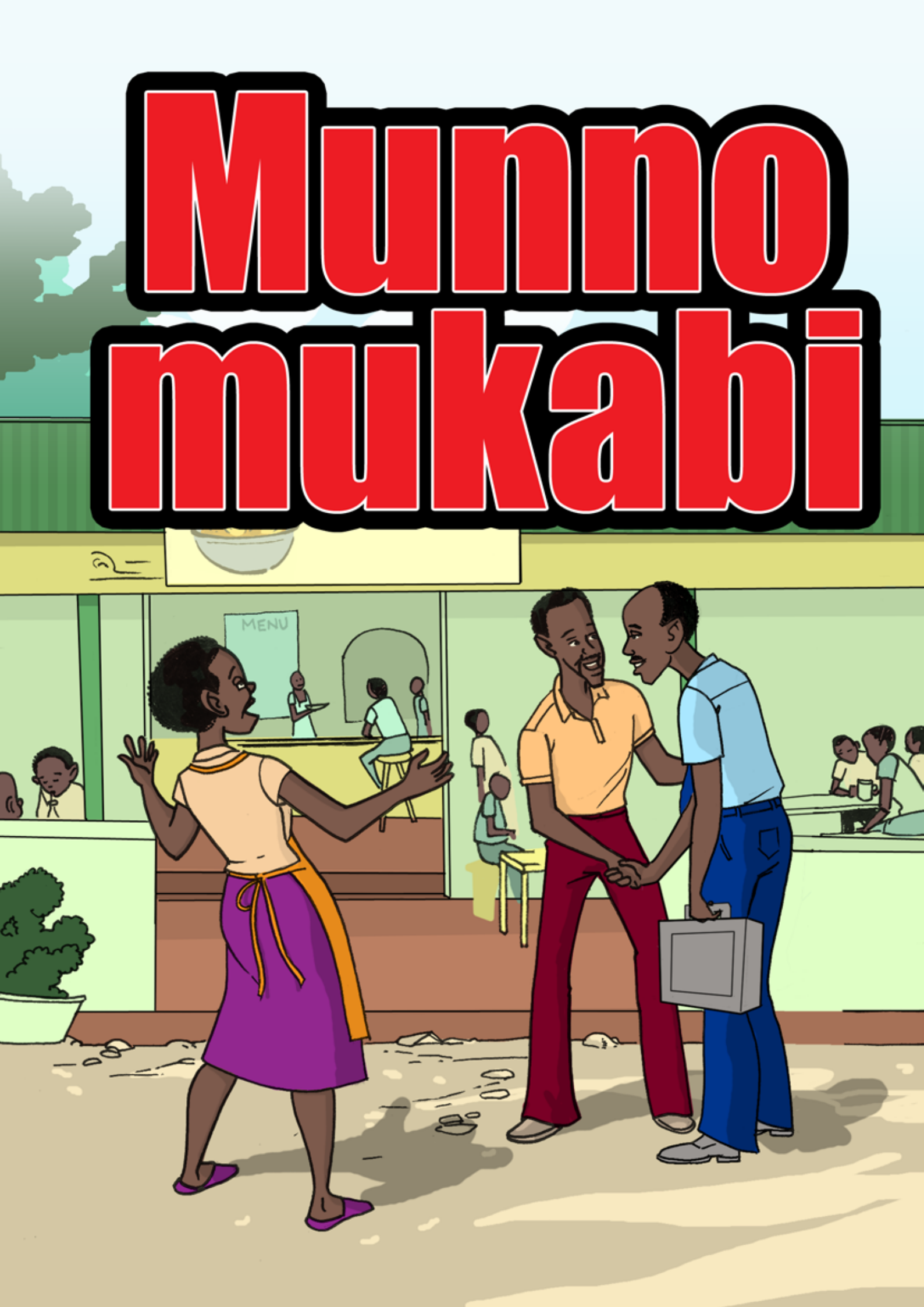
Munno mukabi



AKABUGA KANO KATONO; ERINNYA LYAKO NADDU NGA KEESUDDE KILOMITA NGA 70 OKUVA KU KIBUGA EKINENE EKIRIRAANYEEWO, ABANTU BAAMU BAKOLA NNYO OKUSOBOLA OKUBA OBULUNGI.

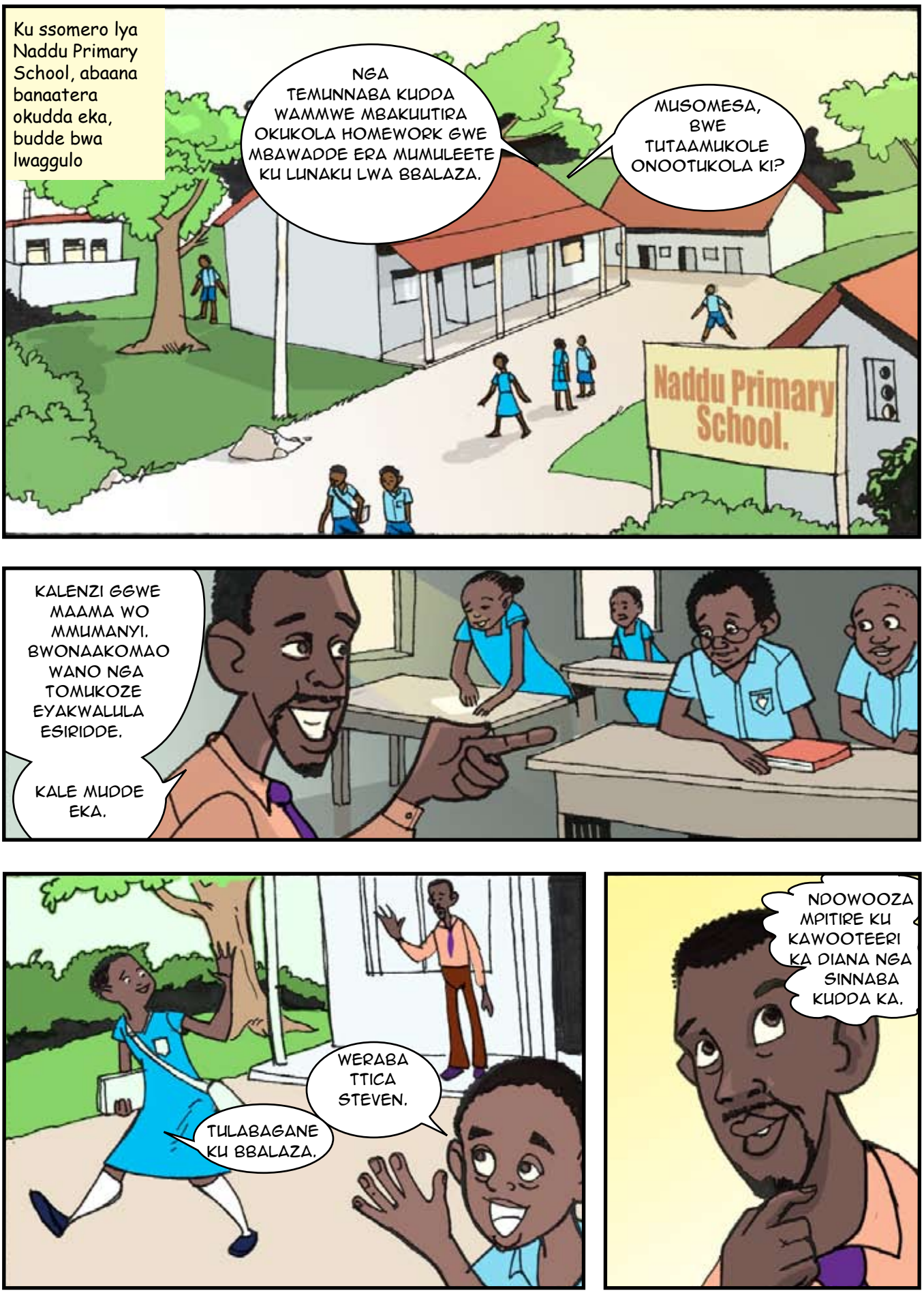
STEVEN
Muvubuka muto era mulamu bulungi. Musomesa mu ssomero ly'omu kitundu era basomesa banne n'abayizi bamwagala nnyo. Muvubuka wa maanyi simutiitizi.

