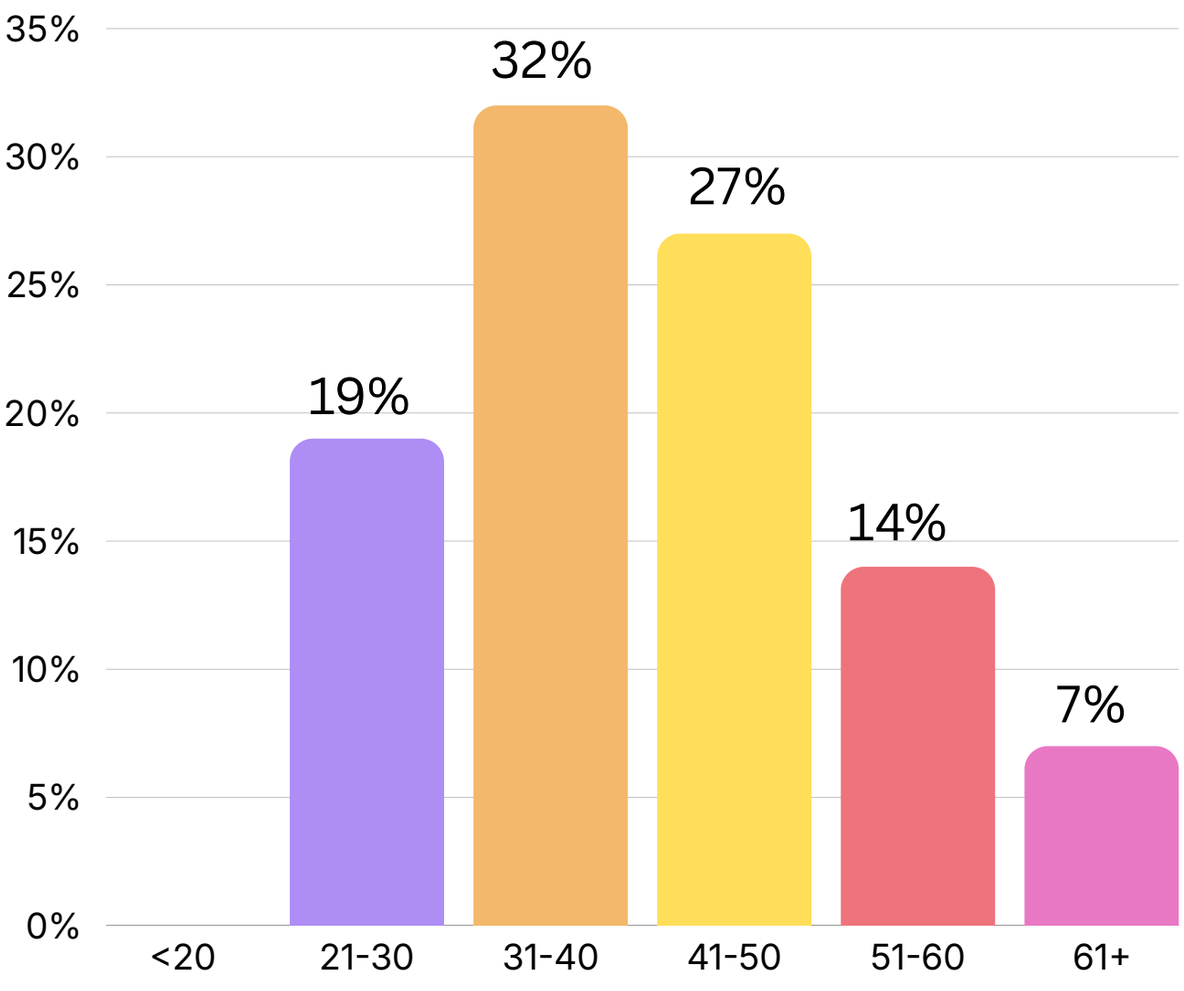
Percentages for single-response questions were calculated from the valid answers recorded for that question. For the top-three-expenditures question, respondents could choose more than one answer, so those percentages may add to more than 100%. Blank answers were left out of valid-response calculations unless “No response” was listed as an answer category.

Income and savings figures are based on borrowers’ own estimates, provided during the same survey. They should be understood as recollections rather than verified records collected at separate points in time. Before-and-after comparisons use paired responses whenever possible, meaning that a borrower is included only when both values are available.

Demographics

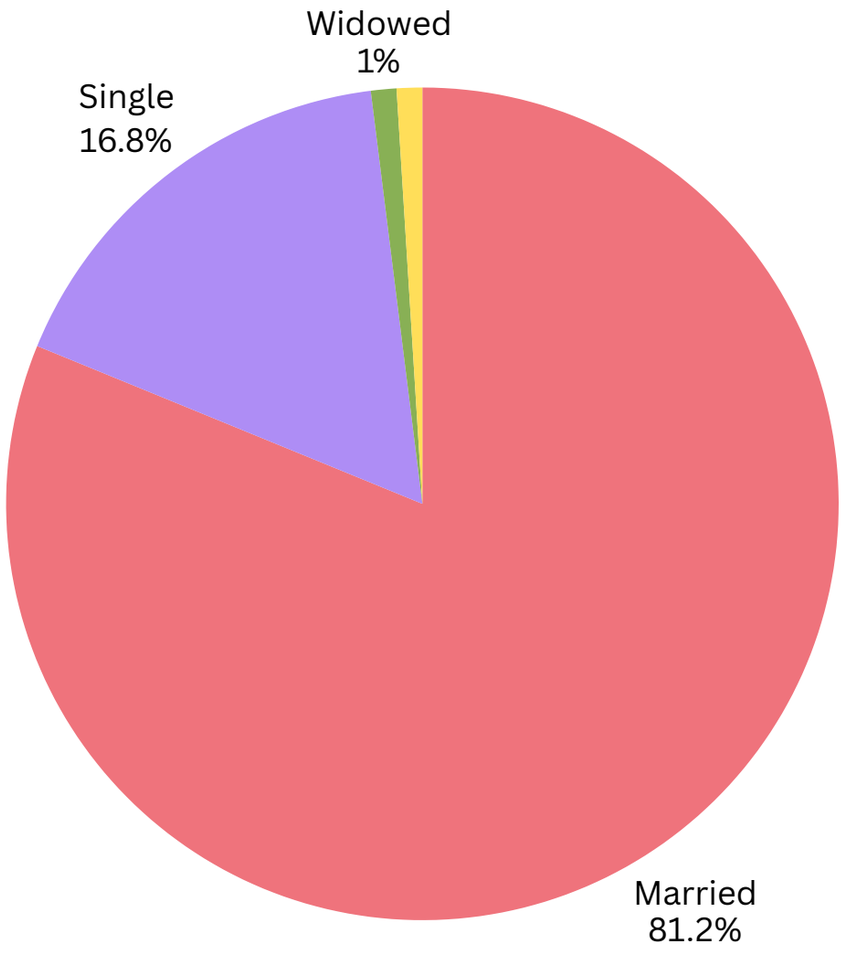
"BCDC offers affordable loans that enable borrowers to develop"

