



## PENHA-Uganda

# Women's Economic Empowerment Program Socio-Economic Baseline Survey (Masaka, Ssembabule & Kabale Districts)

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## Abbreviations and Acronyms

CDO	-	Community Development Officer
CAIIP	-	Community Agricultural Infrastructure Improvement Program
DFCU	-	a major national bank
LCV	-	Local Councilor, Level Five (most senior elected official)
LCIII	-	Local Councilor, Level Three (most senior sub-county official)
LCI	-	Local Councilor, Level One (elected parish representative)
LWF	-	Lutheran World Federation
MAWODA	-	Mawogola Development Agency
MFI	-	Micro-Finance Institution
NAADS	-	National Agricultural Advisory Services
NLPP	-	national Livestock Production Programme
PMA	-	Plan for the Modernisation of Agriculture
PWD	-	Person with Disabilities
SACCO	-	Savings and Commercial Credit organisation



## 1. Introduction

### 1.1 Geographical Scope of the Program in Uganda

The program focuses on the pastoral and agro-pastoral areas of the Western part of Uganda's semi-arid Cattle Corridor.

The program serves women in:

- the mainly Banyankole (Bahima) pastoralist communities of **Ssemabule District** (Rwemiyaga and Ntuusi sub-counties),
- part of **Masaka District**, bordering Ssembabule District, where people of Banyankole, Baganda, Bakiga and Banyarwanda origins (from traditionally agricultural as well as pastoralist communities) increasingly interact and traditional livelihoods are changing rapidly,
- **Kabale District**, with pastoralist pockets near the Ntungamo District border, close inter-relations with Rwanda and a significant combination of livestock keeping and traditional agriculture.

There are, broadly, two distinct cultural groups - Bantu-speaking Western pastoralists and Nilotic pastoralist in the East and North. We are concentrating, for now, on the former.

(Some related PENHA-Uganda activities, including animal husbandry training for FAO Farmer Field Schools, target agro-pastoral communities in the Teso and Acholi regions of eastern and northern Uganda. At some point, PENHA-Uganda intends to extend the women's empowerment program geographically.)

The dispersion of pastoralist communities across the vast expanse of the Cattle Corridor complicates program delivery.

As in Rwanda, traditionally pastoral communities live more or less side by side with traditionally agricultural communities, with a history of tensions and separateness. But, economic and social interaction between the two groups is growing, and people from farming communities are increasingly taking up livestock keeping, just as pastoralists increasingly combine farming with their traditional cattle keeping. So, under this program, we will, involve women from pastoralist, agro-pastoralist and farming communities. Part of the logic of women's economic empowerment is that cultural groups should no longer be defined by traditional economic activities. We are promoting economic diversification and integration, in which greater social integration is an important element.

## **1.2 The Purpose of this Study**

In order to measure progress and impact, we need to have baseline data on the participating women's groups. In each round of training, we will gather further information on individuals and groups.

We cannot attempt a rigorous assessment of program impact, which would require monitoring the progress, or lack thereof, of a suitable "control group" of women in the target localities who are not participants in this program. (The recent development of experimental economics has emphasized the value of this kind of assessment, and there are several such projects on-going in West Africa and Latin America.) Nevertheless, it is important to gather as much information as possible on the participants and their progress.

Another important goal was to pull together existing information about the economic and social context, at the local and national levels.

So, the principal objectives of this study were:

- to provide accurate information on the women's groups and their activities
- to assess the social, economic and business environment in which they operate
- to assess the methods and content of similar programs, with a view to enhancing program design and delivery
- to assess existing finance providers and business networks

## **1.3 Methodology and Approach**

This study involved:

- focus group discussions with pastoralist women,
- a review of available secondary data and analysis
- consultations with national and local officials, businesspeople and development agencies.

A detailed process guide was produced, setting out the issues and approaches.

The study involved in-depth interviews with seven women's groups in Masaka and Ssembabule Districts, as well as broad consultations in Kabale and Ssembabule Districts with women's groups, local and District officials.

## **2. Background Information on the Districts**

### **2.1 Ssembabule District**

Ssembabule is home to about 208,344 people, with a more or less even male-female balance.

The ethnic mix includes the Baganda, dominating the more agricultural southern areas, and the Banyankole (Bahima) pastoralists, dominating the semi-arid sub-counties of Rwemiyaga and Ntuusi in the northern part of the district.

Local politics is characterized by tensions between these two culturally distinct groups, with differing economic priorities. Cattle markets contribute very significantly to local tax revenues, and pastoralists would like to see more local governments pending on their priorities, such as water points and veterinary medicine.

There is religious diversity, with Catholics (particularly among the Baganda), Protestants, and a large Muslim minority.

The district is overwhelmingly rural, with extremely limited infrastructure and services. The local economy is centered upon agriculture and animal husbandry.

The district came into existence in 1997. It consists of 2 counties of Mawogola and Lwemiyaga which were formerly part of Masaka District. The main languages are Luganda and Runyankore.

#### **Location**

It borders Mpigi and Mubende in the north, Mbarara in the West, Rakai and Masaka in the south and Masaka in the East.

#### **Economic activities**

Agriculture is the main economic activity in Sembabule district. The main food crops grown include; Cassava, Sweet potatoes, Maize, Millet, G-nuts, Pease, Soya beans, Bananas and Yams. The cash crops includes; Cotton and Coffee. There is cattle herding and ranching. More so, fishing is also practiced in Sembabule district.

#### **Education services**

The district has a total of 171 primary schools with 129 government, 25 private and 17 community schools. For secondary schools, the district has over 19 schools, 5 are government, 10 private and 2 community.

## **Tourist attractions**

There is Bigo works in the Bwera region which appears to have been a significant late Iron Age settlement. Excavations at the site have yielded iron blades (most probably used for harvesting grain), pottery with simple decorations, cattle dung and post-holes for fencing. During colonial times, the site was called Bigo Bya Mugenyi.

## **Additional information**

The district receives low rainfall and has long dry spells. This greatly affects agriculture, but cattle keeping is not seriously affected. Some cattle are reared on ranches. This forms the pillar of Sembabule's economy since cattle are in demand for meat in Masaka, Rakai and Kampala. The biggest barrier to the development of the district is the transport network.

## **Health Services**

The district has 10 Government dispensaries (II), 3 health centres(III), 2health centres(IV) and 1 hospital. More so, No private/NGO dispensary, 5 clinics and 3 private hospitals and no hospital. Major health problems are referred to hospitals in Masaka which include Masaka, Kitovu and Villa Maria Hospitals.

In Sembabule district's 35 parishes, there are 22 health centers for 208,344 residents.

Services and funding are severely inadequate, contributing to the district's very high maternal and infant mortality rates.

There is a heavy reliance on traditional birth attendants, traditional medicine and untrained "pharmacists".

## **High Maternal and Infant Mortality Rates**

Sembabule's very high infant and maternal mortality rates are significantly higher than those of other districts.

High fertility rates tend to be associated with low levels of social and economic development, as well as high infant and maternal mortality rates.

