



ADVOCATES COALITION FOR DEVELOPMENT AND ENVIRONMENT

Baseline Survey Report

# Supporting Business Opportunities for Rural Women in East and Southern Africa: A case study of Uganda



*Susan Namirembe Kavuma, Florence Kyoheirwe Muhanguzi,  
George Bogere and Kiran Cunningham*

ACODE Policy Research Series No. 87, 2018





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## List of acronyms and abbreviations

ACODE	Advocates Coalition for Development and Environment
ARUWE	Action for Rural Women Empowerment
CCGD	Collaborative Centre for Gender and Development
CEEWA	Council for Economic Empowerment for Women in Africa
DFCU	Development Finance Company of Uganda
ESAFF	Eastern and Southern Africa Small Scale Farmers' Forum
FGD	Focus Group Discussions
ICRW	International Centre for Research on Women
IES	Institute of Environmental Studies
KII	Key Informant Interview
MFPED	Ministry of Finance, Planning and Economic Development
MTIC	Ministry of Trade, Industry and Cooperatives
NGOs	Non- Governmental Organizations
Oxfam	Oxford Committee for Famine Relief
UIA	Uganda Investment Authority
USSIA	Uganda Small Scale Industries Association
UN Women	United Nations Entity for Gender Equality and Empowerment of Women

## Executive summary

This study examines the characteristics of rural women doing business in Uganda. It analyses the nature of business operations and structural barriers women face thus hindering them from seizing economic opportunities. It is part of a collaborative research project on "Supporting Opportunities for Rural Women in Business in East and Southern Africa" implemented in three countries: Zimbabwe, Kenya and Uganda. The baseline study informs the design of the proposed intervention to support rural women in business. It also establishes the key parameters to be measured during the endline survey. Three research institutions were contracted to implement this project: the Institute of Environmental Studies (IES) in Zimbabwe, the Collaborative Centre for Gender and Development (CCGD) in Kenya, and Advocates Coalition for Development and Environment (ACODE) in Uganda. The overall aim of this research is to support the economic empowerment of rural women in value addition businesses in the three countries. This will be achieved through identification and promotion of viable business enterprises that lead to the creation of decent and sustainable jobs.

In this research, we conceptualise women empowerment in two major dimensions: economic advancement, and power and agency. Expounded by Golla et al. (2011), women's economic empowerment is defined as the ability of women to succeed and advance economically and possess the power to make and act on economic decisions. For economic empowerment, women must have access to productive resources such as human capital (education, skills and training), financial capital (loans, savings), physical capital (land, machinery), and social capital (networks and mentors). Women must also have the power and agency necessary to make and act on decisions regarding the distribution and control of resources and proceeds from business ventures. This conceptual framework is the basis of our theory of change and the proposed intervention to empower women in the study sites. The intervention is designed to empower women through a combination of mentorship and peer to peer learning to improve their basic business skills and their capacity for product development, both of which were identified as areas of need by women who participated in the baseline study. Through this intervention, women will have greater ability to access productive resources and improve their capacity for agency and wellbeing.

ACODE has implemented the project in study sites in three districts in Uganda: Mbarara, Mukono and Soroti. The study adopted a mixed methods approach comprised of qualitative and quantitative methods and informed by a comprehensive review of relevant literature on gender and business entrepreneurship in Uganda. A field based inquiry involving stakeholder mapping of key institutions (23 key informant interviews) that support women in business both at national and district level was undertaken, along with structured interviews (using a semi-structured questionnaire) with 151 business women and 18 focus group discussion (9 for men and 9 for women) with a total of 110 participants. Data was collected between January and April 2017.

The data collected from the field suggests that women in business are relatively middle aged (31-50 years) and have some education (although a sizeable proportion did not complete primary education). They are mainly involved in agriculture related activities such as crop farming, animal husbandry, trading in produce and brewing of beer. These businesses are largely informal (not registered), individually owned and operating on a small scale. The agricultural production uses rudimentary technology such as use of a hand hoe and panga to dig. In terms of longevity, we noticed the survival rate for most of the women enterprises was relatively high with a sizeable proportion of the businesses in existence for more than five years. Most business women interviewed, however, do not adhere to formal business practices such as record keeping, or preparing business and marketing plans.

The findings further indicate that although women's businesses were reported to be small, most of the women ranked themselves as either the same or better off than their counterparts in the village. This implies that on average these women have a good economic status perhaps because of their involvement in business, which was supported by the women's monthly earnings ranging from UGX 100,000 to over UGX 1,000,000. The successes women in business have enjoyed include self-reliance and independence. The women reported that they are no longer entirely dependent on their spouses' income but rather they are better able to meet their own personal needs and the needs for their children such as paying school fees and buying clothes for the children. This has resulted in a general improvement in household welfare, reduced domestic violence that is normally as a result of tensions arising from household liquidity constraints.

The women however reported a number of challenges they face that have an economic and social dimension. Economically, women are constrained with limited access to productive assets such as land and credit, partly because men predominantly own the land. The failure to access credit is partly due to lack of the required collateral and running small scale businesses. Most of the women use personal savings as their main funding source. Socially, there is a prevailing negative attitude towards women operating businesses since they are perceived to be overly assertive and seeking to influence family decisions which are typically considered to be the purview of men. Although women face these challenges, they have found creative ways to maximise the financial and technical support they received from informal savings groups, Savings and Credit Co-operatives (SACCOs), agricultural extension services, Enterprise Uganda, and radio talk shows. We also noted limited access to and use of information and communication technologies, such as smart phones, computers and internet. The women also face the challenge of high costs of inputs such as fertilisers and pesticides which consequently reduce their profit margins. In the survey, a majority of the women confessed that they had not received training prior to starting their businesses and expressed lack of knowledge in several skills such as book keeping, records management, financial literacy and business management.

When asked what they thought would address the above challenges, participants offered

a broad range of suggestions, including provision of financial support for capital in form of loans at low interest rates with favourable and non-stressful repayment conditions, and capacity building to enhance women's knowledge and skills in entrepreneurship and business management. They also pointed out the need for sensitization and awareness creation to build confidence and self-esteem among the women themselves, change of societal attitudes towards women's economic autonomy and mobility, and encourage harmonious egalitarian family relations and support from their husbands. In addition, they identified the following as potentially being of huge benefit to them: facilitate access to markets; support exposure visits, provision of improved and good varieties, and facilitating role models from outside the community.

Based on the findings and informed by our theory of change, an intervention is being undertaken that focuses on skills building delivered through two training modules addressing product development and business skills, and a mentoring program in each project site. The product development training targets mainly women in agriculture and selling of produce to enhance their skills in best farming practices, storage, and packaging, branding and marketing. The business skills training targets women involved in the market economy in skills such as book-keeping, marketing skills and the use of ICT as a marketing tool and to access to business information. After undergoing training, the women will be mentored in best business practices to enhance their entrepreneurial skills. Cognizant of the role of men in advancing women's empowerment, the intervention also targets spouses, through sensitisation meetings focusing on the importance of women's economic empowerment and men's support.

# 1. Introduction

These are the findings from a baseline survey involving 151 women in three districts (Mbarara, Mukono and Soroti), 23 key informant interviews of stakeholders from institutions that support women in business (both at the central and local government level), and 18 focus group discussions with women and men in the study sites. It is the first major research activity of the action research project that supports the economic empowerment of rural women in business in Uganda undertaken by ACODE. The project comprises of a baseline study, intervention, and endline study with a total duration of two years (2016-2018).

## 1.1 Project background and rationale

Globally, there is increasing recognition that in spite of the significant achievements<sup>1</sup> in attaining gender equality and women's empowerment since the Fourth World Conference on Women in Beijing in 1995, the changes have not yet resulted into equal outcomes for women and men across the different spheres of life (UN Women, 2015). Women's status and participation in development remains low with fewer women than men of working age participating in the labour force market. Majority of the women work in family businesses without any direct pay and women continue to be denied equal pay for work of equal value. Although women work for long hours than men, their earnings are 24% less than men's earnings, which translates into income inequalities (Ibid). Empowering women economically is acknowledged as central to the realization of women's rights and achievement of broader development goals such as economic growth and poverty reduction (International Centre for Research on Women [ICRW], 2011; UN Women, 2015).

Across the world, the commitment for gender equality and women's empowerment, as reaffirmed in the UN's Sustainable Development Goals, remains an important goal for many countries in sub-Saharan Africa because of the realisation of its potential impact on economic development and poverty alleviation. Several governments, Uganda, Zimbabwe and Kenya inclusive, have come out to strongly support women's empowerment as a strategy of promoting inclusive growth, and achieving poverty reduction and social justice. This is reflected in the development plans, policies and institutional frameworks that guide the development agenda for these countries.

The "Supporting business opportunities for rural women in East and Southern Africa project" addresses the global and national call for gender equality and women's empowerment. The project is being implemented in Zimbabwe, Kenya and Uganda through collaboration between three research institutions: the Institute of Environmental Studies (IES) in Zimbabwe, the Collaborative Centre for Gender and Development (CCGD) in Kenya, and Advocates Coalition for Development and Environment (ACODE)

<sup>1</sup> more girls in School, more women working, getting elected and assuming leadership positions, preventing and redressing violence against women and girls among others

in Uganda. The overall aim of this research is to support the economic empowerment of rural women in value addition businesses in the three countries. This is done through identification and promotion of viable business enterprises that lead to the creation of decent and sustainable jobs. Specifically, the study seeks to:

- i. Examine the structural barriers that constrain women from becoming innovative and limit their ability to take advantage of the opportunities available for business development.
- ii. Identify and explore the off-farm opportunities that exist 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 the women owned/managed businesses in rural areas
- v. Document and disseminate best practises that empower rural women to participate in business enterprises.