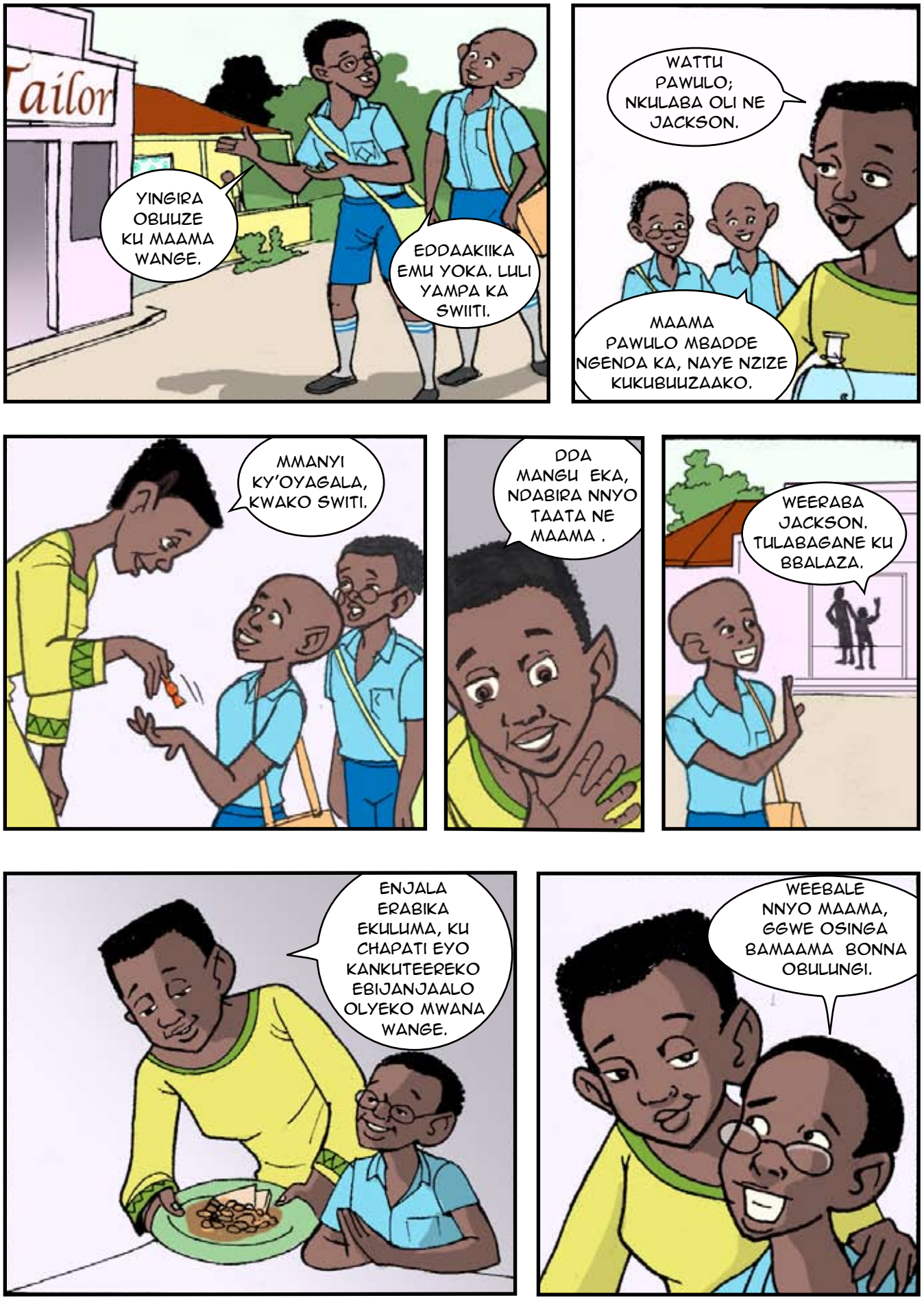
JESSICA
Mukazi mukozi, atunga kyalani. Alina katabani ke bayita Pawulo ng'akalabirira yekka. Pawulo asomera mu ssomero Steven gy'asomesa.

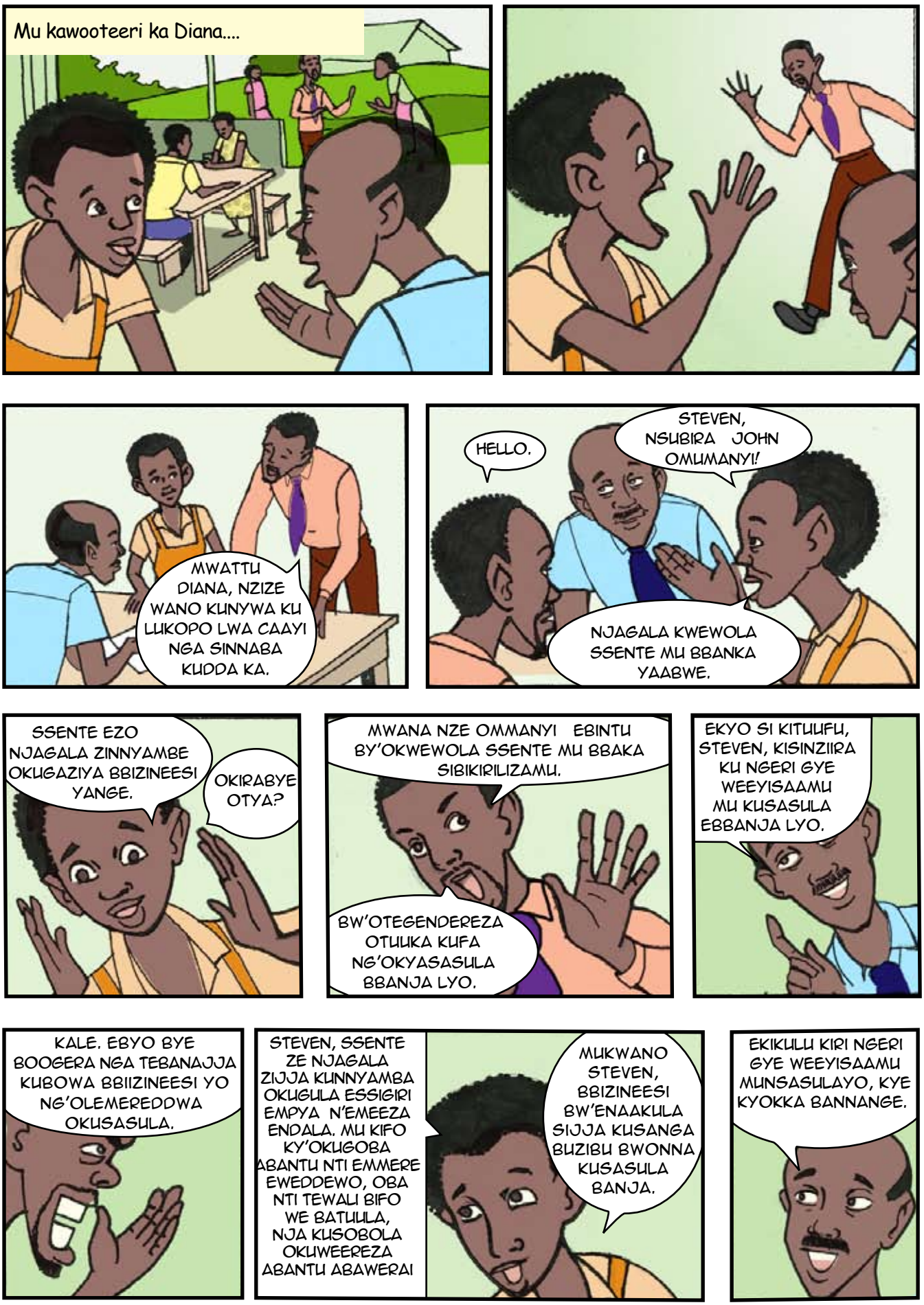
JOHN:
Ono akola mu kimu kubitongole ebiwola ssente eby'akazibwako "microfinance". Abantu b'oku Naddu bamumanyi bulungi olw'omulimu gwe, engeri gy'abayitamu entakera ng'ayagala baggulewo akawunti mu bbanka mw'akolera n'okubasomesa emigaso gya yinsuwa. Oluusi ateganira busa, anti abantu abamu bamwekengera(nga balowoza nti yinza okubajjako ssente zaabwe, naye nezitakola magoba.). Tebalaba migaso gya yinsuwa, muli beebuuza nti lwaki omuntu yandisasulidde ekizibu ekitannaba kumutuukako, ng'ate kyandiyinza n'obutamutuukirako ddala.

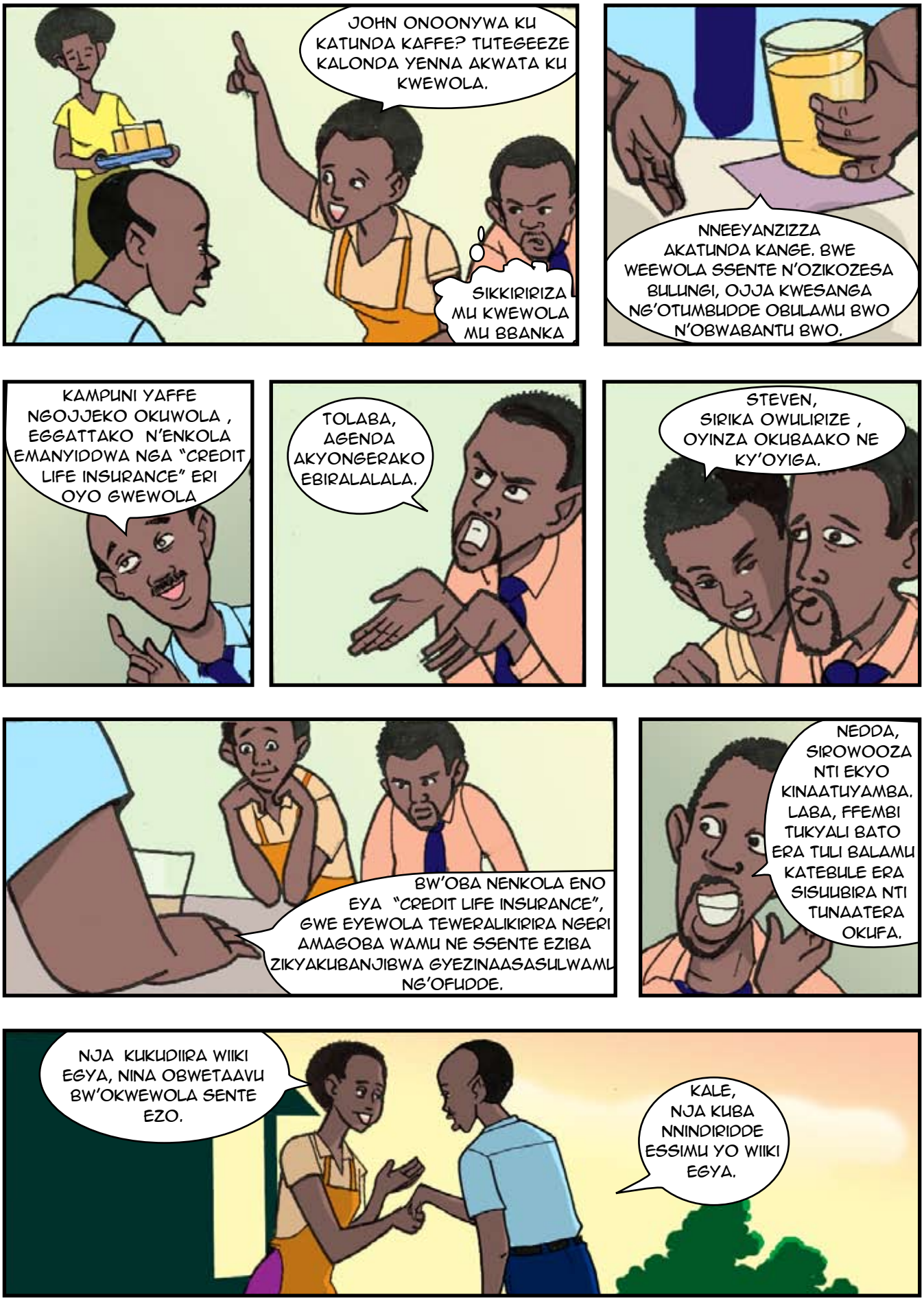
DIANA:
Muwala muto, mulungi, w'amaanyi mukozi alina akawoteri ek'egulidde errinya mu kabuga kano. Ku mulyango gwa kawooteeri ako, Diana atundirawo empapula z'amawulire n'obutabo obukadde.

