



ADVOCATES COALITION FOR DEVELOPMENT AND ENVIRONMENT

END LINE REPORT



SUPPORTING BUSINESS OPPORTUNITIES FOR RURAL WOMEN IN EAST AND SOUTHERN AFRICA

A CASE STUDY OF UGANDA

Susan N. Kavuma | Florence K. Muhanguzi | George Bogere | Kiran Cunningham | Irene Achola

ACODE Policy Research Paper Series No. 89, 2019

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Cover Photo: Women in Mbarara district pose for a group photo after attending a peer learning event organised by the ACODE research team.

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List of Abbreviations and Acronyms

ACODE	Advocates Coalition for Development and Environment
AICARD	African Institute for Capacity Development
CCGD	Collaborative Centre for Gender and Development
CESO	Canadian Executive Service Organisation
DAO	District Agricultural Officer
DCO	District Commercial Officer
DPO	District Production Officer
FGD	Focus Group Discussion
IDI	In-depth Interviews
IDRC	International Development Research Centre
IES	Institute of Environment Studies
NAADS	National Agricultural Advisory Services
OWC	Operation Wealth Creation
SACCOs	Savings and Credit Cooperative
SDGs	Sustainable Development Goals
SIDA	Swedish International Development Agency
UNDP	United Nations Development Programme
UWEP	Uganda Women Entrepreneurship Programme
VSLAs	Village Savings Loan Association
YLP	Youth Livelihood Programme

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Executive Summary

The project on Supporting Business Opportunities for Rural Women in East and Southern Africa was implemented in Zimbabwe, Uganda and Kenya as a collaborative and cross-country project by three institutions. In Zimbabwe, project was implemented by The Institute of Environment Studies (IES), in Uganda by Advocates Coalition for Development and Environment (ACODE) and the Collaborative Centre for Gender and Development (CCGD) in Kenya. The overall aim of the project was to support the economic empowerment of rural women in value addition businesses through identification and promotion of viable business enterprises that lead to the creation of decent and sustainable jobs. Specifically, the project sought to: i) examine the structural barriers that constrain women from becoming more innovative and their ability to take advantage of the opportunities available for business development; ii) Identify and explore the opportunities that exist off-farm for rural women, including activities that tend to be male-dominated and of higher value; iii) Contribute to evidence based policy advocacy on designing innovative interventions to empower rural women in business enterprises; iv) Build and enhance the entrepreneurial capacity of women owned/managed small and medium enterprises in selected rural areas; and v) Document and disseminate best practices for empowering rural women to participate in business enterprises.

The study adopted an action research methodology that involved conducting a baseline study to address objectives i) and ii). Based on the findings from the baseline study¹, an intervention was designed and implemented to address objective iv) which largely focussed on building the entrepreneurial capacity of selected women in the study sites. At the end of the implementation of the intervention an endline study was conducted to address objectives iii) and v).

The endline study aimed to document the outcome of the intervention on the entrepreneurial capacity of women that benefited from the intervention. The intervention had five components: i) sensitizing women and their spouses on the importance of women economic empowerment; ii) training women in business skills such as planning, record keeping and value addition processes; iii) mentoring women to apply the acquired knowledge and skills; iv) providing seed money to facilitate women to implement activities in their work plans and v) providing women with a farm business record keeping book.

All components of the intervention were beneficial to the women and their spouses in several ways. The men who attended the sensitization meeting appreciated the knowledge they obtained and many of them became supportive (for those who were not supportive before the meeting) to their wives. The support was provided in different ways. For instance, some husbands explained the business concepts to their wives and/or assisted them to apply the concepts such as record keeping

¹ Kavuma, et. al., Supporting Business Opportunities for Rural Women in East and Southern Africa: A Case Study of Uganda, Kampala. ACODE Policy Research Series No. 87, 2018.

and preparing a business or work plan. To other husbands, there was a mindset change to view their wives' business as a viable venture and some started injecting their own money in their wives' business while others provided physical labour. The training equipped women with various business skills such as record keeping, business planning and knowledge on value addition processes. During the endline study, many women interviewed said they only started recording business transactions after training and receiving a record keeping book. In addition, the training caused a mind-set change for the women to begin viewing their businesses as viable projects which encouraged them to start planning for their businesses.

The mentorship programme was greatly appreciated by the women and their spouses. We partnered with the District Commercial Officer (DCO) and District Production/ Agricultural Officer (DPO/DAO) in each district to mentor the women. The DCO and DPO were oriented in mentorship skills and engaged for three months. The women informed us that the mentors helped to clarify concepts that were not clear during the training. The mentors during their on-site visits provided both technical and business advice which enabled the women to use the record keeping book appropriately and improve farming practices. The mentorship programme incorporated peer-learning events which were appreciated by the women because they were able to learn from the experiences shared by their peers but also continued networking and visited each other to further learn good farming practices. The seed money of UGX 200,000 given to the women enabled them expand their businesses. Many women used the money to buy farm inputs such as pesticides and pump sprayers, others increased their stock by buying chicks or piglets while others used it to pay for labour.

In view of the findings from the endline study, we recommend that strategies that aim to economically empower women should take into consideration the characteristics of the women and their businesses. Targeting rural women requires establishing their level of education and business acumen prior to intervention in order to design an appropriate intervention that takes into consideration their competences. Mentoring is a critical component of the interventions for empowering women because of its ability to promote practical learning and provide specific advice to the mentees. Involvement of men in women empowerment programmes is very important to promote gender relations and elicit spousal support to achieve business success. All interventions aimed at empowering women must take into consideration the context and environment within which the women are operating such as gender roles, time allocation and culture to make the intervention more beneficial to the women.

1.0 Introduction

Economic empowerment of women has taken centre stage in the global development discourse because of its potential impact on economic development and poverty alleviation. Many development organisations and governments are increasingly taking interest in the issue. Advancement of women's economic empowerment draws on the global realisation that women who constitute over half of the world's population are excluded from gainful employment rendering them an economically disadvantaged group. Evidence shows that empowering women economically has a significant impact on development outcomes and contributes to equality between women and men (Zakuan and Hassan, 2016; Kabeer, 2012, Ernst and Young, 2011; Swedish International Development Agency (SIDA), 2015). The commitment to advance women economically is well articulated in the 2015 Sustainable development Goals (SDGs). Goal five of the Sustainable Development Goals (SDGs) is about achieving gender equality and empowering all women and girls. Empowering women economically is important for the realization of other SDGs related to inclusive and sustainable growth, full and productive employment and decent work, poverty reduction, health, education and welfare among others.

Many governments, Uganda inclusive, have come out to support women's empowerment as a strategy of promoting inclusive growth, achieving poverty reduction and social justice. Uganda has made significant progress in strengthening gender equality and women's empowerment, including the formulation of gender responsive policies and strategies, institutionalization of gender planning in all sectors, increased availability of gender disaggregated data and information from research² and initiatives such as the Uganda Women Entrepreneurship Programme (UWEP) in the Ministry of Gender, Labour and Social Development (MoLSD) and Youth Livelihood Programme (YLP). However, gender inequalities remains a challenge especially access to productive resources, participation in decision-making both at household level and in public administration (Kabeer et al, 2013; Chichester et al, 2017; United Nations Development Programme (UNDP), 2017). It has also been documented that women's participation in business has not resulted in the same level of economic empowerment as that of men because of the barriers women face to access gainful employment and engage productively in the economy (Canadian Executive Service Organisation (CESO), 2012). Therefore, programmes that aim to economically empower women must not only increase their access to productive resources but also provide women with opportunities to use the resources in ways that lead to economic success.

² United Nations Joint Programme On Gender Equality, Annual Review 2013/2014

It is against this background that this study was commissioned in Zimbabwe, Uganda and Kenya. Overall, the study aimed to support the economic empowerment of rural women in value addition businesses in Uganda, through identification and promotion of viable enterprises that lead to the creation of decent and sustainable jobs. Specifically, the study sought to:

1. examine the structural barriers that constrain women from becoming more innovative and their ability to take advantage of the opportunities available for business development;
2. Identify and explore the opportunities that exist off-farm for rural women, including activities that tend to be male-dominated and of higher value;
3. Contribute to evidence based policy advocacy on designing innovative interventions to empower rural women in business enterprises;
4. Build and enhance the entrepreneurial capacity of women owned/managed small and medium enterprises in selected rural areas;
5. Document and disseminate best practices for empowering rural women to participate in business enterprises.

This report documents findings from the endline study and highlights the outcomes of the intervention on the target women in Mukono, Soroti and Mbarara districts. The report is organised in eight sections. Section 2 describes the theory of change used to design the intervention and analyse data. In section 3, we provide the methodology used to collect and analyse data for the endline study. We present the nature of businesses which the programme targeted and the outcome of the intervention in section 4 and 5 respectively. In section 6 and 7, the report provides lessons learnt from the implementation of the programme and the challenges experienced by the mentees and mentors respectively. Finally, the conclusion and recommendations are presented in section 8.

2.0 Theory of Change

The theory of change adopted for this study was informed by Golla et al's (2011) conceptualisation of women economic empowerment as presented in Figure 1. According to Golla et al (2011) women economic empowerment entails the ability of women to succeed and advance economically with the power to make and act on economic decisions. Women should have access to productive resources such as human capital (e.g. education, skills and training); financial capital (e.g. loans, savings); social capital (e.g. networks, mentors); and physical capital (e.g. land, machinery) required to participate in the market economy. Power and agency are critical to enable women to make decisions regarding the distribution and control over resources and proceeds from business ventures. Golla et al posit that to promote women's economic empowerment, there is need to address underlying factors that contribute to community resources and the norms and institutions that govern access to and distribution of these resources.³ The norms and institutions are organisational and social systems that govern economic activities between economic agents, referred to as the 'rules of the game'.

Accordingly, Golla et al (2011) argue that interventions to economically empower women can be implemented at individual or group level. These interventions can adopt a multi-dimensional approach by empowering women socially by building their capacity for agency, and economically by enhancing their access to productive resources. Alternatively, the interventions can focus on a single dimension such as economic empowerment. Within this dimension, the approach can be project based, for example, implementing a micro-credit program to provide financial capital to women or a literacy program that can provide life skills for women to advance socially and economically. They note that no single program may possibly address all the dimensions of women's economic empowerment; rather, development actors must decide on specific areas of intervention. Given the resource constraints, an intervention designed around skills building and sensitisation was undertaken. The intervention was designed to empower women through a combination of mentorship and peer to peer learning to impart basic business skills and build women's capacity for product development (value addition), both of which were identified as areas of need by women in the study sites. It was envisaged that through this intervention, women would have greater ability to access productive resources and improve their capacity for agency and wellbeing. The choice of the intervention was based on the recognition that imparting knowledge and skills would expand women's opportunities to do profitable and sustainable businesses.

Since Golla's framework suggests the interconnectivity of the two dimensions of women empowerment (economic advancement and power and agency), we believe that skilling rural women in business in the three study sites would not only enhance

³ While the norms refer to the gender defined roles by society such as taboos, prohibitions and expectations, institutions refer to the policy, legal and regulatory frameworks that govern transactions and influence human behaviour, such as market structures, marriage and inheritance.

