



# WOMEN'S MICROFINANCE INITIATIVE

building assets to better lives



## WMI Testimonials

TEN BORROWER STORIES



[wmionline.org](http://wmionline.org)



These testimonials were shared by women who have graduated from the basic two year WMI program and transitioned to commercial bank loans. These women built their businesses from the bottom up in a matter of a few years. Each business woman featured was interviewed in person and asked a wide range of questions about a variety of topics in an attempt to better understand the qualitative effects of the WMI loan program. The immediate impact of the loan program is the income each borrower is able to generate from her business operations but how this income affects each borrower and her family can vary greatly. For one woman, an important ancillary impact of her new income was a newfound feeling of self worth, while for another it was the ability to improve the health of her family. Understanding each borrower's individual story, and what she believes are the most significant changes in her life and her community since the advent of the loan program, serves to provide a more nuanced understanding of the impact of WMI's outreach to rural women in East Africa.

**ALLEN NAMAROME**

## BUSINESS: SHOP



Allen Namarome never ceases to amaze Buyobo newcomers with her kindness and generosity. She is well known for warmly welcoming visitors into her shop by offering cold sodas, and after they have finished she always stubbornly refuses payment. With such generosity, it is no wonder that Allen often uses her business profits to help others in her community.

Allen had a shop for six years which looked much different than it does now that she joined the loan program. It was run out of her semi-

permanent home and her stock was limited, including only a few basic goods like cooking oil and matches. After joining WMI, Allen was able to keep adding stock until eventually she saved enough to rent a storefront in Mbale, the nearby town.

Her shop in town made good profits, but because she had to pay rent every month she couldn't save very much. After a few more loans and much more saving, Allen was eventually able to purchase a plot of land in Buyobo trading center, where she constructed the brick shop which she now operates. Allen's shop is equipped with a large refrigerator for cold drinks, and she has stock that ranges from agricultural products to small snacks. Her wide variety of inventory means that her shop is always busy, and she is able to save large amounts because she no longer needs to rent space.

The profits from Allen's business have allowed her to help her community and to greatly improve her family's quality of life. Allen is most appreciative of her ability to send her children to high quality schools. At her children's previous primary school, it was not unusual to find more than ninety children in a classroom, which often made learning very difficult. Now her children attend better schools with smaller class sizes, where she says they enjoy school more and learn better.

Her oldest son is in secondary school and hopes to be a doctor, while her oldest daughter is in primary school and hopes to become a nurse. Allen plans to save enough for university so that her children can achieve those dreams, something that she says would have been impossible before the loan program.

## IRENE WETAKA



## **BUSINESS: SELLING PRODUCE**



Irene Wetaka is an incredibly busy woman. As a primary school teacher, a businesswoman, a WMI coordinator, and a mother, it is unfathomable that she finds enough hours in the day. When asked how she manages all these responsibilities, she simply laughs and says that she plans her day well.

Irene was one of the first WMI borrowers, and over the past few years she has continually expanded her business. Her primary operation is produce, but Irene adds others throughout the year, including coffee during the harvest, shoes when the children go back to school, and the raw materials for curry when time permits.

Irene is well respected throughout the village for her successful business, and many women come to her seeking advice about their own trades. Her position as a WMI coordinator and trainer allows her to be very involved in training new borrowers and helping them to begin their journey through the loan program.

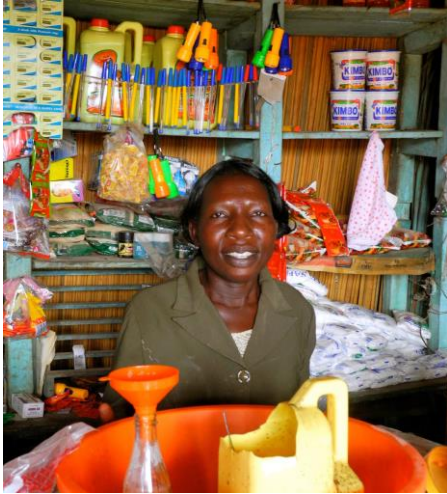
Irene's savings from her business have had many positive impacts on her family, ranging from more frequent and nutritious meals each day to various home improvements. The outcome Irene appears most delighted in, however, is her ability to educate her children.

