

Dining for Women
Interim Progress Report - June 2020

1. Please Provide the following information:

- a. **Organization Name:** Women's Microfinance Initiative
- b. **Project Title:** Empowering Village Women through Business Ownership
- c. **Grant Amount:** \$75,000 over three years; \$40,000 to date.
- d. **Contact Name:** Robyn G. Nietert, President
- e. **Contact Address:** P.O. Box 485, Cabin John, MD 20818

2. Recap briefly what outcomes the project was designed to achieve.

WMI's goal is to expand financial access for rural women. WMI's basic program is a two-year cycle of four consecutive, 6-month term loans of up to \$250, with training and support, for village women in Uganda, Kenya and Tanzania who are "un-bankable." The loan program is accessible and accommodating for rural women, many of whom are illiterate, and to whom we teach basic numeracy. It operates from a rural office, near where the women live and work, with additional facilities located in outlying villages to make loan issuance and repayment logistically feasible for busy village women who are wives, mothers, and entrepreneurs.

Our programmatic goals with respect to the DFW grant are as follows:

- A. Assist 340 Women with Loans and Training Annually: In 2019, we assisted a total of 1,120 new women with loans and training, adding \$14,622 in new loan capital funded by DFW. We are on track to assist 1,200 new borrowers in 2020, including an additional 90 funded by DFW for \$12,500.
- B. Three Office/Meeting Pavilions (\$6,000): We have identified three locations that need such facilities and will develop them as land becomes available and funding is achieved. In 2019, we built an office/meeting building and a 3-stance latrine in Mutufu, one of our Buyobo, Uganda sub-hubs. We are planning construction for the second pavilion in Gombe, Uganda in the fall of 2020.
- C. Technology Upgrades. In 2019, we purchased a better router and custom software to help with the bank reconciliation process for our largest hub in Buyobo, Uganda. The software improves bank reconciliation accuracy and saves our local bookkeeping team a significant number of hours in manual labor each month.
- D. Program Support Projects. We directed our DFW grant monies to expand a Girls Empowerment Group in Kabale, Uganda to include a seventh school. The programs highlight healthy behaviors and health issues among 7th grade girls as well as entrepreneurial projects to earn spending money.

3. Has funding changed for this project? For example, have you received unexpected funding from another source?

Funding has not changed. WMI met its budget and fundraising goals for 2019. We plan to continue with our allocation of the grant as originally planned, using other sources for interim funding due to the deferment of part of the 2020 grant.

4. Is your organization or project situation different than presented in the approved proposal? For example, new executive director, significant project staffing changes or NGO affiliation, loss of large funding, or other significant changes.

We have not had, nor foresee, any significant changes to our approved project.

5. Have the number of beneficiaries changed? To report this please refer to the original numbers in your grant proposal under *Number of women and girls Directly Impacted and population Indirectly Impacted*.

No changes.

6. What challenges are you facing as you move forward with this project? How are you approaching these challenges?

When we applied for the grant, we acknowledged that our biggest program risk (besides political instability) is loan defaults, given we are lending to poor rural women with no borrowing history and no physical collateral. With careful vetting of our borrowers, our default rate remains steady at a low 2%. We have been able to replenish any losses to the loan funds internally through the interest income earned on the loans.

Our current challenge is COVID-19. As soon as the COVID lockdown began, our loan hubs met to develop crisis operating budgets. We reworked the budget, which is funded by interest payments on the loans, assuming that loan collections might be delayed for some time due to the lockdown. We slashed all discretionary spending and reduced stipends. Although we have been able to make some loan collections, the more direct impact of the lockdown has been on the closing of the open-air markets.

Luckily, the impact of COVID in our program areas has been slight, mainly transmitted by truck drivers along main trade routes. We haven't seen any incidence in the villages we work in. In the first few weeks of the crisis, although food markets could open in the mornings, we saw a significant number of unwarranted police beatings and the women's inventory (usually fish or produce) being stolen. Restrictions are now beginning to lift. Other businesses have been able to continue under the radar in these very rural communities.



Because of the interruption to normal business operations, many of our borrowers are doing limited business or have had to put their commercial activities on hold. It's too early yet to tell what the impact on the lockdown will be on loan repayments. We are working on strategies to restructure loans, extend repayments, perhaps combining them with the new loans we will need to issue to provide the seed capital for women to restart their businesses – especially agricultural businesses where inventory that was not sold may have been lost due to spoilage. We have also adopted other measures to support the women and their families during this difficult time. Our goal is for the ladies to stay in business and we intend to help them pick up the pieces of their economic lives as the pandemic eases.