Figure 1: Theory of Change: Skilling Women in Basic Business Skills and Product Development

Outcomes	Ease of implementation of projects due to buy in by different stakeholders	Better understanding of improved business practices	<ul style="list-style-type: none"> • Application of improved business practices by women • Greater market access by women
Outputs	<ul style="list-style-type: none"> • 150 women (50 per district) trained in improved business practices and value addition • Training manual for rural women in business developed 	<ul style="list-style-type: none"> • 60 women (20 per district) mentored under the project • Manual for mentoring women in business • Three District mentoring (and peer learning) reports • One synthesised mentoring report 	
Assumptions	<ul style="list-style-type: none"> • Spouses of the women accept invitation to district meeting • Men will appreciate their roles in making their spouses' business successful 	<ul style="list-style-type: none"> • Women have sufficient motivation to acquire the skills • Women have the acquired aptitude to learn the skills • Women have the time to participate in the training • Women are determined and able to change practices 	
Activities	Sensitisation Sensitisation of both women (150) and men (75) about the project and the importance of spousal support for women in business. This was done through three district workshops and three radio talk shows	Training Training a total of 150 women (50 per district) on business practices including financial management, development of marketing and business development plans and value addition where applicable. This was done through three district workshops	Mentoring Mentoring a total of 59 women to adopt improved business practices including financial management, development and implementation of marketing and business development plans and value addition where applicable. This was be done through mentorship visits and peer learning meetings

their access to human capital but also improve their capacity for agency and wellbeing. For instance, we anticipated that women who trained in basic business skills and applied them in their businesses could improve the performance of their businesses in terms of increased profitability and enterprise expansion. The improvement in the performance of women enterprises is expected to increase incomes accruing to entrepreneurs, which in turn improves their social status and build their capacity for agency. Consequently, women beneficiaries are likely to have increased involvement in decision-making not only in their households but also in the society, as a result of improved economic and social status. Given that women are reported to invest more in the children than men, the increased incomes may trigger increased investment in the children’s education and health. Cognizant of the role of men in advancing women’s empowerment as highlighted in the baseline survey, the intervention also targeted spouses through sensitisation meetings focussing on the importance of women’s economic empowerment and men’s support.

The men were encouraged to attend the mentoring sessions with their wives. Figure 1, presents the diagrammatic illustration of our theory of change.

3.0 Methodology

3.1 Research Design

The study adopted an action research design, starting with a baseline survey to document the characteristics of the women and their businesses. The baseline survey was followed by an intervention aimed at building the entrepreneurial capacity of the women. Subsequent to the intervention, an endline study was conducted to document the outcomes of the intervention. The baseline survey covered a total of 50 women in each of the three districts: Mbarara, Mukono and Soroti who are mainly involved in agriculture related businesses. The intervention involved five components: i) sensitising the spouses on the importance of women economic empowerment; ii) training of women in business skills; iii) mentoring women in the application of acquired business skills for a period of three months; iv) providing seed money to women to put into practice the acquired skills and knowledge and v) provide a record keeping book to women to record business transactions. Not all women were exposed to all components of the intervention.

Out of the five interventions listed above, three (i, ii & v) were applied to all the 50 women in each district. While intervention iii) and iv) was only applied to 20 women due to financial constraints. These 20 women were purposively selected based on their level of commitment during the training with a leaning on women involved in agricultural production and a fair representation of the sub-counties in the sample. Prior to selecting the 20 women to be mentored, all the 50 women in each district were trained for two days in business skills such as; business and market plan development and implementation, records and book-keeping and value-addition processes. The choice of the focus areas of the training was informed by the findings from the baseline survey and the overall objectives of the study⁴. The spouses of all the women were invited to participate in the first day of the training workshop to sensitise them about the importance of women's economic empowerment and engagement in business and solicit their support to their spouses. Fifty-six (56) men attended (29 Mukono, 24 Soroti & 3 Mbarara) the meeting.

The mentorship programme had two major activities; the personal visits where each woman was visited once a month by a mentor and a peer learning event where the women shared their experiences of the mentorship programme. With the aim of embedding mentoring into district local government structures, mentors chosen were the District Commercial Officer and the District Production Officer in each district. Their selection was based on their mandates of providing business and agricultural advisory services in the district which was in sync with the mentorship programme. This was beneficial to the project in three ways. First, they had experience in providing advisory services to practicing farmers and business women; second, they

⁴ For instance, it was clear that women lacked entrepreneurial skills, particularly in basic business practices such as business planning, record keeping and resource mobilisation.

were knowledgeable about the women's businesses; and third they would be able to continue advising the women even after the end of the project which would ensure sustainability of the project. However, our team of mentors was gender biased with only one woman but it did not arise as an issue of concern among the mentees.

The women were provided with a modest amount of money (UGX 200,000 equivalent to USD 53⁵) as seed money to enable them put into practice the knowledge and skills they had acquired during the training. This money was provided at the beginning of the mentorship programme to all mentees who participated in the programme. It was observed during the training that the women appreciated the importance of keeping business records and this practice was enhanced by providing the women with a record keeping book to enable them to record business transactions. The endline study tools were designed to trace the outcomes of the implemented package of interventions among the women, their spouses and the mentors.

3.2 Data Collection Process

The endline study employed qualitative research methods to gauge the impact of the intervention on participants. It focused on all the 20 women involved in the mentorship programme, 5 husbands to the mentored women and the 2 mentors in each district. Due to limited funds and time to quantitatively measure the outcome of our intervention, we randomly selected (using the lottery method) 10 women to participate in the in-depth interviews and the remaining 10 women were selected to participate in the FGD meeting. The five husbands were randomly selected and key in-depth interviews administered to collect their views on the outcome of the different components of interventions. Similarly, we used KII interview guides to collect data from the mentors who had participated in the study. Therefore in each of the three districts we conducted 15 in-depth interviews, 2 KIIs and 1 FGD, giving us a total of 51 interviews (of these 15 were men) and 3 FGDs.

3.3 Data Management and Analysis

The endline study collected qualitative data and therefore we used appropriate qualitative data management and analysis methods to record, enter and analyse the data. All interviews were recorded and transcribed into narrative report using MS Word. Atlas.ti was used for data analysis. The transcripts were coded using a codebook with well-defined codes that reflected themes capturing the impact of the intervention on the women, mentors and spouses as well as challenges faced by the participants. Once coded, quotes were retrieved using the Atlas.ti program and patterns in the data were identified. The coding and data analysis process was corroborative and involved multiple members of the research team. Verbatim quotations are used to illustrate study participants' voices. To maintain confidentiality, names of participants have been omitted in the report.

5 Bank of Uganda Exchange rate as of 15th August 2018 – USD\$1=UGX3,750

3.4 Limitations of the Study

The study had limitations related to scope of coverage, language barrier and available resources. First, the scope of the study was limited to only three districts in Uganda and even within the district we covered only three sub-counties which limits the generalisation of the research findings to the wider population. Second, some of the women were illiterate and therefore found it difficult to comprehend the training materials which were written in English. Also, they could not write their business plan and goals as well as writing in the record keeping book. Third, the available financial resources were not sufficient to implement the entire package of the intervention to all the women and subsequently cover all the women in the endline study. Lastly, the intervention could only be implemented within a period of four months which is a relatively short timeframe to track impact of the intervention, especially in the context of agricultural activities. Lastly, due to resource constraints, there was a change in the research design with exclusive focus on the intervention group and adopting a qualitative research approach in the endline study. This change did not allow for matching of respondents from the baseline and endline thus it was not possible to measure the difference in impact attributable to the intervention, which required a control group.

4.0 Nature of the Business and Skills Targeted for Improvement

This section describes the businesses covered during the mentoring exercise under the project, the business aspects and areas of the business targeted for improvement. The women were asked to focus on one business under the mentorship programme in order to concentrate the resources (funds and time) on small range of activities. The businesses selected by the women included, crop growing and selling, poultry, piggery processing, apiary, fish farming, wine making and stone and brick making. Table 1 shows the distribution of businesses selected by women across the three study districts.

Table 1: Businesses Selected by Women for Mentorship

Type of Business	Soroti	Mbarara	Mukono	Total
Agriculture Crop	11	12	9	32(53%)
Poultry	4	-	1	5(8%)
Piggery	2	2	3	7(12%)
Bee keeping	1	-	-	1(1%)
Fish farming	-	1	1	2(5%)
Agro-processing	1	1	6	8 (13%)
Quarrying and brick making	1	4	-	5(8%)
Total	20	20	20	60

Table 1 shows that the majority of the selected women for mentorship were involved in agriculture – crop production (53%) followed by animal husbandry (20%), agro-processing (13%), and others (14%).

4.1 Business Practices before Intervention

During the end line, the women were asked to give their perspectives on the business practices they were most and least pleased with before the implementation of the mentorship program. From the responses in the endline study, it was evident that most women were not applying business practices such as business planning and record keeping before the programme and therefore the responses centred around the profitability of the business, market access and gaining self-esteem as a result of their engagement in business. For example, a woman in Soroti and Mukono reported that;

“I was happy with the yields despite challenges like diseases. The profits too were good. One time I generated about UGX 1,600,000 in just one season. It is income from oranges that enabled me educate my children. I am also constructing a house”. **IDI Female Soroti**

“The banana business was doing well. I was getting between UGX 300,000 to UGX 400,000 a week from banana sells only. I also used to sell fibre and the leaves. I was able to pay tuition for a student at university and another in secondary school”. **IDI Female Mukono.**

It was interesting to note that some women were proud of their involvement in business and derived self-esteem from being business women as indicated by a woman in Mukono:

“The other thing that used to please me was that I became popular and everyone knew me as someone who rears chicken. I was proud of it and got so many friends”. **IDI Female Mukono.**

Others were pleased with their access to markets and the high demand for herbal medicine, perhaps due to the uniqueness of their business as reported in Soroti and Mukono district:

“Market for my seedlings was not a problem. I used to sell to some suppliers who used to come to the sub county to buy orange seedlings”.

IDI Female Soroti

“What was amazing was the high demand for herbal medicine. The Nkooge (tamarind) is a favourite herb used for treating diabetes, hypertension and many other ailments”. **IDI Female Mukono.**

Women were also asked the aspects of their businesses, which they were least pleased with before enrolment in the programme. Most of their responses related to performance of the business, access to markets and challenges arising from poor agricultural practices. This emphasizes the importance of these aspects to the businesses from the viewpoint of the women. Performance issues were mainly related to pests, diseases and conditions that destroyed crops leading to poor harvests. For example, women in Soroti and Mukono said:

“The yields were not good. At flowering, most of the flowers used to drop off which would lead to few oranges. In addition, there were diseases that attacked the oranges nearing maturity. There was also a fly that used to make the oranges start rotting. This used to cause huge losses”. **IDI Female Soroti**

“I used to encounter a lot of problems with pests and diseases especially in the banana plantation. I tried all means, buying pesticides here and there, but they are continued. We had no extension workers for technical advice”. **IDI Female Mukono**

Women in Mbarara were not pleased with their business management skills especially keeping track of progress. Most of them said they were not keeping records and did business haphazardly; one of the women testified thus;

“What was not going on well, I was doing work but without accountability. I would not do accountability about its income and expenditure. I was doing work haphazardly; I spent income haphazardly without a goal.” **IDI Female Mbarara**

On the contrary, some women were not pleased with their access to markets. They reported limited access to markets which would force them to sell at low prices or stay with the produce with nowhere to sell it. They had this to say:

“The market was limited and price of chicken was low. In a week, chicken would fetch UGX 8,000 yet the cost of feeding them for that long was much more”. **IDI Female Mukono**

“Milk had no market and at times we used to consume it ourselves”. **IDI Female Mbarara**

With regard to business practices, across the three study sites, most of the women confessed that prior to their involvement in the programme they lacked proper record keeping practices and were not able to determine the level of profitability. The responses show that there was difficulty in ascertaining the cost of all inputs as well as tracking all sales. Two women, one from Mukono and another from Mbarara described their experience:

“I never used to keep any records. I had no record of what I had spent or what I had earned from sales. I also used to mix all my earnings. I didn't know that having records would help me keep track or monitor how my project was doing but thanks God ACODE came in to teach us how to manage our projects”. **IDI Female Soroti**

“I was not doing well on record keeping and it was difficult to tell whether we were making profits or losses. When I started keeping records now I can know how much income I make in one month, two months or three months”. **IDI Female Mbarara**

Indeed findings from the baseline survey show that only 13 percent of the women who participated in the survey had a cashbook for recording business transactions. Many believed that record keeping was not necessary especially for small businesses run by the owners (see Kavuma et al, 2018).