This is an action research project that involves a baseline study, intervention, and endline study, in two years (2016-2018).

## **1.2 The purpose of the baseline study**

The baseline study was done to establish the key parameters for rural women in business in Uganda. These included the type, scale and performance of women's businesses, as well as, the structural barriers women in business face. In addition, the study sought to establish the social and economic characteristics of the rural women in business. The findings from the baseline study were to inform the design of the intervention and benchmark parameters to be assessed in the endline study.

## **1.3 The structure of the report**

In section two, we present the conceptual framework and the theory of change upon which the baseline study, intervention to support rural women in business, and endline study were anchored. Section three describes the study sites and research design for the baseline study. In section four, we present the findings from the baseline study. Key parameters, such as, the livelihood of rural women in business, business ventures and practices, the challenges women in business face, and the nature of support women receive from various institutions are highlighted. Section five is the discussion of our findings, conclusion, and the way forward.

## 2. Conceptual framework

### 2.1 Women empowerment

The concept of empowerment has multiple definitions depending on the discipline and context. In the World Development Report (2002), the authors assert that empowerment has both intrinsic and instrumental values. On one hand, empowerment can be used to refer to an individual's self-raised esteem through gaining more control, self-power, self-reliance, own choice and a life of dignity in accordance with one's values. On the other hand, empowerment can be used to refer to a means of enhancing the capacity of an individual or group to make purposive choices and to transform those choices into desired actions and outcomes. Therefore, the actor must have the ability to make meaningful choices from the prevailing opportunities, with the aim of improving their wellbeing. Enhanced capability, which combines access to productive resources and the capacity of agency, leads to what Sen (1985b), as cited in Kabeer (1999), calls 'functioning'. The 'functioning achievement' postulates that individuals should be able to derive satisfaction from who they are and what they do.

In reference to women empowerment, the literature presents two dominant perspectives: the socialist and instrumentalist views. The socialist view, which has Marxist undertones, on one hand regards empowerment as a social transformation of rights and actions to achieve equality between men and women (Ehrenreich, 1976). This perspective considers gender inequality to be multidimensional requiring a holistic approach of addressing the injustice to women in the economic, social and political arena. Kabeer (1999) argues that for developing countries which are resource constrained, the demands of the socialist approach may be untenable. On the other hand, the instrumentalist or more liberal approach to gender equality builds up a case for gender equality as a means of achieving greater economic and social benefits as a result of pursuing policy options that have multiplier effects (Kabeer, 2009). In other words, the instrumentalist view considers women empowerment as a means and not an end of economic prosperity. For example, empowering women by providing them with greater access to education is likely to reduce their fertility rate as the opportunity cost of raising children increases. Incidentally, the instrumentalist approach has been adopted by the World Bank and is reflected in many of its policy and working documents and has also been adopted by the Uganda Government, as evident in its policy documents and development plans (Department For International Development [DFID] and Irish Aid, 2014).

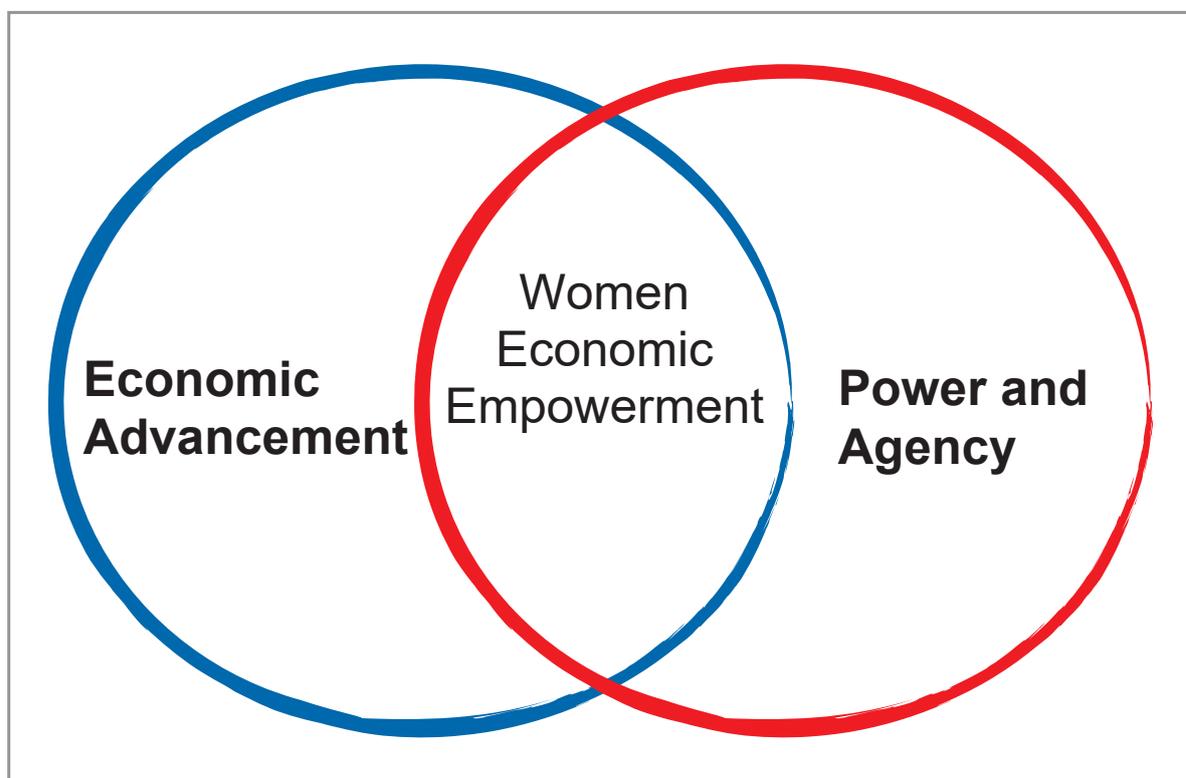
Kabeer (2009) defines women empowerment as a process that enhances women's ability to make strategic choices enabling them to participate on equal terms with men in society. This is premised on the fact that women are disadvantaged in many ways. For instance, in developing countries women are concentrated in lower jobs, engaged in mainly unpaid work, and have limited access to productive resources such as education, land and credit. Women have also been reported to have heavier workloads

than men (Berniell and Sánchez-Páramo, 2011). This leaves women disadvantaged in the market place and leads to lack of strategic agency in households and society as a whole. Kabeer further argues that it is not enough to enhance women's empowerment through the market but there is need to address the subordinate status of women to enhance their access to life options and capacity for agency.

Other scholars, such as Tornqvist and Schmitz (2009), define women economic empowerment as a process that increases a woman's real power over economic decisions that influence their lives and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work (Tornqvist and Schmitz 2009, quoted in Kabeer, 2012)

Kabeer (2009) asserts that women's empowerment constitutes three intertwined dimensions: access to productive resources (economic and social), capacity for agency (exercising power), and achievements or wellbeing outcomes. Typically, access to resources is determined by the society rules and norms that govern the distribution and exchange of these resources. For example, heads of households, clans or tribes may have exclusive authority to determine the distribution of productive resources. Conversely, in patrilineal societies, land rights are passed on to the next generation through the paternal lineage. Consequently, the rules and norms governing societal behaviour tend to ensure that certain outcomes are realised without the exercising of agency. Therefore, it is common practice to find women with access to land for production, but have no control as they have no role in the investment decision and distribution of proceeds.

Golla et al (2011) focus on women economic empowerment and define it as the ability of women to succeed and advance economically with the power to make and act on economic decisions. They suggest that women's empowerment exists at the intersection of two inter-related components: economic advancement, and power and agency, as shown in Figure 1. In the economic advancement component, women should have access to the productive resources of 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 is defined as the ability to make and act on decisions regarding the distribution and control of resources and proceeds from business ventures. They posit that to promote women's economic empowerment there is need to address the underlying factors that contribute to community resources and the norms and institutions that govern access to and distribution of these resources. They assert that norms and institutions refer to organisational and social systems that govern economic activities between economic agents, referred to as the 'rules of the game'. 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: Conceptual framework for women economic empowerment**

*Adopted from: Golla et al (2011)*

In reference to the overall aim of this research that seeks to empower rural women in business, we restrict our analysis to women economic empowerment and adopt the conceptualisation of women's economic empowerment by Golla et al (2011) who 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.

## 2.2 Theory of change

In light of Golla et al’s (2011) exposition of women economic empowerment, we propose to empower women through skilling them in basic business skills and product development (adding value to the product). Since Golla framework suggests the interconnectivity of the two dimensions of women empowerment, we believe that skilling rural women in business in the three study sites would not only enhance their access to human capital but also improve their capacity for agency and wellbeing. For instance, we anticipate that women who have 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 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. In Figure 2, we present the diagrammatic illustration of our theory of change.