7. Have you revised your original objectives since the project began? If so, why? What are your new objectives?

No change.

8. What progress have you made toward achieving your objectives? Please address each stated objective.

Sustained Improvement in Household Living Standards – We continue to measure changes in living standards through quarterly surveying. Each year we complete an annual Fact Book, [WMI-2019-Factbook](#), and this year's virtual summer interns will complete the 2020 analysis from their homes this summer.

The WMI loan program levels the playing field and gives women the opportunity to build a business that can generate income to improve household living standards. Year after year the loan program achieves impressive results!

- Incomes increase 100 - 400% after first 6 months
- Savings increase by 500%
- Women prioritize spending their income on education, food, and healthcare for their families
- 88% of women in malarial areas buy more mosquito nets
- 75% of women report improved reading, writing or arithmetic skills



Empowering Village Women through the Delivery of Training in Life-time Skills – Before the loans are issued, the borrowers attend a two-day training session to learn business practices, basic accounting and record keeping. They role play and plan marketing strategies. Because many of our borrowers cannot read or write, we use non-traditional training techniques that we learned in a UN Train the Trainer program, to which we added material specific to the way women live and do business in rural East Africa. Our trainers and staff are almost all primary school teachers and are very skilled in communicating the information to the borrowers. Last December, our Ugandan trainers made the journey by public bus to Aitong village, adjacent to the Maasai Mara in southwestern Kenya, to train our newest hub administrators and borrowers.



Develop Human Capacity and Physical Infrastructure – In addition to building human capacity, we also build meeting pavilions, offices and other physical structures. Often, when we open a new hub location, our trainers conduct the loan training under the nearest tree. Loan collections take place there as well, but over time it becomes inconvenient and often unsafe. To address this issue, the women borrowers find and pay for a plot of land and WMI provides the construction funding for a meeting pavilion or building. The meeting pavilions

provide a safe place for the women to meet and make loan repayments and become an important community resource. In addition to the pavilion, we build a minimum three-stance latrine building to improve sanitation. The total construction cost was almost \$22,000; thus we are grateful that we could rely on DFW for partial funding.

Because the women pay for the land, they feel a sense of ownership of the building and will keep it well-maintained. In 2019 we constructed a meeting building in our Mutufu sub-hub, pictured below. Our borrowers in Gombe, Uganda have purchased land for a new meeting pavilion and latrines in 2020.



Provide Sustainable Program Service – Our Microfinance Program was designed to be sustainable. Based on our 12-year record we can say it is sustainable both in theory and in practice. Every project we start is designed to be sustainable. Any new money we request is for expansion loan capital or a new infrastructure project, such as a meeting pavilion, and not for operations funding.

9. Do you anticipate any difficulties in completing your project in the timeframe outlined in your proposal?

No.

Financial Report

**Women's Microfinance Initiative
Dining for Women Grant
Planned v. Actual Spending as of 5/31/2020**

	DFW Plan 2019	DFW Plan 2020	WMI Total Actual 2019	WMI Total Actual 2020	Allocated to DFW Actual 2019	Allocated to DFW Actual 2020
Loans						
Buyobo (Uganda) Loans	\$ 10,000	\$ 8,000	\$ 10,808	\$ 8,333	\$ 10,808	\$ 8,333
Buyobo Alumnae Loans	\$ 5,000	\$ 4,000	\$ 4,054	\$ 4,167	\$ 4,054	\$ 4,167
Oiti (Maasai Mara) Loans		\$ 3,000		\$ 3,500		\$ 2,500
Building						
Mutufu Pavilion + Latrine	\$ 6,000		\$ 21,622		\$ 6,160	
Gombe Pavilion + Latrine		\$ 6,000				
Training/Program Support Projects						
Rukundo Girls Empowerment	\$ 2,000		\$ 4,000		\$ 2,000	
TBD Program Support Project		\$ 2,000				
Technology						
Computer Equip/Software	\$ 2,000		\$ 1,978		\$ 1,978	
Computer Equip/Software		\$ 2,000		\$ 1,294		
TOTAL	\$ 25,000	\$ 25,000	\$ 42,462	\$ 17,294	\$ 25,000	\$ 15,000

Note: The \$10,000 remaining from the Year 2 grant will be allocated to the Gombe, Uganda Pavilion to be built in the fall of 2020, and Training/Program Support Projects.