4.2 Areas Targeted for Improvement during Mentorship

At the beginning of the mentorship programme, women were asked to identify specific areas of their businesses for improvement and set goals. These goals guided the mentorship program in two ways. First was by indicating to the mentors what to focus on during the mentorship for each individual. Second was to keep the mentees focused on achieving or working towards achieving specific goals. The goals set were largely to do with expansion of business, access to markets, value addition

and branding, and increased production and profitability. Expansion of business had three elements. The first element was expanding the capacity of the business by increasing the space in which it operates as well as infrastructure improvements. The second aspect of expanding business was increasing the inputs and livestock. The third was increasing production levels of their business. Below are some of the voices with regard to expanding the business:

“I planned to expand my poultry farm and extend the chicken house by the end of this year. I had also planned to buy a breed of fast growing chicks. I have already extended the chicken house but there is no money yet for buying the chicks”. **IDI Female Soroti**

“My goals were to improve on crop production and also improve on business so as to increase productivity. I wanted to produce larger size bananas”. **IDI Female Mbarara**

On access to markets some women were keen on accessing markets beyond their localities especially in the capital Kampala or regional trade centres.

“I wanted to move from rural to urban markets, this would mean improving on the quality of my products”. **IDI Female Mukono**

“The first goal was to widen the market for my seedlings and orange fruits. I wanted to sell outside Soroti District within two years”. **IDI Female Soroti**

“I had targeted to market my business, to get customers, keep records and also to keep in good relationship with my workers so that we can improve our business...And also to expand it because we have records in addition to marketing it. I grow tomatoes. At first I did not have market. But when I participated in the training, I started getting the market. I also increased production of tomatoes. I do not grow tomatoes at home only. I hired another piece of land in a village called Kakyera where I am growing more tomatoes.” **FGD Females Mbarara**

In reference to value addition, the aspirations were in the area of processing of agricultural produce into products with higher value and longer shelf life such as producing juice and improving the quality of bananas. The other was packaging and labelling.

“My goal at the start of this programme was to have value added by blending enkooge (tamarind) seeds into juice”. **IDI Female Mukono**

“At the beginning of this programme I had a problem of ants destroying my banana plantation. My goal was to improve the quality of bananas as well as add value to them”. **IDI Female Mukono.**

At the beginning of the mentoring program the training focused on improving business performance through record keeping, marketing and client/customer management, value addition, financial management, business planning, and setting business

priorities. The women were asked to select which of these areas of their business they would like to target during the mentoring. The areas chosen can be categorized under four groups including record keeping, value addition, marketing and business planning. The findings indicate that most women across the three districts targeted to improve record keeping due to greater appreciation of its potential to improve performance of business. The women realized that record keeping could enable them monitor the progress of their businesses particularly income/sales, expenditure, the profits and losses and identify areas that required improvement. A woman in Soroti and another in Mukono explained;

“I wanted to keep records of expenditures, sales, profits, losses so that I could understand how the losses came about and keep track of my business”. **IDI Female Soroti.**

“Through this programme, I must say that I mainly targeted record keeping. While there are a number of challenges, once I understand record keeping, then I will be able to manage all the other challenges”.

IDI Female Mukono.

Value addition involved a number of interventions ranging from improved agricultural practices including use of improved seeds and livestock; and spraying pesticides to processing, branding and packaging. As over half the women were involved in agriculture, they were interested in improving the quality of their products as some of the women illustrated;

“In the work plan I wanted to improve on the management of my farm especially when it comes to spraying the citrus and weeding. The challenge has been the cost of spraying, which has to be done monthly”.

IDI Female Soroti.

“I wanted to change to better breeds of pigs. The white large produces more piglets and grows very fast. The local breeds take long to grow, produce few young ones and eat a lot”. **IDI Female Mukono**

“Adding value and improving quality to my business is what I selected. I wanted to ensure that my millet is dust and stone free. This requires that the millet is dried on clean ground using tarpaulins”. **IDI Female Mbarara.**

The women wanted to access other markets as well as attract buyers through networking. They targeted large consumers in their communities such as schools, government projects and their friends.

“I was determined to expand the market for my products, I managed to spread the information to mostly business people, in parties, church and even some schools like here at Arapai college and Teso college. They always come for chicken and even chicken droppings for their agriculture study practice. I have a lot of networks so now most of my customers just

come home to buy the hens and eggs. On some occasions, I also take to the market like here at Arapai market, there are many buyers”. **IDI Female Soroti.**

“I wanted to improve on marketing. I needed to get more customers especially through networking with other businesswomen who could be knowledgeable about prices and market for my seedlings. I need to get in touch with those guys from the sub county because they may have chances of getting for me customers”. **IDI Female Soroti.**

Work plans were supposed to lay out in chronological order the activities involved in the business and establishing the expected expenditure related to those activities. The women recognized that the work plans had to be accompanied by record keeping ensuring that they are implemented.

“I wanted to improve on following (implementing) the work plan. I start preparing the Nursery bed in March and after 2 weeks, I transfer the seedlings to the already prepared garden. I weed it by April and spray, actually spraying starts from even the nursery bed. So, after some time, I start putting the support i.e. the sticks to make the plant to stand firm. Spraying continues after every one week till when it starts flowering. You continue spraying and applying fertilizer until it matures, gets ripe and harvest it for the market. So. the whole process takes about 3 months and then the 4th month is for selling the ripe tomatoes”. **IDI Female Soroti.**

“I had to improve planning of my work. It is now time for harvesting beans and maize. I had to ensure that I had saved enough money for purchasing the produce from the farmers. I also know that I need to prepare the store because if you just store the produce in a cold place, it will all get spoiled. I also record every expenditure I incur and that can enable me to determine how much or the price I have to sell the produce. Of course my selling price should be higher than the buying price. Otherwise you will get losses. I also resell it when the prices are higher than the price I bought it”. **FGD Female Soroti.**

Women especially those from Soroti were interested in drawing work plans for their agricultural activities to be able to follow through the production cycle – including ploughing, putting up nursery beds, transplanting seedlings, weeding and harvesting - ensure proper planning of their businesses as the women in Soroti explained above.

4.3 Opportunities for Empowering Women in Business

Increasing economic opportunities to women is critical to enhancing their economic potential and stability. One of the issues under study was to understand the available economic opportunities for businesswomen in rural Uganda, particularly the three study sites: Mukono, Soroti and Mbarara. The findings revealed that the government

through the district local government offers most of the available opportunities. Only one of the women in Mbarara had attended training offered by African Institute for Capacity Development (AICARD) in partnership with Makerere University, Kampala.

4.3.1 District Support to Women in Business

The findings indicate that the central government through the district local government offers a number of opportunities to support women in business or entrepreneurs. The support includes human, financial and material resources delivered through the district departments of Production, Marketing and Community Development. The main government programmes recorded in the three district study sites are Operation Wealth Creation (OWC)/National Agricultural Advisory Services (NAADS) which is coordinated by the Production department; and Uganda Women Entrepreneurship Programme (UWEP) and Youth Livelihood Programme (YLP) coordinated by the Community Development Department.

In Mbarara and Soroti, under the OWC/NAADS programme the production unit through the agricultural extension offers support in the field of agriculture for both crop and animal husbandry and aquaculture (fisheries). They offer capacity building through training of farmers (both women and men) in modern agricultural practices, planting high yielding varieties and post-harvest handling to ensure quality. They also provide inputs in form of planting materials, livestock (heifers), pesticides and fertilisers. One of the Mentors in Soroti reported that they had conducted a gender sensitisation focussing on gender and trade to encourage women to engage in male dominated areas especially those that are high earning – *“the money making activities that men are doing”* (KII Soroti). The UWEP and YLP provide financial resources and training to women groups targeting women aged between 18 and 65 and youth aged between 18 and 35 years respectively. The training focuses on record keeping and financial literacy especially for the potential beneficiaries/women who have been selected to participate in the programme.

The marketing department offers services in the area of commerce and trade including training in business development and marketing. The selection however, does not seem to have a strict well laid out criteria but rather they largely target women and farmer groups who are reportedly struggling in their enterprises, those who already have established enterprises or businesses as well as those who take the initiative to seek the services. According to one of the Mentors in Soroti district, the CDOs in collaboration with the local leaders and women councillors help to identify women for the trainings.

One of the mentors in Mbarara expressed a concern that a majority of the beneficiaries of inputs such as coffee seedlings and livestock are men; yet most of the care work in the management of the enterprise (e.g. feeding the cows, care) is done by women.

“The tendency has been men dominating the recipients of planting materials such as coffee seedlings and animal breeds such as heifer. This

is due household power relation where men dominate decision-making, often it is the man applying, and the man doesn't want to give a chance to his wife... but you find that if a heifer targeted for milk production, zero grazing is given to the man, the woman will do most of the work to feed it, to care for it". **IDI, Male Mbarara**

The district officials however, complained about the limited resources both human and financial) needed to cover all the communities. Hence, the respective departments work in collaboration to deliver services through the sub counties and parish development committee's s one of the officials reported;

"There are many women but we don't go to all, because when you look at the sub county, we only have one person for veterinary and one for crop husbandry based at the sub county level...when we move around and see some group struggling we support, actually we don't want to claim that we reach all of them. We also take advantage of those ones whom we see are already doing something and we help them or others come here, so we call them, train, conduct demonstrations and that's how we have been forming some cooperatives by organizing others into groups, Associations and then also we work with the community based services, there we have the parish development committees, so some of those women are in those committees, so those women raise problems and they come here and we see how to organize and reach them" **IDI Male Soroti**

Interview with the women who had participated in the intervention, revealed that a few had benefitted from these district programmes particularly training.