Age Profile



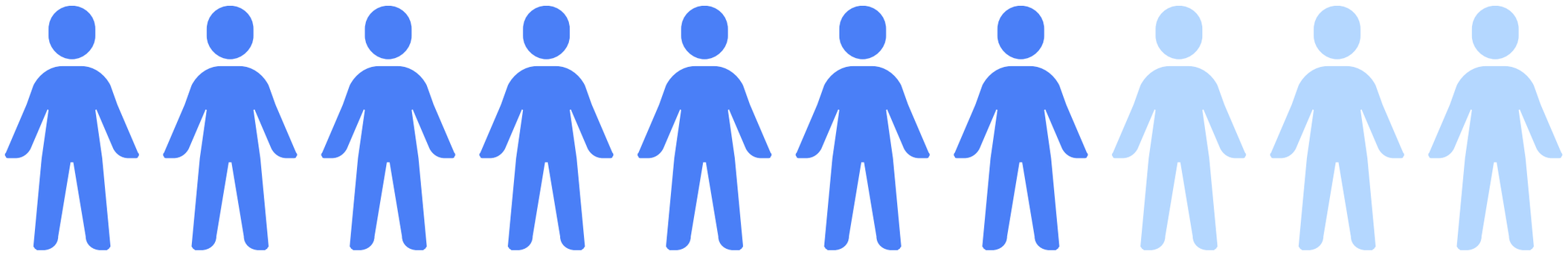
BCDC serves women at many stages of life. Borrowers between the ages of 31 and 40 formed the largest group, accounting for 32% of valid responses. Women ages 41 to 50 made up the next largest group at 27%, while borrowers age 20 or younger represented less than 1%.

These numbers show that the responsibility of earning income and supporting a household continues across adulthood. Women join the program with different levels of experience, family responsibility, and business knowledge, but each brings her own goals for the future.



Most respondents, 82%, reported being married. Seventeen percent were single, while smaller shares were widowed, divorced, or separated.

Borrowers support households of many sizes. The average household included seven people, and the median household included six. Nearly half of respondents, 47%, lived with seven or more household members.



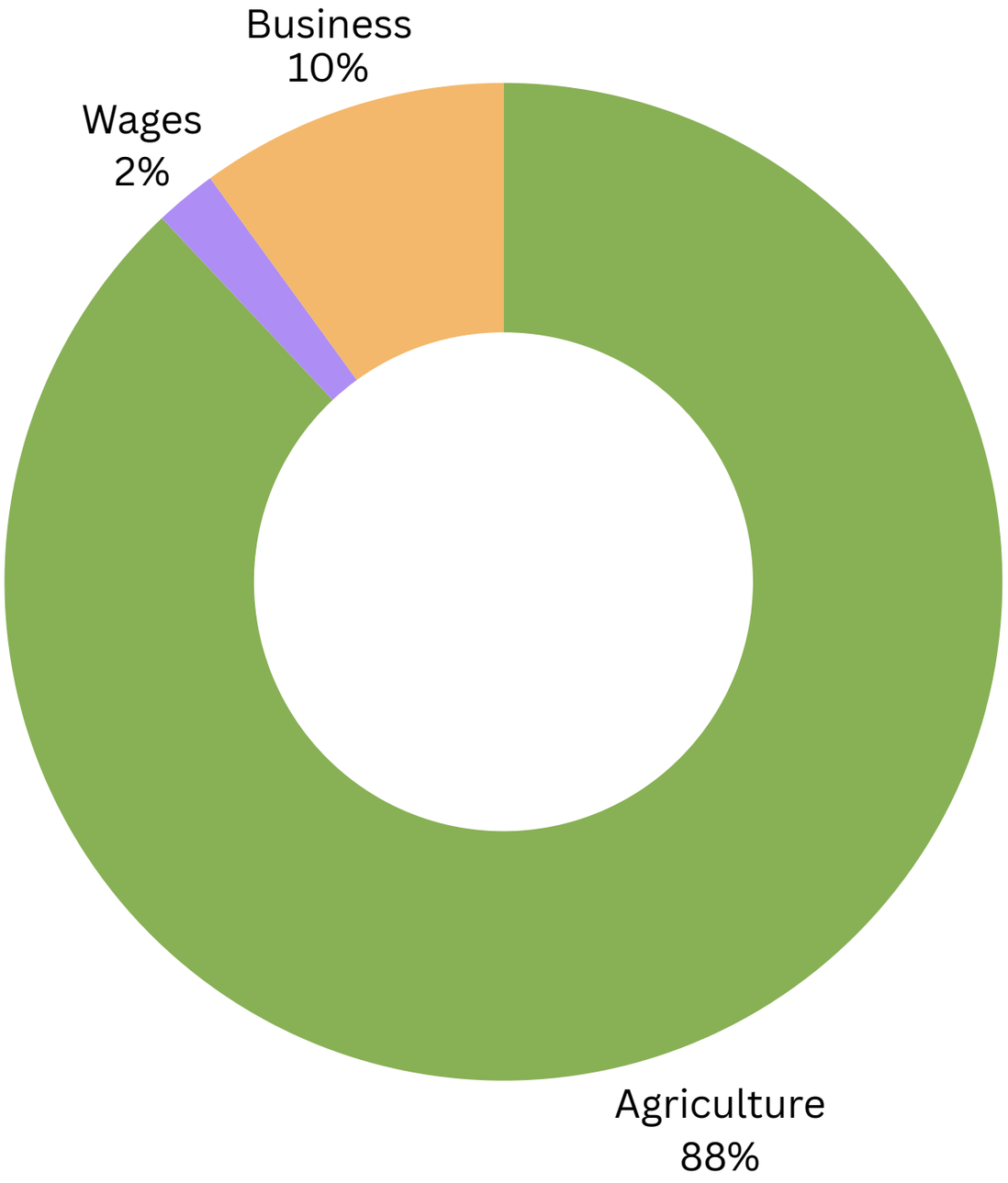
Women's business income supports a variety of needs for a variety of people. It may help provide food, school fees, healthcare, clothing, and other necessities for children, relatives, and dependents living under the same roof.



Sources of Capital

“My children now attend school daily and even study at night using a solar light”

Sources of Income



Agriculture was the main source of income for 88% of respondents. Business activity accounted for 10%, while wages were the primary source for 2%.

This data reflects a particular challenge for rural economies in East Africa: very few people are employed in the formal sector, receiving regular salaries and benefits.