Before Irene had the income from her business, fees for university were out of reach, making it impossible for her to send her oldest children on to higher education. Now with the profits from her business, Irene has been able to send two of her younger daughters to university.

One has just graduated from university with a degree in Science and Population Studies, and Irene glows with excitement as she lists the many career opportunities, ranging from auditing to healthcare work, that are now available to her daughter. Irene plans to continue saving for her younger children's university fees, and hopes that the well-paid careers their university degrees afford them will allow them to provide comfortable lives for their families in the future and to support her when she's older.

## **VIOLET NGUDI**

## BUSINESS: SHOP



After two years of WMI loans, Violet Ngudi has transitioned to independent bank loans that enable her to borrow more money. Violet uses the money from these loans to expand her shop to include produce and coffee during harvest season.

Because coffee is such a profitable product, Violet's annual profit is 400 percent more than that of the average woman with loans from WMI. Through the WMI training, Violet has learned important bookkeeping skills that help her to effectively manage this surplus, and Violet budgets weekly to track income and expenses while also saving for school fees.

Since joining the WMI program, Violet's quality of life has seen several improvements. She has repaired the roof of her home, purchased a new toilet facility, begun boiling her water, and now provides her family with an increased variety and amount of food. Before Violet had access to the profits from her business, she could only provide her family with one meal per day and could not afford medication when a child fell ill. Now with the income from her business, she is able to keep her family healthy and provide at least two meals each day.

The first born of Violet's four children had to drop out of school due to lack of funds to pay for school fees, but since receiving the loans Violet is now able to pay for one child in primary and one in secondary. Aside from financing basic living expenses, Violet had also used some of the profit from her business to invest in land purchased in her name.

Violet now has a savings account at PostBank and an ATM card, which are symbols of her success and major points of pride. Because of her accomplishments, Violet is able to not only help her family but also to assist others in need of food or medicine. People in the community respect her because they admire her success and appreciate the help she gives others. Violet states that she is more confident and happy after joining WMI. She hopes to continue to expand her business so that one day she can build a permanent house for her and her family.

## **ROBINAH WAMANGA**

### **BUSINESS: SELLING PRODUCE**



Not unlike many other places in the world, Uganda's politics are very heavily dominated by men. Sironko district is no exception to this trend, and in the district council of 48 members, WMI borrower Robinah Wamanga is one of only 14 women.

Robinah made the decision to run for district office two years ago, when she began to feel that women's interests in her sub-county were not being adequately represented. Problems such as gender equality and domestic violence remained persistent issues in her community, but women had no voice in local government to address them.

Robinah believed that she was capable of being the one to become this much-needed voice for the women in her community so that their needs could finally be heard. Robinah was well known in the surrounding villages from her accomplishments with WMI, and as a result she was successfully elected in 2011, the same year that she graduated to an independent bank loan.

Since being elected counselor, Robinah has also been appointed District Secretary for Finance Planning and Administration. Her main responsibilities include writing, approving, and presenting the district budget. Robinah most enjoys presenting the budget because she loves speaking in front of an audience. She says that the bookkeeping and business management skills she learned at WMI training have been applicable to her current position, and she believes that these skills have allowed her to plan for the district budget very effectively.

As a WMI borrower herself, and someone who represents women's voices in the community, Robinah believes that the biggest impact that the WMI program has on women's life is giving them independence. Before the loan program, women had no source of income and were dependent on their husbands for every necessity. Robinah herself had nine children to support, but felt very frustrated because she had no way of contributing to her family's needs.

Now with the income from their businesses, women finally have the ability to make money and gain control of their family's future. Robinah says that women are proud that they can now say, "I am sure of what I want, and I am able to achieve it." Women may not be able to achieve everything, she says, but they no longer feel helpless and they are now empowered to make substantial changes to their lives.

## **AISA BIGALA BUSINESS: SHOP**



Aisa Bigala runs her retail shop in Kisasi with the help of her children when they are not in school. Aisa started her business 10 years ago, but before the WMI loan her business was stagnating. Her profit has since grown to UGX 3,360,000 (\$1,300) per year, and Aisa uses this profit for school fees, home improvements, and health care. She has also begun to save for medical emergencies.

Three years ago Aisa's children were turned away from school because Aisa could not afford the fees. After Aisa received her loan from WMI, she expanded the number of products she sold. This expansion in inventory served to greatly increase her profits, and she has not had a problem paying

school fees since.