"I got a chance of attending workshops organized by the District in Kampala and look at different ponds by different farmers in September last year (2017)..." **IDI Female Mbarara.**

"I got assistance from NAADS program and they gave wheel barrows, spades, water tap, seeds to plant ..." **IDI Female Mbarara.**

One of the women beneficiaries in Mukono reported being on the Youth Livelihood Programme (YLP) but has not yet received the money she requested;

"Yes, I am in YLP project, I wanted a loan but I have not yet got it, I asked the CDO but he told me possibly next week that's when I can be able to get the loan and when I get it I want to use it for grafting my seedlings, buy pesticides and expanding my orange business..." **IDI Female Mukono.**

In order to reach a wider audience with the limited resources, the districts adopted a grouping system through which support is given to farmers, youth and women. The district officials help farmers and business women to organise themselves in groups/cooperatives through which support is accessed as one of the mentors explained;

"it's very difficult for you to get support as an individual, so we deal with groups with the reason that, one to one services are difficult, there are very

many people so we deal with groups and the trends in the extension work is you train some and others will also learn from others or copy otherwise you will not reach everyone...” **IDI Male Soroti.**

The system for grouping cuts across all the districts. However, a number of women reported that they were not part of the government programme because of the mode of operation – the grouping system did not seem appeal to some of the women. One of the women in Mukono confessed thus;

“Why I have not joined the women groups participating in government programmes is because I want to receive support as an individual. Not this method of getting 10 people into group, yet you have different businesses and at times they fail to pay back and it bounces back to you. So, if there was a chance to give me as an individual then I would have joined...” **IDI Female Mukono.**

Women in Mbarara and Soroti expressed similar experiences. Overall, there are limited opportunities at the district to support women in business, the few that are there have not reached most of the women. Do you wish to say more in this section, how this intervention interacted with others with similar objectives?

4.3.2 Other Support Services and Opportunities

Apart from the government support which has been accessed by few women on such programmes, the main economic opportunity that is accessible to a majority of the women appears to be the women groups particularly the Village Savings and Loans Associations (VSLAs) and Savings and Credit Cooperatives (SACCOs). A number of women reported that they had been saving and had acquired credit at a lower interest rate (10%) from the VSLAs to invest in their businesses enterprises. Only one woman in Mbarara had attended a training in poultry keeping organised by the African Institute for Capacity Development (AICARD) in partnership with Makerere University, Kampala.

While women interviewed have not been able to access financial opportunities from other institutions, they were optimistic that the training and mentoring programme offered by ACODE would help them to access funds from other institutions and programmes as one of the Women in Mukono explained;

“The period we have been with ACODE is not long enough to expose us to these institutions. But am sure that with time, the institutions will have a basis to give us some support basing on the fact that we got some basic trainings in book keeping and business planning. I haven’t accessed any external financial aid, but am optimistic that with the knowledge and skills I have got from ACODE, I will be able to access some in future....” **IDI Female Mukono.**

The mentees felt they had the knowledge required to develop business plans and organise their records, which is a requirement for accessing funds from formal financial institutions and projects/programmes.

5.0 Outcome of the Intervention on Women's Entrepreneurial Capacity

This section presents the findings of the outcome of the different components of the intervention on the women and mentors. This was as the per five intervention components: training women in business skills, sensitizing men on women empowerment, mentoring a selected group of women to apply the acquired knowledge, provision of seed money and a record book to record business transactions and other farm activities. Each of the components of the intervention is analysed and expressions of the respondents are provided.

5.1 Training of Business Women

The implemented intervention aimed to build the entrepreneurial capacity of the target business women through training after identifying the knowledge and skill gaps during the baseline study. The baseline survey established a lack of commitment to applying appropriate business practices such as record keeping and strategic planning. The study also discovered that several entrepreneurs had not received training prior to starting a business and also they expressed a lack of knowledge in business skills such as record keeping, records management, financial literacy and business management. The findings from the baseline informed the design of the training programme that aimed at imparting knowledge and skills to women in various business skills. Accordingly, the women were trained in record keeping, business planning and value addition processes.

The end line study sought to ascertain the changes in the business practices. The women were asked some of the business practices they had changed as a result of their participation in the programme. The women were specifically asked about how practices had changed in the areas of record keeping, making business plans, marketing plans, value addition and development of work plans. The women respondents stated that tremendous change had been experienced in record keeping, and in the development of work plans, not so much change had been experienced in the other business practices due to the limited understanding in developing these especially the business plans. In reference to record keeping, many women confessed that they only started recording business transactions after going through the training which improved their knowledge of their businesses regarding the level of production and sales as reported by one of the women:

"I was not keeping records. Keeping records is very important because now I know that my pig delivered so many piglets and the number I sold as well as the income I got from the sale of the piglets" **IDI Female Mbarara.**

The training in record keeping had far reaching consequences of enabling the women to know the level of profitability and planning for the business. One woman in Soroti attested to this:

“Through the training, I have learnt how to keep record of my activities, I do record all my expenses like how much I have spent on pruning, weeding, pesticides, transport, how much I have sold today what are the profits and many other things so I can now know whether I am making losses or profits out of my business and at the end of the month I balance my books to see how I have fared in profit making , what is the way forward, what needs to be improved and I don’t just waste money buying what was not in the plan” **IDI Female Soroti.**

It was interesting to note that the training did not only benefit the women who participated in the training but the acquired knowledge was shared with the women within their networks. For example, a woman in Mukono said:

“The trainings have added some knowledge to my business and therefore improved on my entrepreneurial skills. I do make liquid soap, jelly and sell to my neighbours. The neighbours now come here to acquire knowledge in keeping records. This is because of the training I got from ACODE”.

IDI Female Mukono

Besides record keeping, the women learnt how to develop a work plan and the general idea of business planning. In regard to developing a work plan, the women learnt to schedule the day’s activities and a woman in Mukono had this to say:

“During the training I learnt that every day I must be with a programme. For example, if I wake up at 5.00 a.m. I start with watering the plants, at 10.00 a.m. I do the weeding and at 3.00 p.m. I plant. This helps me to know that before each day starts I have to know the activities I will do in the day. I also learnt time management, for example if I am targeting at selling products in December then I must plant as early as May”.

IDI Female Mukono

Other women testified that they had been able to improve planning and budgeting, one of the women respondents in Soroti said that,

“ the programme has given me knowledge and skills for planning and budgeting because before I was just mixing up all the money, no recording, no accountability at all. I can now also save some good amount of money with my VSLA like 10,000 shillings every meeting...” **IDI Female Soroti**

Although the idea of business planning was not well grasped, the general concept was learnt and one of the women shared her experience:

“They taught us many concepts but I cannot remember all like the business plan, which I do not know how well to prepare. But what I remember is that when you sell your products, you have to look for customers, keep good hygiene of the business premises and talk to customers nicely. Before you start a business, you should know your potential customers, consider the location of the business, security of the place and you must have some capital of your own and not loans from people” **IDI Female Soroti.**

The training in business skills and the interaction between the women caused an attitude change to perceive farming as a business as reported by a number of women. Prior to the training, the women were despising their businesses and did not regard them as viable projects that can improve their household incomes. This perspective changed after the training as confessed by one of the women:

“I learnt to put in more effort in my business from my fellow business women to boost my business which efforts are rewarding. I saw women putting much effort in all the enterprises they had. I realised farming is a business that my fellow women are undertaking” **IDI Female Mukono.**

5.2 Mentoring Business Women

The project employed a District Commercial Officer and a District Production Officer as mentors to leverage their expertise and experience in providing advice to farmers and businessmen/women. Indeed, from the findings, the women confessed that the mentors were knowledgeable in farming practices and business acumen. The findings from the interviews reveal that the mentorship programme was very beneficial to the women because they were able to get the required support to apply the acquired knowledge and skills. The mentorship visits made the women more accountable and responsible in applying the acquired knowledge and skills. A woman in Mukono had this to say:

“The frequency of the meetings was an eye opener and reminder of keeping alert, every time the mentor has to check on your activities and remind you of your duty to record in the farm record book”. **IDI Female Mukono.**

During the mentorship programme the mentors were able to explain further concepts that had not been understood during the training, particularly the practical aspects of recording business transactions in the record book and developing a work plan. Two voices attested to this:

“The mentor supported me because the day he came, he found out that my books were not properly filled like the way they had taught us, so he helped me by telling me how to fill them”. **IDI Female Soroti.**

“The mentor advised me on how to write the work plan, he advised me to schedule time for every activity, like weeding, you have to write when you expect to weed, when to spray and prune, each activity has its own cost and he told me when I am about to harvest I should start looking for market before harvesting it because if you harvest and put the oranges in the house it can easily rot like in case the buyers delay to come, it can be a great loss”. **IDI Female Soroti**

The mentors offered technical and business advice to the women beyond the scope of the topics covered during the training, particularly the agricultural and production officers on the team who were knowledgeable in farming and veterinary services. This kind of expertise enabled the women to improve their farming practices and gain skills in obtaining better planting materials and animal breeds, practice good methods of disease control and improve the hygiene of their business premises.

“The mentor helped me so much. I was lucky that I was mentored by a veterinary doctor. He knew what to do with the chicken. When he came home, he found some chicken were not okay. He advised me to deworm and immunize them. Now, I rarely have sick chicken on my farm”. **FGD Female Soroti.**

The mentors provided business advice including providing market information, encouraging the women to diversify their income sources and save a proportion of the money earned. The advice addressed key constraints that women in agriculture normally face such as limited access to markets and unstable incomes as a result of the riskiness of agricultural economic activities. Therefore, the women appreciated this advice and said:

“Our mentor was not bad, he was selfless, he visited us and inspected our books and advised us to save money. I got some of my fellow women and we started saving in boxes. So ACODE gave us a lot of knowledge”. **FGD Female Mukono.**

“My mentor advised me that, I should always maintain good hygiene and customer care like talking to the customers politely and negotiate well with them and it is helping me, I always get many sales because of being nice to the customers”. **IDI Female Soroti.**

5.3 Peer Learning Events

Learning can take place through different fora that include group meetings such as the peer learning events. Peer learning is acclaimed for its reciprocity in learning where there is mutual learning between the person who shares their experiences and the listener. In the spirit of promoting mutual learning amongst the women, two peer learning events were organised during the three month mentorship programme. The findings from the interviews provide evidence of the peer learning events promoting

mutual learning through sharing of experiences of the mentorship programme and additional knowledge on farming practices such as disease control and application of fertilisers. In an FGD meeting, one of the women said:

“What I learnt from the group is that actually one of the members taught us how to make medicine for chicken using herbs like aloe Vera, so I went and got it, I planted the aloe Vera in my compound up to now whenever there is any chicken that is not feeling well, I just give aloe Vera and it gets well. We also shared on how to do record keeping because we had women who had a lot of experience in such and we practically helped each other”. **FGD Female Soroti.**

The peer learning events provided a platform for women to network and gain ideas that would enhance their business skills. They were also a source of inspiration to view farming as a viable business venture and also consider diversifying income sources. During the peer learning events, women got contacts for women with whom they had mutual interest in the kind of businesses they were undertaking and followed up with personal visits at their respective homes. Introduce the quote below here

“I learnt some knowledge and skills from the other businesswomen in doing business. We shared different aspects of how we do business. Personally I shared knowledge on ways of keeping records and adding value to my products. I also learnt how to network with other businesswomen and making friends in the sub-county and the outlying areas. We now share information on prices, weather patterns and diseases with fellow businesswomen, particularly my neighbours in Nama and Mukono Town”. **IDI Female Mukono.**

5.4 Seed Money

In the baseline survey, women expressed the importance of financial support in addition to training to facilitate application of the knowledge obtained. The women were provided with UGX 200,000 (equivalent to USD\$53) to use to improve their businesses in ways that they deemed fit. While the seed money was very small, the women appreciated it. The uses to which the seed money was put reflect the areas of interest and business goals set by women. They include; purchase of pesticides and farming implements, purchase of livestock and planting materials, construction of housing structures for animals, hire of labour, and packaging and labelling. A number of women used the money to buy farm inputs. For example, a woman in Soroti bought pesticides while one woman in Mukono bought a charcoal stove:

“That money helped me because I bought pesticides including worth UGX 94,000 and I paid for pruning at UGX 100,000 which I couldn’t afford before, so all together I spent 194,000 shillings and the balance of UGX 6,000 was for transport to town and back”. **IDI Female Soroti.**

“I rushed and bought a charcoal stove (grill) and wire for roasting pork. In the morning I took it at the work place and started selling roasted pork. So that money helped me a lot. I really used it effectively”. **FGD Female Mukono.**

Other women used the money to expand their businesses by restocking either planting materials or purchased more and better varieties of livestock, poultry and banana suckers.