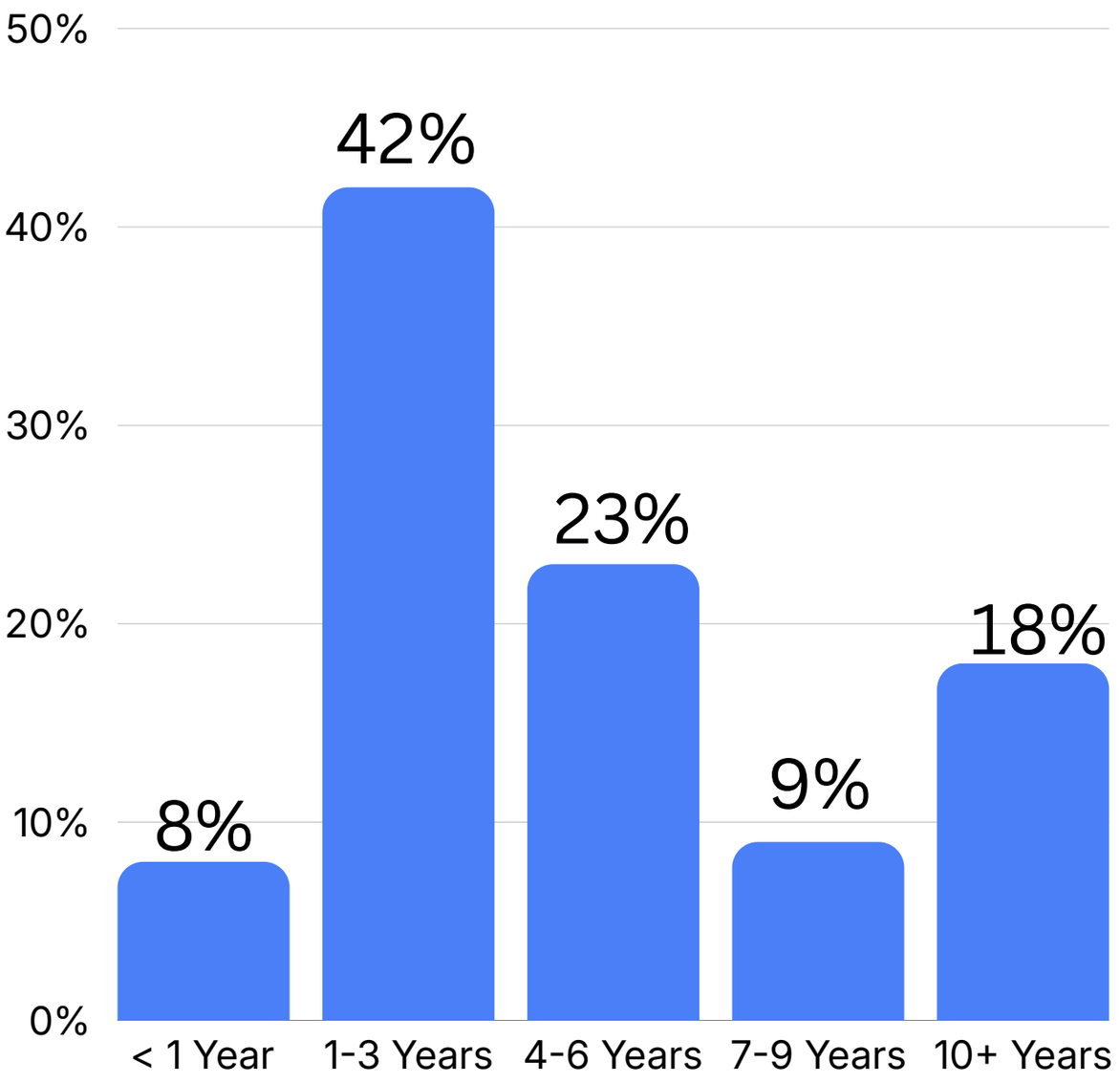
This strong dependence on farming means that many household incomes are closely tied to weather, harvest seasons, crop prices, and the cost of agricultural inputs. Business and wage income can provide other sources of support, but for most borrowers, agriculture remains central to daily life.



Business Growth

Seventy-seven percent of respondents said they were already operating a business before receiving their first loan, while 23% were not.

BCDC works with both established entrepreneurs and women who are taking their first steps into business.



The largest group of respondents had participated in the BCDC loan program for one to three years, representing 42% of valid responses. Eighteen percent had been part of the program for ten years or more.

This mix of newer and long-term borrowers creates opportunities for women to learn from one another. Experienced members can share lessons from years of business ownership, while newer borrowers bring fresh ideas and new goals.

Estimated Income Change



Among respondents who reported an income change, average reported income increased from $223.47 USD before receiving a loan to $347.10 USD afterward. This is a reported increase of 55.32%.

Median income increased from $40.18 USD to $93.57 USD. Because a small number of very high incomes can raise the average, the median offers another way to understand what a more typical borrower reported.

Among respondents, 98% reported an increase in income, less than 1% reported no change, and 1.3% reported a decrease. These numbers reflect borrowers' memories of their finances and should be read as reported changes rather than independently verified earnings.

Statistic	Income Before Loan	Income After Loan	Net Difference
Average	UGX834,303	UGX1,295,853	UGX489,704
Median	UGX150,000	UGX350,000	UGX200,000
Minimum	UGX0	UGX2,000	UGX60,000,000
Maximum	UGX70,000,000	UGX120,000,000	UGX70,000,000

Savings can help a family manage emergencies, school payments, medical costs, business expenses, and future loan obligations. Average reported monthly savings increased from $38.75 USD before receiving a loan to $68.37 USD afterward.

Median savings increased from $13.48 USD to $26.95 USD.

Among paired respondents, 97% reported increased savings, 1% reported no change, and 2% reported a decrease.

Savings Change	# of Respondents	% of Valid Responses
Increased	476	97.14%
Decreased	10	2.04%
No change	4	0.82%

The amount a borrower can save depends on many aspects of household life, including income, family size, business performance, and the timing of major expenses. The habit of saving is important for each household, but each household's situation remains different in terms of how much they can save.

Statistic	Savings Before Loan	Savings After Loan	Net Difference
Average	UGX143,789	UGX253,687	UGX76,258
Median	UGX50,000	UGX100,000	UGX20,000
Minimum	UGX0	UGX100	-UGX1,000,000
Maximum	UGX9,000,000	UGX8,500,000	UGX1,700,000