**Figure 2: Theory of change: Skilling women in basic business skills and product development**

<b>Outcomes</b>	Ease of implementation of projects due to buy in by different stakeholders	Better understanding of improved business practices	Application of improved business practices by women Greater market access by women
<b>Outputs</b>	150 women (50 per district) trained in improved business practices and value addition Training manual for rural women in business developed		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

<p><b>Assumptions</b></p>	<p>Spouses of the men accept invitation to district meetings</p> <p>Men will appreciate their roles in making their spouses business successful</p>	<p>Women have sufficient motivation to acquire the skills</p> <p>Women have the acquired aptitude to learn the skills</p> <p>Women have the time to participate in the training</p>	<p>Women have sufficient incentive to acquire these skills</p> <p>Women have the required aptitude to learn the skills</p> <p>Women have time to participate in the training</p> <p>Women are determined and able to change practices</p>
<p><b>Activities</b></p>	<p><b>Sensitisation</b></p> <p>Sensitisation of both women (150) and men (75) about this project and the importance of spousal support for women in business. This will be done through three districts workshops and three radio talk shows</p>	<p><b>Training</b></p> <p>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 will be done through three district workshops</p>	<p><b>Mentoring</b></p> <p>Mentoring a total of 60 women to adopt improved business practices including financial management, development and implementation of marketing and business development plans and value addition where applicable. <i>This will be done through mentorship visits and peer learning meetings</i></p>

### 3. Study design and processes

The baseline study employed a mixed methods approach comprising of quantitative and qualitative research. A comprehensive document review of relevant literature on gender and business entrepreneurship in Uganda was carried out. The study incorporated an action research approach of understanding the issues related to business opportunities for women in Uganda in order to inform the design and implementation of interventions to address the issues.

The study process involved three main activities: document review, stakeholder mapping, and field based inquiry in the three selected districts of Mukono, Mbarara and Soroti. The research process is highlighted in the Box 2.

#### Box 1: The research process

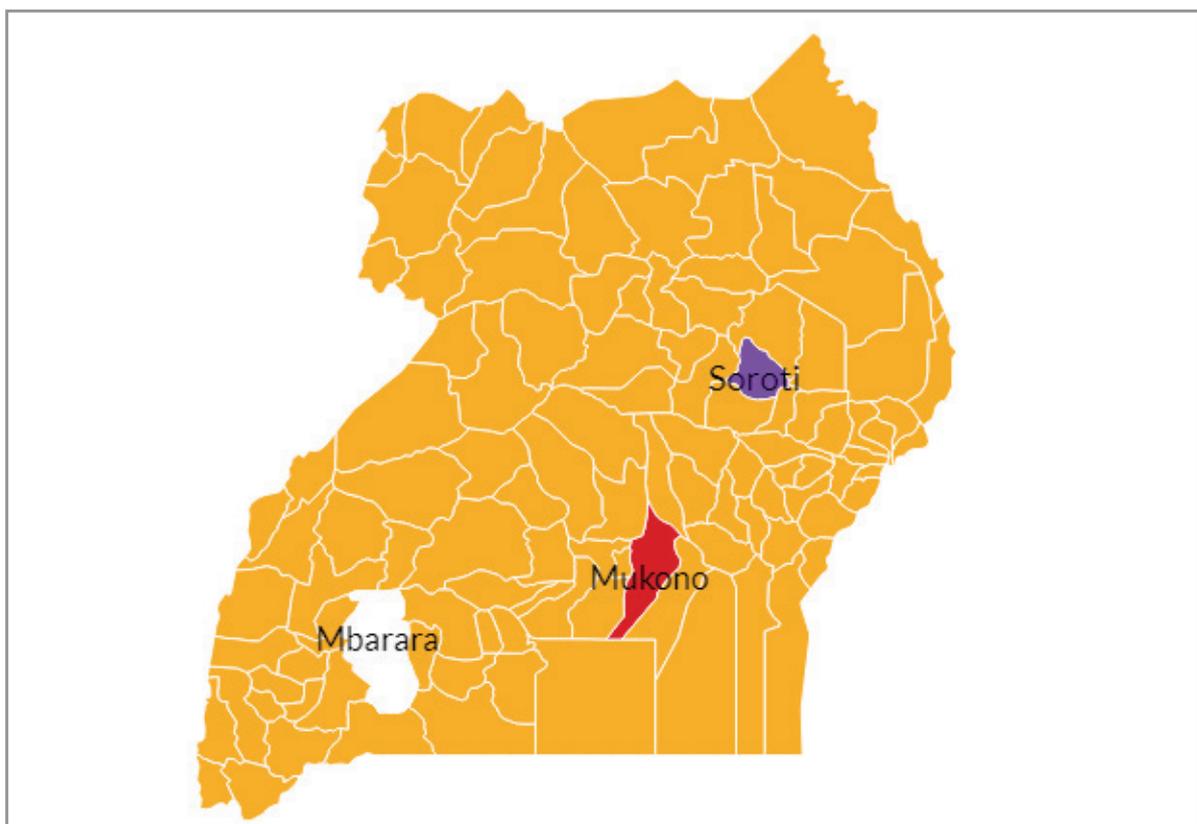
- A one and a half day inception meeting of the partner teams from Uganda, Kenya and Zimbabwe was conducted in Uganda on 11th – 12th October 2016 in Kampala, Uganda. The main objective of the meeting was to harmonise approaches and methods, and discuss the conceptual understanding and theory of change among the three country study teams.
- National stakeholders' meeting and launch of the project was held on 12th October 2016 in Kampala, Uganda.
- A document review was then undertaken and a background paper written and submitted in January 2017.
- A stakeholder mapping exercise at national and sub-national levels focussing on the three selected districts of Mukono, Mbarara and Soroti was conducted between the months of January and March 2017.
- Training and orientation of researchers on the study focus, mixed methods approach, research ethics and pilot testing and refinement of research tools was conducted between 22nd – 23rd March 2017.
- Field work was conducted from 27th March to 1st April, 2017.
- Data processing, analysis and reporting including editing, coding and transcription of the qualitative information from focus group discussions and key informant interviews was done in April and May 2017.

## 3.1 Sampling strategy and sample size

### 3.1.1 Study site selection

The study sites in the three districts of Mukono, Mbarara and Soroti, were purposively selected based on poverty status ranking and region orientation. Mukono, represented the Central region, and had the lowest poverty rates among the three districts. It was followed by Mbarara, representing the Western region, and Soroti, representing the Eastern region. According to the 2012/2013 Uganda National Household Survey (UNHS), the population living below the poverty line was 7.3% in the Central region, 7.6% in the Western region, and 24.7% in the Eastern region. About two-thirds of the population in all three districts was dependent on subsistence agriculture, with cattle keeping dominant in Mbarara, crop farming in Mukono, and a mixture of animal husbandry and crop farming in Soroti. In terms of demographics, Mbarara and Mukono were more comparable than Soroti district. For instance, Mbarara had a total population of 472,629 (51% females), Mukono had 596,804 (50% females), and Soroti had 296,833 (50%) (National Population and Housing Census report, 2014). In reference to urbanisation, Mbarara ranked as fifth largest town in the country, followed by Mukono in the sixth place. Soroti did not figure in the largest 20 towns (Ibid). In addition, these districts were among areas of ACODE's operation. Figure 3 shows the study sites located on a map of Uganda. Within each of the districts, three sub-counties were selected based on the existence of a high concentration of women in business.

**Figure 3: Map of Uganda showing study sites for supporting rural women in business project**



### 3.1.2 Selection of study participants and sample size

The survey's main target population was rural business women, purposively selected from each of the selected sub counties within the three districts. A stakeholder mapping exercise was conducted and lists of women with business enterprises in the villages were drawn with the help of Community Development Officers at the district and sub district levels. Using these lists, fifty business women were purposively selected from each district based on whether they were involved in production (especially value addition processes such as agro-processing), operating a business in either a male or a female dominated economic activity and trade. Below is the distribution of the sample by type of business (Table 3.1.1)

**Table 3.1.1 Sample Distribution by Type of Business**

Category	Sample size per district	Business sector
Men dominated enterprises	10	Fishing, mining, brick making, construction, real estate, welding, carpentry and large-scale farming
Women dominated	10	Tailoring, saloon, restaurants
Production	20	Poultry, dairy farming, wine production, soap making, baking powder
Trade	10	Particularly in agricultural produce
<b>Total</b>	<b>50</b>	

To complement the survey, we conducted two focus group discussions (FGDs) with communities in each of the three selected sub-counties, and organised separate FGDs for women and men. In addition, we undertook key informant interviews (KIIs) with individual purposively selected from the district and institutions that were known to support and promote women business entrepreneurship. Overall, a total of 151 business women (51 in Mukono, 50 in Mbarara and 50 in Soroti) were interviewed. Further, a total of 18 FGDs (9 for men and 9 for women)<sup>2</sup> were conducted, giving a total of 110 participants<sup>3</sup>. A total of 23 key informant interviews were conducted: 10 at national level and 13 at district level<sup>4</sup>. These included representatives of government institutions, district local governments, civil society organizations and private institutions.

## 3.2 Methods of data collection

The baseline study employed a mixed methods approach to collect both primary and secondary data. Secondary data was obtained from a comprehensive review of published books, journal articles and government publications and unpublished documents such as policy statements, regulations, records and official reports. The

<sup>2</sup> 3 FGDs for men and 3 FGDs for women in each district

<sup>3</sup> 57 for Mukono, 57 for Soroti and 53 for Mbarara.

<sup>4</sup> 5 in Mbarara 4 in Mukono and 4 in Soroti districts

review of literature was guided by the research questions and informed the methodology especially sampling strategy and data collection methods used. From the document review, a background paper was written which also informed the national and district context and setting for the baseline survey.

Quantitative and qualitative methods were used to collect primary data (both quantitative and qualitative data respectively). For quantitative data, a semi-structured questionnaire was used. The information collected included women characteristics, firm (business) characteristics, skills gaps and training, access to finance and business development programs, evidence and potential for market development and public and private partnerships, access to and use of ICTs and other productive resources, decision making, social capital and networking, time allocation and freedom and mobility among others.

Qualitative data were collected through FGDs with selected women and men in business. An FGD guide was used to guide the discussions on key issues of the study including the main sources of livelihoods in the community, types of enterprises for women and men and decision making. Other questions elicited information on available opportunities and support for women in business, business practices, training and business skills, marketing, use of income earned, access to and control over productive resources such as land, finance, property/assets and business information and other services. The guide also sought views on cultural beliefs, attitudes, taboos and practices that promote or limit women's participation in business, social networking and mobility, successes and challenges among others.

