

WMI Borrower Interview

Drug Shop Owner



This is Namono Slivia

Since joining the WMI Loan Program, Slivia has transformed into a confident and successful business woman



WOMEN'S
MICROFINANCE
INITIATIVE

Slivia went to school to become a nurse/mid-wife. When she became registered, the government placed her at the Buyobo Health Clinic. While in town, it quickly came to her attention that the village was lacking a drug shop. Capitalizing on this need, she began to strategize a way to open her own drug shop in the village.

In 2011, she joined the WMI Loan Program and used the money to buy a shop in the trading center. Here, she sells drugs, evaluates sick patients, and administers medication. She has a competitive advantage over other drug shops as she is a trained nurse. She can treat and diagnose patients

whereas other stores just sell drugs.

Furthermore, she only charges her customers for the cost of treatment, not consultation.

Slivia was transferred to the Budadiri Health Clinic, where she

works four days a week. With the help of one employee she is able to keep her drug shop open. Once she finishes her day at the Health Clinic she returns to run the shop in the afternoon.

Her monthly income depends on the season, but typically ranges from \$80-\$160. During the rainy season (June- August) she is very busy as many people become ill with malaria. This fluctuation is one of her many challenges, in addition to people not paying back their debts.



Before Slivia received the loan she was shy; however, after working with WMI she has felt more sure of herself and her plans.

“WMI taught me how to be brave and go for my dreams.”

Silvia spends the majority of her income on her children. She has five children, two in Secondary Boarding School and the other three in Primary School. She prioritizes her children's education; between her and her husband, they pay \$2,100 in school fees per year for the top schools in Mbale. She is also hoping to use the money that she has saved to construct living quarters for the livestock she plans on buying.

Despite having a profitable business, Slivia was struggling with saving money. Three months ago, a WMI Intern, Will, devised a plan for her to save money through a mobile money account. She can upload money onto a SIM card that she only uses for business purposes. This method is more accessible to her than using a traditional bank. Today, she has saved over \$220. Her willingness to try new methods has made her that much closer to achieving her goals.

