

CHIDFEA MICRO CREDIT FUND (MCF) 1ST PROGRESSIVE REPORT FOR 2023

The CHIDEFEA Micro Credit Fund women ended the year 2022 well. They prepared themselves for the Christmas season because that's when most sales are expected. Some were successful while others things did not go their way.

The first group of the ladies who benefited from the season were those who sell raw food i.e., those who sell fish, vegetables, bananas, potatoes, fruits, etc. The reason is that many people can forego so many things apart from eating food. People always buy a variety of food in their homes during Christmas time more than other days.

The second group of people who made some descent income were charcoal and firewood sellers. As much as people bought more food, they always needed charcoal and firewood to prepare their stuff.

The ladies whose businesses did not match with their expectations were those dealing in hair dressing, clothes, and ordinary shops. Since people were not economically okay, they could do away with some things like new clothes or hair styles as long as they fed well.

As much as this was a disadvantage to some ladies, it gave them a second thought on how to improve on their business or on how to remain in business during such season. Some ladies have resorted to mixing their commodities in their businesses. For example one can decide to sell bananas on the verandah of her shop, another one can start selling soft drinks in her hair salon, just to mention but a few.



Figure 1 Nyangoma selling bananas on the verandah of her shop

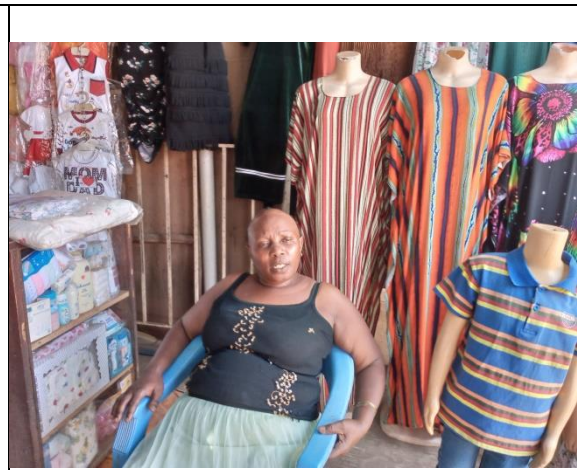


Figure 2 Juliet has started selling attires for women besides children's clothes

All in all, their businesses are going on well but of course with some challenges.

Now that the New Year 2023 has begun, children are going back to school, in new classes and some in new schools. Our Chidfea women are happy that they have managed to feed their children through the holidays, paid their rent and are now struggling to take their little children back to school though some have not yet managed. The children who have not yet gone back to school are those ones who have

completed the Primary level joining secondary level or other institutions. It is damn expensive being that even the curriculum changed. So our CHIDEFEA women find it had to take back their children.

However, we are happy that Mirembe Foundation (through Tusaidiane) helped us to acquire sewing machines, therefore, the children /adolescents of Chidfea women who will not have managed to go back to school will have a chance of training in the tailoring project so that they can learn some tailoring skills which will enable them to earn a living in future.

Due to some constraints in their businesses, the women have reduced on savings they have been making but still continuing with their businesses. Hopefully when the economy is better again, they will resume saving.



Figure 3 Margret in her small rented house from where she cooks food for selling.



Figure 4 Christine at her work place of work where she sells charcoal from.

Sylvia cooking local food & meat for selling



Dobarah preparing vegetables for sale. She also sells food.

