

JANUARY 2011

**WMI INTERNSHIP SLIDESHOW**

By: Colleen Rossier



This is a photo of Erick's house. This is where Montana & Ainsley have been staying since September. While we are here, Robyn & I join them as well. There is a kitchen, shower, two bedrooms, a sitting room, and two outdoor bathrooms.



It's incredible to see the impact of the WMI loans. When we arrived for the graduation ceremony, there were groups of women parading down the street as far as the eye could see. They were accompanied on the sides by children, husbands, and other members of the community.



The parade was led the whole way (around 2km!) by a band of school-age children. It must have been very hot, but there were no complaints. Here they are standing on the grounds in front of the WMI building, where the parade started and ended, and where the ceremony itself was held.



The dresses these women are wearing are called gomezi. They are considered the fanciest, and are worn on very special occasions. That all these women a) have such nice clothes, b) choose to wear them on a WMI loan graduation day, and c) have coordinated them to match by group shows how much they benefit from and value the microfinance program. So do the smiles on their faces.



The women are organized into groups of 20 to receive their loans. These groups are each given a color. Here are some more members of Red Group



Members of Pink Group



Members of Orange Group. The newer groups wear their WMI/BWA polo shirts to show their pride.





Members of Navy Blue Group



Members of Grey Group



Members of Maroon Group



Members of Green Group



Members of White Group



Members of Red 2010 Group



The joyous graduation parade



Robyn walking with the Executive Committee of the Bulambuli Widow's Association (BWA) in their black blazers and skirts, looking extremely professional. Those facing the camera from the left: Jackline, Irene, and Olive. I was fortunate enough to spend time with all three during my stay here, and I was very impressed by their dedication, knowledge, and warmth.





Sharing the road with a boda-boda (motorcycle taxi). Classic.



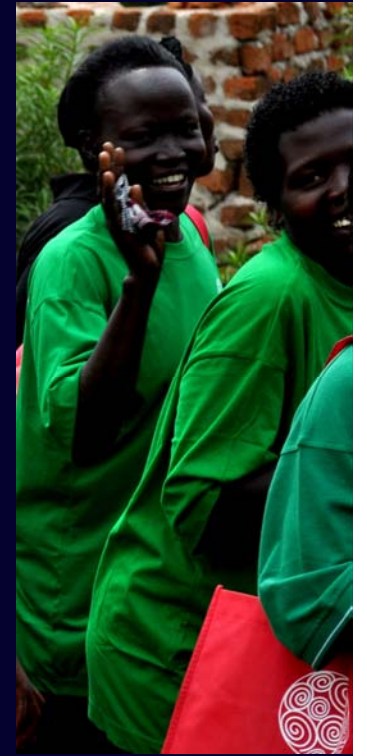
As we return from our march to the WMI building and grounds around it, the women break into dancing and ululations. They try to teach me how to do their shoulder shaking dance. While they somehow make it look coordinated, I have the feeling mine looks more like some version of the chicken dance. Much laughter all around.