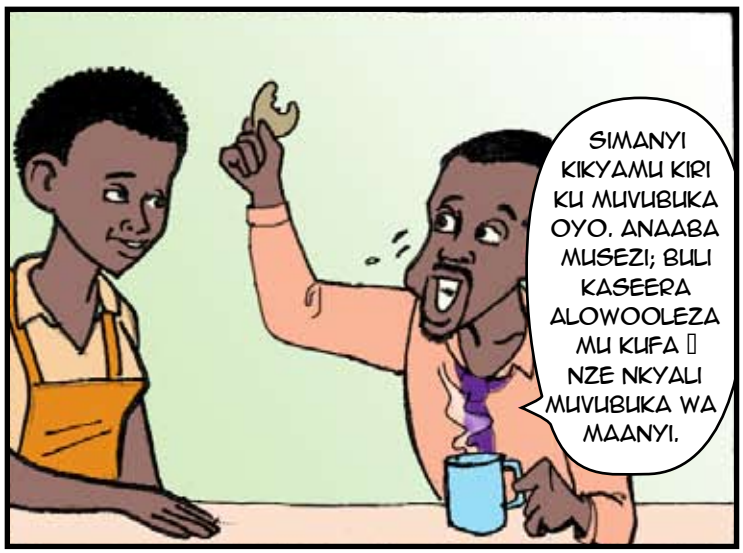
PETERO
Petero musajja mufumbo.Mukyala we Rose yaddukanya akawunta yaabwe ey'omu bbanka . Balina abaana babiri omulenzi ye James, omuwala ye Mary. Abaana bano bombi bali mumyaka gya kivubuka era banateera okwesogga yunivaasite. Bakola ne kitaabwe mu bbajjiro era balina ne mmotoka ya kabangali mwe basaabaliza ebibajje byabwe okubitwalira abaguzi baabwe.


Ku ssomero lya Naddu Primary School, abaana banaatera okudda eka, budde bwa lwaggulo
NGA TEMUNNABA KUDDA WAMMWE MBAKUUTIRA OKUKOLA HOMEWORK GWE MBAWADDE ERA MUMULEETE KU LUNAKU LWA BBALAZA.
MUSOMESA, BWE TUTAAMUKOLE ONOOTUKOLA KI?
Naddu Primary School.
KALENZI GGWE MAAMA WO MMUMANYI. BWONAAKOMAO WANO NGA TOMUKOZE EYAKWALULA ESIRIDDE.
KALE MUDDE EKA.
WERABA TTICA STEVEN.
TULABAGANE KU BBALAZA.
NDOWOOZA MPITIRE KU KAWOOTEERI KA DIANA NGA SINNABA KUDDA KA.

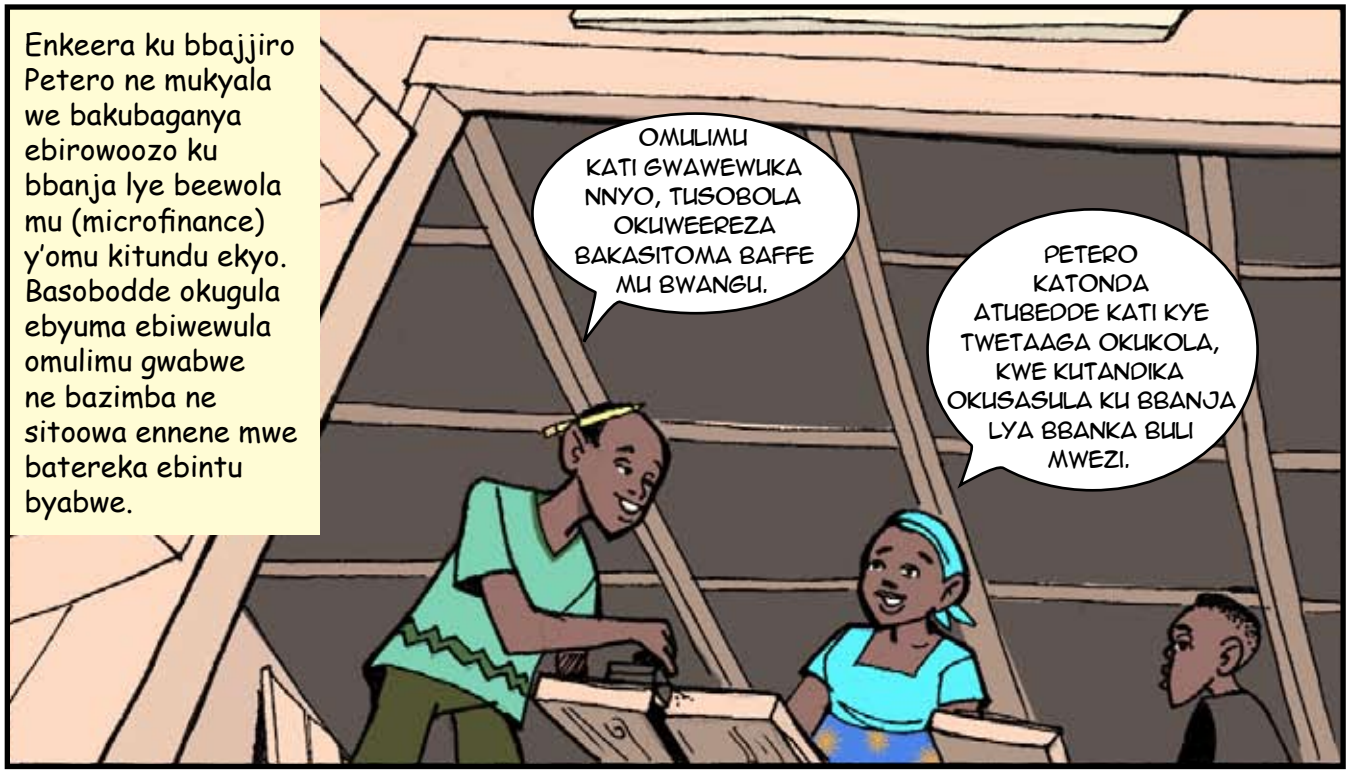

Tailor
YINGIRA OBUUZE KU MAAMA WANGE.
EDDAAKIIKA EMU YOKA. LULI YAMPA KA SWIITI.
WATTU PAWULO; NKULABA OLI NE JACKSON.
MAAMA PAWULO MBADDE NGENDA KA, NAYE NZIZE KUKUBUUZAAKO.
MMANYI KY'OYAGALA, KWAKO SWITI.
DDA MANGU EKA, NDABIRA NNYO TAATA NE MAAMA .
WEERABA JACKSON. TULABAGANE KU BBALAZA.
ENJALA ERABIKA EKULUMA, KU CHAPATI EYO KANKUTEEREKO EBIJANJAALO OLYEKO MWANA WANGE.
WEEBALE NNYO MAAMA, GGWE OSINGA BAMAAMA BONNA OBULUNGI.