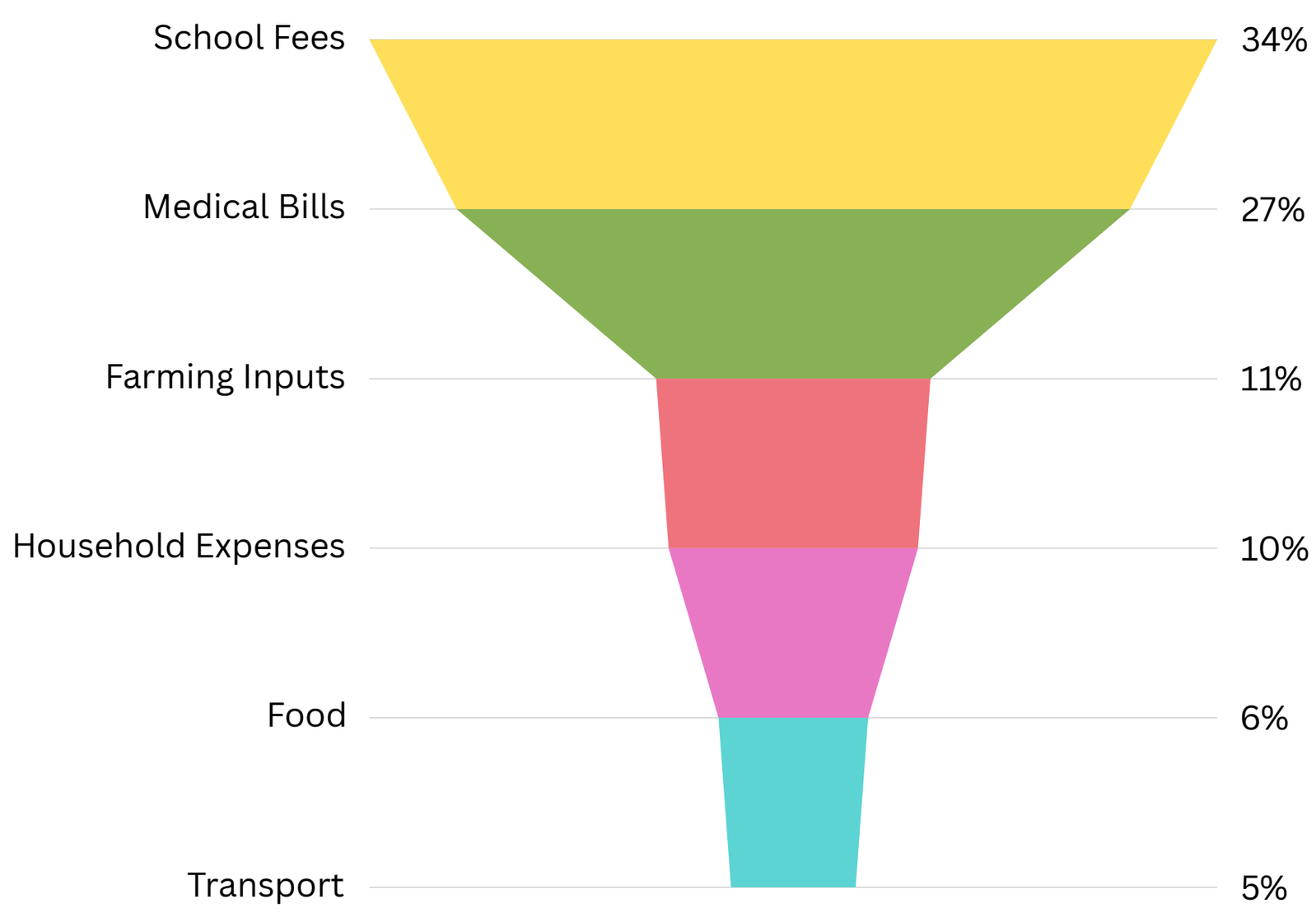
Monthly Savings



Major Expenditures



Running a business means managing the needs of an entire household. Eighty-seven percent of respondents reported having a household budget, which helps families plan for daily expenditures and emergency situations.



School fees, medical expenses, and farming inputs were among the most commonly reported major expenditures. Borrowers also reported spending on food, transportation, land, household needs, business expenses, and loan repayment.

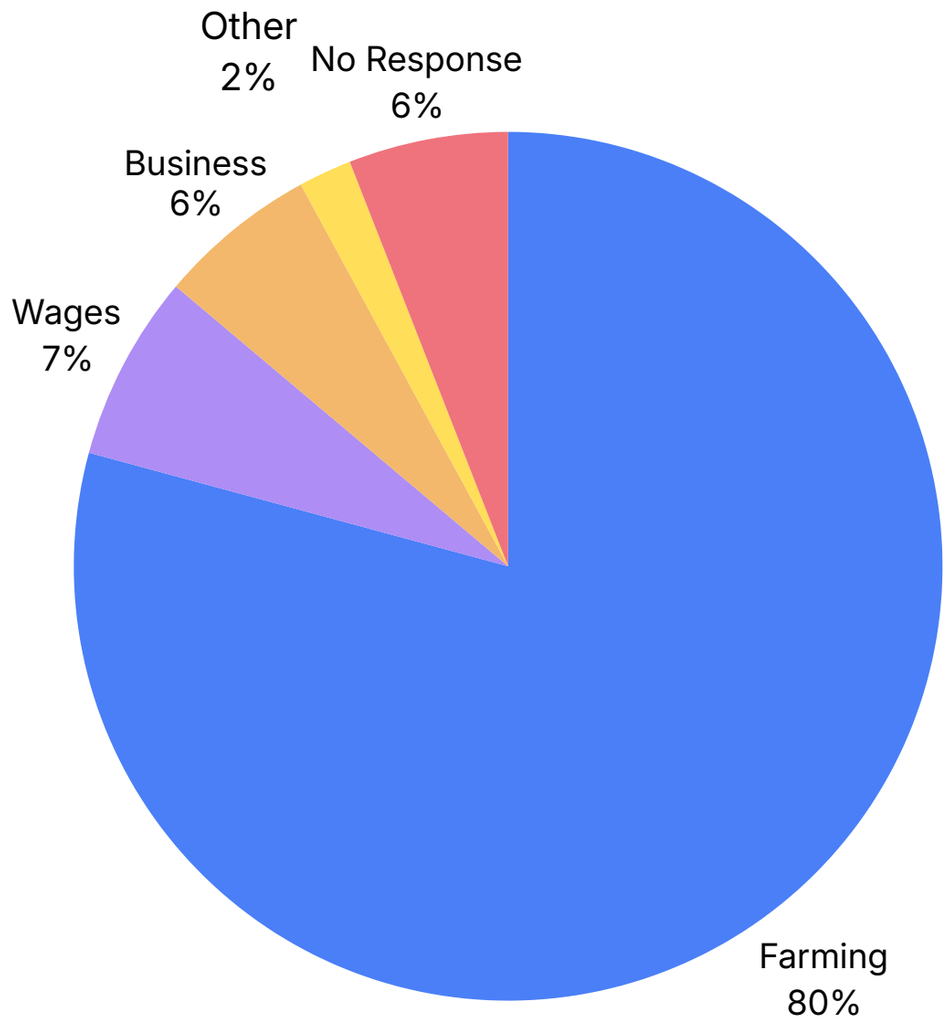
These answers show how closely business decisions are connected to family well-being. Money earned through farming, wages, or business activity is often stretched across many responsibilities at once.

Sources of Capital Before the Program





Borrowers reported using farming, wages, existing businesses, personal savings, and other loans to build their capital. Farming was the most common source, reported by 80% of respondents. Wages accounted for 7%, while existing businesses accounted for 6%.



Many women begin with whatever resources are available to them. A borrower may combine money from a harvest, wages, savings, and a loan to start or expand a business. In this way, BCDC financing often adds to the effort a woman has already begun rather than replacing it.

BCDC Is Preferred

Borrowers' answers make it clear what matters most in a lending program: affordable terms, manageable repayment, accessible service, trust, and financing that does not require collateral. For women with limited access to conventional credit, these features can make borrowing feel practical rather than out of reach.