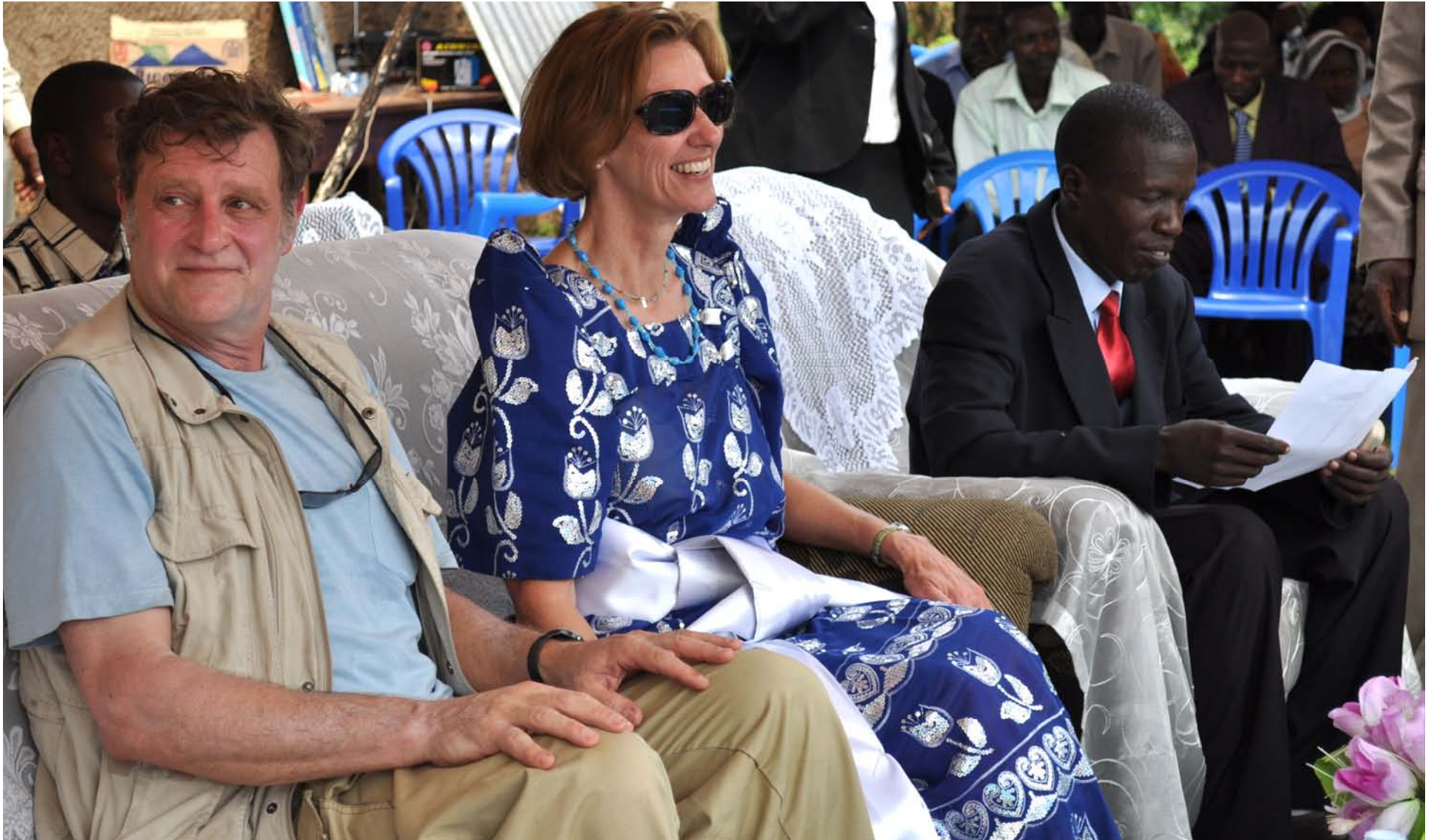
More dancing



And more



And more



We sat on lace covered seats in a tent facing three others filled with borrower groups. Robyn (called the “Great Mother”) & Malcolm (called the “Wise Grandfather”) sat in front with other guests of honor: the Local Councilmen, a Post Bank Uganda branch manager, the Reverend, and others who gave speeches about the value of the WMI loan program and the changes they have seen since its inception 3 years ago.



Montana & Ainsley have been staying in the Village (Bulambuli) since September, though both were away for the Christmas season. Upon their return to the village today, I see that they are clearly highly valued by the women here. Many women thank Robyn & Malcolm for letting their daughter (Montana) stay here and see it as a sign of love.



The women of BWA's Executive Committee each give speeches to the assembled crowd. This committee is made up of a director, assistant director, secretary, treasurer, local coordinators who oversee the various color groups, and trainers who teach new borrowers business skills so that they will successfully use their loans.





Here, Penina, one of the local coordinators, speaks to the crowd. She has a wonderful sense of humor.

I notice the contrast between the professionally dressed women of BWA and the crumbling school behind them. This mirrors the way that the loans have enabled them to rise above their surroundings to become capable businesswomen.



Here, Olive, the Director of BWA, speaks. She is dynamite and commands a lot of respect from the women through her no-nonsense attitude and great sense of humor.



Here, Allen Namurome, speaks. On another day, she was kind enough to take me on a garden tour to teach me about the agriculture here (a big passion of mine) along with Agnes, the woman to her left.



Malcolm and Robyn... probably after Malcolm has been called the “Wise Grandfather,” a term of respect, but perhaps adding too many years too quickly for Malcolm’s taste 😊



The women of Blue, Red, Pink, & Purple line up to receive their graduation gift from WMI: ponchos!



Robyn gives each woman a poncho and a hug for their great job in continuing to repay their loans.



The joy that all felt at seeing Robyn was made clear through warm hugs, huge smiles, and grateful words.



Proudly wearing their new ponchos





The three dynamo ladies of WMI/BWA address the crowd. From left: Robyn (Great Mother, WMI), Jackline (Assistant Director, BWA), & Olive (Director, BWA). The WMI program owes its immense success to the powerful leadership of these three.



Robyn in the gomez that had been made just for her for this graduation day.