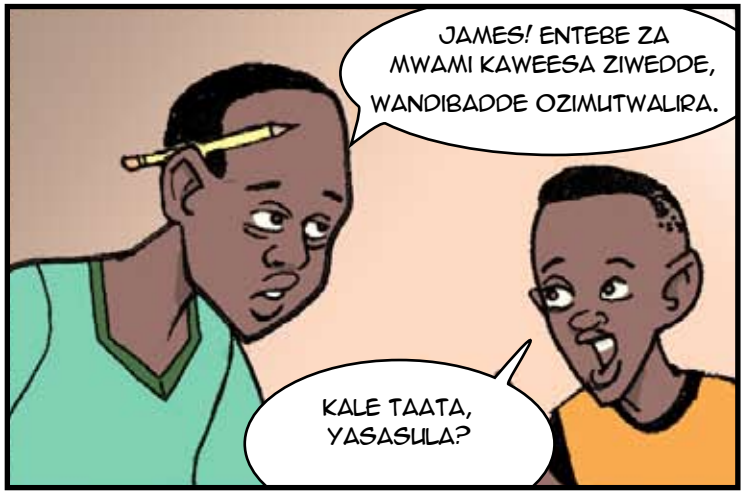

Mu kawooteeri ka Diana....
MWATTU DIANA, NZIZE WANO KUNYWA KU LUKOPO LWA CAAYI NGA SINNABA KUDDA KA.
HELLO.
STEVEN, NSUBIRA JOHN OMUMANYI!
NJAGALA KWEWOLA SSENTE MU BBANKA YAABWE.
SSENTE EZO NJAGALA ZINNYAMBE OKUGAZIYA BBIZINEESI YANGE.
OKIRABYE OTYA?
MWANA NZE OMMANYI EBINTU BY'OKWEWOLA SSENTE MU BBAKA SIBIKIRILIZAMU.
BW'OTEGENDEREZA OTUUKA KUFA NG'OKYASASULA BBANJA LYO.
EKYO SI KITUUFU, STEVEN, KISINZIIRA KU NGERI GYE WEEYISAAMU MU KUSASULA EBBANJA LYO.
KALE. EBYO BYE BOOGERA NGA TEBANAJJA KUBOWA BBIIZINEESI YO NG'OLEMEREDDWA OKUSASULA.
STEVEN, SSENTE ZE NJAGALA ZIJJA KUNNYAMBA OKUGULA ESSIGIRI EMPYA N'EMEEZA ENDALA. MU KIFO KY'OKUGOBA ABANTU NTI EMMERE EWEDDEWO, OBA NTI TEWALI BIFO WE BATUULA, NJA KUSOBOLA OKUWEEREZA ABANTU ABAWERAI
MUKWANO STEVEN, BBIZINEESI BW'ENAAKULA SIJJA KUSANGA BUZIBU BWONNA KUSASULA BANJA.
EKIKULU KIRI NGERI GYE WEEYISAAMU MUNSASULAYO, KYE KYOKKA BANNANGE.

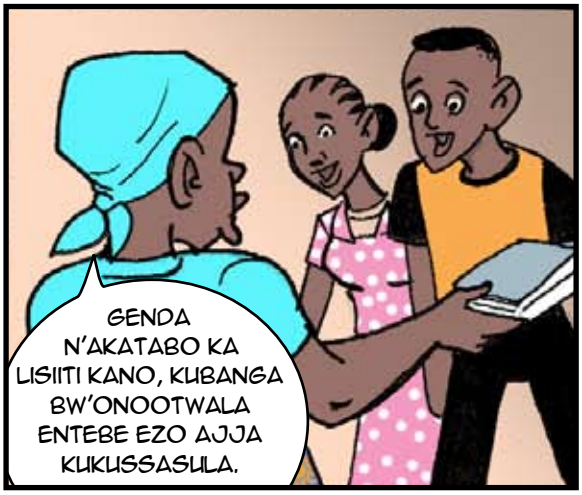

JOHN ONOONYWA KU KATUNDA KAFFE? TUTEGEEZE KALONDA YENNA AKWATA KU KWEWOLA.
SIKKIRIRIZA MU KWEWOLA MU BBANKA
NNEEYANZIZZA AKATUNDA KANGE. BWE WEEWOLA SSENTE N'OZIKOZESA BULUNGI, OJJA KWESANGA NG'OTUMBUDDE OBULAMU BWO N'OBWABANTU BWO.
KAMPUNI YAFFE NGOJJEKO OKUWOLA , EGGATTAKO N'ENKOLA EMANYIDDWA NGA "CREDIT LIFE INSURANCE" ERI OYO GWEWOLA
TOLABA, AGENDA AKYONGERAKO EBIRALALALA.
STEVEN, SIRIKA OWULIRIZE , OYINZA OKUBAAKO NE KY'OYIGA.
BW'OBA NENKOLA ENO EYA "CREDIT LIFE INSURANCE", GWE EYEWOLA TEWERALIKIRIRA NGERI AMAGOBA WAMU NE SSENTE EZIBA ZIKYAKUBANJIBWA GYEZINAASASULWAMU NG'OFUDDE.
NEDDA, SIROWOOZA NTI EKYO KINAATUYAMBA. LABA, FFEMBI TUKYALI BATO ERA TULI BALAMU KATEBULE ERA SISUUBIRA NTI TUNAATERA OKUFA.
NJA KUKUDIIRA WIIKI EGYA, NINA OBWETAAVU BW'OKWEWOLA SENTE EZO.
KALE, NJA KUBA NNINDIRIDDE ESSIMU YO WIIKI EGYA.

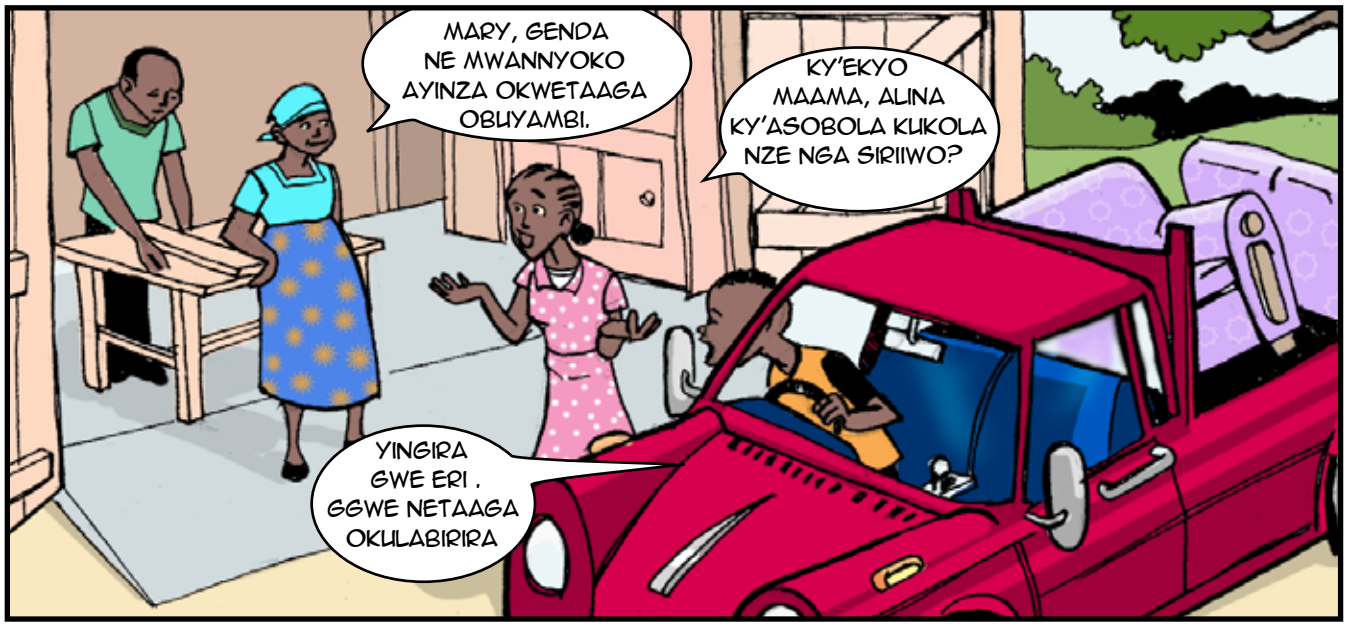

SIMANYI KIKYAMU KIRI KU MUVUBUKA OYO. ANAABA MUSEZI; BULI KASEERA ALOWOOLEZA MU KUFA NZE NKYALI MUVUBUKA WA MAANYI.

NAYE TOLI MUVUBUKA MULABUFU.
OGAMBYE KI?
TEWALI. TEWAZZE KULABA KUNZE?

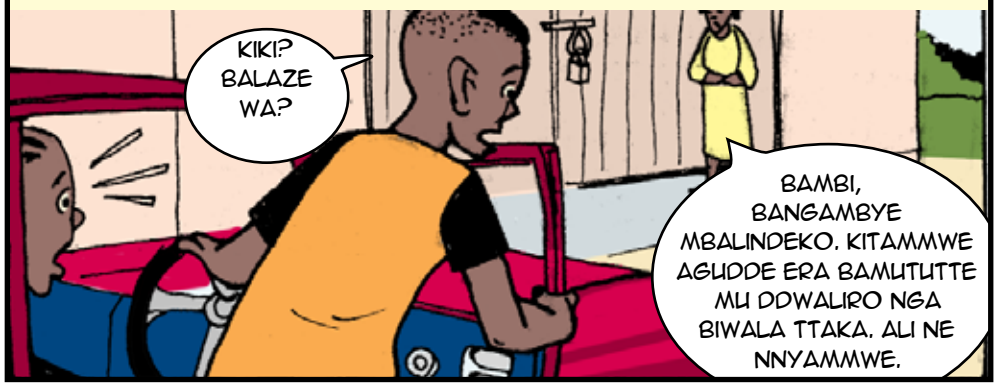

Enkeera ku bbajjiro Petero ne mukyala we bakubaganya ebirowoozo ku bbanja lye beewola mu (microfinance) y'omu kitundu ekyo. Basobodde okugula ebyuma ebiwewula omulimu gwabwe ne bazimba ne sitoowa ennene mwe batereka ebintu byabwe.
OMULIMU KATI GWAWEWUKA NNYO, TUSOBOLA OKUWEEREZA BAKASITOMA BAFFE MU BWANGU.
PETERO KATONDA ATUBEDDE KATI KYE TWETAAGA OKUKOLA, KWE KUTANDIKA OKUSASULA KU BBANJA LYA BBANKA BULI MWEZI.

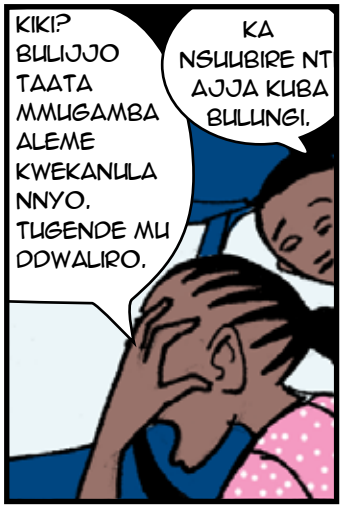

JAMES! ENTEBE ZA MWAMI KAWEESA ZIWEDDE, WANDIBADDE OZIMUTWALIRA.
KALE TAATA, YASASULA?

