

BLACK & WHITE

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Music to their ears, money in the bank

Whitman parent Robyn Nietert brings micro-finance initiative, instruments to Ugandan village

BY MORGAN WERNER

Robyn Nietert stepped off the plane into the small African country of Uganda, expecting to see poverty and a country filled with people lacking financial motivation. Instead, she found herself surrounded by a country rich with culture and people full of entrepreneurial ideas.

Nietert, mother of junior Tori Stevenson, started the Women's Microfinance Initiative in the spring of 2007 with Betsy Gordon and six other Bethesda women with the intention of giving out small loans to Ugandan women looking to start their own small businesses. Along with her family, Nietert traveled to Uganda from Dec. 29 to Jan. 12 in order to approve the first loans. The WMI staff also organized the delivery of 50 donated instruments to excited children in a local youth band from Bethesda residents.

When they arrived in the small town of Buyobo, about four hours north of Kampala, the community welcomed Nietert and her family with a festival of singing and dancing. "Before we started making any actual loans, the town held a ceremony with singing and dancing for us, which actually lasted for quite a few hours," Nietert says. "It was amazing. The women who would receive the loans were standing under a banana tree canopy, surrounded by their immediate family, other members of the town and three local councils. The whole community was excited for the program."

After the welcoming ceremonies, Nietert explained the program's intentions to the community, emphasizing that the WMI is not a big bank or corporation, but just a group of women looking to extend their knowledge of business to the other side of the globe.

The microfinance program that Nietert started finds female candidates directly through the Widows Association in Uganda. Many of the residents have

lost family members to AIDS and in turn, care for dozens of young children orphaned by the disease. The program gives out a choice of a \$50, \$100 or \$150 loan and helps women follow through with their business ideas. Most of the ventures are small, like raising chickens or selling cold drinks by the side of the road.

Earlier in the year, the WMI had



asked the Bethesda and Whitman community for donations of instruments for a youth band in Mbale. At the end of Nietert's trip, 50 instruments arrived, with the help of DHL, an international shipping company that shipped almost \$2000 worth of instruments free of charge.

When the shipment arrived, the youth band put on a small performance with their new instruments. "It was amazing to see how happy the kids were when the instruments came. A lot of kids had been telling me that they wanted to play the saxophone, but that there weren't any available," Nietert says. "There were at least four saxophones in the shipment, and the kids were so happy. Most of the instruments literally are not available in Uganda, and it was amazing to see how excited the kids were."

Uganda, a small country in eastern Africa, is known for its fertile soil as

well as its population with a passion for business. Additionally, most families grow their own food. "There is a lot of poverty in Uganda, but it is different from other countries, because everyone seems to be trying to do something to help themselves," Stevenson says. "People are very friendly, and everyone is upbeat."

While hunger is less of an issue in Uganda than in other parts of Africa because of its fertile soil, the country does struggle with matters such as waste management. "Many of the villages have huts made of mud bricks. Most of the huts have all of their trash piled up next to the houses," Nietert says. "It is depressing how many plastic bags we saw floating around in the streets. Plastic bags are a huge problem in Uganda."

After announcing the program to the Buyobo community, Nietert started to meet with all of the

qualified 20 more," Nietert says.

Stevenson, who also worked with some of the women to approve business ideas, enjoyed helping out because of how eager the women were for the opportunity. "The women were so excited," she says. "I was surprised because we were only supposed to approve 20 loans, but there were just so many women interested!"

After approving their ideas, the program helped to train the women, preparing them for the realities of the business world. "A lot of people had told me that African women would be very shy and unwilling to brag about their individual services, but they surprised me," Nietert says. "I could tell that they had put a lot of thought into this."

As part of a training activity, Nietert asked each woman to say one sentence about their product to attract customers. "One woman told me that she rubs oil on her fish so they are the shiniest," Nietert says. "Another woman said that she always slips small children a bit of candy, so when they are told by their mothers to buy some sugar, they always come back to her store. They were very smart with their approaches."

Niertert, her husband and two daughters stayed in a tiny hotel in the small town of Mbale. "We stayed in a hotel where the electricity went off every night, there was no hot water, and there were holes in the mosquito nets," Nietert says. "But it was all worth it. The people were so friendly, and it was incredible to help women in a project that will actually generate income."

The WMI receives weekly updates from the Widows Association in order to check on loans and additional progress. Wolimbwa recently reported that the borrowers have opened their own joint savings program, and cannot wait for the WMI to return.

Niertert and her family were happy with their first trip, and hope to return in the future. "Africa is beautiful," Tori says. "It was an incredible experience. The people were so welcoming overall, and we had a great time." ✱



PHOTOS PERMISSION ROBYN NIERTERT

women. June Kyakobye, a WMI board member native to Uganda, and Olive Wolimbwa, the Chairperson of the Widow's Association, helped with translations. "We met individually with each of the women and started to shape their ideas towards a small business. We had to work with a couple of them to get an idea that would work, but in the end, we made 20 loans to 20 women and pre-