



MONTHLY UPDATE (FEB 2018)

I. ACHIEVEMENTS

I.1 Women in Business Quarterly Workshop

The 2018 1st Quarter WCFJC Women in Business (WiB) Workshop was held on Wednesday 21st February, 2018 at St. Nicholas Primary School, Jinja. 21 participants attended. The session focused on reviewing group dynamics. WCFJC Business Coach (Harriet) emphasized the link between strong, cohesive groups and better investing.

- **Definition of a Group**

Participants defined “a group” as people who come together to organize themselves for a common purpose, under a leader. In this case, the common purpose is development.

- **Interactive Exercise**

- Participants took part in an interactive exercise to demonstrate the strength of a group through joined hands. As hands were separated, participants noted the weaknesses resulting from group members breaking off e.g. reduced strength and gaps created.
- Participants observed that when some of the group members started breaking off, the group fell apart resulting in group termination.



Hasifa giving her definition of “a group”



Group dynamics roleplay

- **Causes of weakening groups**

Some causes of weakening groups include failure to keep time, unfaithfulness in paying loans and savings, failure to attend meetings and disagreements among others.

- **Stages of group development**

Forming (Creation)

Here members are strangers and have many questions in their minds: **Will they be faithful? Are they approachable? Will they listen to each other? Members are polite when expressing ideas.**

Storming

Conflicts arise as members begin to express their disagreements. Storming typically occurs when goals are not achieved within the given time-frame. Members then begin leaving the group. There are questions not attended to; quarrels amongst members and loss of trust. It is therefore vital for the group leader to understand group members well. Possible ways forward include meeting and revisiting goals and discussing group leadership.



Norming (Stability)

At this stage, group members agree to continue with the group for its intended purpose. There is always communication and agreement on the way forward. Roles are shared and activities implemented.

Performing

The group is aware of its strength and weaknesses and all members are focused on one goal. Disagreements are viewed as opportunities to solve challenges. Members work hard towards making visible contributions. Sub-groups form within the larger group to strengthen it and move the group agenda forward.

Each WCFJC WiB group then identified its stage of development as follows:

- CORE Women's Group | Norming
- Biyinzika Women's Initiative | Forming
- Tulikirala Women's group | Norming
- Kisakye Women's group | Forming

- **Leadership**

Participants identified the qualities of a good leader and described the different leader types. Qualities included: a good listener, disciplined, approachable, exemplary, respectful and creative among others. Leader types included dictators, passive leaders and democratic leaders.



Mary giving her views on qualities of a good leader



Helen (right) and Esther (centre) interacting with Seamstress Mary

1.2 Participant Profiles

The WCFJC participant profile template was finalized and approved. Field staff will embark on the profiling exercise in March 2018.

1.3 WCFJC Monitoring and Evaluation

The monitoring and evaluation tools were developed and are undergoing approval.

1.4 New WCFJC Communications Assistant Visit to WiB Participants

The new Communications and Research Assistant (Esther) and the Administrative Assistant (Helen) visited some of the WiB participants on 1st February 2018. Their objective was to meet the WiB participants and find out how their businesses are progressing.

1.5 Visit by Maria Rica (*Deputy Head of Representation, European Investment Bank Regional Representation for the Near East*) and Samir Abbass (*Real Egypt Tailor-made Tour Programs, Owner and Operator*)

WCFJC hosted Maria and Samir from Egypt on 26th February 2018. Our guests visited four (4) WiB participants. They both greatly appreciated our work. They also donated UGX 20,000 (US\$ 5.5) to each of the WiB participants they visited. Additionally, Samir donated UGX 350,000 (US\$ 97) for a sewing machine to be purchased as an in-kind loan to an incoming WCFJC WiB participant.

1.6 Phase VIII in-kind Loan Repayments and Savings

The Phase VIII WiB participants who received in-kind loans on 15th December 2017 started paying back in January 2018. By the end of February 2018 repayments totaled UGX 1,030,000 (US\$ 286) and savings amounted to UGX 506,000 (US\$ 141). 57% of the loan duration has been completed, but only 27% of the loan repayments have been collected. This indicates a lag in loan repayments.



Maria (right) and Samir (left) posing for a picture at Sarah's WCFJC-supported water tank



Maria and Samir visiting Seamstress Fina (right), a WiB participant

2.0 CHALLENGES AND PROPOSED SOLUTIONS

Challenge: Due to financial constraints, most of the women are finding it difficult to service their loans while paying children's school fees and purchasing school requirements. This explains the lag in loan repayments.

Solution: WCFJC will take the "back-to-school" windows into consideration, when determining loan repayment plans.

3.0 UPCOMING ACTIVITIES FOR MARCH 2018

- Profile WiB participants
- Collect payments - WCFJC Phase VIII WiB loans
- Identify potential WiB participants
- Follow-up on potential partner relationships
- Finalize the M&E Plan
- Paint the WCFJC Jinja Office