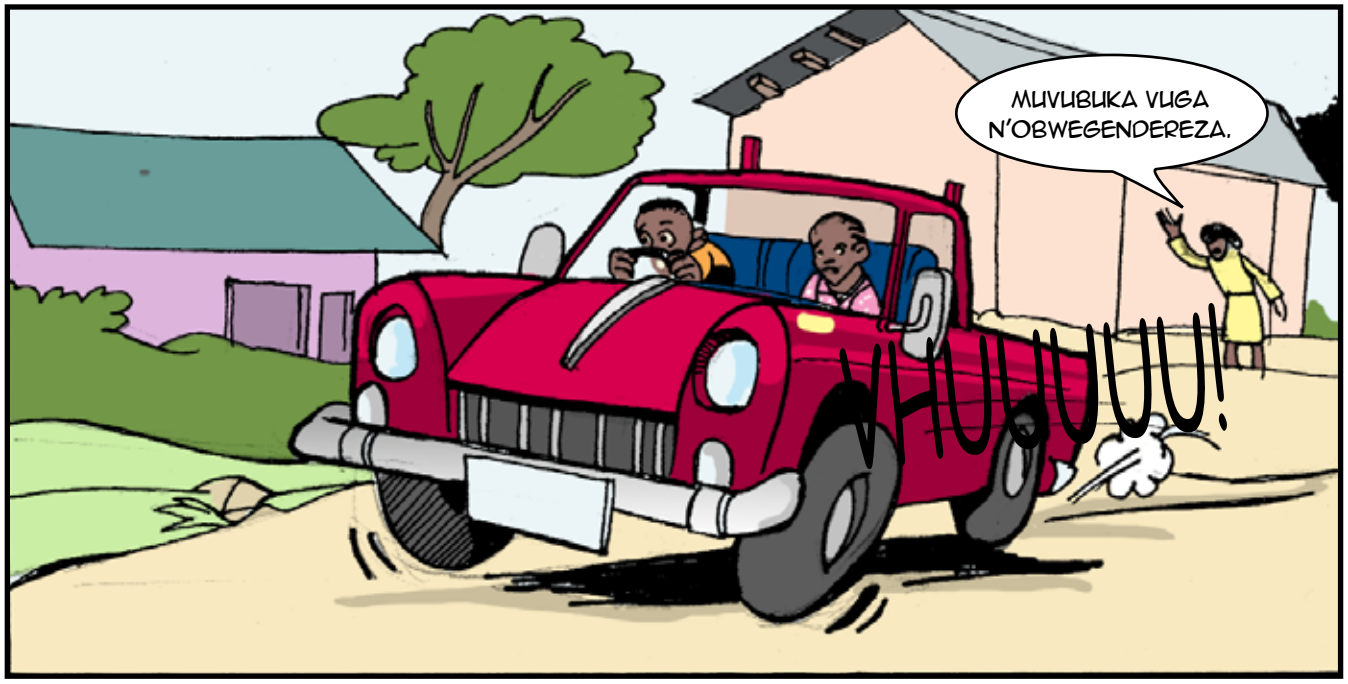

GENDA N'AKATABO KA LISIITI KANO, KUBANGA BW'ONOOTWALA ENTEBE EZO AJJA KUKUSSASULA.

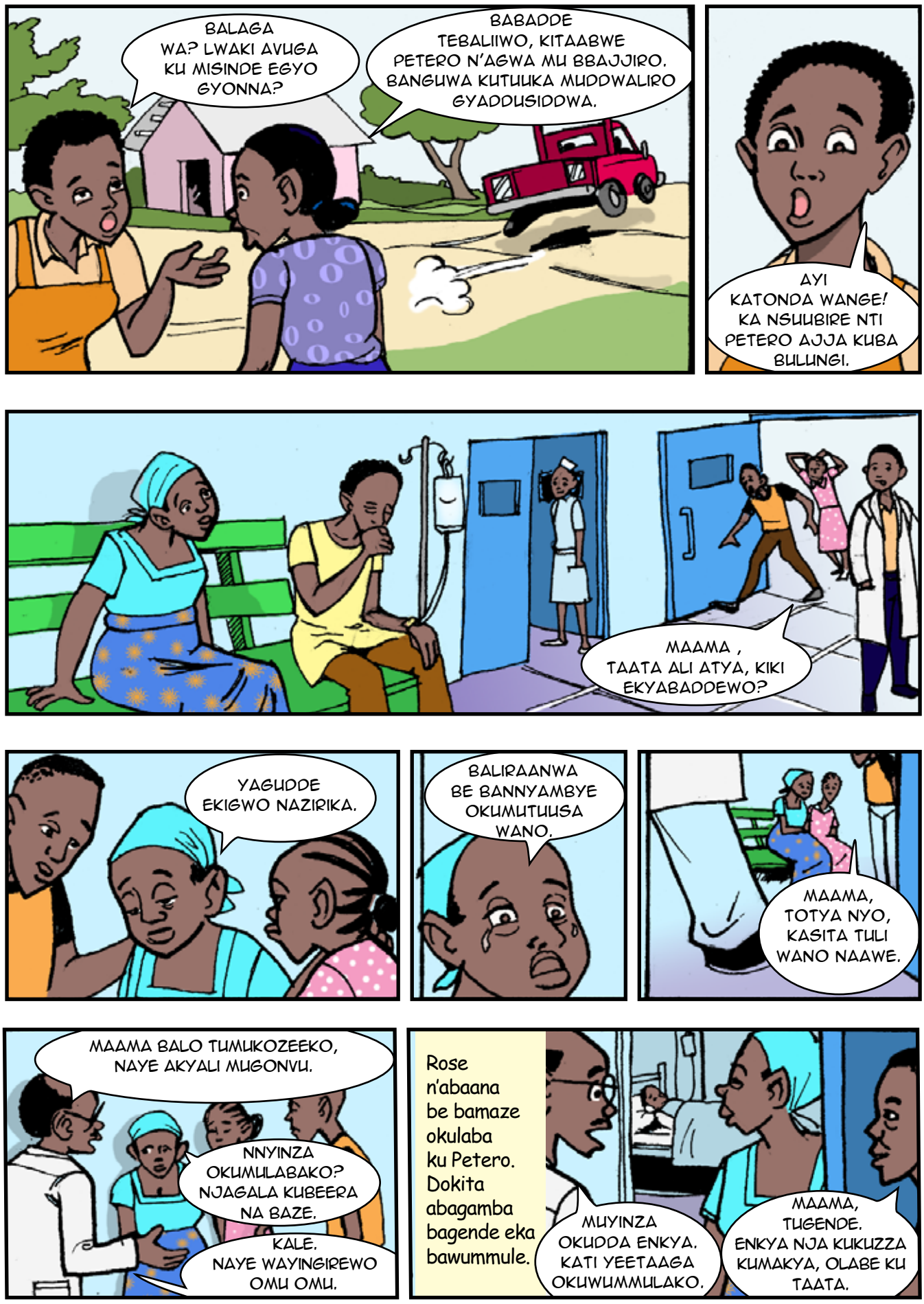


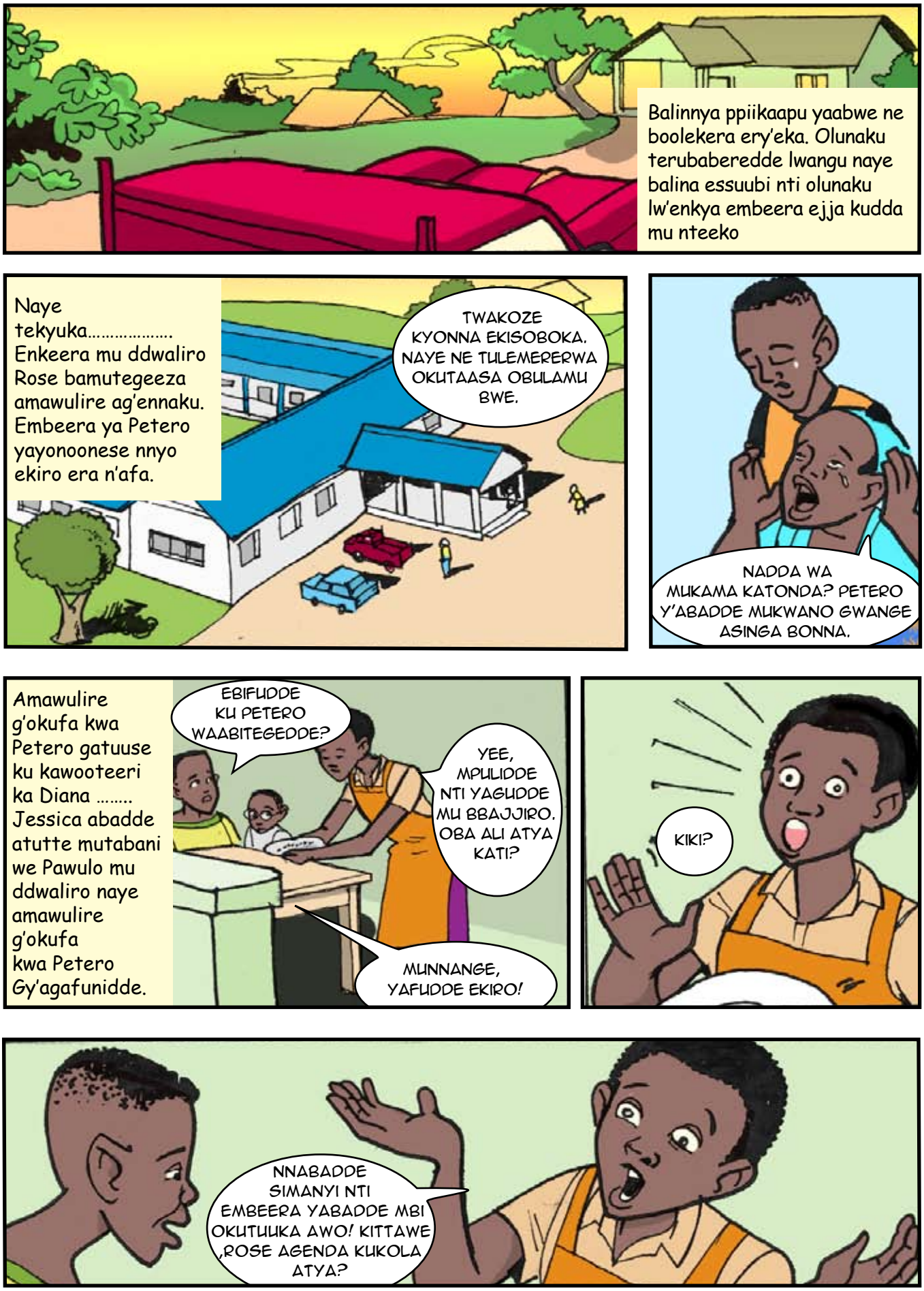
Mary ne James bakomawo ku bbajjiro naye basangawo muliraanwa waabwe yekka. Ebbajjiro liggaliddwa era muliraanwa bamulekedde obubaka okubutuusa ku baana.