In Sembabule, there are special local factors that contribute to poor outcomes, including the dispersal of communities in the pastoral areas, which diminishes access to and use of health services, certain traditional practices, including the use of powerful medicinal herbs by traditional healers in childbirth and early marriage.

<b>Mortality</b>	<b>Uganda</b>	<b>Ssembabule</b>	<b>Kabale</b>	<b>Mbarara</b>
Infant (per 1,000 live births)	76	122		
Child (per 1,000 live births)	137	-		
Maternal (per 100,000 live births)	435	500		

Source: Uganda Bureau of Statistics (UBOS) and Macro International Inc. (2007). *Uganda Demographic and Health Survey 2006*. Kampala, Uganda and Calverton, MD: UBOS and Macro International Inc.



## **Ssembabule district has one doctor - New Vision**

<http://newvision.co.ug/D/8/13/673657>

SSEMBABULE district has one medical doctor serving a population of over 200,000, the district drug inspector, Chris Ssembagare, has said.

He added that most of the people relied on self-medication. Ssembagare said the district lacked a service commission to employ health workers. He was addressing drug shops operators at a one-day sensitisation workshop organised by the National Drug Authority recently.

The out-going local government state minister, Hope Mwesigye, had instructed the service commission from the neighbouring district of Masaka to handle the recruitment of civil servants in Ssembabule. "Our people are now relying on drug shops," Ssembagare said.

He added that the drug shop operators had formed an association of 44 licensed members to improve their services. Ssembagare said the district also lacked commercial banks, which more drug shops and pharmacies could use to clear their licences. "Our people spend between sh20,000 to sh30,000 to travel from Ssembabule to Masaka to access banking services," he added.

The NDA officer in charge of the central region, David Ekau, said a Bill on pharmacy management would be tabled in Parliament soon. "The Bill will be tough on those who illegally operate pharmacies," he said. He added that it was dangerous for unqualified personnel to run pharmacies. Ekau also warned pharmacies and drug shops on the poor storage of drugs. "The way you store and handle the drugs determines their expiry duration," he said. Ekau said shaking drug tins also reduced the shelf life of the medicine.

## 2.2 Kabale District

Kabale District is composed by the three counties of Rubanda, Rukiga and Ndoorwa, and Kabale Municipality.

Kabale District is bordered by the districts of Ntungamo to the east, Rukungiri to the north, Kanungu to the northwest, and Kisoro to the west, and the country of Rwanda to the south.

The district covers 1,827 square kilometres (705 sq miles). It is mountainous and fertile, and, with heavily cultivated hills, very similar in geography to neighbouring Rwanda.

Notwithstanding the hilly terrain, livestock keeping is an important complement to traditional agriculture. There are also significant pastoralist traditions in neighbouring Rwanda, Ntungamo and the small pastoralist communities of Rukungiri.

The altitude of the district ranges between 1,219 metres (4,000 ft) and 2,347 metres (7,700 ft) above sea level. As a result of these high altitudes, temperatures in Kabale are much lower than in most of Uganda.

The cold weather means that people need to wear sweaters and warm clothing, so that sweater making and knitting provide commercial opportunities that women can exploit, in spite of the abundance of imported secondhand clothes.

Kabale district is densely populated. In 2009 the population density was estimated at 347 people per km<sup>2</sup>, or 899 people per square mile, making Kabale the third most densely populated district in the country.

Population pressure has led to the fragmentation of agricultural land, with people farming smaller and smaller plots. An average household has six to seven plots of land on several hills.

The bulk of the population are of the Bakiga tribe, but there are also substantial minorities of Banyarwanda and traditionally cattle-keeping Bahororo (Bahima), as well as Batwa (Pygmies).

### **3. Economic and Policy Background**

#### *Rapid Socio-Economic Change and the Development of Trading Centers*

In Uganda, sustained economic growth and the expansion of education and health services have supported an economic and social transformation in the pastoralist communities of Western Uganda (but not in the conflict-affected and socially isolated East).

There is an accompanying shift in aspirations and in tastes, reflected in the wider range of goods available in trading centers and rural shops, as well as emerging business opportunities in a new service sector.

In the pastoral areas, local economies remain relatively undiversified. They are almost exclusively based on a limited range of pastoral products – live animals, meat, hides and skins, milk and ghee.

#### *Pastoralist Women and Livestock*

Pastoralist women are largely excluded from ownership of cattle and camels – the principal store of wealth. But they own and manage small stock, and there is considerable scope to increase incomes with new stock and improved breeds and management.

In Western Uganda, particularly hard hit by the AIDS epidemic, whose epicentre in the 1980s was the predominantly pastoral/Banyankole Rakai District, women have had to take on greater responsibility for livestock management.

The devastating AIDS crisis has undoubtedly brought about profound changes in gender relations, with a shift towards a larger role for women in economic activity.

#### *Women in the Labour Market*

There are limited labor market opportunities locally – many young women leave the pastoral areas to look for work in urban centers, either in the growing pastoral-area trading centers or in the major towns.

There are opportunities to promote women's employment in the health and education sectors (hospitals, clinics and schools) – where these have been established, either by government or by the private sector, as we observed at the Ntungamo-Kabale border, there has been a substantial increase in women's employment and economic activity. There are also substantial positive effects on girls' school enrollment, women's access to health services, maternal mortality and family health. In western Uganda, public and private investments in these sectors

have led to new employment and business opportunities for women (including tuck shops and making uniforms).

### *Education and Literacy Levels*

Very low levels of literacy, education and (non-livestock related) skills are a significant constraint – though, in western Uganda, universal primary education has led to a generational shift, with young women now able to take up a greater range of opportunities.

An important insight from this study is that literacy is not a yes-no proposition. That is to say, there is a range of abilities and capabilities among pastoral women, as elsewhere, and the degree of competence matters greatly. Very basic literacy brings important benefits, such as the ability to read instructions on a drug leaflet, but a higher level of ability opens up new employment and economic opportunities.

### *Access to Information and Business Networks*

Limited access to information and business networks constrains women's ability to recognize and respond to new opportunities, to start or expand businesses and income-generating activities.

### *Infrastructure*

Poor or non-existent transport, telecommunications and energy infrastructure constrains economic activity – but trading centers and small towns in pastoral areas, especially those connected to national electricity grids, are becoming important “growth poles” or centers of economic activity.

In the same way that being landlocked hampers economic growth for a country, geographical isolation (distance from economic centers and high transport costs) is an obstacle to pastoral area development.

### *Seasonality*

Seasonality is an important factor – roads are often impassable in the rainy season and dry season hardships generally make it difficult to engage in alternative economic activities. Incomes fluctuate seasonally – a problem for women who wish to take on loans from MFIs.

### **3.1 Energy – Rural Electrification, Solar Power & Renewable Energy**

Uganda is a major electricity generator, exporting to neighboring countries. But only 7% of Ugandans were connected to the national power grid. (WB Uganda office, 2009)

Ssembabule Town and other key trading centers in the Cattle Corridor are connected to the national grid. However, power interruptions are frequent, hindering local enterprises.