“I bought 20 chicks, slightly grown up ones at UGX 4000 each, I bought 20 of them, then I also bought maize brand worth UGX 20,000 to add on the value added feeds. I decided again to buy more feeders and more drinkers to add on the ones I had and the balance of UGX 5000 I used it for transport”. **FGD Female Soroti.**

“I used the money to purchase banana tissues, to replace the old ones which were worn out. I bought 700 banana tissues, but two didn't come out well, I think it is because of the dry spell which took a toll on them. All the money was spent on purchasing and transport. The plantains haven't yet matured as it's been only six months”. **IDI Female Mukono**

“When I got that money, I used it for buying one big female pig which was pregnant (a sow) at UGX 145,000 and named after ACODE. I used UGX 5,000 for buying drugs for treating it and the balance of the money UGX 50,000 I used for buying feeds for my pig”. **IDI Female Soroti.**

Others used the money to buy storage materials such as tarpaulins for drying grain to improve on quality as testified by one of the women in Mbarara.

“Then I used twenty-eight thousand to buy tarpaulins to dry the millet so that it is not contaminated with sand, dust and stones. That money helped me a lot. If I didn't have it, I was going to either borrow or dry millet on the ground and eventually make a loss.” **IDI Female Mbarara**

Other women used the money to either improve their business premises or add value to their products. Below are some of the voices selected to illustrate the women's experiences:

“That money helped me to construct a shelter for my piglets, I used UGX 130,000 for constructing the shelter for pigs., The balance of UGX 60,000, I used for buying pump spray and the remaining UGX 30,000 I used for buying the drugs for the pigs”. **FGD Female Soroti.**

“I used the money to build the house for my pigs (sty). I supplemented the seed money with my own money. I bought 40 iron sheets at UGX 25000/=”. **IDI Female Mukono**

“I used it to construct a milking shade, bought materials and paid for labour. It is not complete because the money was little. You will see it”. **IDI Female Mbarara.**

“I used the seed money to order for labels, stickers and purchased packaging bottles”. **IDI Female Mukono**

“I used part of the money for harvesting millet. What remained, I used it to purchase sacks for storing millet. When you harvest millet and you don’t store it in the sacks, it gets wasted. It gets contaminated with stones”. **IDI Female Mbarara**

In general, the women appreciated the little financial support as it made a difference in their businesses. Many especially those who invested in the purchase of livestock (pigs) spoke of having made profits and had re-invested the money in their business. Those in crop production were proud of the high yields accruing from the use of improved agricultural practices that were made possible through the financial support and technical advice from the mentors.

5.5 Mentor’s Participation

The study sought to determine the changes the mentors had instigated through interaction with the women in Business since their involvement in the mentorship programme. The findings show that working with the women helped the mentors get an extended view of the challenges that were being faced by the women in Business. This helped the mentors to shape trainings for the districts officials with relevant information about issues that affect women in Business so that they can resolve these challenges based on evidence. Other mentors intentionally started to involve the women and their spouses in the farm trainings since quite often the women have been side-lined and when meetings are called the women usually do not appear. The mentors also said that they have changed their working patterns as now they work over time because women continue to request for support even when it’s beyond the official working time. One of the mentors said:

“..., ladies can say Mr. ..., is it possible for me to see you at 5pm? you are retiring from work for her she is bringing the books and she tells you she wants to leave her books and she picks them the following day. When she comes for them it will be the same time at 5 or past 5pm and she wants me to take her through the comments I have given. At times it’s very inconveniencing but you cannot say it. So what you do you tell her I am giving you 15minutes to bring them. I will go through them and call you at an appropriate time and we can go through them”. **KII Mentor Mukono**

For strategically involving the women in business in the farm trainings, one of the mentors in Mbarara said they were developing messages to encourage women and their spouses to attend the meetings;

“We are trying to develop some messages for women and their spouses on how they can be assisted. We have quite often found these women

being side-lined, when you call a farmers meeting, the men are about 75% in attendance. But when you go to the farms, you find that most of the work is done by women so we are trying to develop some messages including extension messages to bring on board stakeholders who are directly involved with these ladies in business to give them a chance to show their worth.” **KII Mentor Mbarara.**

Another mentor in Mbarara also revealed that efforts were being made to ensure that when inputs are distributed, women also benefit;

“Production through the Operation wealth creation/NAADS, we have a component of input supply, planting material, livestock, and sometimes in terms of fertilizers. So some of those resources we tend to make sure that women benefit directly. I am not saying it’s now successfully done but we are trying as much as we can. We are trying to encourage the involvement of women to benefit directly and then sensitize the men to give women a chance.” **IDI Male Mbarara.**

From the mentorship process, mentors learnt and interfaced with the various challenges rural women in business face and as a result, they have already put in place strategies aimed at managing the challenges. They have strategically and intentionally involved women in farm trainings for improved farming business practices. This is evidence that the mentorship process has helped mentors adjust positively in the way they do their work.

5.6 Male Involvement

In the baseline survey, both women and men asserted the importance of spousal support. Lack of support from the spouses and the negative attitudes of some men towards women’s engagement in business was reported as one of the challenges to women’s progress in business. In this regard male, involvement in the programme was one of the major components in the design of the intervention. Women with their spouses were invited to attend the initial sensitization and training workshop. Men were also encouraged to attend the mentors’ sessions with their wives. A number of the interviewed men attended the mentors’ sessions with their spouses as the following quotes attest and appreciated the knowledge they obtained;

“Dr. taught us together from here so we all learnt and I was a very active participant so I could help her to explain better so that she can understand well and she’s now the best in making business plans and there’s no transaction we do and we don’t record because how can you know whether you are moving on well with your business or not if there are no records....” **IDI Male Soroti**

“Yes, I would be there whenever her mentor would come to visit the farm, I also gained from the advice he gave us in particular on how to do

mulching of the plantation. When we do sales, I always remind my wife to document the incomes and record the expenditures and good enough she is so much interested in her farm work.... **IDI Male Mbarara**

When asked how they were involved in their wives' businesses before the programme, with very few exceptions, the men in all three districts reported contributing advice, financial support, labour, and transportation. They were involved in various facets of the production and marketing cycles, including planning, selection of inputs, application of fertilizers and pesticides, and marketing. As one man described;

"I would help my wife in ploughing the gardens, weeding the citrus, pruning the orange trees and also spraying for pests and diseases. I would also help my wife in transporting her fruits to the market like Arapai market on market days and also to Soroti town for sell and whenever I also get my pension, I support her financially". **IDI Male Soroti**

The men particularly emphasized their involvement in the aspects of production that involved technology, such as the procurement and application of pesticides, grafting, and transportation to markets. In Soroti, most men talked about providing assistance with grafting the orange trees and procuring and applying pesticides and manure. In Mukono and Mbarara, providing assistance with transportation was a key theme in discussion of their involvement in their wives' businesses. Sometimes this involved using the man's own car, and in other cases, this form of assistance involved organizing transportation by others.

The provision of financial support was another form of involvement described by most men in the study. In many cases, that involved providing capital at start-up stage of the business. A man in Mukono, for example, described providing funds for buying the first stock of piglets, and another talked about contributing the raw materials to start a pineapple plantation. Husbands also described securing loans for their wives' businesses, which their wives would eventually pay back.

Many men described their involvement as part of a partnership with their wives and families more generally. One man in Mbarara, for example, stated that:

"On decision-making, we all agree on the way forward for the coffee business and other investments of the family, as the coffee business contributes a lot to especially the payment of school fees for the children." **IDI Male Mbarara**

Similarly, a man in Soroti explained that:

"I support her financially. Even our children support us financially in our farming activities, and when she sells her oranges, she supports me financially, too." **IDI Male Soroti**

While virtually all of the men interviewed described supporting their wives' businesses in various ways, there was a detectable attitude among them that their wives *needed* their support, that their expertise and advice was essential to the success of their

wives' businesses. This often came out when discussing the provision of advice. For example, a husband in Soroti describes the kind of advice he provides:

"I do help her in taking decisions. When she is stuck, she comes and asks or seeks advice from me. For example, when she is looking for somebody to come and help her, I can advise her on who is the right person to help her do the business. Even in times of financial stress, I advise her on how she can use the money and she makes the best decision." **IDI Male Soroti**

Similarly, when asked about the kind of advice he provides to his wife, a man in Mbarara described the things a business needs that, presumably, his wife could not provide on her own:

"The first thing [the business] needs knowledge. The second thing it needs is money. The third thing it needs is to travel in search for knowledge because you can't grow these tomatoes using only your own knowledge. So it needs knowledge, it needs inputs, it needs water, it needs workers. If it is a woman alone, she can't manage this business alone. This is where she reaches and she fails and as a husband you need to add more money." **IDI Male Mbarara**

5.6.1 Husbands' Changes in Attitude and Involvement with Wives' Business Men's Perspectives

When asked about how their attitudes towards their wives' businesses have changed since being involved in the programme, men talked both about their attitude and behaviour change. In terms of attitude, several of the husbands in Soroti talked about how their minds have been opened to thinking about their wives as businesswomen. For example, one of the men said,

"I realized that women are very good business people; they just need some support and give her freedom to do her business and encourage her to always record all her transaction so that you can know where the losses have come from and the way forward." **IDI Male Soroti**

Another said,

"The training really changed me, because formerly my mind-set was that the woman is to produce and I am the one to market the products but now I realized that I needed to support her in every aspect of her project and let her make her own decisions, manage their own businesses without interference from the husband." **IDI Male Soroti**

Still another said,

"I think the training has really made me appreciate the benefits of my wife's business, we are no longer gambling like those days, at least now

there's some money in the family. I have realized that working together and joint planning and decision making is something very developmental.” **IDI**

Male Soroti

While men in the districts of Mukono and Mbarara did not speak directly about changes in their attitudes, many talked about how they are now more willing to be productively involved in their wives' business activities. Some, for example, talked about helping their wives with their business plans and recordkeeping and others talked about becoming more involved with helping the business become successful. As one husband in Mukono said, *“I tried to assist with developing the business plan and keeping the record books up to date.”* Others mentioned being more willing to provide financial assistance. A man in Mbarara said that the training made him more inclined to give more support to his wife so that when representatives of development agencies come to visit the farm they will be more likely to support her.