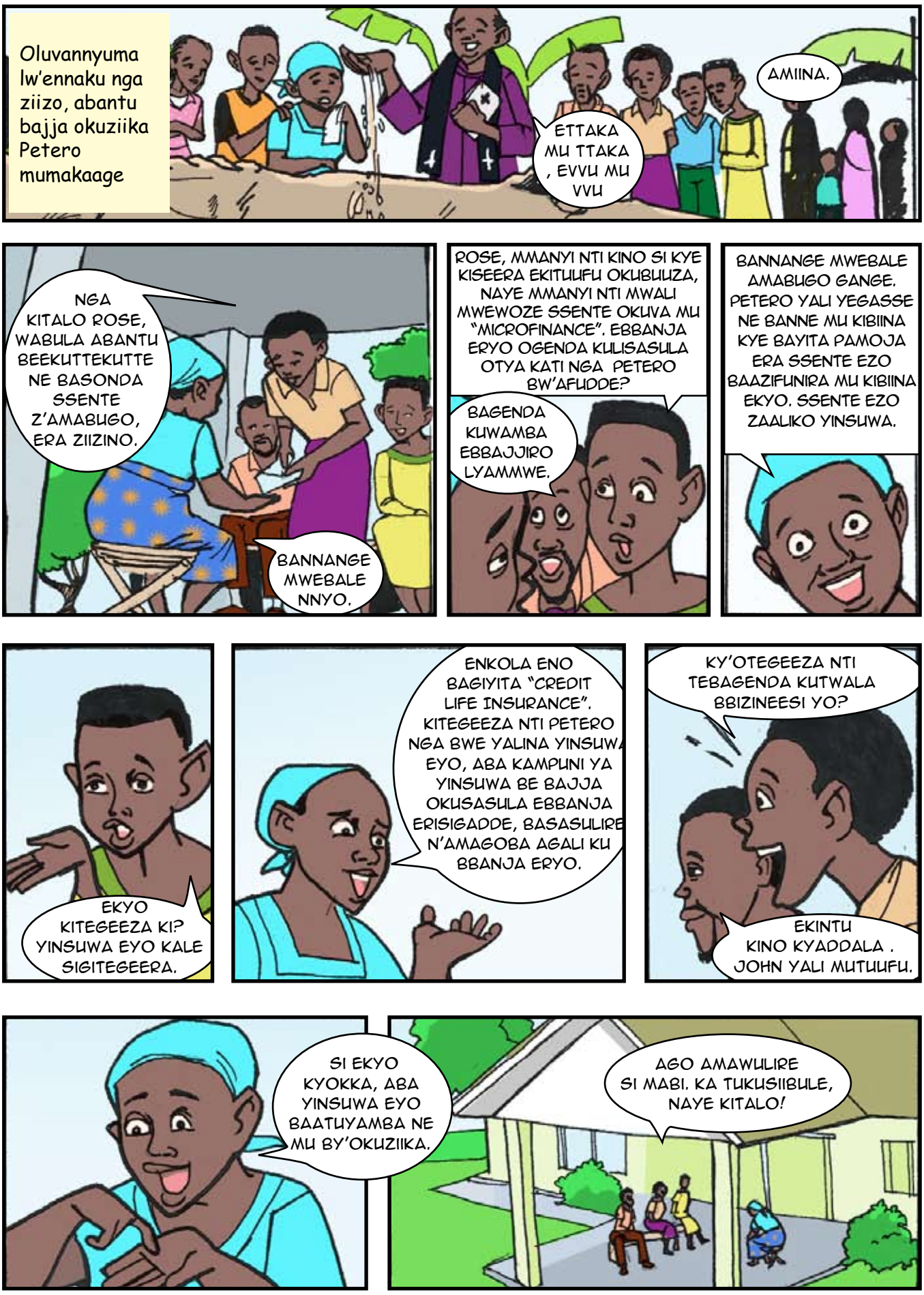


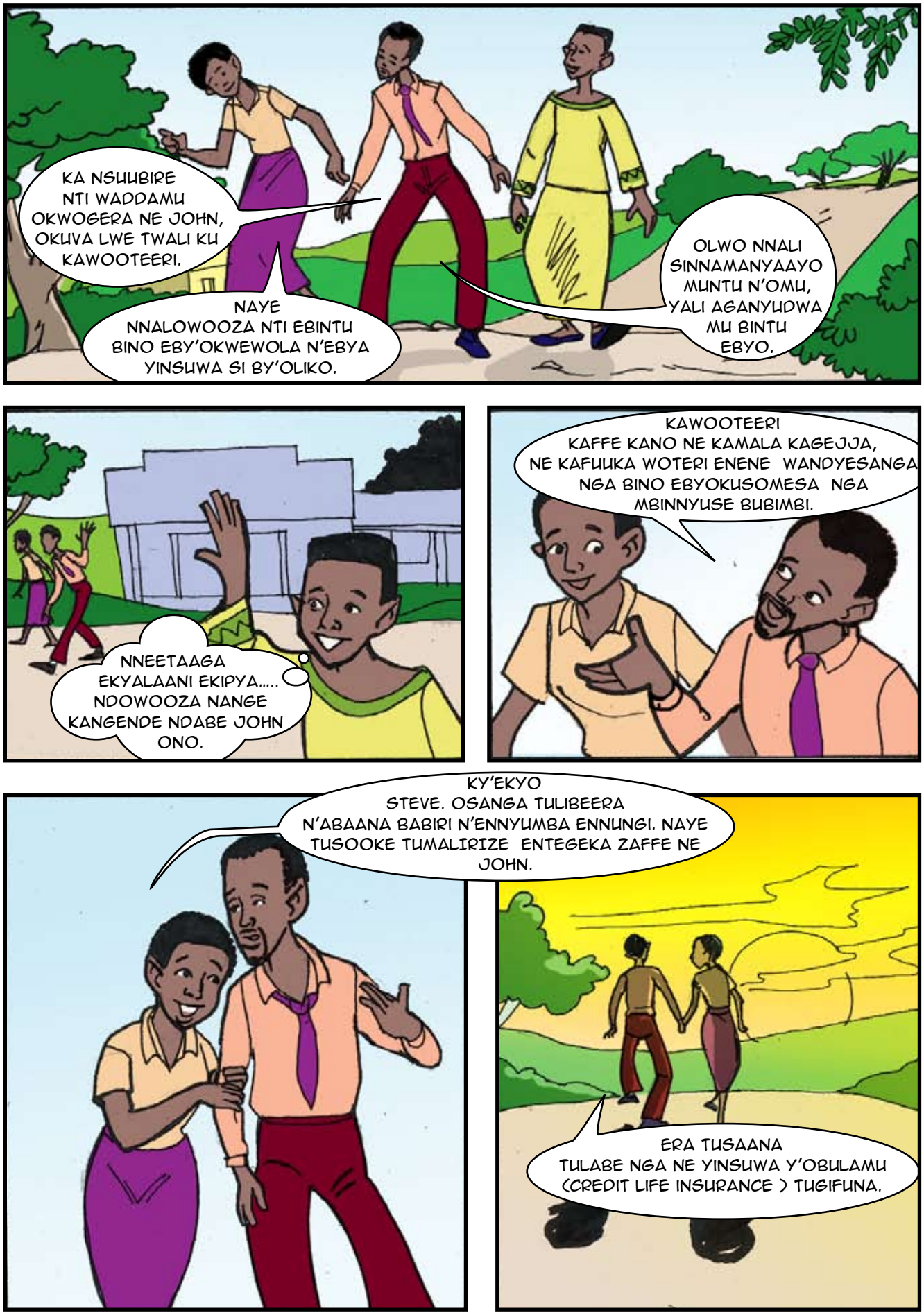




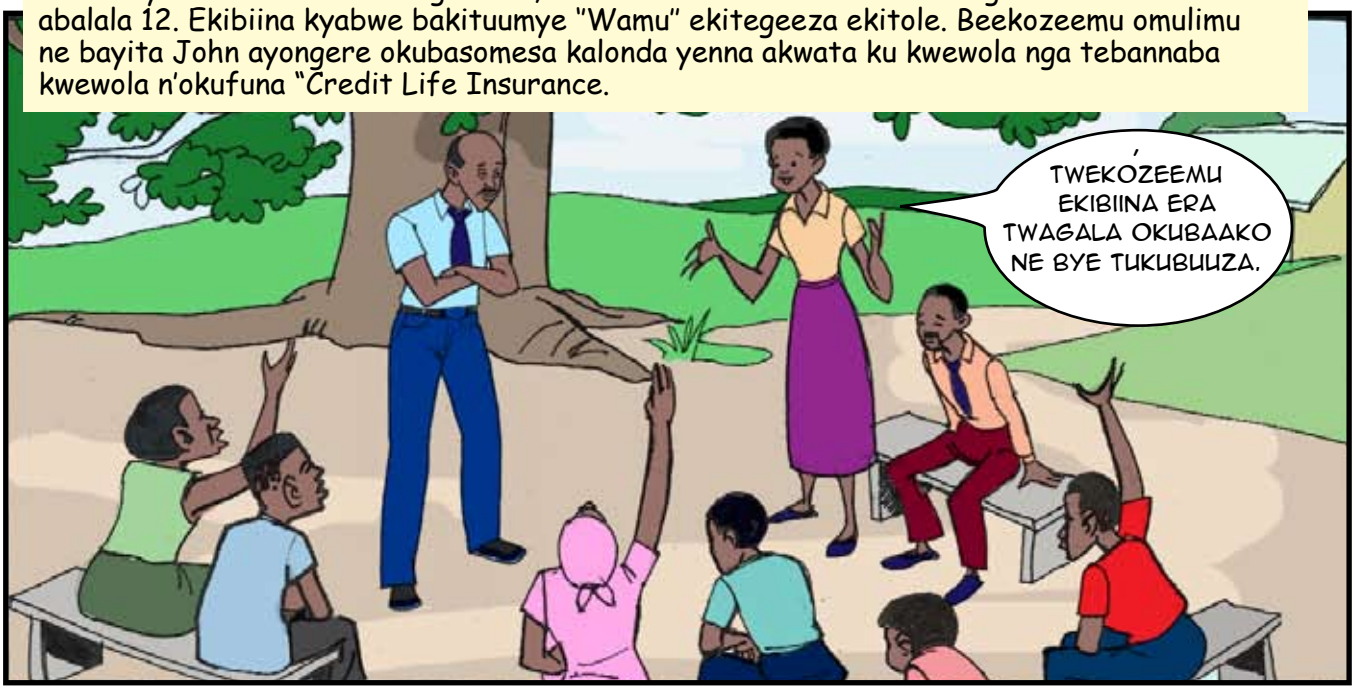

BALAGA WA? LWAKI AVUGA KU MISINDE EGYO GYONNA?
BABADDE TEBALIIWO, KITAABWE PETERO N'AGWA MU BBAJJIRO. BANGUWA KUTUUKA MUDDWALIRO GYADDUSIDDWA.
AYI KATONDA WANGE! KA NSUUBIRE NTI PETERO AJJA KUBA BULUNGI.
MAAMA , TAATA ALI ATYA, KIKI EKYABADDEWO?
YAGUDDE EKIGWO NAZIRIKA.
BALIRAANWA BE BANNYAMBYE OKUMUTUUSA WANO.
MAAMA, TOTYA NYO, KASITA TULI WANO NAAWE.
MAAMA BALO TUMUKOZEEKO, NAYE AKYALI MUGONVU.
NNYINZA OKUMULABAKO? NJAGALA KUBEERA NA BAZE.
KALE. NAYE WAYINGIREWO OMU OMU.
Rose n'abaana be bamaze okulaba ku Petero. Dokita abagamba bagende eka bawummule.
MUYINZA OKUDDA ENKYA. KATI YEETAAGA OKUWUMMULAKO.
MAAMA, TUGENDE. ENKYA NJA KUKUZZA KUMAKYA, OLABE KU TAATA.

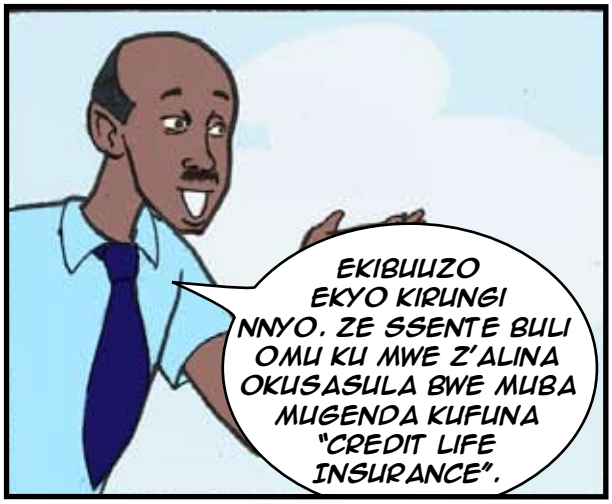

Balinnya ppiikaapu yaabwe ne boolekera ery'eka. Olunaku terubaberedde lwangu naye balina essuubi nti olunaku lw'enkya embeera ejja kudda mu nteeko
Naye tekyuka……. Enkeera mu ddwaliro Rose bamutegeeza amawulire ag'ennaku. Embeera ya Petero yayonoonese nnyo ekiro era n'afa.
TWAKOZE KYONNA EKISOBOKA. NAYE NE TULEMERERWA OKUTAASA OBULAMU BWE.
NADDA WA MUKAMA KATONDA? PETERO Y'ABADDE MUKWANO GWANGE ASINGA BONNA.
Amawulire g'okufa kwa Petero gatuuse ku kawooteeri ka Diana …….. Jessica abadde atutte mutabani we Pawulo mu ddwaliro naye amawulire g'okufa kwa Petero Gy'agafunidde.