Key Informant interviews were conducted using KII guide to collect information from institutions and ministries that support women in business to document their experiences. Information collected included the services offered for women's economic empowerment (focus areas, geographical coverage), activities supported, the specific support given, characteristic differences between women owned businesses and men owned businesses. In addition, the guide sought views on the capacity needs for the women business entrepreneurs, available opportunities for support, challenges faced by business women and trainers for capacity building of women entrepreneurs in Uganda.

### **3.2.1 Design of study tools and data collection process**

In collaboration with the Kenya and Zimbabwe country teams, data collection tools were developed and pre-tested before coming up with the final tools. The tools were designed based on the research objectives and questions. The research teams were formed per district drawing from ACODE's field researchers comprising of three researchers (one male and two females) who were recruited, trained, and deployed to undertake data collection in the respective districts. The female researchers conducted most of the interviews and FGDs with women and the male researchers interviewed the men.

### 3.3 Data management and analysis

Data collected through the semi-structured questionnaire was coded guided by a code book which was developed based on the research objectives and questions. The data was analyzed using the statistical computer package for social sciences (SPSS) and Stata. The information is presented in form of descriptive statistics (frequencies and cross tabulations) and graphs on key characteristics of women in business and their enterprises, access to productive resources, marketing, ICTs access and use among others. Correlations between variables, using cross tabulations, was done on specific variables such as power to make decisions and level of education or marital status.

For the qualitative data, all the FGDs and most of the KIs were voice recorded with consent from the study participants, which were then transcribed into narrative reports/transcripts. The transcribed information was coded into major themes guided by codebook developed based on the research objectives. The coding and analysis was done using a computer package for qualitative analysis – Atlas ti. The findings and a selection of representational quotes are presented in the different sections of the findings.

### 3.4 Research ethics and study limitations

Prior to the implementation of the study, we obtained ethical clearance from the Uganda National Council for Science and Technology to conduct the study in Uganda. Participants consent, confidentiality, privacy and principles of doing no harm were key considerations in the research process. District clearance was obtained prior to commencement of data collection.

The study covered a small geographical area and a small sample of women in business and therefore the extent of generalisation is limited.

## 4. Findings

In this section we present findings from the field, synchronising views solicited from the survey, perspectives obtained from women and men in the FGDs, and information collected in the KIs. The findings are presented in less than five major themes; socio-economic characteristics of rural business women, enterprise characteristics, successes and challenges rural business women have experienced, existing and potential supports to their businesses.

### 4.1 Socio-economic characteristics

This section presents the individual and household characteristics of the respondents in the survey, covering women's household demographics, welfare and livelihoods is provided. This information was collected to provide more insight in the social and economic wellbeing of the women, which information will inform the design of the intervention.

#### 4.1.1 Individual and household characteristics

A total of 151 women were interviewed, 50 each from Mbarara and Soroti; and 51 from Mukono. As shown in Table 4.1.1, the overall majority (55%) of the women were middle aged between 31 and 50 years, though we noted a relatively younger sample in Soroti district. With regard to education level, overall a number of women (44%) had post-primary education, though we observed a higher proportion of women with uncompleted primary education in Soroti (43%) than in the other two districts. Generally, majority (55%) of the women are married either legally or cohabiting with a sizeable number (24%) widowed. In reference to household size, we noted that most (70%) households have between four and nine members. On average households have four children but we noted that this number is slightly higher for Soroti with five children, and slightly less for Mbarara at 3 children. In terms of living standards, most women regarded themselves as better off (59%) or ranking the same (28%) as other people in the village.

**Table 4.1.1: Individual and Household Characteristics**

Variable	Mbarara	Mukono	Soroti	Total
	No. (%)	No. (%)	No. (%)	No. (%)
<b>Age group</b>				
16-30	5 (11)	5 (10)	15 (31)	25 (17)
31-50	28 (62)	29 (57)	23 (47)	80 (55)
Above 50	12 (27)	17 (33)	11 (22)	40 (28)
<b>Education level</b>				
No formal education	3 (6)	2 (4)	4 (8)	9 (6)
Uncompleted primary	10 (21)	12 (24)	21 (43)	43 (29)

Primary	13 (28)	9 (18)	8 (16)	30 (20)
Post-primary	21 (45)	28 (55)	16 (33)	65 (44)
<b>Marital status</b>				
Single	5 (10)	4 (8)	5 (10)	14 (9)
Married/cohabiting	26 (53)	26 (51)	30 (61)	82 (55)
Divorced/separated	3 (6)	7 (14)	8 (16)	18 (12)
Widow	15 (31)	14 (27)	6 (12)	35 (24)
<b>Household size</b>				
< 4	8 (16)	6 (12)	3 (6)	17 (12)
4 - 9	35 (71)	38 (76)	30 (62)	103 (70)
10+	6 (12)	6 (12)	15 (31)	27 (18)
Number of children	3.1	3.7	5	4
<b>Living standards</b>				
Better	25 (52)	27 (53)	35 (71)	87 (59)
Worse	4 (8)	12 (24)	3 (6)	19 (13)
Same	19 (40)	12 (24)	11 (22)	42 (28)

Source: Field findings

Similarly, FGDs attracted middle aged women with an average age of 34 years across the three districts (Mbarara – 34.9; Soroti – 30.4 and Mukono – 36.7) with age ranging between 19 – 60 years (Mbarara; 24-53; Soroti; 19 – 60 and Mukono; 20 – 56). The education level of women in the FGDs ranged from Primary to University level with majority having attained primary 6 and 7, followed by senior three/senior four, especially in Mbarara district, followed by those who had less than Primary 5, especially in Soroti district. Only one woman had attained university level. A few women had attained senior one/senior two level of education. Four women had gone up to high school (senior five/senior six). On marital status, many (49 out of 77) of the women were married, followed by those who were single (15) with a few who were either cohabiting (6) or divorced/separated (6) or widowed (1).

#### 4.1.2 Household sanitation facilities

Table 4.1.2 presents statistics for sanitation facilities in the households where the interviewed women reside. It is clear that the major facility used for disposing human waste is the pit latrine which was reported by 96% of the respondents. Similarly, most (62%) women indicated that they use a pit to dispose off the solid waste, although we note that unlike Mukono and Soroti, in Mbarara more women (43%) use a composing pit (a pit whose waste is used as manure in the garden) to dump waste. This could be an indication that farmers in Mbarara apply more fertilisers to their farms than their counterparts in Mukono and Soroti. With regard to water sources, overall more women (50%) draw water from the borehole than other sources, though we noted that in Soroti, all women in our sample reported drawing water from the borehole which could be due to the dry climate that is experienced in this district, rendering it difficult for women to

get rain water or from other surface sources such as the well.

**Table 4.1.2: Sanitation Facilities**

Sanitation facilities	Mbarara	Mukono	Soroti	Total
	No. (%)	No. (%)	No. (%)	No. (%)
Pit latrine	45 (94)	46 (96)	46 (98)	137 (96)
Other	3 (6)	2 (4)	1 (2)	6 (4)
<b>Disposing solid waste</b>				
Solid waste pit	10 (25)	26 (63)	43 (94)	79 (62)
Composing pit	17 (43)	0 (0)	1 (2)	18 (14)
Land fill/garden	0 (0)	4 (10)	1 (2)	5 (4)
Incinerator	13 (33)	11 (27)	1 (2)	25 (20)
<b>Water source</b>				
Surface/rain water	32 (68)	22 (45)	0 (0)	54 (37)
Borehole	3 (6)	20 (41)	49 (100)	72 (50)
Tap	12 (26)	7 (14)	0 (0)	19 (13)

Source: Field findings

### 4.1.3 Source of livelihoods and earnings

According to Table 4.1.3, just over half of the women (51%) reported agricultural activities as the main source of the income, followed closely by own account work (47%). Own-account work refers mainly to enterprises run solely by the entrepreneur, though sometimes these enterprises employ a few workers on a temporarily basis. Among the agricultural activities, about two-thirds of the women reported participation in crop farming, while the remaining third said they were involved in animal husbandry.

From Table 4.1.3, it is clear that non-salaried work is the dominant source of income for women in our sample, suggesting that women are doing business as a main source of livelihood. With regard to economic activities, two were prominent, trade (30%) and agricultural activities (31%), though we noted differences in study sites with Mbarara women (49%) mainly involved in agricultural activities, while women in Soroti are mostly (46%) involved in trade. This pattern is not surprising, since there is more agricultural production in western Uganda where Mbarara district lies than in eastern Uganda that includes Soroti district. Western Uganda is known to receive more rainfall and has more arable land than the eastern region, which is likely to encourage more agricultural production in Mbarara than Soroti.

In reference to average earnings per month, the earnings ranged from below 100,000 to above 1,000,000 and were fairly distributed across the spectrum. Interestingly, the summary statistics revealed that a sizeable number of women (21%) earn 1,000,000 and above, with Mbarara presenting a larger proportion of women earning six-digit income than Mukono and Soroti. Our findings are consistent with the poverty levels in these districts, which is lowest in Mbarara, followed by Mukono and Soroti. Therefore,

it is not surprising that there is a higher prevalence of low income earners in Soroti than the other two districts and more high income earners in Mbarara than the rest of the districts.