Prisca gives a testimonial about what the WMI loans have meant for her. Jackline translates.



Prisca describes her savings method: She constructed a box to which she and her husband contributed 2,000 Ush each day.



Another woman named Joy gave a testimonial and Jackline translated. Much of it was thanks and praise to Robyn for bringing the loan program.



Jackline and her two beautiful daughters Elizabeth and Charity





Montana joking around with Elizabeth and Jackline



While Malcolm & Tori were here, we took a trip to nearby Sipi Falls.





Beautiful view at the top of Sipi Falls



Robyn & Dominic walking over a log at Sipi Falls



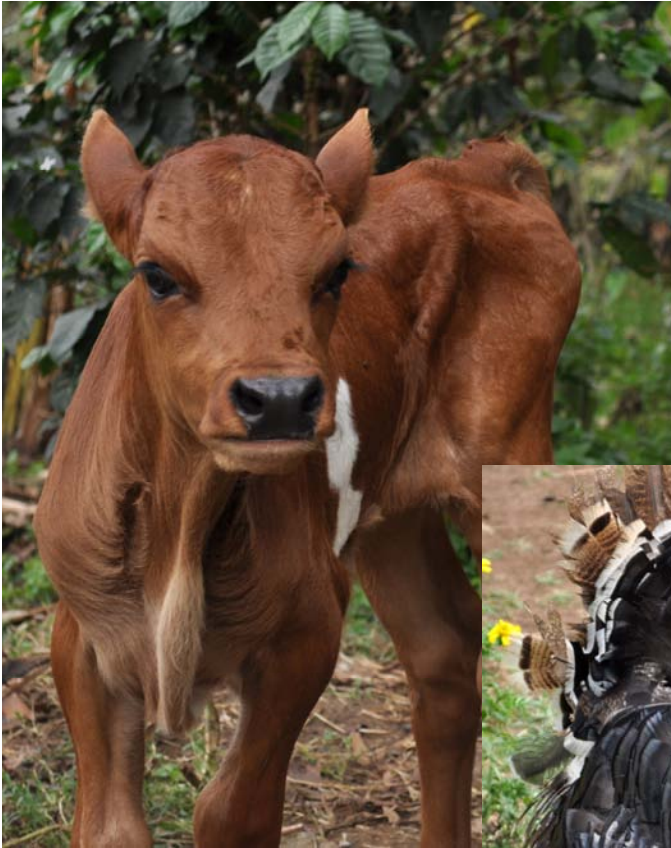
One day, we took a walk to Namugabwe (the mountain in the distance). On our way, we reached a clearing where there were school buildings and cows.



On our hike up Namugabwe, we found a diverted stream (left) that was probably used to irrigate tomato and onion plantations (right). According to a conversation I had with village elder, Nelson, up in the highlands, tomatoes and onions are grown as cash crops. People plan their production to match seasons when the prices are highest. Thus, rather than planting them in the wet season with the rest of the crops, they time the planting so that they will harvest when prices are high and irrigate the fields.



Higher up on the mountain, we came upon beautiful fields of cabbages. Many of these vegetable crops are also sprayed with pesticides, fungicides, & sometimes foliar fertilizers as seen on right.



Animals we saw on our journey included cows (young and old), and turkeys which seem to be very common. This male made the skin flap that covers his beak grow longer perhaps in order to scare us... maybe by grossing us out.



We visit Olive's house, children, and new puppy named Stamina!





This is a scene from the Buwari market, where several borrowers sell their goods. People sell tomatoes, eggplants, various greens, cabbages, bananas (sweet – bogoya & starch – matoke), potatoes, yams, cassava, beans, onions, meat, mandazi (fried corn balls), chapati (fried wheat tortillas), clothes, & shoes.



One borrower from Light Green Group sells large bunches of bananas.



Other scenes from Buweri market: Left: Two men selling meat; Right: Securing fresh ribs with bungee cords onto the back of a boda (motorcycle) which is kept clean by banana leaves... Creative.



We visited one Orange Group borrower at the carpentry shop that she shares with her husband, and many children goof around when the muzungu (me) brings out her camera.



On a shop wall at the Buweri market are campaign posters for the three leading presidential candidates: Beti Namisango Kamya – Uganda Federal Alliance; Kizza Besigye – Inter Party Cooperation (a combination of 5 parties); and incumbent Yoweri Museveni – National Resistance Movement



Driving from Buyobo to Kampala, we pass large-scale plantations unlike the diversified home gardens that seem to have a little bit of everything. Left: **sugarcane** plantation – in the distance, smoke is coming from the field that is burned before harvesting. This is done to rid it of snakes and other animals. Above: **tea** plantation.



