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TO: Dorothy M. Tuma (Director), Board Members

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SUBJECT: September 2017, Report



Betty showing liquid soap and a basket made by core women's group



1.0 Achievements

1.1 Women in Business (WiB) follow-up Coaching



Trainer Harriet, explaining saving methods

Following the WiB quarterly training on savings held on 28th June 2017, a follow-up coaching for Group II was conducted on 13th September 2017. The one day coaching was hosted at Ms. Mary Namwase's home in Mafubira Sub-county, Jinja District and was attended by eleven (11) participants. Group II is comprised of 16 members from 4 sub-groups namely: Morning Star Women's Group, Core Women's Development Group, Mpumudde Women's Center Group and Ebenezer Women's Group.

The objective of this quarter's follow-up coaching was to emphasize setting and obtaining group saving targets. The follow-up coaching started with a recap of what participants learnt during the June quarterly training. The session included a review of different methods of saving learnt, including SACCO, Village saving (VSLA), cash round, “munno mukabi”, table banking and investment clubs, among others. Trainer Harriet emphasized the power of savings and group investments to strengthen group member bonding.

Participants in their sub-groups brainstormed on the activities/projects, saving method and investment that could work for the group. After each group presented their proposals, however apart from Core women's group that agreed and have already started liquid soap



production for sale as a group, other groups had divergent views. The rest of the three groups preferred to save as a group but at the end of the phase each individual will receive the accrued savings and invest in individual business rather than investing in one project as a group. The reason given for choice of individual investment was that members have different businesses and they prefer investing in their businesses versus starting a new group project.



Morning Star sub-group discussing group investment proposals



Betty presenting what they agreed upon in the core group discussion



Aminah presenting the investment proposals discussed in Ebenezer group

In conclusion participants were advised to continue meeting as groups in their communities, and encouraged to try and identify projects they can carry on together to strengthen the bond of the group.



Participants having lunch after the coaching

The next WiB quarterly training will be held on 11th October 2017 at St. Nicholas Primary School.

1.2 Lessons learnt in implementation of WiB Programme

The following observations have been made in implementation of WiB programme, these lessons provide information to WCFJC staff for improved performance in future.

1.2.1 Undocumented Impact of WCFJC on the Families and Communities

From the observations, there is an indirect impact on the families and communities at large although difficult to measure and is normally not talked about. For example women pay school fees for their children using the money from their small businesses. There is improved feeding in the homes and better healthcare among others. Beneficiaries use the income from the WiB funded business to invest in other businesses that they do not talk about. For example Mary a WCFJC beneficiary operating a tailoring business invests the income in constructing rentals in a different community which she never talks about or documents. Generally there is a lot that is done compared to what is seen and talked about. WCFJC has



embarked on documenting any improvements in participants' ways of living to be able to measure the impact.

1.2.2 Attitude Change

Beneficiaries prefer to be given handouts to any other development model. Due to government programs that give handouts to citizens for political reasons, WCFJC with a different economic development model find it difficult to change beneficiaries' attitude. WCFJC uses business training (entrepreneurial approach), coaching and in-kind loans as its model to advance social and economic development of women. WCFJC has faced challenges in its implementation of the WiB programme because most women want free items on top of payment of allowances to attend trainings. For example, when WCFJC stopped giving transport refund for trainees, the attendance number dropped from an average of 40 to 25 participants per training. It has since been challenging to mobilize participants for training because they do not receive any allowances. A lot of sensitization is needed to change the mindset of people to appreciate that it is good to be taught how to fish rather than be given fish for the day.

1.2.3 Change of behavior after getting the loan

It has been noted that there is a negative change of behavior after getting the loan. Beneficiaries display a good side of them before acquiring the loan which is completely different after getting the loan advancement. Before loan acquisition, participants are very convincing, friendly and active, however after getting the loan they become dishonest, and nagging. Implementers of the projects should anticipate and not be convinced by the participants to give out big loans that might never be recovered.

1.2.4 Poor economic environment

Due to poor economic environment caused by high levels of poverty in the communities, women headed families and most of them being single mothers. Women use the little income from their businesses to meet endless needs. A woman is responsible for providing all necessities in the home ranging from basic needs like food, clothing, school fees and medical care for children and elderly relatives. This has led to withdrawal of the little capital from



their businesses to meet family requirements leading to delayed repayments. This can be minimized by identifying and partnering with other development partners using other economic development models. For example, WCFJC could partner with organizations using education model to provide school fees for the children; organizations in agriculture to help minimize food costs, organizations into health to provide health services among others.