Finally, in response to the question about how the training impacted them, some talked about how participating in the training affected their own business practices. One man in Mbarara described how he put what he learned from participating with his wife in the recordkeeping activities to use in the family banana farm:

“We used to get less from the business because I did not know the income and expenditure of the business. By the time I went for the training, I did not know how to calculate the profit from my banana business. I did not know how much money I have used on transport and how much I have made as profit and later on what I would use to eat at home. I have realized a lot of improvement in the banana plantation in terms of maintenance, pruning and spacing.” **IDI Male Mbarara**

The importance of value addition was also picked up by some of the men who participated. One man in Mukono talked about this in relation to his particular role in providing marketing support to his wife's wine business:

“The training brought me the idea of adding value to the wine by packaging it in plastic bottles and adding a label which shows the content percentages in the wine”. **IDI Male Mukono**

Not all men said they their attitudes and behaviours had changed, however. Many responded that they have always been supportive and encouraging. Women, however, when asked about the kinds of changes they've seen in their husbands, reported significant changes in their attitudes and behaviours since the programme started.

Women's Perspectives

Data from the interviews and focus groups with women suggest that the involvement of husbands in the Supporting Rural Women in Business programme has led to their becoming more productively involved in their wives' business activities. Women talked about their husbands being more helpful, more supportive, and more respectful. The

women from Soroti powerfully affirmed the attitude and behavioural changes that the men from that district talked about, as the following three quotes demonstrate:

“There are very many changes now, he’s so hard working like he does feeding chicken, cleaning the house for chicken, those piglets I bought he feeds them very early in the morning, I go to the garden in the morning but you find that he has finished feeding them before going for his work”.

IDI Female Soroti

“My husband is very happy with my business because it has become a family source of income. He helps me to spray the citrus, helps with pruning, and even helps me when it comes to weeding”.

IDI Female Soroti

“For us we are like kids now. We are old, me and my old man. We do share work even household work we share, when I go to the market you find when he has finished cleaning the compound, he helps me to sell the oranges when am not around. He helps me with all the work related to my business even when it comes to how to spend the money we have earned we both discuss about it and make a joint decision. But before the programme came, he was just idle waiting for what I have earned, he could not even step in the garden to dig.”

IDI Female Soroti

One woman in a Soroti focus group discussion suggested that the change they see in their husbands stems from their economic contributions to the household including buying household items and paying children’s school fees.

“Now our husbands have greatly changed, they now respect us women because they know we are now the bread winners in the family. They are very humble and understanding. We also share every decision with men.”

IDI Female Soroti

Another woman in Mbarara reiterated;

“My husband has no problem with my business because he can see its contribution to paying children’s fees. As a result, he does some activities of maintaining and improving the plantation. So he also participates in the business because there is a lot it contributes to the welfare of the family”.

IDI Female Mbarara

This statement was met with broad agreement from the other focus group participants and individual interviews. This sense of husbands being more supportive and collaborative as a result of their involvement in the programme was echoed in other districts as well. A focus group participant in Mukono, for example, describes changes she has seen in her husband:

“My husband is very supportive when it comes to business. We work as a couple. He has moved from beautiful to handsome, we do everything together. He is very supportive in heavy duty work where a woman can’t.

He carries heavy logs from the forests for cooking the juice. He is very keen when it comes to records. He doesn't throw away any receipts. He even collects any literature that he comes across. He is good at keeping the receipts. He has even reminded me to show you the receipts. He is now on the map." **FGD Females Mukono**

"aaaah my husband is the best, he does not give me pressure at all, we are working hand in hand together, whatever money I earn or he earns, we sit down and discuss on how it should be spent and we always consult each other, in fact he helps me a lot, he's the one who does much of the grafting, looking for market, he's the one who goes looking for market. His attitude before I started this business was not all that well, he used to get his money, he doesn't even tell me as his wife may be I have got this what should we do with it, he used to do it alone but after seeing me getting serious in my business with support from ACODE, he started now supporting me, we always have joint planning and decision making." **IDI Female Soroti**

Another participant in the Mukono focus group offered an example of how her husband, too, has become more collaborative and willing to support her business activities:

"For example, coming here he can give you transport or even bring you here, yet before he used not to mind about it. If you want to buy the ingredients and the requirement for making wine he can now go and buy for you in time, yet before he could take his time or even ask for fuel. But these days he has really changed. He just goes, and when he comes back you refund the fuel. He is very much responsible than before." **FGD Females Mukono**

In Mbarara, women have noticed the same thing. One focus group participant described how her husband's attitude and behaviour change was reflected in his willingness to contribute labour to her farming business:

"I think participation in the training has changed him a lot. Before the training, he was not digging. He used to see me go for digging and kept quiet. I would dig, harvest and market the products and finally bring money home to cater for the welfare of the family. But he would look at the activity as if it was useless. But when we came back from the training, he told me that he was going to participate in digging." **FGD Females Mbarara**

In addition to impacting how husbands view and participate in their wives' business activities, the data suggest that the programme has led to more financial accountability and trust between wives and husbands. The focus on record-keeping, it seems, has led to more accountability and sharing of revenues. A woman in the Mbarara focus

group, for example, spoke about how the programme has changed how revenues from her business are allocated within the household:

“When I used to harvest the bananas for sale, I would give him the money because the plantation is for the whole family. It is not mine. But these days when we harvest and sell them, I hand over the money to him. He counts the money and gives me part of it to reinvest in the business. I think if you could continue sensitizing us together with our spouses, I think there will be great improvement in the homes.” **FGD Females Mbarara**

An interviewee in Soroti also noted changes, not only in relation to decisions made about how revenues from her business are used, but also in decision-making about revenues earned by her husband:

“He doesn’t give me pressure at all, because when we were called for training, they called us plus our husbands. Our husbands were advised to support us in our businesses, so whenever any of us has got some money, he buys and I also buy household needs. He doesn’t even ask for any coin from me until I just give him. And whatever decision or plan we are having, we do it jointly. When he also gets any money, he tells me about it and we discuss how to spend it and decide together” **FGD Females Soroti.**

However, some women reported challenges of increased financial demands and expectations pointing to husbands demanding women to fuel their cars and taking care of family expenses. A woman in Mukono narrated;

“His change of attitude is now that he is demanding for fuel in the car whenever there is a business activity I do with it. I see this as negative since I think that the business is meant to support the home. This wasn’t the case before” **IDI Female Mukono**

The women said that it was important for their husbands to participate in the training because it remarkably changed their attitude towards their businesses and they started providing support to their businesses. They mentioned that continuous sensitization together with spouses adds much value to any programme for supporting women’s empowerment.

In sum, both the women and the men spoke powerfully and consistently about the impacts of the Supporting Rural Women in Business programme on women’s businesses. Involving men in the intervention has led to more collaboration and accountability within the household, and to women feeling – and being – more respected as entrepreneurs and better able to make their businesses a success.

5.6.2 Men's Lingering Concerns about Women's Involvement in Business

The concerns that men had about their spouses' businesses varied from one individual to another depending on the nature of the business. All the men interviewed were concerned about improvement and expansion of their spouses' businesses and hence identified some of the limitations that were limiting progress for their spouses' businesses. These included limited capital, weather conditions that affected productivity, the limited market for the products, identification and certification among others. A number of the men from the three study sites voiced the need for more capital to expand the spouses' businesses. Some of the voices are:

"The concern is that the capital is still little, very low and that one also keeps the business very small and the concern is that if she could get better funding, she would improve on her business" **IDI Male Soroti**

"Like now she is attending your training about livestock keeping, I would think that you would give us a cow that can give us a lot of milk. Or if you can give us some money and we add in the business so as to improve it. We would want to jump another ladder of prosperity." **IDI Male Mbarara**

"It is money. If she had enough money, it would help a lot. But now if she gets a loan, she becomes worried because after a month, it needs to be repaid" **IDI Male Mbarara**

Those whose wives were dealing in agriculture, were worried about the effects of climate change – drought and too much rain that often affect the crops leading to poor yields. This would require funds to buy the necessary chemicals and pesticides to spray to ensure productivity is not affected.

"My biggest concern is the climatic changes, sometimes drought affects our crops or the rain becomes too much which can also spoil the crops. Pests and diseases are also very rampant these days and yet the pesticides are very expensive. So, if we don't have money to buy some chemicals, we lose especially oranges, mangoes all depend on spraying and if you don't have money for buying chemicals you cannot produce and that becomes a very big loss..." **IDI Male Soroti**

While some are worried about the limited market and exploitation by middlemen/women, one of the men in Mukono whose wife was in wine production was worried about not producing enough for the market and the need for identification;

"I don't have any concern or worry but may be market, we are not very sure of the market, we used to take advantage of wealth creation but now there are no more so these other people just come to cheat us, they want to buy the seedling at shs. 300 to 500 per seedling and yet it's supposed to be more than 2,000 shillings per seedling so we are cheated." **IDI Male Soroti**

"My worry with her business is not having or producing enough to satisfy the market. There is already a demand by the consumers, but she doesn't

meet the supply. Customers come looking for the wine, and find no wine, rendering them no service discourages the customers. Not having big premises for self-sustenance. The place is also worrying me. As you can see the place is small, we need to get a bigger place to accommodate bigger boilers for increased production. There is market for the products, that one I can assure you. Emerging competition from many upcoming wine producers. We need to identify ourselves from the rest of the producers on the market.” **IDI Male Mukono**

For this man, the complex procedures for certification seem to be his major worry for his wife’s business as he feels it interferes with marketing of the product.

“What would worry me most are the certification steps. When you look at what is needed to reach to certifying a product, you can’t imagine reaching there. Talk about sustaining the business where there are many competitors coming up in Towns...The many value chain steps to the certification standards, of Uganda National Bureau of Standards. Registration, health standards and incorporation of the business name. Talk of the health standards.” **IDI Male Mukono**

Other worries were related to theft of products. All the men interviewed displayed a positive attitude towards their wives’ engagement in business although a few identified worries related to suspicion and mistrust around extramarital relationships.

“Like for example in business assuming because I have ever heard of the scenario where by when the woman is doing business and comes late, something might come to my mind to think that maybe she is having some love affairs outside, so I will advise her to know the time of coming back home...” **IDI Male Soroti**

Loss of control over their spouses especially with regard to the use of the income earned remains a worry to some men. The concern was around the claim that when a woman gets money, the proceeds benefit the woman’s natal family – supporting the woman’s parents at the expense of her own family. This was especially for men in Soroti district;

“I will advise her because sometimes, there are some women when they get the money, they will now lose control, you will find that the money she gets is taken to her home to support her mother or the father, I have to sit with her and agree that the business is for developing our home, our children’s future because if our homes are not handled properly, our children are going to lose control, people are going to laugh at us in future. I advise her that whatever we do should be for the development of our home...” **IDI Male Soroti**

The other worry was related to neglect of domestic responsibilities especially child care as this man asserted;

“I will advise her when she is doing her business, she can try to know her responsibilities as a mother at home because when she keeps on coming late, you don’t know what may happen at home because sometimes these children who are at home here if every day she keeps on going for her business and comes late, children will also be suffering from home... These young children also need the support of the mother at home because when they are not supported, they will be doing something which is contrary to the family policies.” **IDI Male Soroti**

Similar concerns were raised in baseline survey. However, overall, men’s attitudes had changed and were more concerned with improving the wives businesses and providing support.