EBIFUDDE KU PETERO WAABITEGEDDE?
YEE, MPULIDDE NTI YAGUDDE MU BBAJJIRO. OBA ALI ATYA KATI?
MUNNANGE, YAFUDDE EKIRO!
KIKI?
NNABADDE SIMANYI NTI EMBEERA YABADDE MBI OKUTUUKA AWO! KITTAWE ,ROSE AGENDA KUKOLA ATYA?

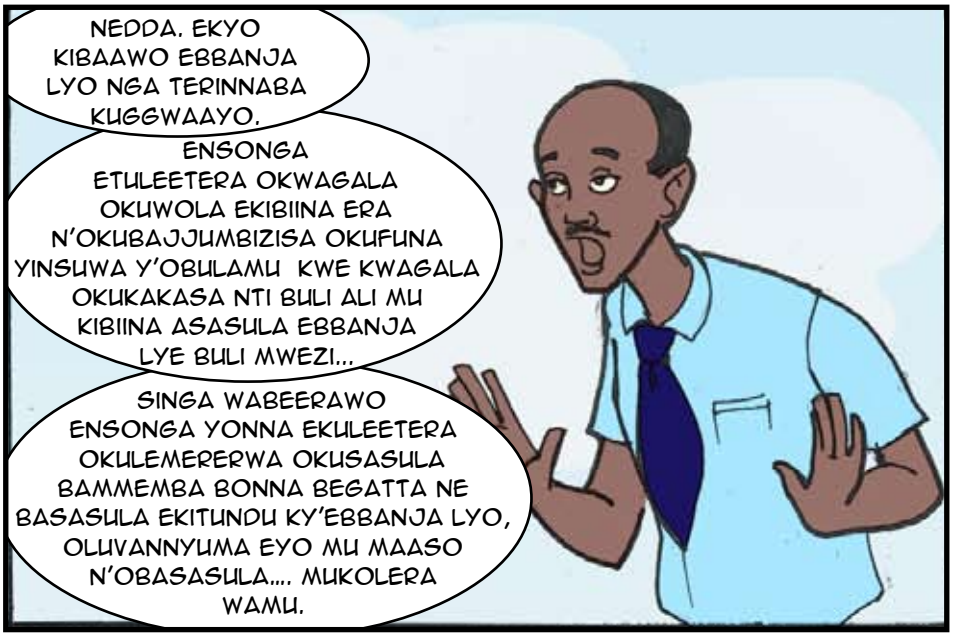

Oluvannyuma lw'ennaku nga ziizo, abantu bajja okuziika Petero mumakaage
ETTAKA MU TTAKA , EVVU MU VVU
AMIINA.
NGA KITALO ROSE, WABULA ABANTU BEEKUTTEKUTTE NE BASONDA SSENTE Z'AMABUGO, ERA ZIIZINO.
BANNANGE MWEBALE NNYO.
ROSE, MMANYI NTI KINO SI KYE KISEERA EKITUUFU OKUBUUZA, NAYE MMANYI NTI MWALI MWEWOZE SSENTE OKUVA MU "MICROFINANCE". EBBANJA ERYO OGENDA KULISASULA OTYA KATI NGA PETERO BW'AFUDDE?
BAGENDA KUWAMBA EBBAJJIRO LYAMMWE.
BANNANGE MWEBALE AMABUGO GANGE. PETERO YALI YEGASSE NE BANNE MU KIBIINA KYE BAYITA PAMOJA ERA SSENTE EZO BAAZIFUNIRA MU KIBIINA EKYO. SSENTE EZO ZAALIKO YINSUWA.
EKYO KITEGEEZA KI? YINSUWA EYO KALE SIGITEGEERA.
ENKOLA ENO BAGIYITA "CREDIT LIFE INSURANCE". KITEGEEZA NTI PETERO NGA BWE YALINA YINSUWA EYO, ABA KAMPUNI YA YINSUWA BE BAJJA OKUSASULA EBBANJA ERISIGADDE, BASASULIRE N'AMAGOBA AGALI KU BBANJA ERYO.
KY'OTEGEEZA NTI TEBAGENDA KUTWALA BBIZINEESI YO?
EKINTU KINO KYADDALA . JOHN YALI MUTUUFU.
SI EKYO KYOKKA, ABA YINSUWA EYO BAATUYAMBA NE MU BY'OKUZIIKA.
AGO AMAWULIRE SI MABI. KA TUKUSIIBULE, NAYE KITALO!