Left: A sunset scene of Kampala from the vantage point of Nakasero Hill, where our hotel (Fang Fang) was located. In the distance is a huge and prominent mosque built by Muammar Gaddafi. In the foreground is a matatu (taxis that often hold 20-25 people).  
Right: huge marabou storks are everywhere in Kampala. They stand 4-5 feet tall, and build nests in trees that seem much too small.



We visited Ester, a member of Blue Group, who lives in Kampala. She showed us several of the businesses that she and her family run, which include selling beads that they make out of paper strips as well as popcorn and samosas.





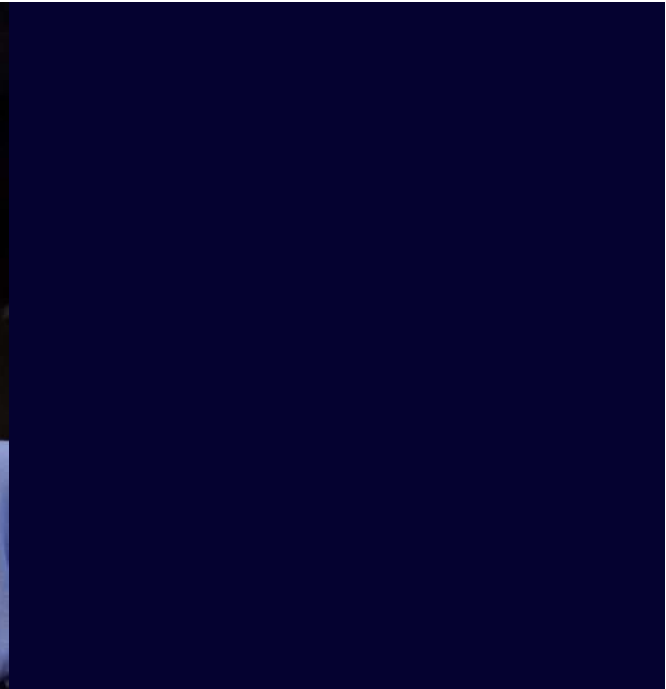
Ester demonstrating how she rolls, varnishes, & dries the strings of beads.



Left: Montana celebrating the rain outside Ester's house. Right: Ester varnishes her beads after the sun has come back out.



Ester's beads drying next to freshly washed clothes in the backyard.



Above: Montana, Robyn, Ester, & Ainsley outside Ester's shop in Kampala. Right: the street where her shop is located.



The view from the courtyard restaurant of our hotel in Kampala (the Fang Fang Hotel).



Just outside of Jinja, the ladies trained a new group of borrowers. At the house where we did the training, a hen had just laid chicks (left), but during the training a larger bird stole one of the chicks! Next to the house, they were growing passion fruit vines similar to vineyards in the U.S. This was the first time I'd seen that done here. They were also spraying them with insecticide to kill "dudus" that were making them sick.



Left: Ladies in Jinja's Red Group who are being trained. Right: Robyn, Montana, Ainsley, Olive, Jackline, & Irene singing "Small Loan for a Big Change" written by Olive.