The Energy for Rural Transformation project (Sh135 billion) aims to improve access to electricity and to develop renewable energy sources for the general population as well as solar power for schools. The World Bank is funding the construction of a 10 megawatt power plant on the River Kagera and the Kasese Transmission Line.

### **3.2 Education**

The government's Universal Primary Education (UPE) program has been tremendously successful in expanding access to primary education across the country, although this has been accompanied by a decline, overall, in the quality of education provided.

Strong demand for education and a corresponding expansion of private sector supply have been important drivers of progress here.

In the pastoral areas of the West, the change has been dramatic, creating a generational divide between literate younger women and teenagers, and largely illiterate mature and older women. This is perhaps the most significant development, from the point of view of empowering women.

The next step is an expansion of access to secondary education. Under the World Bank funded Universal Secondary Education project (Sh270 billion, roughly \$130 million), part of the money allocated to the free secondary education programme will be used to buy text books and build more classrooms.

The bank plans to reduce the textbook-student ratio from one to 11 down to one to four, and to reduce the students from 100 per class to 60.

Continued progress would make possible a large increase in the numbers of women from pastoralist communities finding employment in the health, education and service sectors, as nurses, teachers and semi-skilled service sector employees.

### **3.3 Business-Friendly Policies**

Uganda's corporation tax rate of 30% is one of the lowest in Africa. All plant and machinery is imported duty and tax-free.

Investors who register as VAT Traders are allowed VAT refunds on all construction materials used on their projects within a period not exceeding 4 years of project implementation.

There are no taxes on exports from Uganda. Exporters are also allowed duty draw back facilities on all taxes paid on raw materials used for the manufacture of exports.

Uganda also has a fully liberalized foreign exchange regime with no restrictions on the movement of capital. 100% ownership of projects by foreign investors is allowed.

However, in practice, regulations and corruption increase the costs of doing business at all levels. The principal threat to business comes from "crony capitalism" - political connections, at both the national and local levels, have become increasingly important.

Both the NAADS (support for farmer groups) and "Bonna Bagaggawale" (microfinance) programs have been seriously affected by corruption and cronyism, with loans and funds going to friends and relatives of the politically powerful.

## **4. The Range of Economic Activities and Commercial Enterprises Observed**

Women benefit from economic diversification and the growth of the service sector, accompanying that of trading centers in pastoral areas.

### **4.1 The most common activities (built on traditional livelihoods)**

- Animal husbandry - goats and sheep, with exotic breeds (Boer meat goats) actively promoted under the NAADS program.
- Horticulture and crop production (millet, sorghum and fruits)
- Trading in produce – notably storing, buying and selling grains.
- Honey production (apiaries) – a very promising opportunity for women in pastoral areas.
- Agro-processing - grains, cereals and fruits. Grain milling and juice-making are profitable – with a number of successful women entrepreneurs. Credit and leasing arrangements for equipment have been introduced (notably by DFCU Bank), but a number of women have started small and built their businesses.
- Firewood collection and charcoal burning – very significant activities in pastoral areas, generating significant incomes, with negative environmental impacts.

### **4.2 New animal husbandry enterprises**

- Bull-fattening (women's groups can buy a male cow and sell it on at close to twice the price after several months of fattening)
- Pig-farming is particularly profitable in Central/Western Uganda, and has been supported by Danida, but it conflicts with the dietary restrictions of pastoral communities and the significant muslim population. Poultry production is also profitable, but has been discouraged as a result of avian flu fears.

### **4.3 Services in hamlets, at roadsides and in trading centers and towns**

- Shopkeeping (retail and wholesale trade of general merchandise)
- Teashops in Somaliland and beer “joints” in Uganda (local beer brewing and marketing is a major industry in Western Uganda and women are important suppliers).
- Hairdressing and beauty salons
- Wedding services – hairdressing, gowns and suits, photography, catering
- Catering services for community celebrations and social events
- Hotels and lodging, restaurants and bars – vital in trading centers, and with strong female participation, in both ownership and employment.
- Entertainment and recreation services
- Tailoring and Knitting

#### **4.4 Other activities and opportunities**

- Entertainment, including “video shacks” and bars with satellite television, charging entry fees to see films and Premier League football.
- Bakeries and Confectionary – responding to changing tastes, a number of women have established businesses in regional capitals and urban centers.
- Camping sites and tourism-related services.
- Handicrafts – often promoted by NGOs, these have struggled to find markets, with the small local tourist markets saturated. Online marketing is an opportunity, but quality and authenticity are essential.
- Medical supply - clinics and drug shops, as well as veterinary drug shops. Increasingly, women are setting up businesses that meet urgent local needs. (Often with little or no relevant knowledge or training.) With education, training and support, these could be major growth areas.
- Educational services – women are responding to increased demand for education by setting up primary and secondary schools. They need support in terms of educational materials that meet national standards.

The establishment of local vocational, secondary and tertiary educational and training institutions, with significant numbers of students, has provided opportunities for women to set up businesses supplying food and snacks to students. A range of businesses have sprung up around these institutions – video shops, hairdressers, fashionable clothes stores, stationeries, and pool (billiards) “joints”. In general, women, as entrepreneurs and as employees, are well represented in this new service sector – so any efforts to promote the service sector, and the establishment of new public institutions in pastoral areas, will tend to promote women’s economic empowerment.

#### **4.5 Emerging opportunities**

- Secretarial bureau services – beginning to grow in pastoral-area towns and trading centers, and an area where women can participate effectively.
- Photographing and printing services
- Transport services – while trucking, bus and taxi services are male dominated, a number of women in Uganda have taken out loans to establish motorbike taxi services, employing young men as drivers.
- Art and Design, including advertising and signpost making – this is an increasingly significant area, with great potential for women.
- Distributors/agents for manufacturers (beer, cement, mattresses and iron sheets) – in Uganda, a number of women entrepreneurs have been successful here.
- Microfinance and banking services

#### **4.6 Male-dominated activities that are growing in and around pastoral areas**



- Brick-making and pottery
- Mining and quarrying (sand, murrum, stones, salt)
- Fuel stations – these are overwhelmingly male dominated and, outside of the main towns in pastoral areas, employ few women (who are prominent elsewhere as pump attendants).
- Building & Construction
- Blacksmiths - metal casting, fabrication and welding. Saw Milling and Timber cutting
- Carpentry and joinery
- Repair workshops
- Legal services
- Recording studios

#### **4.7 Industry and Medium-Scale Enterprise**

Women's economic empowerment depends on the growth of small and medium scale enterprise in and around the pastoral areas, much more than it does on the development of local women's micro-enterprises.

Here, a supportive policy environment, on the part of central as well as local government, is crucial.

There are a number of larger commercial enterprises, of varying scale, serving urban, regional and, in some cases, international markets. These businesses source products from pastoral communities and provide incomes and employment. They are growing in significance, but activity is still limited.

Investments include:

- Grain Milling
- Honey processing
- Milk cooling and processing - pasteurized & flavored milk, cheese and yoghurt.