In the past, Aisa's children also had problems with foot infections from Jiggers, a bug that lives in mud walls and floors. With the new income from her business, Aisa was able to construct a new brick house for her family that eliminated the Jiggers, and consequently the infections that they were causing.

She has also furnished her new house with a TV, a radio, and a new sofa set. Aisa's most recent home investment was the purchase of a cow, two goats, and four chickens that will help to provide a more balanced diet for her family. Beyond being a place to live, her house has now also become a source of pride.

The general health of Aisa's family has also improved since she began the loan program and attended WMI health training that taught her simple changes that can make a family healthier. Aisa bought mosquito nets to prevent her children from becoming sick with malaria, and she began to boil her family's water to prevent diarrhea and other waterborne illnesses. Aisa has even been able to install a tap within her home for easier access to water.



## MADINA WABUTWA BUSINESS: CLOTHING



Twice per week, Madina Wabutwa treks across the notoriously hilly Bududa landscape to bring her assortment of new clothes to the Chikulo marketplace. She neatly arranges her colorful inventory on a small folding table and waits for the bright floral patterns to catch a potential customer's eye.

Madina buys her stock in the nearest town, which is an expensive and bumpy two-hour ride away. Purchasing her inventory is more expensive and time consuming than if she had chosen to sell a more convenient product, like fruits or vegetables, but Madina is quick to point out that selling clothes has advantages that many

women overlook: clothes don't spoil.

Madina does not need to worry about the unexpected drops in demand that often result in major losses for women selling perishable goods. If a harvest is bad and people do not have money to spend on her products, she can simply store them and wait for a better season. If demand is greater than expected, she can use her profits to travel to town and restock immediately.

Madina's business model has proved very successful, and it has enabled her to make many improvements to her family's life. Before Madina had income from her business, supporting her six children was very difficult. She couldn't afford any livestock and even purchasing a hen for eggs was out of reach. School fees were also a source of worry, and the expense prohibited some of her children from getting an education.

Madina's greatest struggle was her inability to afford medical treatment. Before Madina joined the loan program, one of her sons had a serious but correctable condition that kept him from walking. Madina was unable to afford the treatment necessary to improve her son's condition. After taking out loans from WMI and growing her business, Madina was eventually able to pay for her son's treatment using her profits, and he now walks around freely without even a trace of a limp.

Beyond medical care, profits from her business have enabled Madina to afford school fees, build a new house for her family, and purchase livestock. Madina no longer spends long nights awake worrying that she cannot adequately provide for her children, and she is now at peace knowing that they are healthy and have bright futures ahead of them.



## **SARAH WOLAYO**

### **BUSINESS: MANDAZI**



Sarah Wolayo, a local coordinator in the district of Bududa, is an independent borrower and WMI pioneer. She started her business of selling mandazi, which are comparable to donuts, over 21 years ago. After 21 years of making and selling mandazi, Sarah had truly perfected the sweet treat. People from all over the district know her mandazi and often seek them out.

After joining the loan program she was able to begin purchasing the ingredients in bulk, which she could not afford to do previously. This enabled her to purchase a larger stock

at a cheaper price and sell more of the product. Sarah has faced challenges in her business, the main one being an increase in the price of oil, flour, and sugar, which are the main ingredients to make mandazi.

Before the WMI loan, Sarah was selling mandazi out of her home, without the proper resources to travel to various markets. After the loan, she learned the importance of traveling with your products in order to sell more and increase your profit. Sarah's children help her move to different places to sell her goods.

She has six children who are all in school, and two have already completed teaching courses. Sarah expressed joy that her children are now being educated and said that before the loan, she had trouble sleeping because she did not know what to do with her children. She would travel from home to home in an attempt to get money in order to feed and educate them.

Now, Sarah has taken on a leadership role at WMI and become a local coordinator. Her favorite part of her position is writing impressive reports about the women in the program. Sarah knows every borrower in the district and is constantly greeted with smiles. Sarah says many women around the area ask her everyday if they can join the loan program because they do not have enough money to start businesses on their own. Several women around the area observe the others who have WMI loans and wish to gain the knowledge and skills they have acquired.

