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REPORT FROM THE CHIDFEA VISIT

On the 28th November 2018, The TUL team went to Ggaba to visit the CHIDFEA women. We first visited some of the women individually in their businesses and there after we had a General Meeting. Firstly, the women thanked Mirembe Foundation and Tusaidiane Uganda for the continuous support given. The TUL guidance and trainings was helping the women in managing their MCF efficiently and overcoming business risks. The women further expressed their gratitude to Dr. Guus Verzellenberg, Chairman Mirembe Foundation, Netherlands who visited them to witness their business progress. During this visit, TUL wanted to find out how these ladies' businesses were fairing since they were given the loans in November 2017 and in the meeting, they shared both the benefits of their businesses and the challenges faced.

Among the benefits were the following:

- They have managed to expand their businesses because of the increment of their capital base from TUL
- They can now afford to take care of their families using the little savings from their businesses.
- Economically, these women make more profits than before, hence more savings. This has been a result of the trainings they get from Tusaidiane Uganda in business management. This has enabled them to pay back their loans and also to save for their business expansion.
- Through forming groups and electing group leaders, the women said that this leadership empowerment has greatly improved their confidence and exposed them to the public unlike before.
- Some women said that they want to save a lot of money so that they invest their accumulated savings in their businesses and stop using loans so that they can give chances to other women out there who can come and join CHIDFEA.
- These women have built a strong relationship and friendship with their fellow group mates beyond business. Now they know their colleagues' residences, their family members, and can now help each other even in other matters not concerning business. This has helped them since most of them don't have their relatives here in Kampala.

Much as these women have achieved the above, they discussed some of the challenges they face:

- As Some members take longer time to pay back their loans than agreed. This is a burden to some group leaders who have to requisite money from CHIDFEA Administration to buy air time and keep reminding them.
- They further said that they have a problem of so many taxes levied on them by the Government. This greatly reduces their profits, hence, a reduction in the savings.
- Some problems are due to natural weather changes, for example, one Nakazibwe Sylvia a dealer in fish selling said that it is very difficult to preserve fish during the rainy season. As a result, a lot of fish goes bad during the rainy season and they lose a lot of sales. Another Katushabe Christine a charcoal seller said that during the rainy seasons, the big vehicles which are used to carry charcoal cannot be driven through the forests where they burn it from. This makes charcoal almost out of market and puts the business at a standstill, hence reducing their sales plus profits. This makes it difficult for them to pay their loans on time in accordance with the agreement.
- Sometimes the problems are as a result of Government policies, for example the Government arrests charcoal burners because they cut down trees and degrade the environment. This reduces the charcoal supply, hence a reduction in both sales and profits.

In conclusion., it was a successful visit. The CHIDFEA women are doing very well in their businesses. They have acquired a vast amount experience, enjoy their work and improved the livelihood of their families.

Reported by Sharifa Nabaweesi
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