**Table 4.1.3: Source of livelihoods and earnings**

Livelihood	Mbarara	Mukono	Soroti	Total
	No. (%)	No. (%)	No. (%)	No. (%)
<b>Source of income</b>				
Salaried	1 (2)	1 (2)	1 (3)	3 (2)
Agricultural activities	32 (65)	18 (42)	17 (43)	67 (51)
Own account	16 (33)	24 (56)	22 (55)	62 (47)
<b>Economic activity</b>				
Trade	12 (26)	8 (18)	22 (46)	42 (30)
Agricultural activities	23 (49)	14 (32)	6 (13)	43 (31)
Service	5 (11)	3 (7)	5 (10)	13 (9)
Mining	2 (4)	9 (21)	8 (17)	19 (14)
Processing brew	5 (11)	10 (23)	7 (15)	22 (16)
<b>Average earnings per month (UGX)</b>				
100,000 and below	1 (2)	5 (10)	12 (25)	18 (12)
100,000 - 200,000	8 (17)	8 (16)	4 (8)	20 (14)
200,000 - 300,000	6 (13)	5 (10)	10 (21)	21 (14)
300,000 - 400,000	3 (6)	11 (22)	3 (6)	17 (12)
400,000 - 500,000	6 (13)	5 (10)	7 (15)	18 (12)
500,000 - 1,000,000	7 (15)	7 (14)	7 (15)	21 (14)
1,000,000 and above	17 (35)	9 (18)	5 (10)	31 (21)

Source: Field findings

#### 4.1.4 Use of income earned

In the baseline study, we sought to find out how the women use their income to ascertain the significance of the different expenditure lines. The women were required to specify the proportion of their income from the business (in percentages) spent on different issues such as buying inputs, paying workers, paying utilities, servicing loans, rewards to entrepreneurs, paying taxes and savings. In Table 4.1.4, we present a tabulation of the responses which we obtained from about two-thirds of the respondents. Overall, more women indicated a relatively higher proportion of expenditure on inputs than other expenditure lines.

Generally, about 83% of the women spend more than 10% of their income on buying inputs, which implies that a greater proportion of the women's income is used to buy inputs to reinvest in the business. With regard to paying workers, most women (60%) spend 10% or less on workers, which reaffirms our expectations that most of these

businesses are small and many of them do not employ workers and even when they do they may employ them on a temporary basis.

Similarly, few women spend their income on paying utilities, servicing loans, dividends, taxes and savings. For instance, 37% of the respondents said they do not spend on utilities and even those who reported expenditure on utilities many (52%) spend between 1-10 %. This finding is not surprising given that most of these rural areas do not enjoy social amenities such as electricity and piped water due to lack of the required infrastructure or high cost of access.

A few women provided information on the share of income spent on paying and servicing loans and about 31% women reported no loan repayment, while 34% of the respondents stated that the loan payment constituted 1-10% of their income. These statistics could be signalling a wider problem of limited access to credit due to the risks associated with agricultural activities or lack of collateral required by banks to offer loans.

In reference to dividends, it is interesting to note that a few women (3%) said they do not receive any financial reward (dividend) from their businesses and we observed that those who received a reward, their proportions lay at the bottom of the distribution, in particular between 1-10% and 11- 20%. The issue of taxes was not responded to by many women, which perhaps signals the informality of many of the businesses that do not pay taxes. For example, 40% of the respondents said they were not paying taxes, while 35% of the women reported a proportion of 1-10% expenditure of income on taxes. Even with savings, few women reported a sizeable proportion of income saved. For example, 13% of the women said they do not save any income, while 44% of the women reported a proportion of 1-10%, while 18% of the women said they save 11-20% of the income and the rest said they saved more than 20% of their income, which is remarkable. Interestingly, we note that a significant proportion of women in Soroti reported high saving levels of above 50% of their income.

**Table 4.1.4: Use of income earned**

Use (proportions in percentages)	Mbarara	Mukono	Soroti	Total
	No. (%)	No. (%)	No. (%)	No. (%)
<b>Buying inputs (%)</b>				
0	5 (13)	0 (0)	0 (0)	5 (5)
1 - 10	5 (12)	1 (3)	6 (23)	12 (12)
11 - 20	6 (15)	4 (11)	10 (38)	20 (20)
21 - 30	7 (18)	5 (15)	4 (15)	16 (16)
31 -40	3 (7)	7 (20)	2 (8)	12 (12)
41 - 50	5 (13)	9 (26)	3 (11)	17 (17)
Above 50	9 (22)	9 (26)	1 (4)	19 (19)
<b>Paying workers (%)</b>				
0	12 (27)	0 (0)	0 (0)	12 (14)

1 - 10	22 (49)	9 (33)	9 (64)	40 (46)
11 - 20	7 (16)	5 (18)	3 (21)	15 (17)
21 - 30	2 (4)	5 (18)	2 (14)	9 (10)
31 -40	0 (0)	4 (15)	0 (0)	4 (5)
41 - 50	2 (4)	2 (7)	0 (0)	4 (5)
Above 50	0 (0)	2 (7)	0 (0)	2 (2)
Paying utilities (%)				
0	27 (64)	0 (0)	0 (0)	27 (37)
1 - 10	15 (36)	14 (64)	8 (100)	38 (52)
11 - 20	0 (0)	5 (23)	0 (0)	5 (7)
21 - 30	0 (0)	3 (14)	0 (0)	3 (4)
Payment and servicing loans (%)				
0	23 (52)	0 (0)	0 (0)	23 (31)
1 - 10	15 (34)	6 (33)	4 (40)	25 (34)
11 - 20	2 (4)	4 (22)	2 (20)	8 (11)
21 - 30	2 (5)	3 (17)	0 (0)	6 (8)
31 -40	1 (2)	0 (0)	2 (20)	3 (4)
41 - 50	1 (2)	4 (22)	2 (20)	7 (10)
Above 50	0 (0)	1 (6)	0 (0)	1 (1)
Entrepreneur reward/dividends (%)				
0	3 (7)	0 (0)	0 (0)	3 (3)
1 - 10	12 (28)	9 (25)	10 (28)	31 (27)
11 - 20	3 (7)	14 (39)	8 (22)	25 (22)
21 - 30	6 (14)	6 (17)	3 (8)	15 (13)
31 -40	3 (7)	2 (6)	4 (11)	9 (8)
41 - 50	5 (12)	3 (8)	6 (17)	15 (13)
Above 50	11 (26)	2 (6)	5 (14)	18 (15)
Paying taxes (%)				
0	23 (51)	0 (0)	0 (0)	23 (40)
1 - 10	11 (24)	4 (80)	5 (83)	20 (35)
11 - 20	11 (24)	1 (20)	1 (17)	14 (25)
Savings (%)				
0	15 (35)	0 (0)	0 (0)	15 (13)
1 - 10	17 (39)	24 (71)	9 (23)	51 (44)
11 - 20	9 (21)	5 (15)	7 (18)	21 (18)
21 - 30	1 (2)	4 (12)	2 (5)	7 (6)
31 -40	0 (0)	0 (0)	8 (20)	8 (7)
41 - 50	0 (0)	1 (3)	2 (5)	3 (3)
Above 50	1 (2)	0 (0)	11 (28)	12 (10)

Source: Field findings

In the FGDs, most women said they use their income to pay school fees for their children and pay off loans. Indeed, many women said that the loans themselves were used to pay school fees. Below we provide excerpts to amplify women's voices on use of income in the three study sites:

*To me I have a lot of responsibilities. Yes I get money but it's used to do other things other than the purpose it's supposed to be used for. I get money thinking I will use it to expand the business that's when a child is chased for school fees then I have to pay, we have aspirations and goals but we don't reach there because of a lot of responsibilities.*

#### **-- women from Mukono**

The FGDs with men affirmed this notion that women's income would be used for household expenses, though it was often described as being of tremendous help to the men. As one man in Soroti stated:

*Women through their businesses support us their husbands a lot, they even join women groups, they do savings and loaning women money so sometimes they even give us part of the money from the loan to do something better, they have made household life better because children can no longer sleep without food, we can afford to buy food, pay school fees and other things.*

#### **-- men from Soroti**

Similarly, another said,

*Women have taken up business field now, like selling tomatoes, mukene, brewing malwa among others. They have helped men so much because they can also pay school fees for the children and buy clothing for them.*

#### **-- men from Soroti**

While many men appreciated women's contributions to household expenses, some men, especially in the Soroti FGDs, begrudged the independence and household influence women gained with greater economic autonomy. One man expressed his frustration with this change as follows:

*You know traditionally women were not supposed to do any business, she was supposed to stay home, cultivate food crops for home consumption and look after the children, marriage life was very peaceful, women were very loyal to their husbands but now because we men are also feeling the burden of looking after the family alone, we just allow our women to do business and support the family with the earnings from the business that's when they have stopped respecting their husbands because they see themselves as the bread winners in the homes.*

**-- male participant from Soroti**

Similarly, another man said, *“some women even when they start buying the household items in the home, pay school fees for the children, they start assuming that they are the head of the household, they stop respecting the men that where the fighting starts in the family.*

**-- male participant Soroti**

*Women, too, recognized the tension that had developed in some of their households as their earning power has increased, and they expressed their frustration with this situation wherein the more income they earned, the more their husbands expected them to cover the cost of household expenses.*

**4.1.5 Participation in decision-making**

In the survey women were asked to report their level of involvement in making decisions on issues related to family welfare and economic activity. As shown in Table 4.1.5, more women tend to have full control over decisions regarding economic activities such as deciding the farming activities to engage in or type or location of business and time spent in business, than issues related to family welfare such as the health of the family members and education for the children. A further interrogation of the statistics revealed that most women who have full control over their decisions are either single (not married), separated or widowed. Also, more educated women (with post-primary education) tend to have full decision-making power. Conversely, we note that women in Mukono have the highest level of agency power and women in Soroti have the lowest decision-making powers. We reason that women in Mukono have greater agency because of their proximity to the capital city of Kampala and are therefore more likely to be more emancipated than their counterparts in Mbarara and Soroti district that are located far from Kampala.