Some of the region's important investors include "Alpha" in Uganda, "Brookside" in Kenya and a new German-owned enterprise that packages camel milk for sale in Kenya's "Nakumatt" supermarket chain. The Nyakahita Women's Group in pastoral Western Uganda packages ghee and sells its product to the "Uchumi" supermarket chain. Congolese and Burundian cheeses sell well in Ugandan supermarkets, and now have local competitors.

- Metalwork, woodwork and handicraft

- Tourism – Lake Mburo game park in Western Uganda generates significant local business opportunities. Prospects are very limited in Somaliland and Sudan.

## 5. Telecommunications, Media and “Connectivity”

Telecommunications, and what the economist Jeffrey Sachs has called “connectivity”, are vital to economic development.

Increased connectivity, through the expansion of access to mobile phones, radio, satellite television and the internet, with the development of new services and appropriate products, has transformative potential in pastoral areas.

In Uganda, and now in pastoral Uganda, increased connectivity is opening up new economic possibilities, increasing efficiency, changing cultural attitudes and bringing new aspirations.

- Ownership of radios is low among pastoral women – but access may be significant, if highly variable.
- Ownership of mobile phones has grown rapidly in Uganda over recent years, and is becoming widespread across the pastoral areas.
- Satellite television is also becoming widespread in trading centers and towns, and is having a transformational impact in shifting attitudes and aspirations.
- Internet services are also increasingly present, and will increasingly be used by the more educated members of the younger generation, drawing pastoral-area towns into wider business and information networks.

While access to these services is currently limited and patchy, we need to encourage and exploit these trends, which have transformative potential.

In conducting this study, we noted that, while men pay to watch English Premier League football in trading centers, women make almost no use of the satellite TV – even though the same provider carries good female-oriented content (some of it in local languages) and a wealth of educational content (which unfortunately is all in English and thus inaccessible.) But, it is not hard to see how this might change in the near future, and how schools might be able to use satellite TV to greatly enhance the quality of available education.

### 5.1 The Potential of Mobile Phones

- The extension of mobile phone networks to cover pastoral areas presents great opportunities for social and economic development, business as well as social integration.
- Mobile phone banking, business and health information, and radio can all be delivered through phones. Phone banking services, such as those of M-PESA in Kenya, are attractive

to clients in remote rural areas where high transport costs discourage the use of banking services in the nearest towns.

## **5.2 Women's Resource Centers**

Establishing women's resource centers in pastoral area trading centers appears to be an important next step.

These would be places where women could access business development services, internet services, television and radio, as well as a variety of informational materials. Charging for these and other services would make such centers sustainable.

Currently, pastoral women in Uganda have very limited access to such services, lacking the necessary awareness and having to travel long distances to the nearest urban providers.

## **6. Focus Group Discussions with Women's Groups**

### **6.1.1 Masaka District**

Discussions were held with 3 women's groups:

- Kawelimidde of Gwanika village (14 members)
- Nkunyu Agalyawamu group (15 members)
- Mayira Agalyawamu group (12 members)

The discussions aimed at establishing what activities the women are currently engaged in, the challenges they face in managing or expanding these activities and the potential, new, activities they would like to undertake, if they had the necessary means.

### **6.1.2 Discussions with Kawelimidde Women's Group (Gwanika village LC I)**

The group has 14 members, 5 unmarried and nine married.

The group started opened a bank account in 2001 with Stanbic bank's Masaka Branch. But, this account was abandoned (became inactive). The members are not aware if the account still exists, but suspect that it was closed by the bank. They still have the bank book but cannot remember how much money was left in the account.

Currently the group operates an account with "Mbirizi Micro-Finance", for banking purposes, but have not yet gotten a loan.

The group's economic activities started with members pooling money. It accumulated to 50,000 Ug.Sh. They got a further 450,000 Ug.Sh. from HSP, a local institution, and used some of the money to buy male cows for fattening at 75,000 Ug.Sh. each. Initially 4 cows were bought, then a further 6. Of the 10 animals, 2 died, leaving 8. The price of a cow has now increased to 100,000 to 130,000 Ug.Sh. Fattening takes one year and the selling price is 250,000 Ug.Sh.

In respect of the household division of labour and support from husbands, the latter help by giving some money to buy drugs and pesticides.

#### *Access to Micro-credit*

In their locality, Mbirizi, there is an organization that gives loans. However the women have not been going to ask for loans because the MFIs need collateral in form of land and women have no land of their own. They have to ask their husbands to sign and guarantee payment. This

most husbands are not willing to do. In addition, the payment terms are not friendly to the women. The MFI requires weekly payment of loan in installments but this is not possible for most women in the rural areas. “Women in Kampala or big towns get daily income which enables them to pay on a weekly basis. For us our main income is on a quarterly basis because we depend on farming.”

### **6.1.3 Promising and Potential New Enterprises**

#### **Rearing Pigs**

Pigs are very profitable. A one-month old piglet costs 10,000 Ug.Sh. After one year, the animal can be sold for 100,000 Ug.Sh. Females produce 6-12 piglets every 6 months. The main challenge with pig farming is the “chachu” (feed) which is extracted from maize. When the maize crop is poor, the feed becomes very expensive.

The substantial Muslim community in Ssembabule cannot undertake this activity, in spite of its profitability. This can be a problem in women’s groups with members of diverse religious backgrounds.

#### **Produce Buying (Maize, Coffee, Groundnuts, Beans)**

There are significant seasonal fluctuations in prices for many staple foods. Produce can be bought up when prices are low, stored in simple facilities, and sold when prices rise. This is another profitable business and one that is relatively easy for women to undertake.

It is an activity that can be carried out at or near women’s homes, if they have space for storage or are able to construct storage facilities. Proximity to homes is an important consideration, given women’s heavy domestic responsibilities and the high cost and difficulty of transport.

One group member said, “If a person buys beans or coffee for 600,000 Ug.Sh. during the harvesting season, she can sell it after two months and double her money.”

#### **Coffee Growing**

This is another profitable enterprise, one that has enabled some families to send their children to school, even up to university level. However, coffee is an investment crop. Coffee plants take 3 or more years to mature. Also, prices are determined by the global market and can fluctuate widely.

In Ssembabule and Masaka Districts, many peasant farmers have become quite wealthy as a result of the government’s liberalization of coffee marketing. But, the pastoralist communities,

and, on the whole, women, have benefited little if at all, because they do not generally own land and therefore coffee plantations.

### **Horticulture - Fruit Trees and Vegetables**

Growing fruits and vegetables, and passion fruit in particular, is a potentially profitable activity. Many women are in a position to establish small gardens, even when they do not own land or have land titles.

### **Poultry Rearing**

The women explained that another profitable business would be poultry rearing. However, petty thieves in the villages pose a major problem.

Chickens are generally kept in houses, coops, that are not well secured, so thieves can easily break in and steal the chickens. This problem is a longstanding one and has caused many people to abandon chicken rearing. The only way around this problem is to build a secure house for the chickens, but this is quite costly. To construct a secure chicken coop requires wood, metallic mesh, bricks, cement, and iron sheets, costing around 700,000 Ug.Sh.

### **6.1.4 Major Challenges**

#### *Lack of start-up capital*

This was recognized as a general problem, preventing women from undertaking a range of promising commercial activities.