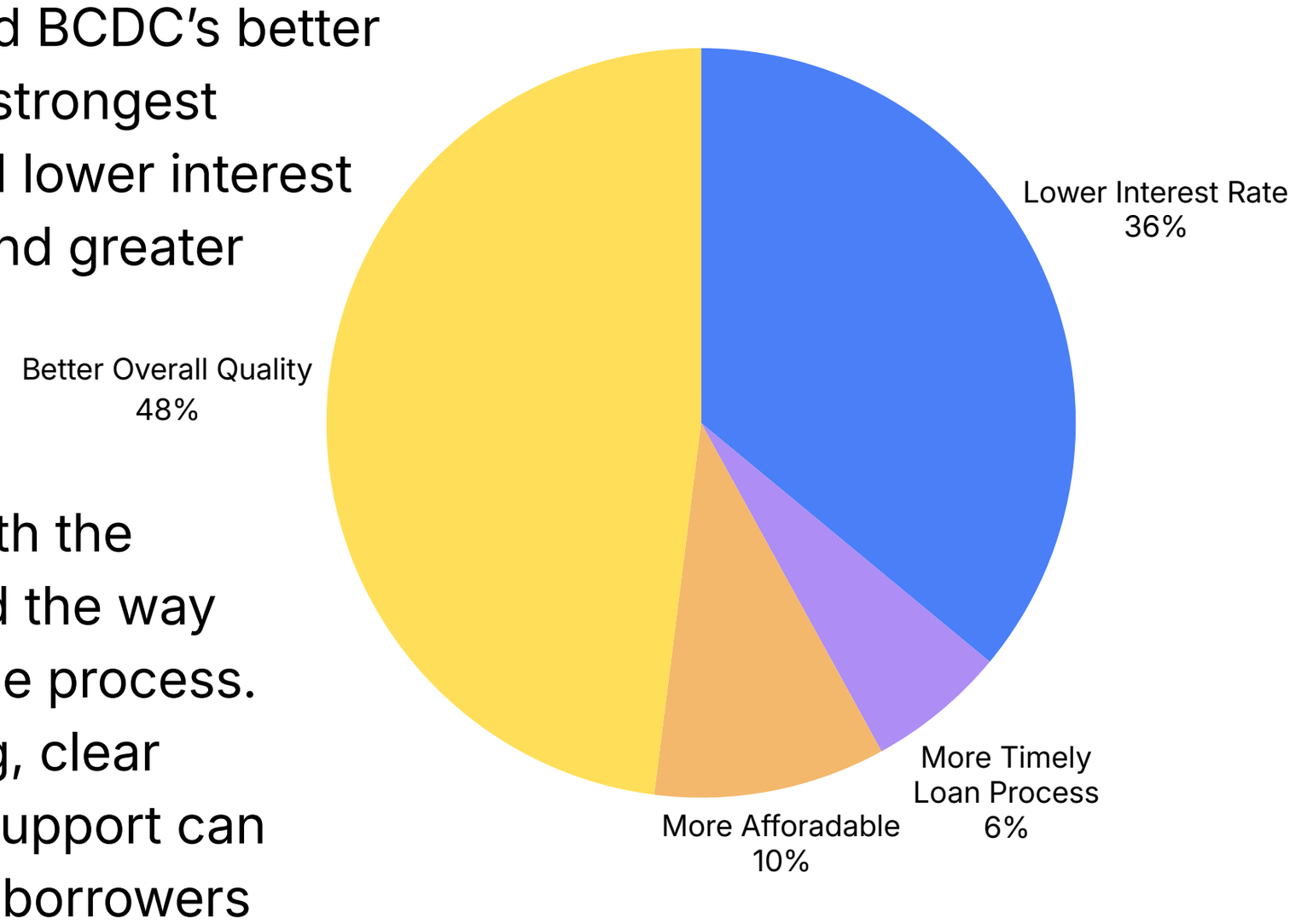


Why BCDC Loans?

“The program promotes us through agricultural education, so even our lives can change.”

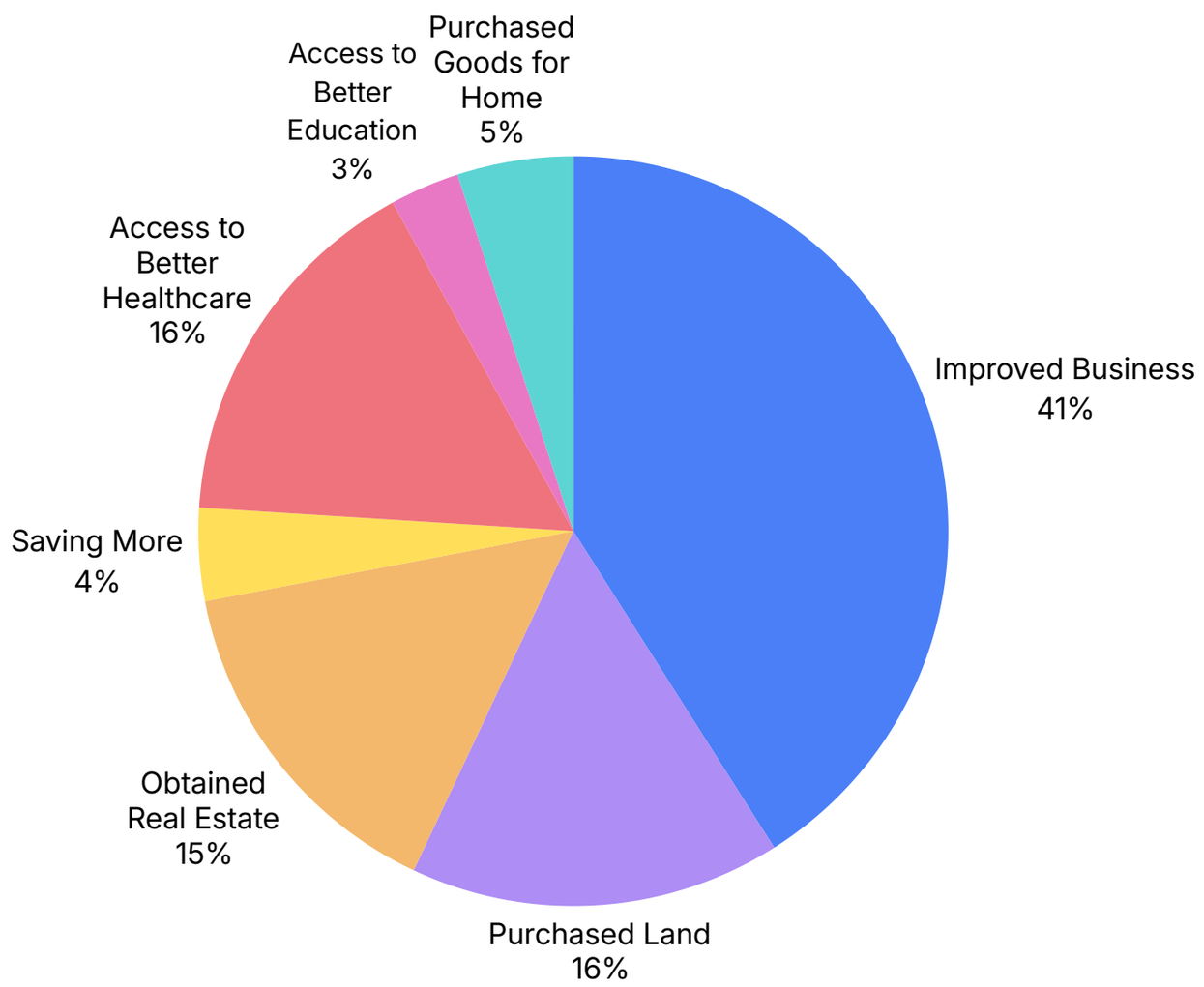
BCDC When Compared to Other Programs

When borrowers compared BCDC with other loan institutions, 48% selected BCDC's better overall program quality as its strongest advantage. Others highlighted lower interest rates, a faster loan process, and greater affordability.



Borrowers appear to value both the financial terms of the loan and the way they are treated throughout the process. Maintaining affordable lending, clear communication, and reliable support can help BCDC preserve the trust borrowers have placed in the organization.

Reported Benefits



When asked about improvements since receiving their first loan, 41% of respondents selected business growth, making it the most common answer. Other women reported increased savings, purchasing land or household goods, obtaining real estate, and gaining better access to education or healthcare.

For many borrowers, the value of a loan is not limited to the business itself. A stronger business can make it possible to save, improve a home, invest in land, keep a child in school, or pay for medical care. Borrowers described progress in both financial and practical terms.



Household Wellness

“Since joining the program, I have not only been educated on my business but have met new friends, I am now part of a community.”

