

CHIDEFEA PROGRESSIVE REPORT AUGUST 2021

The outbreak of COVID 19 pandemic in Uganda in 2020 resulted into total lock down for over 3 months. During this time, the majority of the Ugandans' income was greatly affected. Many lost their jobs, businesses, lives, to mention but a few.

Among these, were the CHIDEFEA women who had been supported by Mirembe Foundation to boost their small businesses.

The problems above were addressed to Mirembe Foundation. Mirembe got concerned and decided to help these ladies to reinstate their businesses.

In late October 2020 CHIDEFEA received Uganda Shillings 22,500,000/= from Mirembe Foundation through Tusaidiane Uganda, to boost the womens' businesses which had been affected by COVID 19.

The women received their money in the last days of November 2020. All the 45 women who received the money were the existing ones. Due to finance constraints, we were unable to recruit new members.

All the women were affected therefore; all of them were starting afresh. Since all the women were starting afresh, they were all given equal opportunities.

(a) Every lady received 500,000 Shillings:

(b) They were all given a grace period of 6 months to start paying back their loans. This implied that they were start servicing their loans from the end of May 2021. **(The report for this fund was sent and received by Mirembe)**

We had agreed that in order to avoid what had happened in 2020 due to covid 19, every lady was to save UG. Shs. 2000 every month to cater for any future disaster.

When we had just issued out the loans, the women were disturbed by the political campaigns and elections which began from late November up to around March 2021. Most of the businesses slowed down due to very low purchasing power in the communities. However, the ladies persevered and continued to work with hope of stability in future.

The ladies worked with zeal always. At the end of May 2021, all the ladies paid back their first loan installment as agreed before. They also made their monthly saving of Shs. 2000 each to cater for any future uncertainties. This was really a good and a promising start!!

However, to everyone's dismay, in April 2021 there was a 2nd wave of covid19 in the country which claimed lives of very many people including our own, the son of our CHIDEFEA member. This resulted into a declaration of partial lock down in the country then after a total lock down in June 2021.

This total local down made it crystal clear that the women had been pressed tightly on the wall and they did not have any way through. We, the founders of CHIDEFEA, used to call them and say some words of encouragement and cautioned them not to eat up the new capital that they had just received from Mirembe. This was a good advice from us, but time came when our words would just hurt them instead. Remember they were not working, not earning anything so the last resort was to eat up the "forbidden working capital." This is when we developed the idea of asking Mirembe through Tusaidiane once again to help us as they had done in 2020 to give us a helping hand. Mirembe together with Tusaidiane accepted and gave CHIDEFEA funds which we used to buy our women food items, detergents, mosquito

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nets and we also gave them cash money. This emergency fund has greatly saved the women and their capital. **(The report for this fund has been sent to Mirembe through Tusaidane.)**

Early this month of August 2021, the Government lifted on the lockdown some people have resumed work in the country. Among the few people who have reopened their businesses, are our CHIDEFEA women. Currently I am glad to report that despite of the above challenges, the women have started working again with passion and hope. Their businesses are still very slow but surely if no other covid wave crosses again, they will catch up with time.

It should be noted that the ladies were unable to remit their loan installments and their monthly savings for the months of June and July 2021 because they were not working. We have also exempted them from paying for August 2021; hopefully they will resume payments at the end of September depending on the betterment of the situation.

Lastly but not least, a very big handclap to Mirembe Foundation and Tusaidiane Uganda who rescued our women's businesses and lives by giving them food support and other basic needs. Thank you very much once again.

Warm greetings from all CHIDEFEA women

Lydia.