**Table 4.1.5: Participation in decision-making**

Decision- making	Mbarara	Mukono	Soroti	Total
	No. (%)	No. (%)	No. (%)	No. (%)
Decision-making on family care				
Woman in full control	23 (48)	32 (65)	23 (47)	78 (53)
Woman with consultation	18 (38)	14 (29)	14 (29)	46 (32)
Mostly spouse	7 (15)	3 (6)	12 (24)	22 (15)
Decision-making on education				
Woman in full control	23 (50)	27 (55)	24 (50)	74 (52)
Woman with consultation	16 (35)	21 (43)	13 (27)	50 (35)
Mostly spouse	7 (15)	1 (2)	11 (23)	19 (13)
Decision-making on health care				

Woman in full control	27 (56)	33 (65)	23 (48)	83 (57)
Woman with consultation	15 (31)	13 (25)	18 (37)	46 (31)
Mostly spouse	6 (13)	5 (10)	7 (15)	18 (12)
Decision-making on savings				
Woman in full control	27 (59)	28 (64)	25 (51)	80 (57)
Woman with consultation	10 (22)	12 (27)	18 (37)	40 (29)
Mostly spouse	9 (19)	4 (9)	6 (12)	19 (14)
Decision-making on farming activities				
Woman in full control	28 (62)	35 (71)	24 (50)	87 (61)
Woman with consultation	13 (29)	13 (27)	16 (33)	42 (30)
Mostly spouse	4 (9)	1 (2)	8 (17)	13 (9)
Decision-making on type of business				
Woman in full control	32 (67)	41 (80)	32 (65)	105 (71)
Woman with consultation	13 (27)	8 (16)	12 (25)	33 (22)
Mostly spouse	3 (6)	2 (4)	5 (10)	10 (7)
Decision-making on location of business				
Woman in full control	28 (60)	39 (76)	27 (55)	94 (64)
Woman with consultation	12 (25)	9 (18)	18 (37)	39 (27)
Mostly spouse	7 (15)	3 (6)	4 (8)	14 (9)
Decision-making on time in business				
Woman in full control	35 (73)	37 (74)	31 (63)	103 (70)
Woman with consultation	8 (17)	11 (22)	14 (29)	33 (22)
Mostly spouse	5 (10)	2 (4)	4 (8)	11 (7)

Source: Field findings

#### 4.1.6 Access to physical assets

In the survey, we sought to find out the women's level of access to productive assets, which are required for firm/farm creation and expansion. The findings reveal that majority of the interviewed women (about two-thirds of the sample) had more access to land than other resources such as machinery, bicycle and vehicles. We probed further the names specified on the land title and a sizeable number of women (39%) said it is in their names, while others (28%) specified spouse, and 19% stated joint ownership of the land. The name in whose resource is titled has implications on use and control over that resource. Interestingly, about two-thirds of the sample reported control over the use of households resources such as land, borrowed funds, income and farm produce, though we note that the proportion of those who reported control over land were less than those who reported control over other household resources.

### **4.1.7 Access to finance**

Entrepreneurs can access finance from various sources that include personal savings, bank loans, shares and capital markets. In the survey, we sought to establish the most common sources of funds for the various operations of the businesses including starting up a business, business operations, and business and expansion. About two-thirds (69%) of the women said they used personal savings to start up their businesses, while the rest 11% obtained the start-up capital from friends and relatives and about 20% received money from other sources such as from an informal savings group, a SACCO, local trader, or a Non-governmental Organisation. The reported mean start-up capital was UGX 720,950, while the median was UGX 200,000. This is an indication that most of these businesses have low capital and are micro-businesses in nature.

The women were asked whether they had borrowed money for either business ventures or family expenses in the last two years. Those who answered this question in affirmative had borrowed money mainly to invest in the existing business. The mean of the borrowed capital for the business was UGX 1,287,541 and the median UGX 500,000. Many of the women who had accessed credit obtained it from a SACCO (31%) or an informal savings group (25%) or a micro-credit institution (15%). When asked whether they were able to pay back the loan, majority (59%) said they had cleared the loan, but a sizeable number (41%) were unable to pay the loan. The women reported a number of issues that constrain them from repaying the loan, including low profitability of the business, low product sales (demand), and adverse weather which affects production. A scrutiny of women's responses revealed that while only a few women borrow to finance household expenditures such as food, health, buying land, or building, there was a tendency of the women to borrow to finance their children's school fees.

### **4.1.8 Access to information and communication technology (ICT)**

Overall access to ICT by the women is limited. Very few women have access to a computer (5%), smart phone (16%), internet connection (8%), email address (7%), WhatsApp (12%), or Twitter (1%). Perhaps this was due to the fact that the women reported that they use the ICT mediums for mainly communication rather than transacting business. On the other hand, low income earners such as the women in our sample regard a phone, especially a smart phone, as a luxury. The women reported that their greatest challenge of using the ICT is limited knowledge and skills of how to use the different ICT gadgets.

### **4.1.9 Access to business development services and training**

Overall, about two-thirds of the women said they had not accessed business development services (BDS) including training in bookkeeping, financial management, business plan, marketing plan and production process improvement. The remaining third of the women who accessed BDS reported that it was mostly provided by private

companies, and most of the beneficiaries of these services did not pay for the acquired BDS.

#### **4.1.10 Social capital and networking**

In regard to access to social capital and networking, women were asked whether they belonged to a social group or club. The majority (85%) of the women respondents to this question reported being a member of a social group. These women either belong to a savings and lending group (54%) or a women's group (28%) and the remaining 18% belongs to various groups such as a church, health, funeral, women's business group or farmer's group. We further interrogated the main activities performed in these groups, and many women (63%) said the groups they belonged to are mainly involved in mobilising savings, 25% of the women said the groups they belonged to provide welfare services or are engaged in skills development programs and only 1% said the groups they are attached to provide health services. We further investigated the level of membership between women and men. The findings revealed that on average the level of membership for the men is less than for women. For instance, the reported groups have on average 12 men with a median of 7, while the mean for the women is 29 and median is 20 people. This finding suggests that many groups have mixed membership between women and men but also signals women's preference to belong to groups of their peers (women) than their counterparts (men).

The women were further asked whether they had benefited from any support services from the group. About 40% of the women had obtained funds from credit-providing groups. Women also reported participating in and benefiting from income generating opportunities (32%), gaining new skills (10%), and accessing social support (9%). With regard to attendance to group meetings, women who responded to this question said they had attended weekly meetings (45%), others had attended monthly meetings (35%), fortnightly (11%) or quarterly (7%). When asked the year of establishment of the groups, women belonging to savings groups reported years as far back as 2003, though we noted that most of these groups had been started recently in 2016 and the farmers' groups dated back as far as 2005 but no farmer group was reported to have been formed since 2013. The women were further asked when they had joined these groups and most of the women reported having joined the social groups from 2010 onwards.

## **4.2 Enterprise characteristics**

This section presents findings on the characteristics of the women's businesses. It focuses on the longevity of the business, ownership, registration, activities, and employment, as well as the perceptions about business practices and modes of communication for business.

## 4.2.1 Economic activities of enterprise

The respondents were asked to indicate the main economic activities of their enterprises and were allowed multiple responses. A total of 160 economic activities were provided with nine respondents indicating two main economic activities for their enterprises. As indicated in Table 4.2.1, the most prevalent economic activity mentioned was agriculture (33%), which includes crop and animal husbandry, aquaculture, bee-keeping, etc. This was followed by trade (31%) in merchandise, produce and livestock, followed by processing (15%) including brewing and charcoal burning. Services such as hairdressing, hotels and restaurants, mining, and brick making were lumped together as “others” and accounted for 21% of the responses on main economic activities of enterprises.

**Table 4.2.1: Main economic activity of enterprise**

Types of Business	Mbarara No. (%)	Soroti No. (%)	Mukono No. (%)	Total No. (%)
Agriculture – crop and animal husbandry, aquaculture, bee-keeping etc.	27 (47)	9 (16)	17 (35)	53 (33)
Trade in merchandise, produce and livestock	15 (26)	25 (45)	9 (19)	49 (31)
Processing	7 (13)	7 (14)	10 (21)	24 (15)
Other	8 (14)	14 (25)	12 (25)	34 (21)
<b>Total</b>	<b>57 (100)</b>	<b>55 (100)</b>	<b>48 (100)</b>	<b>160 (100)</b>

Source: Field Findings

## 4.2.2 Longevity of businesses

The longevity of a business is an important indicator of its stability and strength. It is widely reported that most businesses in Uganda do not go beyond the fifth year of operation. Thus, businesses in their infancy are vulnerable and usually unstable. A total of 129 respondents answered this question. The data on the longevity of enterprises covered ( Table 4.2.2) shows that 53% had been in existence for more than five years, 16% for three to five years, 22% had been in existence for one to two years, while 9% had not made a year.