Household Improvements

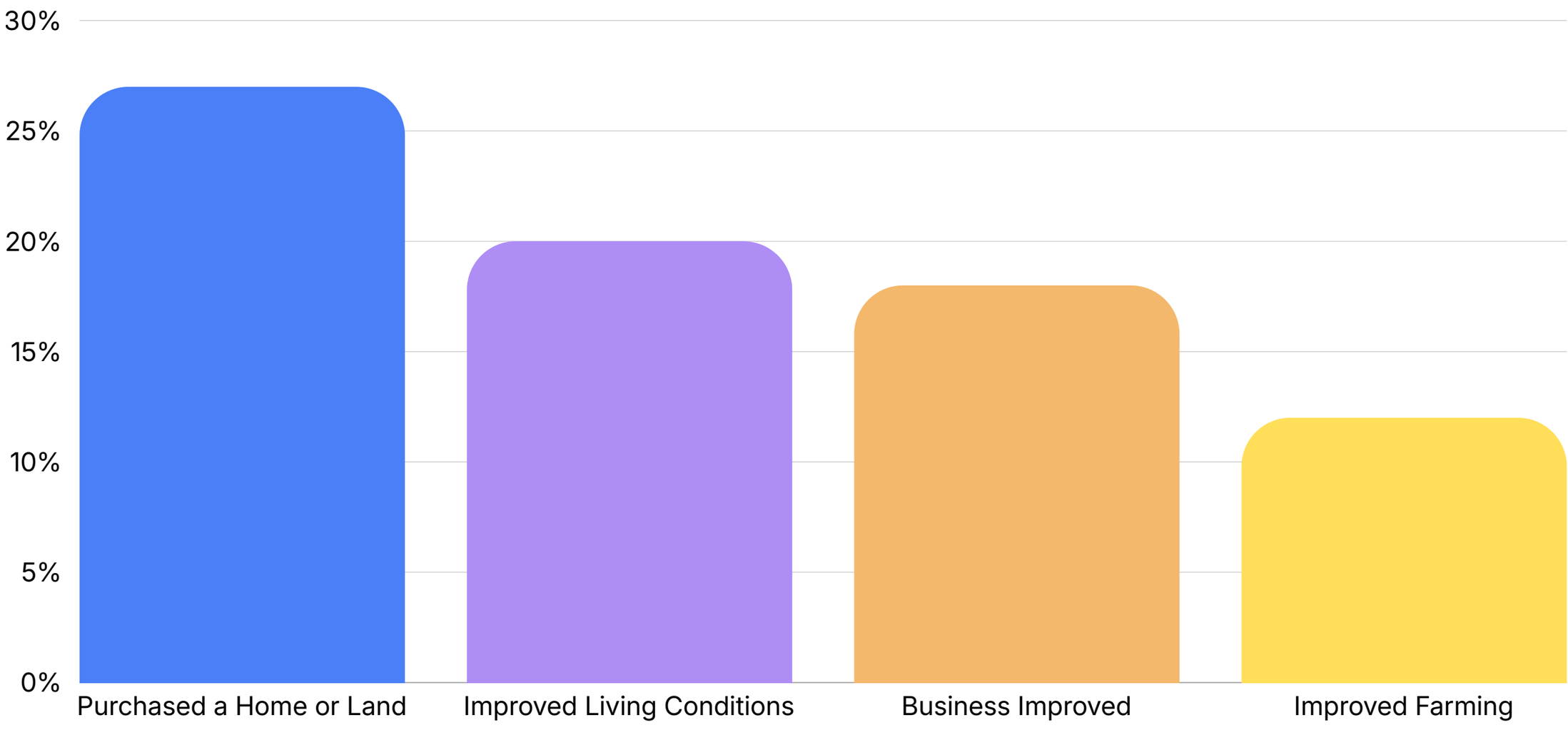


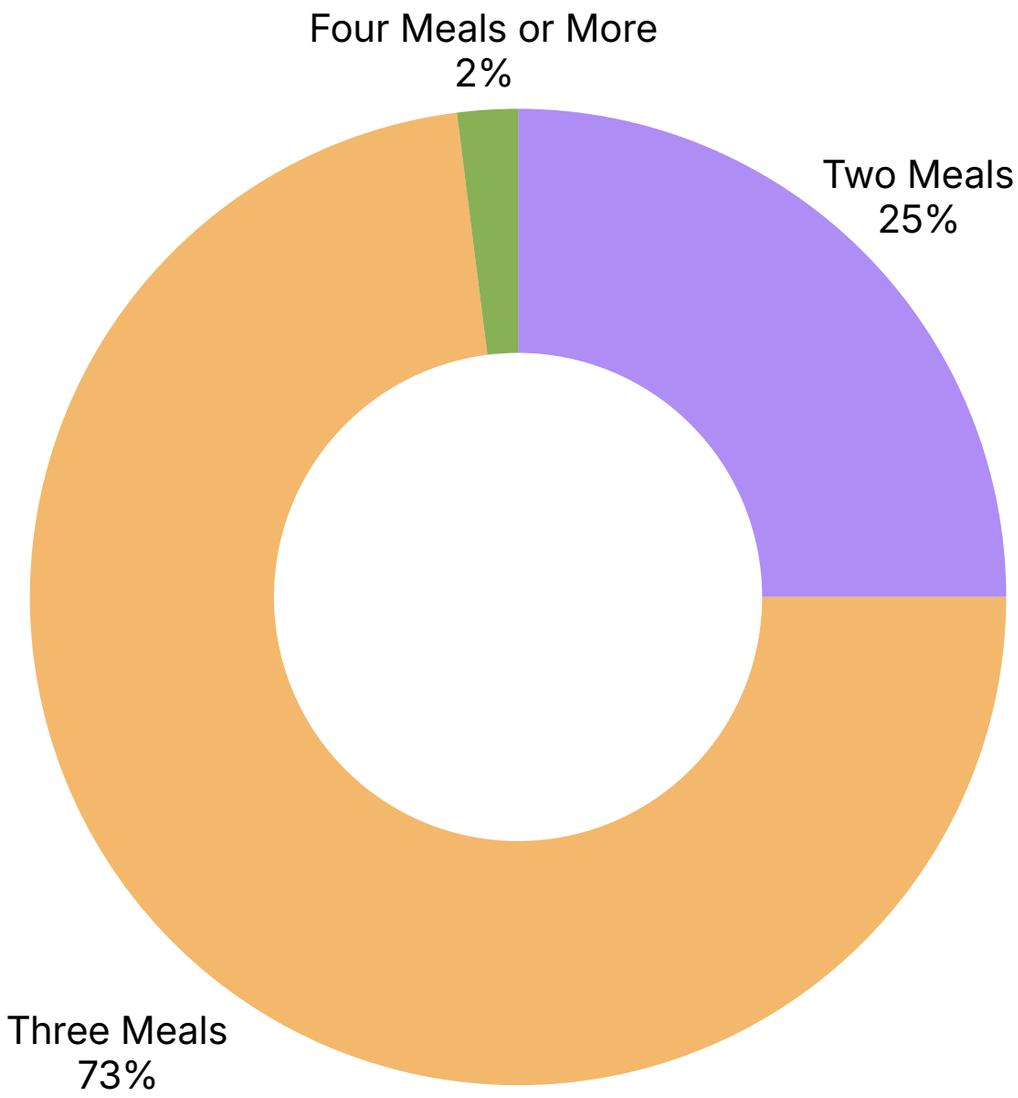


Ninety-two percent of respondents reported owning their home, while 8% did not. Home ownership may offer a sense of stability, although it does not by itself describe the safety, permanence, or condition of the home.