For all the potential profitable businesses outlined above, the lack of start-up capital is the principal constraint.

“In order to make good profit out of produce buying and selling, one needs at least 3 million shillings, so that you buy in bulk and store. If you are using only 200,000 Ug.Sh., you exhaust the capital and have to sell before the price is favourable in order to use the proceeds to buy again before the end of season. This lowers the profit margin.”

#### *Regulations and Bureaucracy, with English as the Official Language*

One of the women interviewed was involved in buying and selling fish. The local authorities forced her to stop this activity because she did not have a license. In order to get a fishing license, one has to first get a medical report and this requires money because some of the tests

cannot be done in rural dispensaries, but in big hospitals or privately owned laboratories in the city. Even after getting a health certificate, one has to apply for a license from the Department of Fisheries in distant Entebbe. This is particularly difficult for a rural woman who cannot even read the language in which the documents are written (English). She has to ask a third party to help her out and this implies more expenses.

These difficulties can be overcome, if these women's groups are linked up with other organizations and assisted by NGOs, business associations or local government. The National Chamber of Commerce could do much more to provide business support services at the district level and to facilitate local women's interactions with the regulatory authorities.

### *Market Information, Middlemen and Marketing Chains*

It was noted during the mapping exercise that almost if not all those interviewed were not aware of the prices and mark-ups along the marketing chain.

Those involved in selling cows for slaughter did not know the prices cows fetched at the slaughterhouses or meat packers in Kampala. The same was true for those engaged in pig rearing, produce storage and other activities. The women were only aware of prices on local markets, and were not aware of the large mark-ups enjoyed by middlemen, anecdotally well above transport and other costs.

It was however established that some of the FM Radio stations (privately owned) air programmes giving the prices of commodities in the major towns. But still the women are not able to take full advantage of those markets. Clearly, the lack of market information is not the only, or the major constraint.

Individual women and small groups of women do not produce or sell in the volumes required to gain market power vis-à-vis traders.

They cannot pull together the large quantities of produce or animals required to fill a truck and make it viable for them to market their own goods in distant towns where prices are higher.

One participant described this difficulty well:

"You know the businesses we do, maybe you have 3 bags of coffee - how can you travel all the way to Kampala to sell 3 bags? It is better you stay at home and wait for a buyer there. The only problem is that the buyer will give you a low price. If you try to press for a higher price which you heard on the radio, he will ask you whether you know the cost of transporting the commodity and even say that if you are sure, then take it there yourself. With the many problems women have at home, you just say give me what you can give me, after all my child is sick or has been set away from school and I need the money urgently."

Group marketing might provide a practical solution here. If large groups of women came together to establish marketing associations or group stores, they would be in a stronger



bargaining position vis-à-vis traders and middlemen, and could get better prices selling in bulk. They may even be able to develop their own contacts, cover the transport costs, skip the middlemen and market their goods in the distant towns.

Such a strategy (warehousing) has been adopted by the Kapchorwa Commercial Farmers' Association, in eastern Uganda, and it is working well for them. Such groups can be linked up with big buyers like the Uganda Grain Buyers and World Food Program (WFP). This is where contacts and networking becomes crucial. Rural women's limited participation in existing formal and informal business networks, at district and national levels, is a major obstacle to this kind of potentially transformative development.

### *Contacts, Networking and "Crony Capitalism"*

It is evident that political contacts play an important role here – a "crony capitalism" is taking hold, whereby lucrative contracts are awarded to family and friends of those in office, in local and central government.

Tenders to supply local and central government, and in some cases development agencies, are won by bidders who agree to give kickbacks to officials.

Even at the local level, banks often give loans only to the politically connected. It is difficult, if not impossible, for rural women to break through these barriers and to penetrate the social and political networks that govern commercial activity.

### Participating Women's Groups (Masaka) and Contact Information

Group	Name	contact
Kawelimidde Women's Group	Nagayi Divina	0777-095530
	Tamale Silivia	
	Musiimenta Jackqueline	0774-454750
	Nakyejwe Maria-Mady	
	Nalubega Yudaya	
	Nasazi Aisha	
	Nassali Kerudia	
	Namuli Saida	
Nkunya Agalyawamu	Nansamba Fatuma	-
Mayira Agalyawamu	Nakimbugwe Molly	0754-137280
	Nakayishi Anifa	

In most cases, one or more women's group members own mobile phones. This opens up a number of possibilities and makes it possible to maintain regular contact with and between groups, sharing commercial and program related information.

## **6.2 Sembabule District**

### **6.2.1 Obutuugu Bariisa Group**

The group comprises of 27 members - 11 men and 16 women. The group was registered with the district on 25<sup>th</sup> April 2006. It is also registered with NAADS as “Obutuugu Bariisa Twimukye”.

The group has a memorandum of understanding and a bank account. In contrast to many of the other groups which bring together members from the pastoralist and farming communities, this is composed entirely of pastoralists. It also has strong male participation.

Members indicated that they formed a mixed group because women cannot manage income generating projects on their own – both women and men said that the support of men was necessary for certain activities, including commercial negotiations, marketing activities and those requiring physical labour. In this “pure” pastoralist area, traditional attitudes towards women were strongly asserted. Male members went on to say that women sometimes fail to achieve their objectives, so the men have to come in and help.

It must be noted here that, in the meeting with this group, we observed unequal treatment based on both sex and social class. During the meeting, some of the women were told to give up their seats for men who had arrived late. Clearly, in the “pure” pastoral areas, women’s economic empowerment and efforts to change social attitudes must go hand in hand.

This group is involved in the following activities:

- Goat rearing – 120 goats. The group bought 10 goats in 2006 and this is what they started with.
- Milk Cows – 10 second-grade cross-bred cows (Fresian-Ankole crosses).
- Savings and Credit with 2.4 million shillings currently available for credit. This money has been realized from membership fees of 5,000 Ug.Sh. per person and money from cattle sales. Each member made an initial contribution of 50,000 Ug.Sh. in addition to the membership fee of 5,000Ug.Sh.

The group operates on the basis of shares – so that, the more shares a member has, the more the profit that member receives.

They sell the milk produced by the 10 milking cows, with prices varying by season.

It is the rainy season, the milk production is high and they get 40 litres per day. The cost of milk during the rainy season is at 200Ug.Sh. per litre while it is 300Ug.Sh. per litre during the dry season. During the dry season, they are able to get 20 litres per day only.

It was noted that during the rainy season when milk production is high, sometimes they fail to sell at the cooling plant because it has a small capacity. Asked if they have ever thought of alternative ways consuming milk, they said that they would convert it to cow ghee or yoghurt but these need storage facilities like kerosene fridges since they have no hydro-electricity supply.

The group has also been thinking about the possibility of getting a vehicle – a milk tanker but they say this is way far from them.

Concerning the savings and credit component they charge 10% interest per month for members and 20% per month for non-members.

### *Current and Planned Development Projects*

In the area where this group is located, there are other agencies / governmental programmes like NAADS and CAIP (Community Agricultural Infrastructure Improvement Program ). CAIP has promised to construct some feeder roads, milk cooling machines and banana packaging machines. These if implemented would facilitate value adding to the milk and bananas hence increase the income of the beneficiaries.