5.6.3 Men’s Views on the Best Way to Support Women’s Businesses

Men were enthusiastic about supporting their spouses’ businesses. They identified a number of ways to give support that ranged from provision of financial support, giving advice and encouragement, providing assistance in monitoring progress, marketing of products to supervision of workers as well as providing physical labour on the farms/firms. As one of them noted, men felt that women needed advice on business management and budgeting to maximise profits;

“Me as a man, one best way I can support my wife’s business is to guide her where she has gone wrong in her business. If she’s operating at losses, I can advise her to try to get the best way of cutting the cost of production so that profits can be realized. I cannot allow her to misuse the money by using capital to purchase what was not in the programme... Secondly, we shall also be doing that work together, I will encourage her to continue doing that business which she is doing...” **IDI Male Soroti**

Other men supported the idea of women’s economic autonomy relating to making their own business decisions as one man in Mbarara illustrated;

“You don’t need to decide. If you decide, you can make the business collapse... you will think you are making the right decision but when you are wrong. As a result, you will destroy her business because it is easy to make wrong decisions. We all decide together. If you make all the decisions, you will be a dictator and the business will fail...” **IDI Male Mbarara**

Most of the men acknowledged the financial constraints women faced to expand their businesses and pledged their support to this need.

“May be finding a way that she can get more capital from me to expand her business. Am positive on this, and am ready to provide...” **IDI Male Mukono**

“To mobilise for funds. Funds are very crucial in any business, though its handling also matters a lot. I think that I have to mobilise for transport also to be able to transport the products, though at times there is a time you bounce and people just say they will buy another day. Am thinking of a Boda Boda. It is cheaper in fuel consumption and maintenance. The market is there, but we don't satisfy it with our low production. That is why we should provide transport means in form of a motor bike which is cheaper compared to a car to ease on getting the raw materials and also on mobility to markets...” **IDI Male Mukono.**

Men from Mbarara asserted that beyond financial support, the need to provide physical labour was critical.

“I do what a man is supposed to do. I do the digging or opening up of land for planting more coffee. Like now, we are expanding the acreage and have opened other two acres of land and have plans to buy more land for the expansion of the plantation. Harvesting coffee is such labour intensive work where I do put a lot of my energy to make sure that coffee is harvested in time before it falls on the ground. As I told you the workers can't remain focused and work hard if there is no one closely supervising them. So, I make sure I cooperate with the workers and guide them by being a good example to them as far as work is concerned...” **IDI Male Mbarara**

“For me, you see we cannot leave women to do work alone. Like now she has not been around. The first thing I supervise workers. Secondly, workers do not know how to mix drugs. So we work as a family...” **IDI Male Mbarara**

These views indicate men's awareness of the need to work together to support women's economic empowerment and the important role in providing finance, labour as well as advice and encouragement.

6.0 Challenges Experienced in the Implementation of the Programme and Strategies for Improving Mentorship of Women in Business

This section provides the challenges that were faced in the implementation of the intervention related to training and mentoring business women as well as the challenges the women faced while applying the knowledge they acquired. It provides the challenges from the perspective of the women and mentors and provides strategies that can be used to improve the mentorship programme.

6.1 Challenges Faced by Women Related to their Working with Mentors

Most of the women mentored expressed concerns in line with time allocated for mentoring. Each woman under the mentorship program was supposed to be visited once a month for a period of three months; however, this was not enough. They claimed that there was not enough time for the mentors to answer all the questions and also carry out demonstrations since most of the women were visited in their homes or business/ gardens. They also faced a challenge of abrupt change in the scheduled time of meeting with the mentors.

“...We were both adults and learning is a process which I welcomed, but he was always a busy man with little time to give you enough”. **IDI Female Mukono**

“... We are very busy women when it comes to home chores, and then you also mix it with business, and you don't employ any labourers, so as to maximize profits. The mentors equally were a busy lot, given their government schedule and also mix it up with our training. They used to change visits at short notice”. **IDI Female Mukono**

“The time they gave them for mentoring was little. There reached a time when they didn't come. We planted when they had not yet come. To some people, their crops died or were sick but the mentors were not there to help”. **FGD Females Mbarara**

Some of the women also found a problem of knowledge gap with the mentors. They claim that the mentors were not knowledgeable in every aspect of their businesses. They went ahead to suggest that mentors should be allocated according to the nature and type of the business in which they have expertise. The knowledge gaps among the mentors was a result of their difference in disciplines, each team had a production and commercial officers that have different orientation. There were also challenges of limited communication that resulted from some of the women not owning cell phones.

“... I think when you are allocating members; allocate them according to the businesses we are doing. Like for me who is in hotel business, if I get a hotelier, s/he can help me than that one without an idea. Even that one in piggery keeping, they should bring veterinarians who should help her according to what she is doing”. **FGD Females Mbarara**

“... You gave a mentor, he came and visited me but he did not know what I was doing. He did not know about what I was cultivating. When he tried to call the mentor who knew what I was cultivating, he first failed to get his telephone number”. **FGD Females - Mbarara**

“I don't see any challenge only that it has been long since he last came here, he only visited me twice up to now and I also don't have a phone for calling him in case I need him for advice, I haven't seen him again”. **IDI Female- Soroti**

It is clear that the mentorship program needed more time allocated, for the women to be able to fully understand some of the business practices, especially those that were new to them.

6.2 Challenges Faced by Women in Implementing the New Business Practices

The study sought to ascertain the challenges that were faced by the women in implementing the new business practices. The responses indicated that there were four major challenges that affected the implementation of the business practices. Firstly, was the fact that there was limited understanding of the different business concepts and how to apply the knowledge such as business planning, marketing and value addition processes. The lack of enough resources also affected the implementation of some planned activities. There were also women that were not able to read or write, which greatly affected their ability to fully comprehend and implement the new business practices. Other women were constrained with time they had the general duty to do home chores and looked after the family so this reduced on their time to implement the new business plans like record keeping. Below are some of the voices of the women that said that they had limited understanding in the development of the business plans:

“ heee, business plan is still somehow disturbing, heheheh, I even don't know how to say it, yes they taught us how to make business plans but it was not easy to understand it, it needs more time to revise and understand better. **IDI Female Soroti**

“In fact the only and biggest challenge here is; most of us including me don't know how to read and write so you are telling me how to make a work plan or business plan but I can't read and write and even our level of understanding....” **IDI Female Soroti**

“Another woman respondent said that, “Market plan and business plan are still missing. but to point out a few, I have to tell you that writing a business plan, market plan and value addition are still major challenges.”

IDI Female Mukono

Other women had difficulty in reading and writing as illustrated in the excerpt below:

“ I have a challenge like some of us, like me I did not go far with studying. So, I don't know how to read and write. So, I have always to call my grandson to help me write and read for me, that's a challenge for me.”

FGD Female Soroti.

One of the women that was constrained by time to fully implement the business practices said that:

“my challenge is writing down every activity and its expenditures all the time. I sometimes delay to write it down due to busy schedule and you know the family also needs food and if you put all your attention to business only, your family will have no food to feed on. So the problem is a busy schedule and following the work plan is not easy, time does not allow.” **IDI Female Soroti**

The women said that some of the business practices like the developing of the business plans, marketing and value addition plans needed more training, supervision and time so that they would easily practice and implement these.

6.3 Challenges Experienced by Mentors

During the endline study, mentors were asked about the challenges they faced while mentoring the women. The reported challenges were related to the women's characteristics, the implementation period, facilitation and managing expectations. With regard to women's characteristics, some of the women were illiterate and could not write nor read and others were not proficient in the English language. The sample of the women was determined by the focus of the project which targeted rural women and therefore there was a high likelihood of selecting uneducated women. This caused frustration among the mentors as they found it difficult to explain some of the concepts covered during the training. One of the mentors in Soroti said:

“Some women did not know how to write and read. Illiteracy was there though not too high but it was evident in some of the women, they could seek for assistance, for those who had spouses they could help them, for those who had children in schools they would help but when those children are not there, the women face a challenge of calculating profits/loss”. **KII Mentor Soroti**

The other concern was the length of the implementation period including the training and mentorship programme which was short. The mentor's informed us that the

mentorship period of three months was short and some women had not yet grasped the concepts by the time it ended. A mentor from Soroti stated that:

“Others were just beginning to learn and the project ends ...”. **KII Mentor Soroti**

The issue of facilitation came up as one of the challenges. The mentors indicated that some of the women were unable to apply all the acquired knowledge because of lack of funds to commit to the different activities. The women were given some modest facilitation of Ushs. 200,000 but this money was little to facilitate the implementation of the developed business plans. On the side of the mentors, some of the roads were poor making it difficult for the mentors to reach the women.

Time management as regards the duration of the mentorship visit was a challenge. The mentors fixed appointments with the women prior to the visits but regardless of the time fixed for the visit, often times the mentors did not find the women ready for the mentoring sessions. This meant that the mentor had to use more time than planned. A mentor from Mukono stated that:

“Some women tell you come at 1 pm and you find the family having lunch, which requires you to wait. So you have to tell them to first finish but you find that you are inconvenienced. That means you will meet the next person late”. **KII Mentor Mukono**

There were concerns that some of the women were not fully committed to the programme and only improved their business practices to please the mentors. This behaviour is partly attributed to women not regarding farming as a viable business venture and also some of the business practices such as record keeping were cumbersome to the women.

Lastly, the mentors had to manage expectations because some women joined the programme expecting huge financial assistance. This perhaps compromised their level of commitment to the project. On the other hand, the women who were not involved in the mentorship programme felt excluded.

6.4 Strategies to Improve the Mentorship Programme

The mentors were asked to suggest strategies, which can be used to address the challenges they experienced during the mentorship period. The proposed strategies relate to sensitisation on mind-set change, increase in time allocated to the programme, increase in the facilitation provided to the mentors and a greater involvement of the district leadership in the programme.

Mind-set change was proposed as a strategy to make women appreciate that farming and their small businesses can become viable business ventures. It was observed that many of the women were undertaking many businesses. For example, one women could be involved in keeping cattle, has a piggery and poultry farm and at

the same time growing a cash crop like banana. In a nutshell, the farming is done on a subsistence level and only a surplus is supplied to the market. A mentor in Soroti said:

“... there is no specialization, everybody is producing a little bit of everything which makes marketing difficult. One has sorghum, millet, cassava, maize, g-nuts, beans, you cannot produce everything for sale and that is how these women are... they are not considering farming as a business. When someone wants to buy soap they get about two kilograms of cassava to be able to go and sell and buy soap, tomorrow again they take three kilos of cassava and buy fish and come back home”.

KII Mentor Soroti

The mentors suggested an increase in the time allocated to the programme, in particular the mentorship programme. For example, the three months' period of mentorship should have been longer to allow the women get accustomed to the proposed business practices. They also recommended more time for the mentorship visits because it does not only involve a discussion of the application of the knowledge but also an inspection of the businesses to provide appropriate advice.