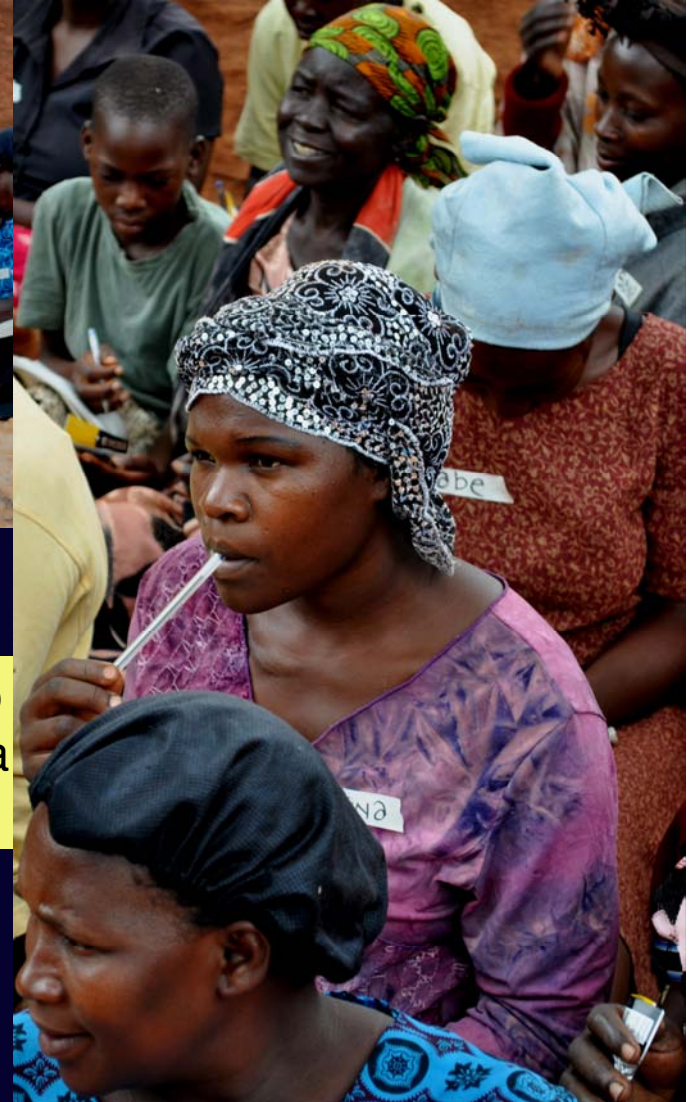


On the start of Training Day 2, the women toss a ball around and when each catches it, they must share something they'd learned the day before. Left: Joyce shares her new business skills knowledge. Top: Joy, Florence, Fabe, & Aida laugh. Bottom: Aida, Saina, & Christine share with the group.





Jackline, Irene, & Olive singing another training song to the women in Jinja



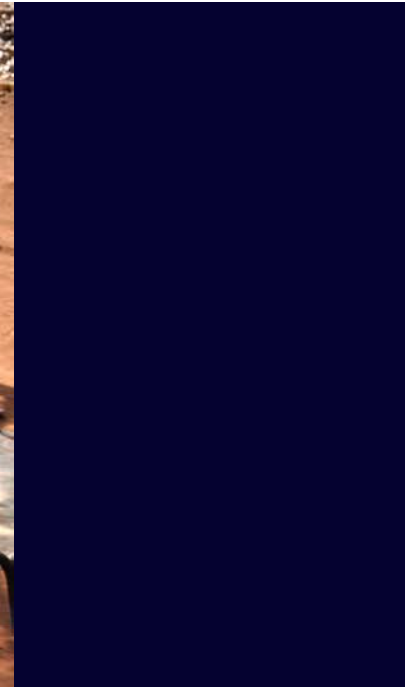
Top: Jackline training the Jinja women. Right (from top to bottom): Joy smiling, Saina and Fabe taking notes, Fatina thoughtfully chewing on her pen, & Rebecca listening.



Left: Florence gives a beautiful smile. Top right: Lovisa and Sarah work with their new calculators. Bottom right: Jeni and Joy beam while Christine looks on.



After providing the calculators, the women are asked to do some budgeting exercises. Here Jackline assists Sara and Lovisa with the calculations. Mutesi is behind Jackline doing her calculations as well.



To fully explain the loan process and what good businesswomen do as opposed to bad businesswomen, the trainers performed a skit with participation from the Jinja women and Montana. Top: Jackline & Irene applying for a loan from WMI (Montana and Olive). Right: Jackline pretends to sell WMI bags to new Jinja borrower Juliet





While Olive, Jackline, & Irene finish up the training, Robyn, Montana, Ainsley, & Tape (the Head Administrator of the Jinja program) count out the money for the loans in our van. Dominic (who drives the van) is our “security guard.”



As WMI gives out the loans, each woman signs for it or provides her thumbprint. Above: Robyn inks Florence's thumb while Olive looks on. Top Right: Florence gives her thumbprint. Bottom Right: Christine signs her name while Olive, Tape, & Robyn watch and wait to give her the loan.



Clockwise from Top Left: Mutesi signs with Olive & Tape overseeing; Zaituna signs for her loan; Joy holds her loan; Rebecca signs for her loan while Tape watches; and Safina signs



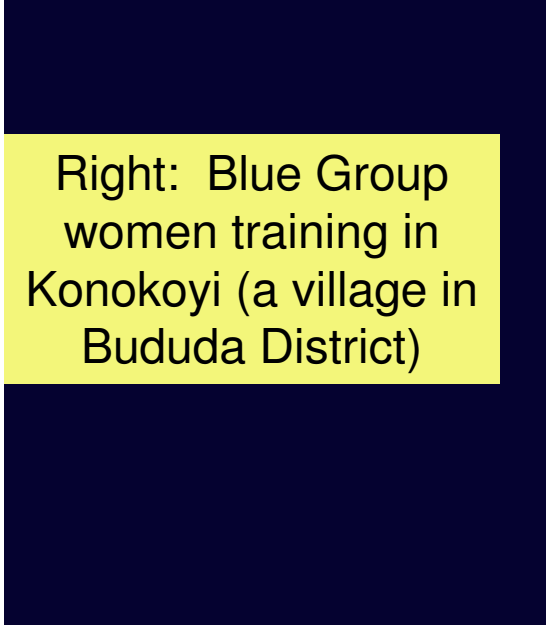




The entire Jinja Red Group after they have received their loans. After this photo was taken, we all ate a large lunch of matoke, rice, cabbage, meat, coke, and bananas.