In addition to the above another NGO community based healthcare program will soon start a project of mutual health insurance based on groups.

### *Literacy Rates and Challenges for Trainers*

In respect of literacy rates in this group and generally in the sub-county, we found that the women can be grouped into three categories, described by one participant as follows:

- “The Blind – Those who have never seen a black board and never attended Bible reading sessions in churches. These cannot write, neither can they read.”
- “Those who studied up to Primary 3 mainly through church schools and can read only the bible but are not able to read other books.”
- “Those who studied up to Primary 7 and dropped out. They have since been married and gone into cow dung as they read calves and they have gone rusty. They have no knowledge of project planning, financial planning and management.”

This range of literacy levels presents a challenge in that, for practical purposes, three different trainings have to be conducted if the training is to be accessible and beneficial to the three different groups. It will be a challenge for training facilitators to bring along participants of these three different levels of ability/competence.

## Participating Members and Contact Information

Name of group	Members Present
Obutuugu Bariisa Group	Muhanguzi Eliphazi – Chair Eldadi Mugenyi – Secretary Jovia Muhanguzi – Treasurer James Ddigigo Elphazi Bukarame Salongo Zankya Katongole Edward Livingstone Tumwiine Mary Tumushabe Scovia Keti Gransi Mukakinenya Kellen Kanunu Felidasi Kayesu Grace Mutebembe Nantege Bridget Natukunda Lilian
Kakisiima Tukwatanise Group (principal activity handicrafts)	Muhanguzi Eliphazi 0782-757182 M.B. Muhanguzi 0752-586652 Nshemereirwe Enidi 0754-924586 – Chair Livingstone Tumwiine

### 6.2.2 Bwera Farmers' Group, Kawanda Parish

The group was established in 2005. It has 15 members, including one man. (Membership requires an initial contribution of 2,000Ug.Sh., and monthly contributions of 1,700Ug.Sh.).

The main group activity is goat rearing. The group has 37 goats -15 mature goats and 22 kids. They received their first goats, 10 females and 1 male, from Minnesota International (an NGO) in 2005. The male goat died after only two days and since then they have been using a male goat borrowed from neighbours.

In 2007, the NAADS program gave them nine 75% Boer male goats. They were able to fulfill their commitment to Minnesota International to return a number of goats once their own stock had grown.

Group members identified the following potentially profitable enterprises:

- Chicken farming
- Crop farming - maize, groundnuts, beans and cassava.
- Operating a school canteen (serving children at local schools).
- Produce farming
- Dressmaking (with the purchase of sewing machines)
- Coffee hulling (with the purchase of a coffee hulling machine)

Members said the most profitable of these would be a coffee hulling machine. The nearest coffee hulling machine is in Matete, 11 miles from Sembabule Town Council. The machine would enable members to add value to their coffee and sell it at higher prices. They could also earn income by hulling coffee beans for non-members at a fee.

One member joked that, "If you ever facilitate our group to get this machine and you decided to take part in party politics, you would die of votes. But since you are an NGO may be this is not where your interest lies."

Sewing machines were identified as the next most profitable investment. There are a number of schools in the area, both primary and secondary. Members would bid for tenders to supply uniforms, which presently are being bought either from suppliers in the neighbouring district or from individuals who have limited capacity to supply in bulk. Four group members have sewing skills, but only one of them has a sewing machine.

The third ranked opportunity was the operation of a school canteen close to a local school. This school has both primary and secondary level students, with some boarders. This venture would not require a lot of capital - something like 1,000 US dollars would cover the cost of constructing and stocking a basic canteen.

Ranked fourth was produce buying – but group members said that this requires a lot of capital to benefit from the economies of scale.

Members were asked why they cannot access credit to start up businesses and take advantage of the opportunities they had identified.

The principal reasons given for members' failure to obtain credit were:

- Lack of education and inability to understand the application process
- The danger that loans will be diverted to cover pressing household needs, particularly school fees and medical bills.
- Risk aversion, given the low level of assets. (The fear of losing what little property they have in the event the business fails and they are unable to pay back the loans.)

Two particularly eloquent responses are given below:

- “As we told you earlier, our members are not highly learned, they do not know how to apply for these loans from the banks. Even those who know how to apply, don't know how to use the loans in a proper manner. If someone asks for a loan to do business it ends up being used to pay school fees, taking the children to hospital and things like that. You need to know that most of the men, when they see or come to know that the wife has got money for business, then that would be the end of their contribution to the running of the family. They leave all the responsibilities to their wives and, as you know women, can they let their children drop out of school because of lack of necessities in order to continue with the business?”
- “We have seen women who accessed micro-credit failing to pay and the property they had put as security taken by the MFI. These women were even richer than most of us. They seemed to have more regular and higher incomes, if their property could be taken what about us? Having seen this, we cannot risk going for micro-credit.”

<b>Name of group</b>	<b>Members Present</b>
Bwera Farmers' Group, Kawanda Parish	Margaret Nakazibwe Kamuganda Getrude – Councillor at LC III George Senyonga Kezia Senyonga Mugimu Aisha Kalaudia Naluwanga Madalena Nampa Getrude Nassali Nakityo Farida Nalubowa Perpetua



### **6.2.3 Senyange Women Co-operative Group**

This group is located in Kabale parish, Lwebitakuli Sub-county.

It started in April 1997 with 12 members and there are now 20 members. 13 are women and 7 are men. The group is still admitting new members. (The membership fee is 5,000 Ug.Sh., with monthly payments of 1,000 Ug.Sh. and 10,000 Ug.Sh. per share.)

The main activities of this group are:

- Crop farming and livestock keeping
- Savings and credit (loans to group members)

The emphasis is on livestock and saving and credit.

In 1999, the group got 20 goats from MAWODA. They were able to realize 100 goats, some of which were sold. Presently they have 30 goats. They also have local chickens, a total of 70, having started with only 5 chickens.

They currently have a seedbed of 6,000 clonal coffee seedlings, which they will sell at 200 Ug.Sh. per seedling. In addition, they have 5,000 seedlings of pine which they got from an agency called FIFCO. They intend to plant these as a group project.

#### *Rice growing*

The group got involved in rice growing but this was not successful. In an area where they expected 20 bags, they only got 2. The project was disastrous and the group has decided to abandon the rice growing. They have realized the importance of working with projects where they have enough experience in order to consolidate those rather than taking on any project that the government recommends even when they do not have the requisite knowledge and skills.

#### *Savings and Credit*

The group currently has 300,000 Ug.Sh. available for credit. The rest has already been given out to members in loans. The group was not able to state the total loan portfolio. The interest rate charged is 5% per month.

## ***Principal Challenges***

### ***Dry Season Water Shortages***

With livestock keeping as the group's main activity, they are frequently affected by drought.

During the dry season, all the water points dry up and this leads to livestock losses, poor animal health and productivity, as well as distress sales at low prices.

### ***Access to Markets - Poor Infrastructure and Cultural Constraints on Women's Travel***

Access to markets for the group's products is constrained by the long distances to the main centres.