1.2.5 Low levels of education

Due to their low level of education, women tend to feel inferior. They are always hesitant to participate in development projects thinking they do not have the capacity to get involved since many of them cannot read and write thus they have no motivation to attend trainings.

1.2.6 Conflicts

There is too much conflict that limits women from working in groups due to cultural differences, land conflicts, religion, property, jealousy, competition within themselves and other internal unseen conflicts. These conflicts slow economic development since it is hard for organizations to bring them together to work on a project as a group. These conflicts are difficult to resolve since women are hesitant to open up and share their personal information. Critical monitoring is needed to identify the small symptoms before implementation of the project. Talking to individuals about their concerns is necessary to avoid cover up in the groups. This helps to identify the challenges and solutions before they fail the project.

Lastly for easy implementation, there is a need WCFJC to find a way of working with existing structures in the communities (local government structures), involve all the stakeholders for sustainability and ownership of the projects. This should be done from the planning level, through implementation, monitoring and evaluation. This also helps to align WCFJC objectives with the government objectives, minimizes conflicts and creates good relationships with other development partners.

1.3 Phase VII Loan Repayments

The WiB Phase VII that started on 19th April 2017 is ending soon. Twelve (12) of fourteen (14) participants completed repayment of their loans and two participants with large loans of UGX 900,000 and UGX 600,000 respectively continue to payback.. A total of UGX



5,445,795 out of UGX 6,045,795 expected to be paid back has been cleared. The remaining outstanding loan to be paid back amounts to UGX 600,000 for the two participants; UGX 300,000 each (see Appendix III for loan repayments details).

1.4 WiB Participant Savings

Participants are still struggling to save, since it is their first time although they are getting used to saving in groups. At the end of September 2017, WiB participants' savings had not improved much. Savings amounted to UGX 737,395 (See Appendix III for saving details). This is up from UGX 655,395 at the end of August 2017.

2.0 Challenges and Proposed Solutions

WCFJC had agreed to hold follow-up coaching in participants' homes. This was done in order to help participants get to know where each other lives and for bonding purposes. This approach has proved difficult for participants since some of the homes are far from each other and travel results in high transport costs. More so some of the homes do not have enough space for training. The suggested solution is to choose homes that are in the middle and close to most participants as the venue for follow-up coaching. This means that the same homes will always host the follow-up coaching sessions, rather than going to each participant's home.

Another challenge is that the district registration is taking more time than anticipated due to undedicated staff in local government offices. Although WCFJC provided all that is required for registration two months back and the District Community Development Officer (DCDO) promised to register the organization. As per reporting date the DCDO is on sick leave and we are not sure when he will be back in office. It is a statutory requirement for all NGOs to register annually at the Sub-counties and at the District where the organization operates.

3.0 Upcoming Activities for October 2017

- i. Follow-up/monitoring visits of WiB programme participants.
- ii. Recovery of WCFJC Phase VII WiB loans.
- iii. Quarterly Women in Business training scheduled for 11th October 2017.



- iv. Follow up of WCFJC District Registration
- v. Follow up on printing of WCFJC brochure
- vi. Preparing all accountabilities and submitting them to the Kampala Office.

Appendix I:

Budget for Women in Business 3rd Quarter Training scheduled for 11th October 2017				
No.	Item	Quantity	Rate (UGX)	Amount
1	Transport (Materials) to & from the Venue	1	10,000	10,000
2	Break tea	20	2,500	50,000
3	Lunch	20	6,000	120,000
4	Venue Hire	1	80,000	80,000
5	Markers	1	10,000	10,000
	Total			270,000

Appendix II

Summary of Financial Requirements for October 2017

Item	Cost (UGX)
Office Petty Cash(September)	20,000
APM Lunch (September)	100,000
Quarterly training expenses	270,000
Office rent (October, November and December)	1,320,000
Total	1710,000



Appendix III: Women in Business Phase VII Loan Repayments and Savings as of 30th September 2017

LOAN DISBURSMENT DATE	REPORTING MONTH	LOAN PHASE	LOAN PORTFOLIO UGX	ACTUAL LOAN AMOUNT RECOVERED 30 TH SEPTEMBER	BORROWER SAVINGS AS OF 30 TH SEPTEMBER	#ACTIVE LOANS	#WEEKS IN LOAN PHASE	WEEK AS PER REPORTING DATE	%LOAN PHASE COMPLETED	%LOAN PORTFOLIO RECOVERED	%COMPLIANT BORROWERS
April 19th 2017	September 2017	Phase VII	5,757,900	5,445,795	737,395	14	18	21	116	90.1	86