**Table 4.2.2: Longevity of business**

	Less than 1 year No. (%)	Between 1 and 2 years No. (%)	Between 3 and 5 years No. (%)	More than 5 years No. (%)	Total No. (%)
Mbarara	3 (7)	8 (19)	3 (7)	29 (67)	43 (100)
Soroti	6 (15)	8 (20)	10 (24)	17 (41)	41 (100)
Mukono	3 (7)	13 (29)	7 (15)	22 (49)	45 (100)
<b>Total</b>	<b>12 (9)</b>	<b>29 (22)</b>	<b>20 (16)</b>	<b>68 (53)</b>	<b>129 (100)</b>

Source: Field Findings

### 4.2.3 Ownership of businesses

Ownership and registration status of business is important in the context of women's empowerment. The former determines who makes decisions over the business while the latter indicates whether the business is formal or informal. Informal businesses are characterised with poor management systems and limited access to advisory and financial services. The respondents were asked questions about ownership and registration status of businesses. As shown in Table 4.2.3, most (81%) of the businesses covered were owned with a few (11%) jointly owned by spouses while 8% were jointly owned with other persons other than spouses. As expected, most (73%) of the businesses were not registered. A total of 133 respondents answered the question on registration status of their enterprises of which 74% indicated that their businesses were not registered anywhere. A total of 18% reported to have registered the business at the sub-county or municipality while 5% had reportedly registered at the district. Only 3% of the women reported to have registered their businesses with the registrar of companies. Of the 34 women who reported that their business was registered, 14 reported that the business was registered in their names and 15 in company names and others own companies jointly. Table 4.2.3 below presents details of ownership of businesses by study site.

**Table 4.2.3: Ownership and registration status of business**

Ownership/registration	Mbarara No. (%)	Mukono No. (%)	Soroti No. (%)	Total No. (%)
<b>Ownership</b>				
Individual ownership	33 (67)	44 (91)	43 (84)	120 (81)
Joint conjugal	10 (20)	4 (9)	3 (6)	17 (11)
Joint other	6 (13)	-	5 (10)	11 (8)
<b>Total</b>	<b>49 (100)</b>	<b>48 (100)</b>	<b>51 (100)</b>	<b>148 (100)</b>
<b>Registration status</b>				
Not registered	20 (57)	45 (92)	33 (67)	98 (74)
Registered at sub-county/ municipality	10 (29)	4 (8)	10 (20)	24 (18)
Registered at district	2 (5)	-	5 (10)	7 (5)
Registered with the registrar of companies (URSB)	3 (9)	-	1 (3)	4 (3)
<b>Total</b>	<b>35 (100)</b>	<b>49 (100)</b>	<b>49 (100)</b>	<b>133 (100)</b>
<b>Registered in names of</b>				
Myself	8	2	4	14
My spouse	2	-	-	2
My spouse and I	1	1	1	3
Company names/Company	5	1	9	15
<b>Total</b>	<b>16</b>	<b>4</b>	<b>14</b>	<b>34</b>

Source: Field Findings

## 4.2.4 Employment

The number of employees is an indicator of the firm size, and demonstrates the potential of the firm to scale up the impact of any interventions under the project in terms of the number of people employed in the business. Only 59 women reported to have other employees beside themselves in the businesses. For those that reported having employees, the average number was four persons. The women owning the enterprises were asked whether the employees were fulltime or part time and whether they were paid employees. A breakdown of paid employees by gender shows that the average number of paid fulltime male employees per enterprise was three, slightly higher the average number of paid fulltime female employees (two). The average number of paid part time male employees per enterprise was three slightly lower than the average number of paid part time female employees of four. The average monthly payment for fulltime employees and daily wage for part time employees was UGX 299,632 and UGX 37,941 respectively. Only two respondents indicated that they had formal or written contracts with their employees, while 26 reported that their employees were entitled to leave of any kind. Table 4.2.4 below presents a summary of employment information of businesses covered by study site.

**Table 4.2.4: Summary of employment in business**

Employment aspect	Mbarara	Mukono	Soroti	Total
Number of businesses with employees	27	17	15	59
Average number of employees	5	4	3	4
Average number of paid fulltime male employees	3	2	3	3
Average number of paid fulltime female employees	2	2	3	2
Average number of paid part-time male employees	3	2	4	3
Average number of paid part-time female employees	4	3	8	4
Average monthly pay (UGX)	113,222	143,077	43,333	299,632
Average daily wage (UGX)	5,750	25,677	6,514	37,941
Existence of contracts with employees	2	-	-	2
Entitlement to leave	15	4	7	26

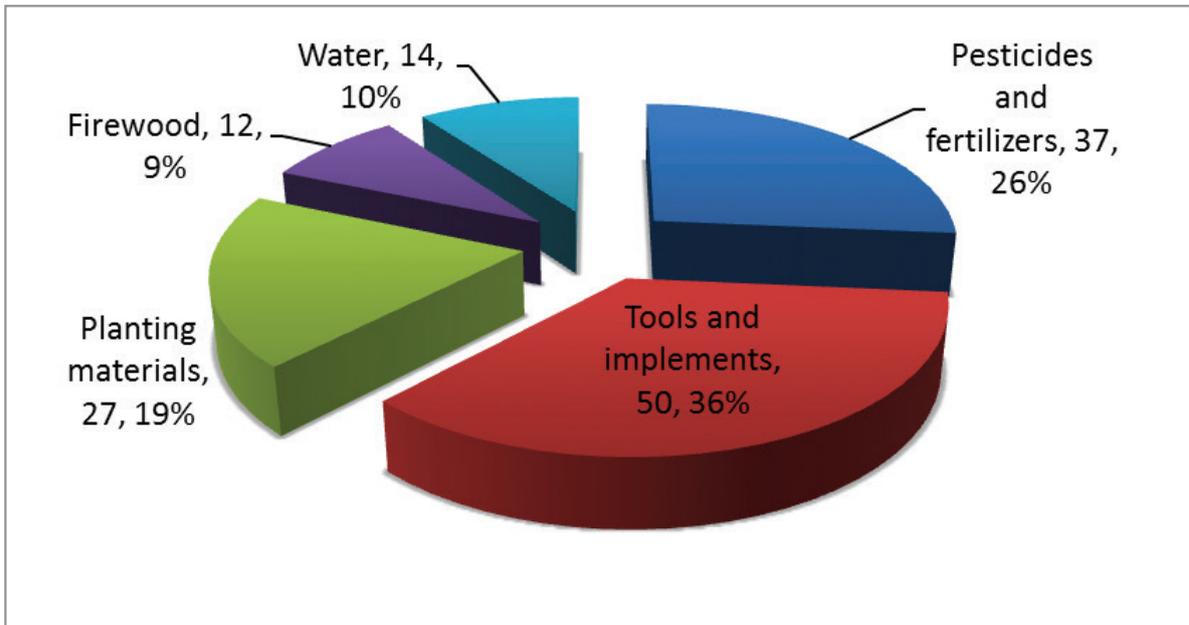
Source: Field Findings

## 4.2.5 Major inputs for businesses

The women were asked to mention major inputs for the business excluding labour, land, buildings and machinery. As demonstrated in Figure 4, tools and implements such as hoes and pangas were the most dominant (36%) input. This was followed

by pesticides and fertilizers (26%), planting materials (19%), firewood (9%) and water (10%). It is important to note that this list is by no means exhaustive and that it depicts the perspectives of the respondents on importance of the different inputs. The terms of purchase of major inputs include cash (91%), free (6%) and credit (3%).

**Figure 4: Major inputs for businesses**

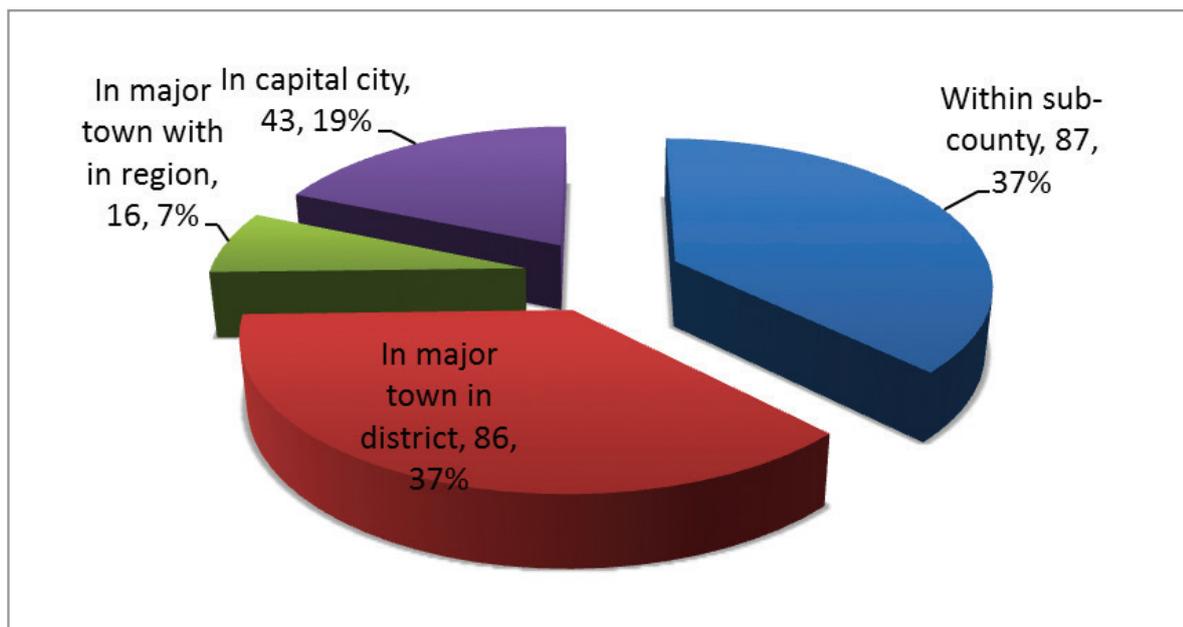


Source: Field Findings

#### 4.2.5 Location of suppliers of inputs

The location of suppliers for businesses depicts the linkages with other areas outside their area of operation. The responses on this aspect show that suppliers of the inputs were mainly located in the major town within the district (37%) and within the sub-county (37%). Forty-three (19%) of the respondents mentioned supplier for major inputs located in the capital Kampala while 16 (7%) mentioned suppliers located in another town within the region. Figure 5 shows the location of suppliers of inputs for businesses.