The mentors voiced their concern that their facilitation towards transport was limited given that the women lived far apart and some of the roads were poor. They therefore proposed a larger amount of facilitation in the next project or to be provided with vehicles to transport them during the mentorship period. On the other hand, the mentors proposed a greater involvement of the district leadership in the programme. They were aware that the district leadership was consulted at the beginning of the programme and participated in the officiation of the different workshops but they were of the view that the district leaders should be involved in the mentorship programme to expose them to the dynamics and benefits of the exercise. A mentor in Mukono had this to say:

“...we should also involve decision-makers at the district and sub-county level because they are the ones who have money. They are not seeing this mentorship element, for them they are talking of training, yet we should mentor farmers...”. **KII Mentor Mukono**

In sum, the challenges faced by the women and mentors involved in the programme related to time, communication and resource constraints. The mentors voiced their concern over the limited time allocated to training and mentorship. Given that many women had not received training in business practices prior to starting their businesses, they required more time to grasp the new concepts. Some of the women faced difficulty in communicating during the programme because of their low levels of education, with some not able to read and write. On the other hand, resource constraints related to insufficient funds limited the application of some of the business ideas developed during the programme.

7.0 Conclusion and Recommendations

This section provides the conclusion to the study in view of the findings in the endline study and the objectives of the study. Specifically, the section summarizes the outcomes for each of the components of the intervention and makes recommendation for appropriate strategies to economically empower women.

7.1 Conclusion

The findings show that imparting knowledge and skills through training and mentoring on the basic business skills and practices caused an appreciation of the importance of certain business practices for business performance. Before the intervention was undertaken, women were much more concerned about business performance in terms of productivity or returns from production, profitability, access to and availability of markets, popularity rather than some essential business practices such as record keeping and management, business and market plan development and application and value addition.

Sensitisation and training reinforced by three months mentoring, improved women's knowledge and appreciation of some basic business practices. Women realised that in order to increase productivity and profitability, certain business practices were crucial. Records keeping and management featured most among the areas targeted for improvement because of the perceived potential to improve on business performance. Through records keeping, women (and men) noted that they were able to track progress and spot weaknesses in their business operations which would facilitate devising means of improving performance. Among the many skills and practices that were addressed in the intervention, records keeping and management was the most popular business practice that was taken up by the women. Those who were not able to use the records book provided, they had bought other types of books to keep their records. Further, the mentorship programme helped women to improve on their entrepreneurship skills and business planning. While most of the women had not yet embarked on developing business plans, a number had work plans – a listing of the activities to be done with the respective timelines. Minimal progress was registered in developing and implementation of business plans and value addition, partly because the mentees required more time to grasp the concepts.

The mentorship exercise offered space to further clarify the business concepts and practically demonstrate the application of the skills taught. Mentoring enabled women get hands-on experience from the mentors. The practical experience was very helpful to women especially the semi-literate ones who had difficulties in reading and writing. It also made women accountable and committed to applying the acquired knowledge and skills in their business enterprises. While the mentors were initially expected to focus on business skills and practices, they offered other support that related to

individual concerns and challenges associated with the performance of the business particularly advising women on proper farming methods, customer care and quality improvement.

The peer learning event which was part of the mentoring programme, as a forum for sharing experiences and exchange of knowledge increased women's social capital. Women appreciated the new ideas and practices that they learnt from their colleagues – the business women. It also became an avenue for marketing their products and a source of inspiration to many women on the programme.

The findings show that education makes a difference in uptake of business practices. Being educated and having resources facilitates the application of the acquired knowledge and skills. The findings show that women who had low levels of education (poor reading and writing skills), had difficulties in conceptualisation of most of the business practices and their application especially developing business and marketing plans. They also found it difficult to use the record book that was given to them. Further, having resources is critical to increasing business performance. While the seed money given to women was little, all the women appreciated the small contribution. With the small seed money, women applied the knowledge acquired from the training and mentorship and improved the quality of their businesses, expanded their businesses by adding more stock, increased productivity with better and improved agricultural methods and better breeds of livestock (pigs) and poultry. The aspect of value addition was limited due to limited resources.

While the intervention positively influenced women's saving culture and investment with many being able to save and re-invest in their businesses, domestic expenditure remains a big challenge. Many women including those who were able to save, decried the burden of household expenditures that eats into the savings and hence little money is re-invested back in the business. In this case business growth is marginal.

The findings further show that the intervention has a potential for replication as reflected by the mentors' initiative/motivation to instigate change in their day to day work at the district and interaction with other women in the communities. There was a sense of increased awareness and sensitivity to women's concerns and challenges. This is reflected by the mentors' (who are district officials) initiative to include gender issues in the training and developing gender sensitive messages for farmers and involving both women and their spouses in their trainings. They also ensure as much as possible that both women and men benefit from the distribution of agricultural inputs.

Opportunities for supporting women in business remain limited to government programmes including OWC, YLP and UWEP which have limited coverage. Moreover, the grouping of women without considering the common interests and objectives of members was not appealing to some women as these groups would disband after a short time. The main sources of financial support to the women are Village Savings and Loans Schemes. Though the intervention took a short period and women had

not yet accessed other opportunities, some were optimistic that the knowledge they acquired on records keeping and management and business planning would help them to access support from other institutions.

During the baseline survey, limited spousal support was a key challenge to women participation in business. Involvement of men in the programme yielded positive results. The findings show that men's involvement in the programme caused the men to become more involved in their wives' businesses in various ways. The men's involvement included contributing human and financial resources in the various facets of the women businesses including production such as selection of inputs, application of pesticides and fertilisers and actual and marketing of the products as well as transportation. In addition, the programme influenced a change in attitude and behaviour as was described by the men to have "*opened their minds*" to think more about their wives' business and provide support than they were currently providing. The women too confessed that their husbands had changed their attitude and were more supportive, helpful and respectful. The change in attitude was attributed to men's recognition of the contribution of women's businesses to household welfare. The findings further show that involving men in the programme led to more collaboration, trust and financial accountability between spouses, facilitated by joint planning and record keeping. Women felt more supported, respected as entrepreneurs and better able to make their businesses a success. The positive change in the men's attitude and behaviours is reflected in their responses to the question on their concerns and the ways in which women could be supported. The men's concerns were largely about how to improve productivity and expand their wives' business performance as well as increase their support.

The positive contributions of the interventions aside, women's time poverty (most of the time allocated to household chores) remains a challenge to balance family and business tasks. Time limitations impacted on the mentoring sessions –there was limited time to answer questions and conduct demonstrations. It's clear that mentoring required time to realise significant impact particularly for some semi-literate women (and men) to fully grasp the relatively new business practices. The length of the intervention was too short to do effective mentoring. Further, the low levels of education with some women who had difficulties in reading and writing, the ability to fully comprehend and implement the business practices was not possible in such a short time. Mentors faced difficulties in explaining the business concepts.

The lessons from the women emphasise the importance of training to acquire knowledge- as "*knowledge is wealth*", record keeping in enhancing business performance, networking to increase social capital – facilitate exchange of knowledge and aiming at high quality standards. Accordingly, engaging in business is a gateway to economic independence of women, as many women testified. Involving men in efforts to empower women yields positive results for women's economic empowerment. Men's insights show the importance of male support to women – that demands involvement in business but also fulfilling their gender roles of family provisioning –

which many men abdicate as women become economically empowered. This has been noted to create a high expenditure burden on women's business, leading to stunted business growth.

Training and mentoring has a potential for improving women's business performance and empowering women economically. However, it requires resources – human, financial and time. Effective mentoring requires building a relationship between the mentor and mentee, with knowledgeable mentors especially understanding the situation of the women being mentored and being able to offer hands-on/practical support. Time management and flexibility as well as involvement of other family members especially spouses are key to the success of women's engagement in economic ventures.

7.2 Recommendations

The recommendations made are based on the findings from the endline study related to the outcome of the different components of the intervention. Overall, we note that the economic empowerment of women that targets rural women is on one hand a high impact venture and on the other hand offers a more challenging experience. This project targeted rural women and therefore there was a higher representation of less educated and less endowed women enrolled in the programme. Given that the women were less endowed in various aspects (education, capital and land) they appreciated the small intervention in relation to the duration of the intervention and seed money which greatly improved their entrepreneurial capacity and business success. However, their level of benefit from the project was limited by the constraints they faced to apply the obtained knowledge due to low levels of education and financial resources. In this regard, we make the following specific recommendations:

Targeting: projects that aim to economically empower women should strive to represent human diversity, aware that women are not a homogeneous category. Sensitivity to diversity in design of interventions will ensure inclusive targeting and empowerment.

Involvement of men: programmes that empower women should involve men with the aim of sensitizing them about the importance of empowering women and the support they can offer to their spouses. This is important in three major ways. First, women are mainly involved in small family businesses that require support - financial and physical labour to save on costs and be able to expand the business, which the men can offer. Second, the men will be able to appreciate the women's efforts, and offer support to empower them. Third, if the men are sensitized and involved in their wives' businesses they will have a better understanding of their wives' businesses and support them rather than abdicating their role of providing for the family. This approach would reduce the unequal gender roles and workload on women that could be worsened by intensification of the business without altering household labour roles.

Mentoring: It would be useful for a programme that empowers women in rural areas to include mentoring as one of the interventions. This is because many women running businesses or participating in the labour market have limited entrepreneurial and labour skills to succeed economically. Yet there are limited opportunities for such women to enhance their skills, especially in rural Uganda. Since most women in business have low levels of education and training in business as well as farming methods, they require a mentor to demonstrate how to apply relevant technical and business knowledge. Besides, effective mentoring requires ample time to build a relationship between the mentor and the mentees to provide appropriate hands-on/practical support to the mentee.

Group learning: group learning is essential to promote peer to peer learning especially in situations where the beneficiaries have varied levels of training and expertise. It was observed that most women own and operate businesses individually and on a small scale with limited exposure to new knowledge. Group learning provides an opportunity for the beneficiaries of an intervention to share experiences and learn from each other. Further, it builds women's social capital.

Mindset change: We noted that many women were involved in farming and other small businesses as a way of life or as a survival strategy to meet basic household needs. Very few women appreciated the fact that their small businesses can expand to become viable business ventures. Therefore, an effective economic empowerment project targeting rural business women should aim to change the women's attitude to regard their small businesses as viable business ventures with the potential to expand.

Facilitation/support: women in business face a myriad of structural barriers and challenges that hinder them from accessing productive resources such as capital, land and education/ training as well as using the resources productively to achieve economic success. In the short term, women can be facilitated to access the productive resources and to use them for economic gain. However, structural barriers such as gender division of labour in the household which assigns family care activities to women and limited involvement of women in household decision-making processes will require social change in the value system of society to deal with the gender imbalances. Social change can only be achieved in the long term and gradually through institutions (e.g. schools and homes) that provide platforms for social interaction.

Evaluating impact: Tracking impact of a project takes a long time, since some outcomes e.g. change in business practices and farming methods takes a long time to be observed. Typically, in the short term (less than two years of implementation), the programme implementers may find it easier to document qualitative rather than quantitative outcomes. Therefore, the project that incorporates an intervention should allocate adequate time to monitor the impact of the intervention, to adequately evaluate the impact of the project.

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