KA NSUUBIRE NTI WADDAMU OKWOGERA NE JOHN, OKUVA LWE TWALI KU KAWOOTEERI.
NAYE NNALOWOOZA NTI EBINTU BINO EBY'OKWEWOLA N'EBYA YINSUWA SI BY'OLIKO.
OLWO NNALI SINNAMANYAAYO MUNTU N'OMU, YALI AGANYUDWA MU BINTU EBYO.
NNEETAAGA EKYALAANI EKIPYA..... NDOWOOZA NANGE KANGENDE NDABE JOHN ONO.
KAWOOTEERI KAFFE KANO NE KAMALA KAGEJJA, NE KAFUUKA WOTERI ENENE WANDYESANGA NGA BINO EBYOKUSOMESA NGA MBINNYUSE BUBIMBI.
KY'EKYO STEVE. OSANGA TULIBEERA N'ABAANA BABIRI N'ENNYUMBA ENNUNGI. NAYE TUSOOKE TUMALIRIZE ENTEGEKA ZAFFE NE JOHN.
ERA TUSAANA TULABE NGA NE YINSUWA Y'OBULAMU (CREDIT LIFE INSURANCE) TUGIFUNA.

Oluvannyuma lwa ssaabbiiti nga ziizo, Diana ne Steve basobodde okwegattibwako abantu abalala 12. Ekibiina kyabwe bakituumye "Wamu" ekitegeeza ekitole. Beekozeemu omulimu ne bayita John ayongere okubasomesa kalonda yenna akwata ku kwewola nga tebannaba kwewola n'okufuna "Credit Life Insurance.







BINO BYE BIRALA BYE MWETAAGA OKUMANYA KU YINSUWA Y'OBULAMU (CREDIT LIFE INSURANCE).

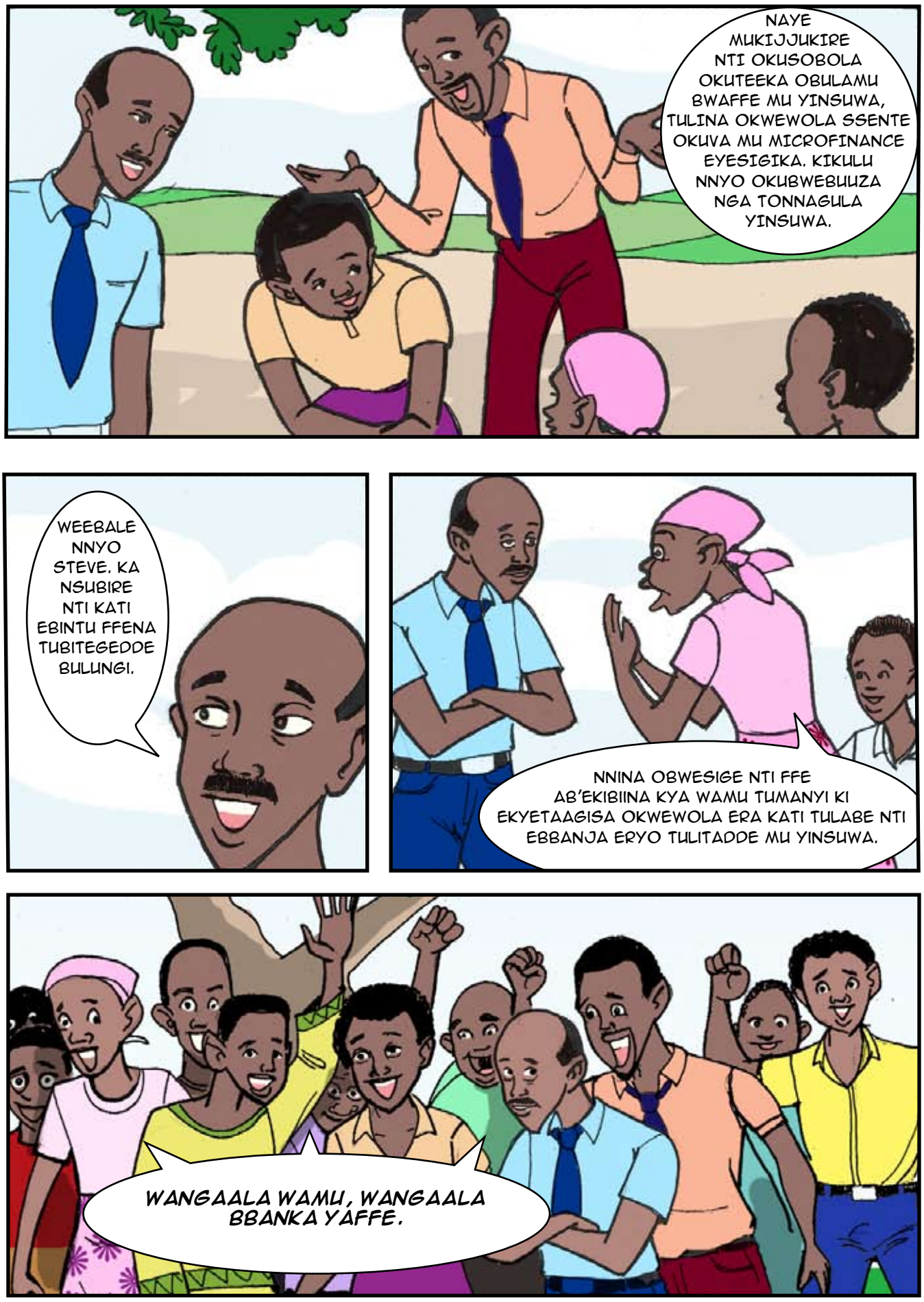
OKULIYILIRA (CLAIM): Bwofa nga tonnammalayo bbanja, ab'omumakaago balina okusaba ssente zebaba balina okuliyiribwa... naye kimanye nti kino kikola nga ssente zewewola zalina yinsuwa ya Credit Life Insurance.

OKUGANYULWA (BENEFITS): Bw'oba ne "Credit Life Insurance" n'ofuna akabenje; n'olemala oba n'ofa "Credit Life Insurance" nga eyita mu "Microfinance" y'ejja okusasula ebbanja lyo n'amagoba agaligenderako; okwo nga kwotadde n'okukola ku by'okuziika; okulabirira mukyala wo abantu bana ku abo b'obadde olabirira. Ekirala kyosaanye okumanya, kiri nti, omutemwa gwosasula buli lwewewola ssente gusobola okulabirira ab'omumakaago bonna.

AGANYULWA (BENEFICIARY): Ono ye muntu aganyulwa oba aliyilirwa. Mu ngeri eno, abantu bo kijja kuba tekibeetaagisa kusasula bbanja lya mugenzi awamu n'okweraliikirira eby'okuziika.

ENKOLA (POLICY): Mwe nga bammemba b'ekibiina bwemukiriziganya kussente zemwagala okwewola, mujjuza foomu esaba era nemusasula omutemwa gwa yinsuwa. ekibiina kyammwe kifuna kkopi y'ekitabo ekinnyonyola enkola ya yinsuwa eno..

Naye kimanye nti omutemwa ogusasulwa, emiganyulo, wamu n'emitendera egigobererwa gyanjawulo okusinziira ku makampuni ga yinsuwa ag'enjawulo. kirungi okubuuza kkampuni nga tonnasalawo kunkola yayinsuwa gyoyagala.


NAYE MUKIJJUKIRE NTI OKUSOBOLA OKUTEEKA OBULAMU BWAFFE MU YINSUWA, TULINA OKWEWOLA SSENTE OKUVA MU MICROFINANCE EYESIGIKA. KIKULU NNYO OKUBWEBUUZA NGA TONNAGULA YINSUWA.
WEEBALE NNYO STEVE. KA NSUBIRE NTI KATI EBINTU FFENA TUBITEGEDDE BULUNGI.
NNINA OBWESIGE NTI FFE AB'EKIBIINA KYA WAMU TUMANYI KI EKYETAAGISA OKWEWOLA ERA KATI TULABE NTI EBBANJA ERYO TULITADDE MU YINSUWA.
WANGAALA WAMU, WANGAALA BBANKA YAFFE.

EBIBUUZO EBY'OKWEGEZAAMU;

1. Lwaki olowooza Steven teyali mwetegefu kuyingira nkola ya Microfinance eya yinsuwa?

2. Lwaki kirungi okuba ne "Credit Life Insurance"?

3. Olowoza Steven ne Diana balina ntegeka ki okutumbula embeera yabwe?

4. Mwali mwekozeemu omulimu ne muyambagana mukitundu kyamwe?

5. Mu kitundu kyammwe abantu bangi abegatta ku "Microfinance"? Lwaki baakikola oba lwaki tebaakikola?

6. Nga weeyambise ebigambo ebibyo ku bubwo mubimpimpi olowooza kiki ekyatuuka ku bbizineesi ya Petero oluvannyuma lw'okufa kwe.

7. Omutwe gw'ekiwandiiko kino: MUNNO MUKABI olowooza gutegeeza ki?

Okumanya ebisingawo ku bikwata ku credit life insurance wamu n'ebiti ebirala ebya yinsuwa, tukiirira ekitongole kya Micro Finance ekiri mu kitundu kyo wamu n'ebitongole bya yinsuwa ebirala

Developed by:

MICROFINANCE OPPORTUNITIES

On behalf of:

MICROENSURE

MicroEnsure, P.O Box 37343 Kampala, Uganda
Plot 3 Pilkington Road, NIC Building, 4th Floor, Kampala
Telephone: +256 414 237 433, Fax: +256 414 258 936