When asked to identify the main way their household had improved, 27% selected the purchase of a home or land, making it the most common response. Other borrowers reported overall better living or housing conditions, stronger businesses, higher income, improved farming, and better access to healthcare, education, or transportation.

Borrowers define progress in many ways. For one family, progress may mean a permanent home. For another, it may mean a bumper harvest, money for school, access to healthcare, or transportation that makes work and daily life easier.





Most respondents, 73%, reported eating three meals per day. Twenty-five percent reported eating two meals, while 2% reported eating one meal.

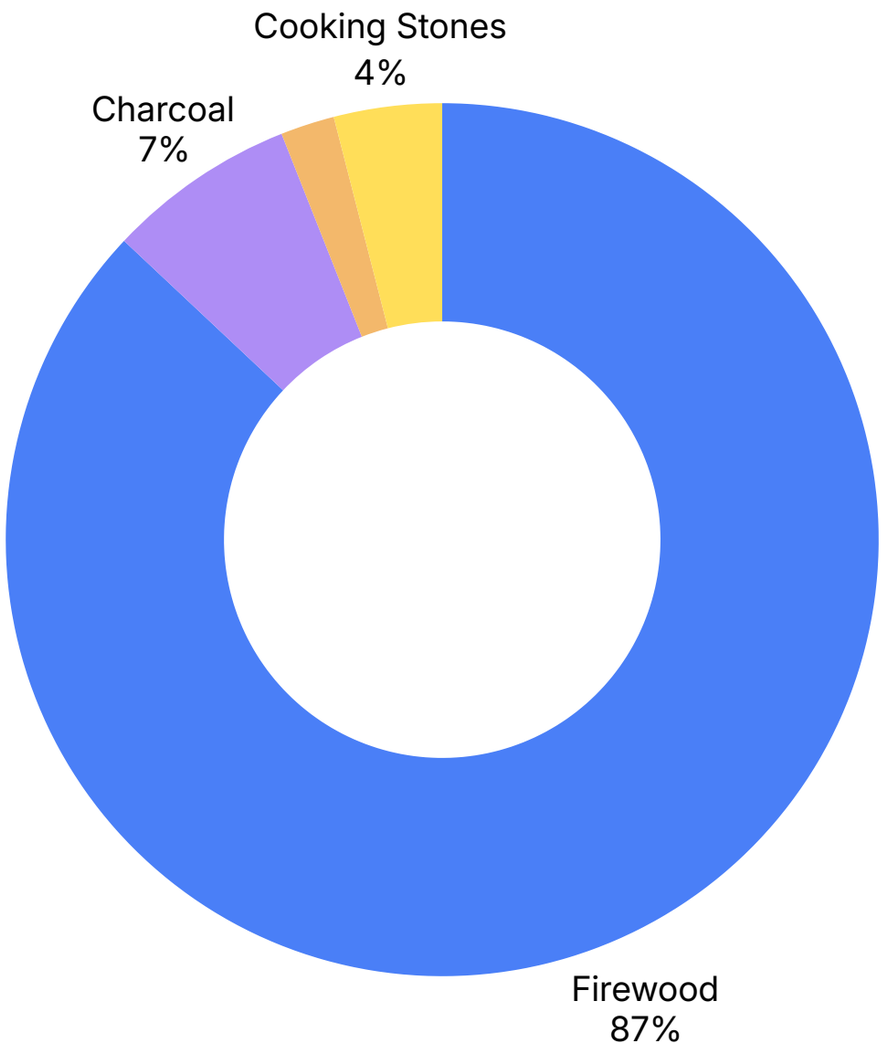
The number of meals eaten each day offers one view of household food access. It does not show the quality of the food, the nutritional value of each meal, or how food access changes across seasons, but it helps describe the daily conditions borrowers reported.



Cooking Fuel



Firewood remained the main cooking fuel for 87% of respondents. Smaller shares used charcoal, gas, stove, or cooking stones.



The LPG project, otherwise known as Clean Cooking, Brighter Homes project is designed to help rural households access liquified petroleum gas, or LPG, as an alternative to firewood and charcoal.

LPG produces less household smoke than traditional fuels, which can reduce exposure to indoor air pollution. It can also reduce the need to collect firewood and lessen pressure on local natural resources.

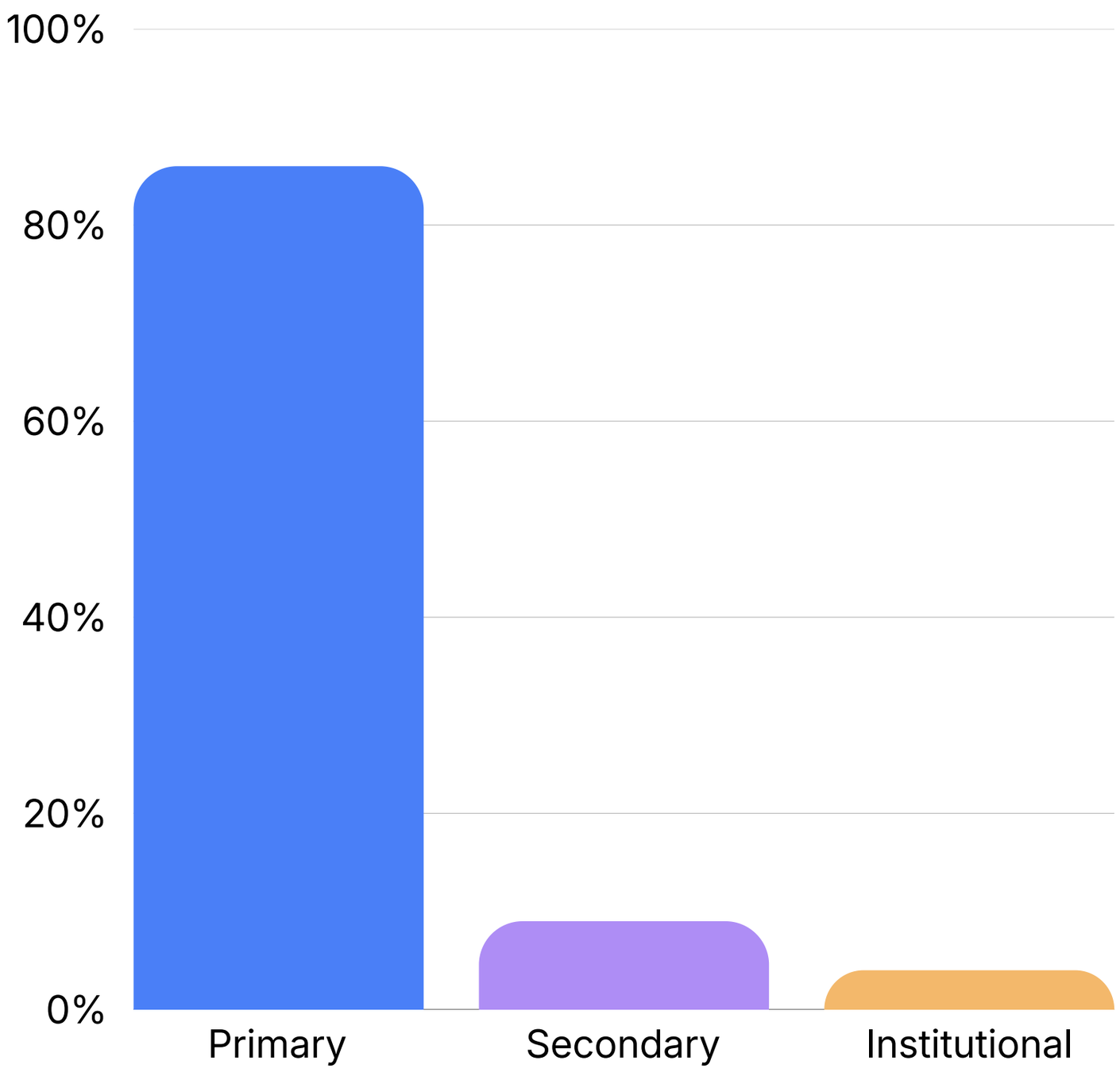
At the same time, 76% of respondents had heard of BCDC's clean-cooking LPG project, and 82% said they would consider acquiring a gas cylinder if they could pay through small installments.