Left: sunset view on the tarmac portion of the road between Kampala and Mbale. Much of the roads that we drove on were not this smooth, and we enjoyed this portion.



Right: Blue Group women training in Konokoyi (a village in Bududa District)





Robyn talking with Betty, the leader of the new Konokoyi group at their training.



Top: view of the Bududa Secondary School room that had been used for training. Right Top: bundles of bananas in front of a Bududa Market early morning. Top Bottom: river flowing next to the road in Bududa District



We were fortunate enough to get to stay the night at the Bududa Vocational Institute's guesthouse, which was the beautiful home of a woman named Barbara. Left: sunflowers in the backyard. Below: Dinner by candlelight prepared by her house girl Robina. In the background, a water bottle is visible. It is, in fact, filled with propane for the lanterns. I accidentally drank some though... made for a very interesting day...



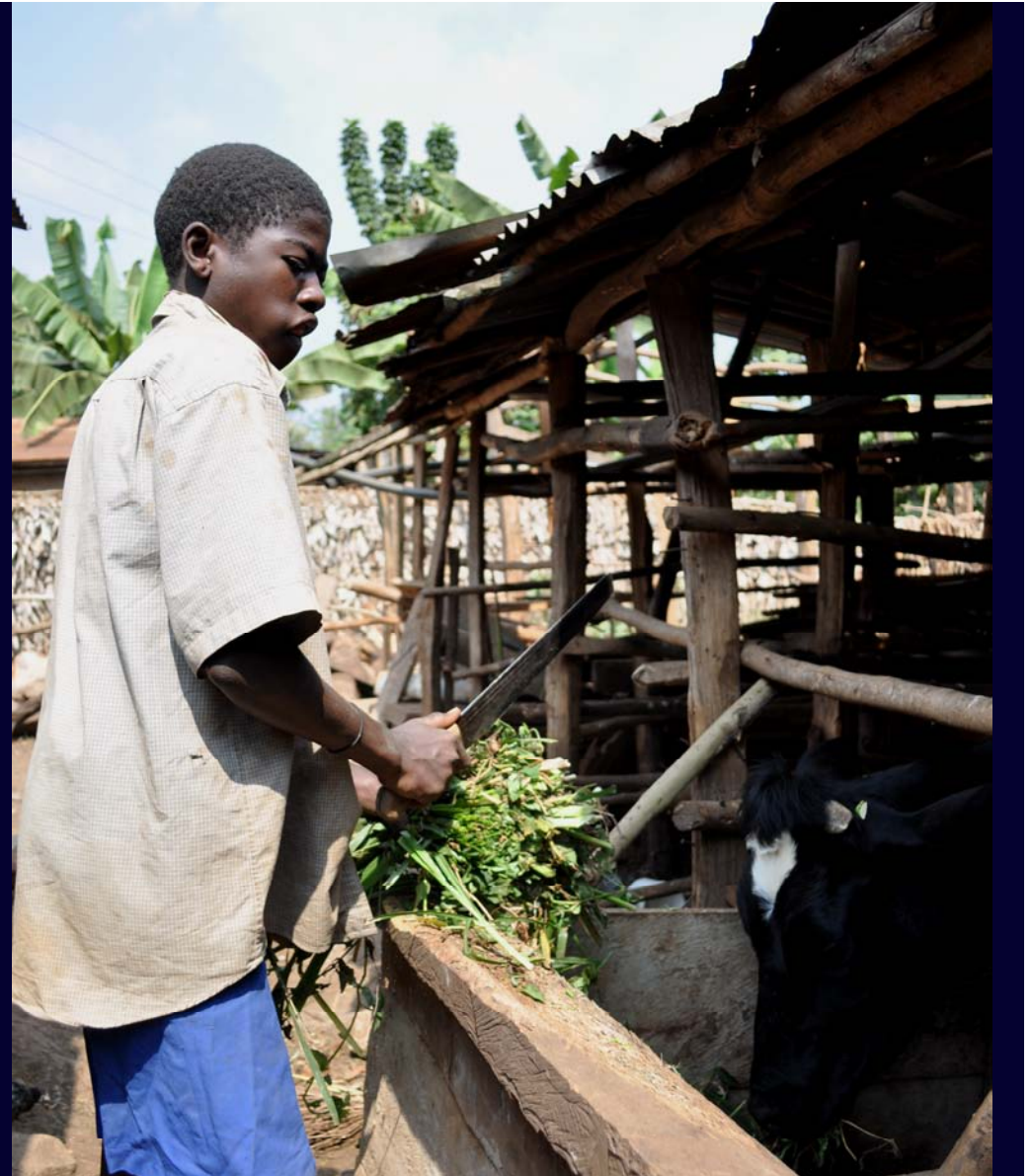
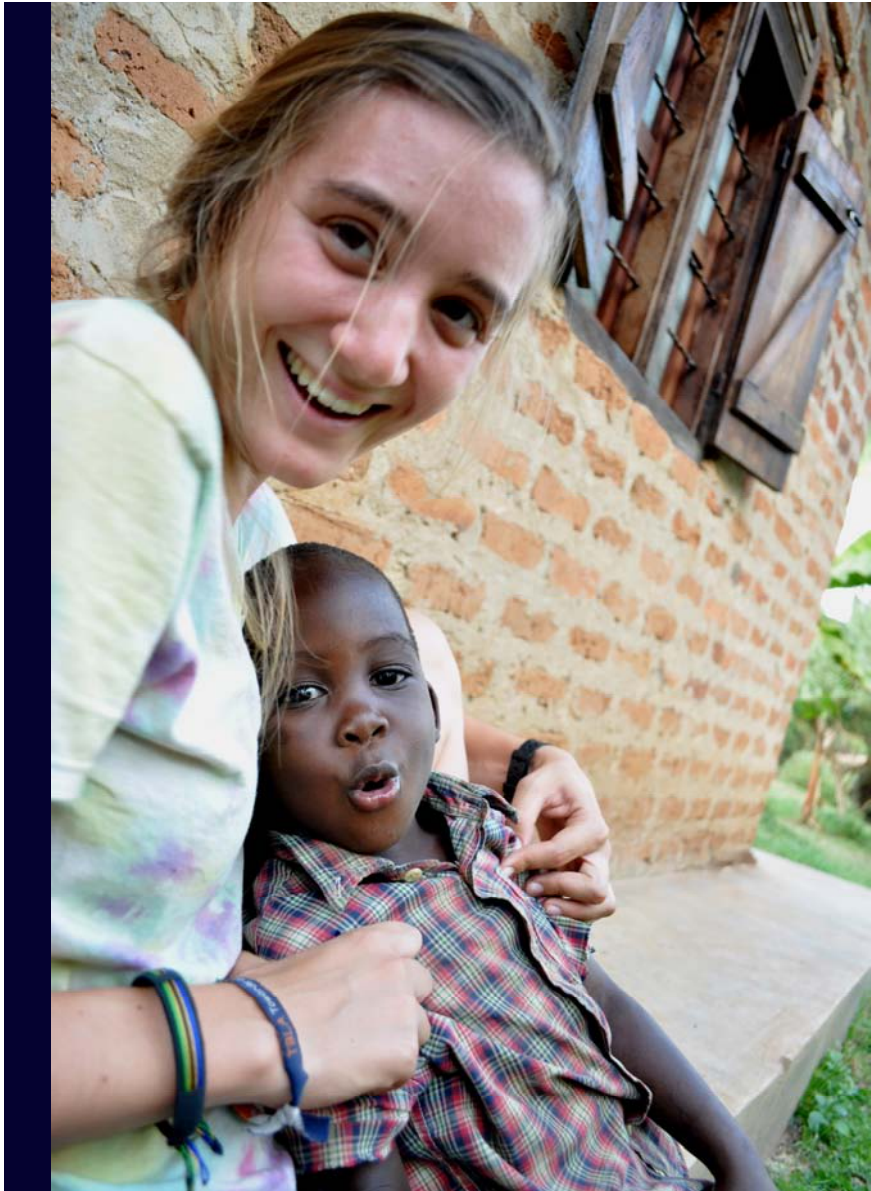


Upon returning back to Buyobo, we found that our next door neighbor's dog, Brown (left), had given birth to 7 puppies!



