

A REPORT FOR CHILD DEVELOPMENT AND FAMILY EMPOWERMENT ACTION (CHIDFEA)

Child Development and Family Empowerment Action (CHIDFEA) is an Organization formed by a small group of women with the aim of empowering women (especially single mothers) to enable them to look after their families, by providing them with small loans to startup businesses or to invest more in their small existing businesses.

CHIDFEA started in 2012 with about 10 women. In December 2014 we received a grant of Uganda Shillings 7,500,000 (seven million five hundred shillings only) from Mirembe Foundation. This money was given out to 15 women, making a total of 25 members. This grant boosted CHIDFEA so much that 22 new women joined the group. They all wanted to be given loans; however, this was such a big number that CHIDFEA did not have enough money to meet this demand. It was because of this noble cause that CHIDFEA requested Mirembe Foundation to assist with a loan of Uganda Shillings 11,000,000 (eleven million shillings) to be given to these 22 women.

In October 2017, through Tusaidiane Uganda, CHIDFEA received the above money from Mirembe Foundation. After a through training by Tusaidiane Uganda, the women received their loans in November 2017. The ladies were given time of grace for one month of December; so the loan payment started in January 2018. This was because most of these new women were starting new businesses, hence, needed that month of non-repayment in order to set up their businesses well.

Presently we have 50 active women.

Working as a group

We organized our women into groups. Each group comprises of five members whereby one of them is a group leader. Members are free to elect a leader of their choice. The group leaders always perform tremendous work. They are such a very strong instrument in the running of CHIDFEA. They have a lot of responsibilities which include the following:

- (i) They always trace and follow up their fellow members: they all know every member's home and place of work, therefore, in case a member defaults, she can easily be traced and dealt with.
- (ii) They remind them to pay their loans on time,
- (iii) They collect loans from them in the agreed period of time,
- (iv) They deliver the collected money to CHIDFEA and they have to make sure that the money collected is for 5 people. In case one member fails to pay in time, other members fill the gap by paying for her but later she has to pay back her fellow members.
- (v) In addition, all the communication from CHIDFEA reaches all the members through their leaders.
- (vi) Leaders go an extra mile to monitor all the items that the members offer to CHIDFEA as security when they are taking loans. The leaders make sure that no member sells her item (security) before completing the loan. Group Leaders do very many other things not mentioned above.

Benefits of the trainings

All the trainings we have had from Tusaidiane have been very important. Although most of the women had some business knowledge before the trainings, they still lacked a lot of business skills. Through trainings, we have repeatedly mentioned some of the benefits, e.g. they have learnt how to make business plans before

starting business, how to manage their loans, the importance of paying back loans, how to save, how to invest more in their existing businesses using the little savings they have made, etc.

How other members have helped others

CHIDFEA has always asked the old members to train new ones and advise them on how best they can plan and run their businesses. They have a lot they offer to each other because they have been trained and have practiced business. They are experienced now! "Experience is the best teacher. "

Capacity to pay back the loan from Mirembe Foundation

Currently, with the help of group leaders, the women are trying their level best to pay back their loans. Through this team work, we hope to pay back our loan to Mirembe Foundation as per our agreement.

Meetings

We normally meet once a month. After Mirembe sponsored our rent for the 1st months, we could no longer meet the monthly rent of Ug. Shs. 100,000 for our office space due to the little savings. So, Ms. Betty Nankabirwa (one of the Founders) offered her home to be used for a while. However, we have to hire a small tent and chairs whenever we meet.

Where we have succeeded

Among the women who have benefited from the loans from Mirembe Foundation, we have one Katushabe Christine.

She is aged 53 years old, she is a single mother of 5 kids. She deals in charcoal selling. She rents her work place; at first she was renting a very small store and she was paying 80,000 Ug. Shillings but since her business grew due to the loans, she has expanded she is now renting a bigger store and paying 120,000 Ug. Shillings per month. She says that she can pay her loans promptly, pay rent for her work place, look after her family, etc without affecting her business capital. She started her business with few bags of charcoal about ten, now she has increased her capital to over 50 bags. She can now afford to take her children to schools unlike before and has improved on her house greatly. She used to keep her money in a saving box but now she fears to risk her accumulated capital, so she has opened up an account in the bank. She also saves with CHIDFEA.



Christine Katushabe in her business, behind are the sacks of charcoal.

Having a common Goal

As CHIDFEA members, we all have a common goal of empowering our women to enable them to overcome the ever increasing challenges in their families especially poverty; because poverty is the mother of all the challenges/problems that these women are facing. We want to utilize all the chances of increasing on their income. Currently, we have all agreed to use some of our savings to train the women on how to use their very small homes to carry out “Urban Farming” (see the picture below). If well trained, they can grow vegetables using the very things surrounding them; these can be tins, sacks, old motor tyres, polythen bags, etc. They can always sell these vegetables and get money. On top of that, they can also eat them in their homes, hence cutting down on the food expenses and also improving on their diet in the families. We are sure that if this is done in accordance to our plans, their families will not remain the same. We are very grateful to Ms. Betty Nankabirwa who has again offered her home as a training place. Presently we are not in position to pay her but with time we want to see how we can fix it in our budget because we need this project for the betterment of the women.



CHIDFEA Urban Farming training place

Our Future

CHIDFEA’S future looks great and promising! We are working towards becoming self-reliant, we want to support ourselves without loans.

In conclusion, from the bottom of our hearts, we thank Mirembe Foundation for all the support which has enabled our women to change their lives. We also thank Tusaidiane Uganda for the trainings, monitoring and the reports they make and send to Mirembe Foundation.

Compiled by: Lydia Matovu (5th October 2018)