These results show both the continued dependence on traditional fuels and a strong interest in cleaner alternatives. Awareness and affordability influence whether families are able to make the switch.

Medical Expenses

Ninety-three percent of respondents said they could afford all of their medical bills, while 7% said they could not. Medical bills were also selected as a major household expense by 23% of respondents in the top-three-expenditures question.

Healthcare remains an important part of household financial planning. Even when a family can usually meet medical costs, an unexpected illness can place pressure on savings, business income, and other household priorities.



Education is one of the largest responsibilities carried by Buseesa households. 96% of respondents reported paying school fees. Among those who identified a level, primary education was the most common, followed by secondary and institutional education.

School fees include more than just tuition; families may also need to cover uniforms, materials, meals, and transportation. Income from farming, wages, and business activity can help borrowers keep children and other dependents in school.

Access to Education



Where Borrowers Keep Their Savings



“My life has changed in a way that I can now eat lunch; I have been able to give my family a more sustainable diet plan. “


Mobile Money 22%


Group Savings 31%


Home 2%


VSLA
2%


SACCO
20%


Bank
10%


Business 7%


Savings Box
6%
OUTREACH

BCDC Program



"I remember the time I received the first loan from the program because it was the first time I had finances for myself."



Recommendations

Borrowers were also asked how BCDC could improve. The most common recommendation was to increase the overall loan amount, selected by **34% of respondents.**



Other suggestions included offering more education and training, reducing fees, adjusting repayment periods, expanding access to individual loans, providing business equipment or support, recognizing strong and long-term borrowers, and investing in village resources.



These recommendations give BCDC and WMI a direct view into the needs borrowers feel are not yet fully met. Analyzing this feedback and assessing it in terms of BCDC’s financial resources will help the Centre decide where greater investment could make the biggest difference.

Staff Ratings



BCDC Staff are local leaders who understand the communities they serve and remain closely connected to the issues affecting the borrowers and their families. This local knowledge helps staff provide guidance that reflects borrowers' daily realities.

Borrowers rated BCDC staff on a five-point scale, one being poor and five being excellent. The average rating was 3.9 out of 5, the median was 4, and 67% of respondents gave a rating of 4 or 5.



The numbers offer a broad picture of borrowers' experiences with BCDC staff, but written comments can help explain what women value most and where they would like to see improvement.

Coffee Cooperative



BCDC’s Coffee Project is designed to support sustainable agriculture and create more reliable household income. The Centre plans to expand its demonstration coffee farm, grow seedlings in an in-house nursery, and form a cooperative that helps farmers improve production and market their coffee together.

The cooperative is expected to serve 100 families. Each family will receive coffee cuttings along with training and continued support from BCDC. Over time, the project aims to reduce dependence on seasonal crops, strengthen farmers’ earnings, and create a source of income that can also support BCDC’s long-term work.

BCDC’s Clean Cooking, Brighter Homes program helps rural families access LPG as an alternative to firewood and charcoal. The project is intended to reduce smoke exposure, health risks, deforestation, and the time women spend collecting fuel.

Through BCDC’s microcredit program, **100 households will receive financing for 6-kilogram gas cylinders**, an initial gas fill, and related accessories. Borrowers will also receive training in financial literacy, loan management, and safe LPG use.

As loans are repaid, the money will be used again to support additional households. BCDC also plans to make gas refills easier to access through its head office. Cleaner cooking can protect household health and reduce environmental harm.



Tree Planting Initiative



BCDC created its Nursery Bed and Tree-Planting Project in response to growing deforestation in the greater Kibaale area. Demand for timber, firewood, construction materials, and plywood production has contributed to widespread tree loss, placing pressure on farmland, water resources, soil quality, and the livelihoods of families who depend on agriculture.

Through the project, BCDC plans to grow and distribute **30,000 trees** to **1,200 microcredit borrowers** and other community members. Participants will receive seedlings, training, and technical support on planting and tree care. BCDC will also plant demonstration trees on its own property and monitor the project over two years.

The initiative is intended to restore trees, protect agricultural livelihoods surrounding the community, and encourage sustainable land use. This project can educate and strengthen the community’s ability to respond to environmental change and conservation.

Meet the 2026 Summer Interns



Rasha recently completed her first year at the University of Pennsylvania's Wharton School, where she is pursuing a business degree. She is interested in environmental, social, and governance studies and hopes to better understand sustainability through an economic lens.

Her interest in interning with WMI and BCDC comes from her commitment to expanding women's access to economic resources and opportunity. She hopes to use her education as a force for good by supporting work that helps women build greater financial security.

Mahika is a high school junior based in Warsaw, Poland. She is passionate about women's empowerment and reducing inequality. With a growing interest in economics, she is inspired by WMI and BCDC's efforts to advance financial inclusion and promote greater economic independence for women. She looks forward to contributing to this work while learning more about the impact of microfinance.





Looking Ahead

The 2026 survey gives BCDC a clearer picture of the economic lives of the women it serves, the responsibilities carried by their households, and the experiences borrowers have had with the loan program. These findings can help guide decisions about loan products, borrower training, savings support, financial education, clean-cooking access, and other community services.

Future surveys can build on this foundation so that over time, BCDC and WMI will be able to see more clearly how income, savings, business stability, housing, education, health, and borrower satisfaction change. Most importantly, this survey creates space for borrowers to speak for themselves. Their experiences, goals, and recommendations are at the center of BCDC’s mission and goals.

Conclusion

As the 2026 Buseesa Factbook shows, WMI's work has had a meaningful impact on the lives of its borrowers and their families throughout its 19 years of effort. Survey responses reflect progress across several areas, including income, savings, education, healthcare, housing, business growth, and household stability. Borrowers have used their businesses and loan income to strengthen their financial position, invest in their families, improve their homes, and work toward goals that once felt out of reach.

These findings also show the value of pairing affordable credit with training, guidance, and continued support. By helping women build businesses, manage money, and make stronger financial decisions, BCDC contributes to greater economic inclusion and resilience within the communities it serves.

At the same time, the work is not finished. Many borrowers continue to face financial pressures, limited access to essential services, and barriers to expanding their businesses. Continued investment in WMI's loan program and borrower support will help more rural women build secure livelihoods and create lasting change in their communities.

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