## ZITUNA NANDUTA BUSINESS: SHOES



When Zituna Nanduta shakes your hand, her grip is firm and she looks you directly in the eye. This may not seem exceptional to an outsider, however, when it is taken into account that women in Uganda were traditionally expected to greet by kneeling and averting their eyes, which remains the common greeting for many rural women, Zituna's firm handshake and eye contact cannot be taken for granted.

Zituna began selling shoes five years before her first WMI loan, although she could not afford to buy inventory in large enough quantities to make a real profit. The only type of shoes Zituna could afford to sell was flip-flops, and she

struggled to keep her business afloat.

When Zituna took out her first WMI loan, she was finally able to buy flip-flops in large enough bulk so that she could make a good profit on each sale. As Zituna continued to save and take out more loans, she was eventually able to expand the types of shoes that she sold to include more profitable items like dress shoes, sandals, and rain boots. Now, in addition to shoes, Zituna also sells clothing for both children and adults.

The increase in the quantity and variety of her inventory has allowed Zituna to transform her once failing business into something stable and very profitable. People in the community recognize and respect her for her success.

Zituna believes that one of the largest changes in her life since WMI has been the huge increase in her self-confidence. She is proud of the life that she has been able to build for her family, and she can now pay school fees, dress her children well, and continue expanding her business using her profits.

Since taking out her first loan, Zituna has also learned to read and write, skills that she worked to develop after WMI training taught her the importance of keeping business records. Growing up without the opportunity to learn reading and writing in school and spending most of her life illiterate, Zituna is pleased to say that she can now read and keep her records on her own. Zituna plans to keep working hard to improve these important skills, which fill her with such satisfaction and pride.

## **JOYCE NAMUKOWA BUSINESS: CLOTHING**



Joyce Namukowa resides in the beautiful district of Bududa. She has transitioned into independent loans as a WMI graduate. Before Joyce became a borrower at WMI, she sold new clothes. After the loan, she was able to start a hotel, which added to her income and profit. She has a storefront that acts as a kiosk for the hotel. Outside of the kiosk is where she has set up the clothing for sale.

Joyce understands the seasonal shifts in her business and purchases more adult clothes to sell when the season changes. Alongside adult clothes, she sells children and baby clothes. Joyce chose to sell clothes because she knew it was more profitable than other businesses. She travels to Mbale to purchase goods for her shop and she chooses bright colored clothing to attract customers.

Joyce has six children. Before the loan, she was not able to send all her children to school, but after the loan she was able to expand her business and add a hotel, which enabled her to put two kids through secondary and three through primary. She can now afford to send both children in secondary to boarding schools. Her children enjoy school and hope to become nurses when they grow up.

In addition to being able to educate her children, Joyce is now able to purchase clothing for her children more frequently. Joyce expressed excitement about the fact that she can now purchase cosmetics for herself.

Joyce described that life before the loan program was not easy. She spent most of her time in the kitchen and had no knowledge about how to run a business. Joyce claimed that before WMI came to Bududa, the majority of women were spending most of their time gardening and caring for the family. Now that they have businesses, the women feel much more confident. Joyce stated that the biggest improvement in her life was the fact that her family is much healthier and happier. She smiles with confidence and pride in her business and her family.



**SYLVIA NAMONO**  
**BUSINESS: DRUG SHOP**



There were no drug shops or clinics in Buyobo when Sylvia Namono was growing up. To get to the nearest pharmacy, people needed to take an expensive and uncomfortable hour-long bus ride. Many ailments went untreated because drugs were so inaccessible.

When WMI came to Buyobo, Sylvia saw an opportunity to improve the health of her community and to start an original business. She took out a small loan, and used the knowledge and the skills from her nursing degree to open up a drug shop.

Sylvia's drug shop sells medications for everything from malaria to STDs, and her nurse's training also allows her to prescribe medication according to the symptoms that her customers describe. In a village with no working clinic, Sylvia's drug shop provides the only access to healthcare for most people. Sylvia sells all of her medications at a fair and affordable price, and also provides medication on credit when people cannot afford the treatment they need.

Sylvia hopes that she will be able to expand her business and transform it into a clinic in the future. To achieve this goal, Sylvia attends weekend school to build the skills necessary to run a clinic, while still continuing to work full time at her drug shop. Sylvia is proud that the health of her village has noticeably improved since her drug shop has made medication more accessible and affordable, and she hopes she will be able to do even more for her community when she opens her new clinic.