Roads are often impassable during the rainy seasons, because the roads have not been constructed well. The parish is four and a half miles from Masaka Town, but group members have to use the long route through Sembabule Town, a much longer journey. (It is 30 km from Sembabule Town to Masaka Town.) This substantially raises costs, in terms of both transport charges and time spent on the road.

Transport is particularly difficult for women. One member noted that, "At least for us men we can put our merchandise on bicycles and ride for 4½ miles to Masaka, but our women have not yet learnt to ride bicycles." For cultural and other reasons, in the pastoralist communities it is generally considered undignified for women to use bicycles. (Baganda women from farming community can frequently be seen riding side-saddle on bicycle taxis in Ssembabule.)

These transport difficulties are a major reason for women's failure to take up new business activities, such as shopkeeping, that require frequent travel. This partly explains women's continued reliance on horticulture and the farming of small plots at the homestead.

More generally, the inability to access more distant markets, because of transport costs and the small scale of operations, reduces the prices that group members receive for their products. The NAADS program buys goats from big farmers in Bushenyi District, in the far west of Uganda. On the local market, a goat sells for 40,000 Ug.Sh. to 50,000 Ug.Sh., but local people cannot sell in bulk, which would enable them to command higher prices.

### ***Inappropriateness of Existing Microcredit Facilities***

The group's micro-credit scheme has a poor repayment rate. Members often do not use the loans for the purpose intended, but instead use them to cover basic household expenditures, or else emergency expenses. Also, their current business activities generate low returns.

The loans available under the group's saving scheme are too small to cover the start-up costs of the promising new business activities identified.

Larger loans could be obtained from MFIs operating in the area, but the conditions of these loans are not favourable. In particular, they require monthly payments, while local women's

incomes are seasonal and the major new enterprises in question would not start to bring returns for some time.

### ***Large Family Sizes***

Fertility rates are particularly high in rural Ssembabule. One member commented that, “The people in this area have a problem of producing many children. For a couple which is 10 years in marriage, they have between 4 to 8 children.”

Another factor in this particular parish is the large number of migrants from Kabale District, which has the nation’s highest fertility rate.

Large family sizes, while providing extra hands for labour-intensive traditional agriculture, make it difficult for households to cover modern costs, such as school and medical fees. With low cash incomes, and pressure on traditional agriculture and pastoralism, it is increasingly difficult to maintain large families.

### ***Managing Goat Breeding Stock***

In respect of goat rearing, the group is faced with the problem of in-breeding. They have been trying to overcome this by exchanging their males with other local groups, but they usually find that the other groups have not looked after their stock very well, and they end up getting poor males.

Finally, the group also said that there are no NGOs operating locally and they cannot access the various kinds of training that they need.

<b>Name of group</b>	<b>Contact Information</b>
Senyange Women Co-operative Group	Mwalimu 0752-871719, 0702-107723, 0751-969996

#### **6.2.4 Ndaiga Agalyawamu Pineapple Group / Nigina**

The group is located in Ndaiga village Nakasenye parish, Lwebitakuli sub-county.

Of the group's 41 members, only 2 cannot read and write.

The group started in 2006. Membership fees at that time were 250,000 Ug.Sh. per member. In addition, members pay 27,000 Ug.Sh. per month.

This group does not have a savings and credit scheme that works on interest, but they do operate a rotating savings scheme (a "cash round" or "merry-go-round") amongst the members. The "merry-go-round" also involves gifts in kind, commonly known as "nigina". These gifts are usually specifically requested by group members, but on occasion the group will allocate a given item, not specifically requested by the person in question, to a group member. In other words, group members may receive a gift not because it is something that they specifically want or desire, but because that is what the group has to offer.

##### *Commercial Fishing*

The major income-generating activity of the group is fishing. It is carried out near Zerimutu Island, Lake Victoria. The group has 160 fishing nets and 3 boats, each with an engine. They employ 6 workers for fishing and 2 for drying.

In order to buy this equipment, the group got a loan of 1,600,000 Ug.Sh. from Matete Micro-finance. They have been able to pay back the loan using the proceeds from fishing. The net profit is between 600,000 Ug.Sh. to 700,000 Ug.Sh. per month.

##### *Pineapple Growing*

The group is also involved in pineapple growing. They have 20,000 seedlings and aim to have 80,000. They have already cleared land for planting the seedlings. Two acres of this land is owned by the group and the rest has been leased from two of the group members for a period of 14 years. While the group has ambitious plans to expand their pineapple growing enterprise, they recognize that demand on local markets is weak and hope to explore markets outside their community.

##### *Other Activities*

The group is also engaged in livestock rearing, mainly cows.

The group would also like to engage in coffee growing but they do not have good quality seedlings, which are expensive. Members said that each seedling costs 600 Ug.Sh. But when our study team visited another group in the same sub-county, we found that the Ssenyange

Women's Co-operative sells coffee seedlings of the requisite quality at only 200 Ug.Sh. per seedling. This is evidence of the need to establish links between the various groups, strengthen networking at the local level and ensure greater access to market information.

### *Support for AIDS Orphans and People with Disabilities*

The group is also involved in looking after a number of HIV orphans and persons with disabilities (PWDs). So far, they have paid school fees for 8 orphans, 4 in secondary school and 4 in primary school. In addition, the group has helped to construct a house for a child-headed household.

### **Potential New Enterprises**

- Produce buying during the harvesting season.

The group feels that if they could buy 100 tonnes of produce during the harvesting season, they would be able to sell the produce later on, when prices are high, and make a good profit. However, this enterprise would require substantial capital to establish storage facilities.

- Purchase of tents and chairs for social events.

The group intends to purchase tents (worth 2 million Ug.Sh.) and 150 chairs, which they would then hire out to people for weddings, ceremonies and functions. They also hope to buy and loan out wedding decorations.

- Rainwater harvesting.

Members would like to receive training in rainwater harvesting and the construction of facilities, both for home use and for their cows during the dry season. The lack of dry season water supply is a major constraint on the group's cattlekeeping activities.

### **Challenges**

- Much of the land locally is taken up by agriculture, and there is little land left over for grazing animals. The very limited availability of pasture is a severe constraint on livestock keeping activities.
- Unclean and unsafe water for human consumption.
- Thin local markets for milk, the principal pastoral product, and inability to access more distant markets.

<b>Name of group</b>	<b>Members Present</b>
Ndaiga Agalyawamu Pineapple Group/Nigina	Kayebire Fred Kabandize Joy Kayebire Pheob Mwitare Yofesi Nakanwagi Lajab Nakilyowa Bashilu Kasim Kemenagano Aduniya Yofesi Myetale Ihediya Cerere Jadress Mugabo Najuka Samimu Nonozi Sarah Kyomuhangi Peninah Namale Regina Fatuma Kalungi Kalinene Francis Kiggundu Fulyensio Fred Ssemanda Nalubega Asiyati Kyakera Jaria Kahigwa J. Biryomumaisho Kasande Joy Namugenyi Tereza Beganzya Job Badiru Kyenviri Kedia Ssemuko Sowali Fosecritah Amos Rwakikoma
	<b>Contact Information</b>
	Nakamiragi Aisha – Vice Chair 0754-504083  Master Mugabo Naboth – Chief Advisor 0755-061296  Fred Kayebire 0752-977110

### **6.2.5 Rwesanka Rwensakara Bosoka Okwavula Women's Group**

This group is located in Rwesankara village, Rwesankara Parish, Lwemiyaga sub-county.