Sadly the night after we returned, Brown disappeared, never to be seen again. Top Right: Ainsley holds a 3-day old puppy. Bottom Right: James, George, and Mafabi (the three boys next door) help feed the puppies cow's milk since the mother is gone



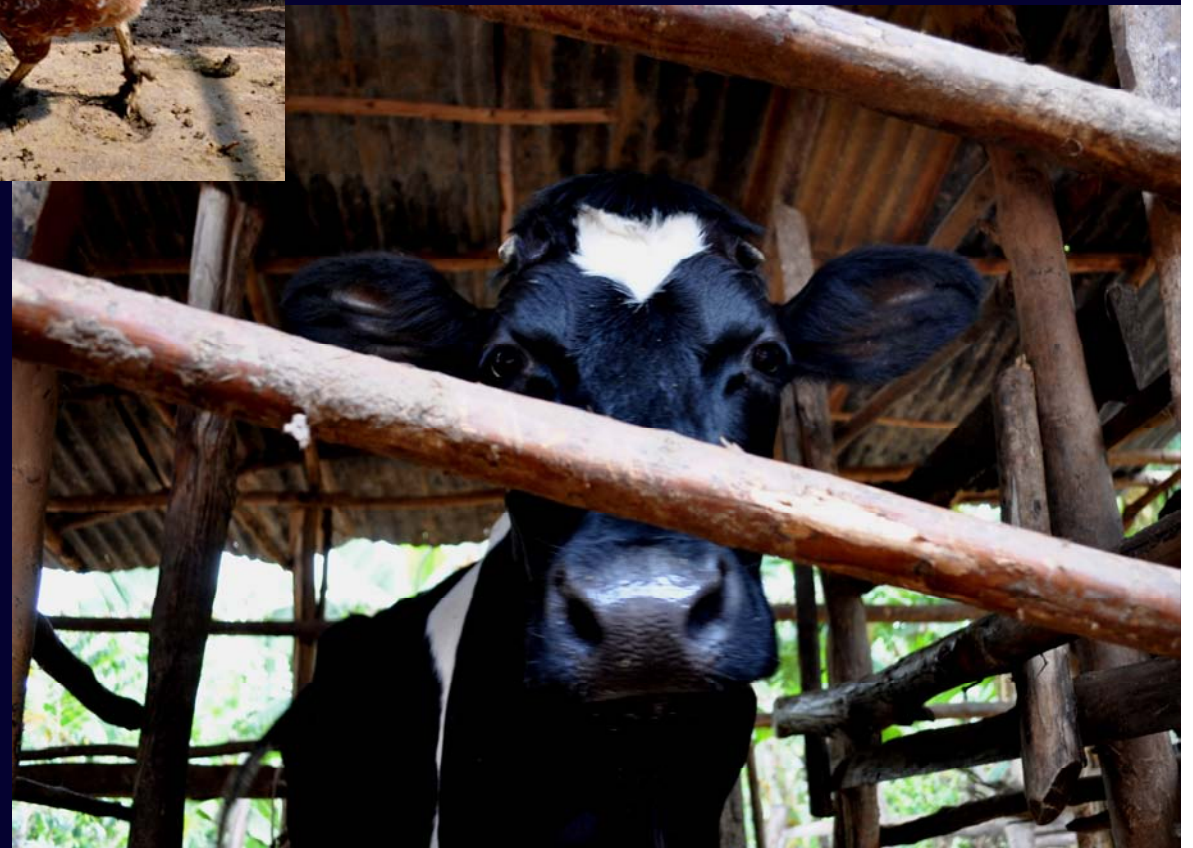


Scenes from home in Buyobo: Left: Montana and Mafabi (next-door neighbor). Right: James (next-door neighbor) feeding one of their cows. They feed them parts of crops not eaten by humans (such as banana tree stems), and take them out to exercise in a small part of the backyard. This is done because there is not enough land for grazing.



These are photos of some of the next-door neighbor's animals – typical for well-to-do families in Buyobo. Below: One of their 2 cows. They produce milk twice daily, some of which is sold at their store. Also, their manure is used as fertilizer on their many crops (coffee, bananas, potatoes, yams, cassava).

Above: hens pick through the cow manure to find bugs (cheap protein source). There are a mix of hens for egg-laying as well as meat. Diversified farm-gardens are the name of the game here.







Left: Lillian, daughter of Irene, one of the Trainer/Local Coordinators, prepares 3 meals for us every day! She is a wonderful cook. Breakfast is generally eggs and fruit or bananas and ground nuts (peanuts) while lunch and dinner generally consist of rice, pasta, beans, chapati, and some sort of greens like cabbage, spinach, or scumowiki. It is always delicious. Right: Montana plays with our next-door neighbors Lambuli, Mafabi, & George.