The group started in June 2001 with 18 members, all women. Currently, there are 14 members, 10 women and 4 men.

There is a membership fee of 3,000 Ug.Sh. The group has a provision for payment of fines by members who do not attend meetings without giving sound reasons and making them known prior to the meeting. The group has also opened an account for group deposits.

From 2003 to 2005, the group was mainly involved in handicrafts and livestock. Some of the money from the group's sales was used to help widows, orphans and PWDs.

#### *Goat Rearing*

In 2006, some of the members received training at the district after which they were given 20 goats by NLPP. These goats delivered kids and the group was able to return 20 young goats as had been agreed with NLPP. In addition, the group received 12 female goats and 2 males from NAADS. Later they were asked to give 7 goats to another group. The group is due to receive another 4 goats from NAADS. NAADS also helped the group to construct an iron-roofed shed for the goats, an improvement on the original makeshift goat shed the group had constructed.

Group members complained of the low prices their goats fetch on local markets, and lamented their inability to sell on more distant markets, where prices are higher. Locally, a six-month old goat sells at 25,000 Ug.Sh. and a one-year old goat sells for 50,000 Ug.Sh. to 70,000 Ug.Sh.

Other challenges with goat rearing are animal diseases, which require costly treatment and can eliminate a substantial portion of the herd, and young does' frequent miscarriages, which are related to poor feeding, watering and veterinary care.

#### *Childrens' Schooling and Labour – Trade-Offs*

Group members commented on the difficult trade-off between increased participation in schooling by local children and decline in the availability of children's labour for household production. They understand that sending children to school brings long-term benefits, for their children and for themselves, but they must take the short-term hit in terms of lost household labour supply, and lost income.

Given that under Uganda's UPE programme all children must go to school, there is a lack of labour for grazing. Group members can no longer rely on boys to graze their cattle and goats. The members have tried to overcome this by establishing rotational grazing days for members. Each member works two days in a fortnight.

### *Handicrafts*

There is, to all intents and purposes, no local market for handicrafts. The group has not been able to access the market for handicrafts that is based around the major tourist centres and routes.

Despite the success of some programs in Uganda and Rwanda that have been able to market crafts over the internet, the tourist market in Uganda is saturated, with large numbers of people trained in the production of very similar, and often inauthentic products.

Unable to find markets for their products, the group has lost interest in handicrafts and all but abandoned this activity.

### *Access to Information*

Members said that they listen to Radio West, Mbabule Radio and Radio Buddu. These radio stations have programmes that give information on the prices of basic commodities, so members are aware of prices on local and regional markets. However, they still lack bargaining power, in large part because they produce in small quantities.

### *The Shift from a Women-only to a Mixed group*

Members were asked to explain why they had decided to change from being a group for women only to become a mixed group, admitting men.

Their reasons were, essentially, practical ones:

“We have been attending workshops at the district and by some NGOs. We have been advised to involve men in our groups to help us with some of the work/tasks that we cannot easily manage on our own. For example, when we were constructing the goat shed, we needed men to go to the forest and cut down trees for poles.”

As elsewhere, male group members were also better able to negotiate with suppliers and customers, and to undertake business-related trips.

Our impression is that mixed groups appear to work well, for women, when there is a large female majority in the membership and when there is a supportive culture, recognizing women's rights. We strongly suspect that, where these conditions do not apply, as in the case of participating groups in the pastoral north of Ssembabule, men dominate women and tend to secure a great proportion of the financial benefits. This suggests that a delicate balance must be struck, in deciding whether or not admit men to established women's groups.



### *HIV/AIDS Orphans and PWDs*

The group has attempted to support the most vulnerable and needy in their community - AIDS orphans and the disabled.

They have not been able to generate the resources needed to do this effectively, but they have been able to link these vulnerable groups with LWF, one of the few NGO programmes operating locally, and LWF is currently working with them.

### **Potential New Enterprises**

Members identified the following promising new business activities:

- Making wedding gowns
- Selling materials
- Purchase, storage and sale of produce
- Rearing dairy cows

<b>Name of group</b>	<b>Members Present</b>
Rwesanka Rwensakara Bosoka Okwavula Women's Group	Violet Mukiibi Grace Kaaya Aisha Ssendegeya Sylvia Sempira Mukiibi Miserk Ssendegeya Abdu Mastula Mutyaba Jovanis Kazongomba Mutyaba Jabel Aida Byabazungu Akiiki Faustine Erina Naalongo Kaaya Robert Sanyu Mary
	<b>Contact Information</b>
	Isha 0751-615882

## **7. Stakeholder Mapping**

An initial stakeholder mapping was conducted, based on interviews with women's group members and key informants in the public and private sectors.

Few of those interviewed for this study had any significant knowledge of wider networks. In many cases, District officials did not have a comprehensive knowledge of the development and business related actors operating in their areas. Kabale District officials stood out in this respect – with solid studies and a high level of awareness on issues and actors. Ssembabule District was notably lacking in managerial and technical capacity, as onemight expect, given the newness of the District and its relative poverty.

A more comprehensive stakeholder mapping exercise will need to be conducted, in order to identify the key players and programs, and support networking activities.

It is clear that there is a significant gap here – and that better information sharing and networking would be beneficial.

Business and trade associations, particularly the Chamber of Commerce, need to do more to involve rural people and businesses. At the same time, efforts to support organizations of rural women and businesses could help to increase access to finance and markets.

Some of the key actors – organizations and officials – are listed below:

### **Local Government – Community Level**

- The Community Development Officers (CDO)
- LCIII Chairperson

### **Local Government – District level**

- LCV Chairperson

### **Ministries & Government Programs**

- NAADS
- Ministry of Gender, Labor, and Social Development

- Ministry of Trade and Industry Farmers House  
(Parliament Avenue P.O. Box 7103Kampala41-256396/34394741-251578)

### **Business & Trade Associations**

- Uganda National Chamber of Commerce and Industry.  
(P.O. Box 3809 Kampala, 258791)
- Uganda Small Scale Industries Association (USSIA)  
(UMA Show Ground Lugogo P.O. Box 6066, Kampala 41-221038/211785)
- Uganda Manufacturers Association (UMA)  
(UMA Showground, Lugogo P.O. Box 6966 41-221034 41-220285)

### **NGO Programs**

- Minnesota International Health Volunteers (MIHV)

MIHV's *Uganda Child Spacing Program* (UCSP, 2006-2009) is funded by the U.S. Agency for International Development and supported by the Uganda Ministry of Health. MIHV operates in Ssembabule and has been one of the most significant NGO programs there, particularly for women.

- Lutheran World Federation (LWF) – active in parts of Ssembabule and partly pastoral rakai District.