**Figure 5: Location of Suppliers of Inputs**



Source: Field Findings

### 4.2.6 Business practices

Having sound business practices sets a strong foundation for businesses. The respondents were asked whether a select of eight business practices were adhered to in their business. The responses affirmed the expectations of inappropriate business practices usually associated with informal businesses. As shown in Table 4.2.5, the more common practice was holding a bank account and engagement with a financial institution, followed by recording of business transactions in a cashbook and few respondents were receipting their sales, had a performance report or business and marketing plan. Only five respondents reported that they spent money on marketing.

**Table 4.2.5: Business Practices**

Business practice	Yes No. (%)
Existence of written down business plan	10 (7%)
Existence of written down marketing plan	8 (5%)
Existence of clear targets for business – e.g. output, sales, revenue	12 (8%)
Existence of cash book for business	19 (13%)
Existence of account with bank or other financial intermediary	31 (21%)
Existence of periodic performance report	12 (8%)
Existence of list of compliance requirements for business	12 (8%)
Issue receipts in respect to sales	12 (8%)
Spends money on marketing	5 (4%)

Source: Field Findings

## 4.2.7 Perceptions of respondents on business practices

The perceptions on business practices during the FGD meetings for both women and men suggest that the limited use of the 'good' business practices is due to three primary factors. First is the limited appreciation of the usefulness of these practices to business. The notion that these practices are not for small businesses was dominant as seen from contributions from FGD participants across the study sites.

*We do not keep records because there is nothing to write, the little money we get is spent immediately to meet household expenses.*

**-- female participant from Mukono**

*Ours is still a very small business, it is people with big businesses in towns who keep records.*

**-- male participant from Soroti**

*Record keeping is found on big farms that are interested in tracking inputs and outputs for purposes of gauging profit. With a small business it is easy to determine whether it is profitable or not even without records.*

**-- male participant from Mbarara**

*There was also a belief that keeping records was not necessary if the business is run by the owner as explained by these respondents,*

*I don't have a business plan because I am my own boss.*

**-- female participant from Mukono**

*Honestly my plan is in my head I don't need to have it written down.*

**-- female participant from Mukono**

*Most times people run their own business and therefore do not see the need to track everything as they would have employed someone else to run the business.*

**-- male participant from Mbarara**

The second factor was the capacity to take on these practices. This was largely attributed to lack of training, low levels of literacy and access to required services.

*Keeping business records and marketing depends on ones' level of education. Those with little education like those who stopped in P.7 may find it hard to keep records but those with higher levels of education if given training can keep records.*

**-- female participant from Mbarara**

*Most of the women in business are neither educated nor trained on how to keep records or write a business plan.*

**-- female participant from Mbarara**

*For me I do not even know how to read and write how can I keep records?*

**-- female participant from Soroti**

There were also indications that some of the participants had received training on good business practices as well as an appreciation of the importance of good business practices for better business performance. The testimonies of FGD participants also indicated that the trainings were on various aspects of businesses and that in most cases they targeted only a small fraction of the community.

*It is good to keep records of the inputs bought so that one can know whether they made profit after selling.*

**-- female participant from Soroti**

*.... they used to train us on how to start a business if you had capital. They trained me on how to record sales, capital and profits. They also advised us on getting loans to expand the business. I have not started utilizing the knowledge I got in the training because my business is still small.*

**-- female participant from Soroti**

*"I also do not keep records, as long as I sell my agricultural produce and my children go to school that's all but I have realised that a business plan is necessary.*

**-- female participant from Mukono**

*They taught us that if you have an animal it is good to observe and write down so you learn. Write down the age of the animal, how long it takes to get pregnant, how long it takes to give birth, the required medicine including sprays and how much milk it produces - if it is a cow.*

**-- female participant from Mukono**

*The situation in which we operate teaches us to keep records. At times you may think you are making profits yet you are making losses so you have to write somewhere."*

**-- female participant from Mukono**

The third factor has to do with stereotypes and gender relations, particularly in how they play out in relation to sharing of income. Some study participants, both women and men, indicated that record keeping could be a source of tension between spouses. The men may see record keeping as accounting to their spouses, which is not the norm.

*Someone with a banana plantation will cut down ten bunches for sale every month. If you record these transactions it means you have to account for every shilling to your wife. This would bring chaos in the home. So as men we tactfully don't record transactions.*

**-- male participant from Mbarara**

*Sometimes a woman wants to give the neighbour a bunch of matoke or after harvesting beans she may want to send some to her parents. How does she record that without causing problems in the home?*

**-- male participant from Mbarara**

*There is also an attitude that when you record everything you are stingy and the community starts forming stories around you for example they may say you write down your debtors like bars.*

**-- male participant from Mbarara**

*At times I have a loan to pay if I write the little sales or profit I am making I would always be worried about how I am going to pay back the loan so I decide not to write down anything.*

**-- female participant from Mukono****4.2.8 Modes of access to information and communication**

Quick access to reliable information is critical for decision making in business. The women were asked about how they accessed information on new trends in their field, prices of inputs, prices of their competitors, as well as communicating to customers and suppliers. The responses show that the most used mode of access to information and communication with customers and suppliers was through personal interfaces, followed by telephone and SMS. We expected the radio to be the most common mode of communication but surprisingly it did not feature prominently and is lumped together “others” in Table 4.2.6 below.

**Table 4.2.6: Mode of access to information and communication**

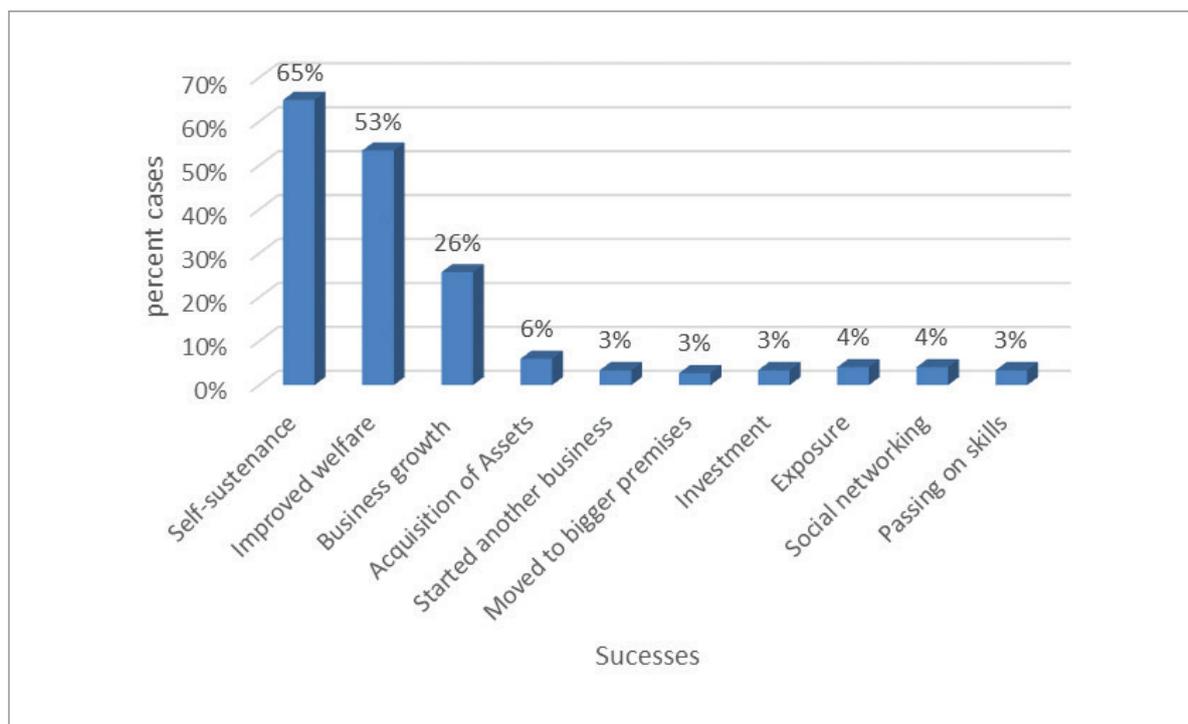
Mode of access to information/ communication	New trends in you business field	Prices of competitors	Prices of inputs	Communicate with customers	Communication with suppliers
	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)
Verbally (word of mouth)	87 (42)	83 (47)	101 (51)	81 (39)	152 (77)
Telephone and SMS	38 (18)	38 (22)	40 (20)	90 (43)	28 (14)
Social networks	36 (18)	33 (19)	27 (14)	24 (12)	8 (4)
Others	34 (16)	14 (8)	25 (13)	6 (3)	3 (2)

Source: Field Findings

### 4.3 Successes for rural women in business

The survey explored the gains rural women had obtained from their business ventures. Findings from the interviews and FGDs reveal that women had made multiple gains including self-reliance as reported by majority of the women (65%) followed by improved welfare (53%) and business growth (26%) among others as shown in Figure 8.

**Figure 6: Successes made by the rural women in business**



Source: Field findings

**Self-reliance:** as in the interviews, the commonly cited success among women in the focus group discussions was self-reliance and independence, especially for women in Mukono. The women asserted that they no longer depend on their spouses for household provisioning including child welfare – paying school fees and buying clothes – and their own welfare such as purchase of personal items such as vaseline, underwear, clothes, food (meat) and begging transport to visit relatives. As one of the women in Mukono said “we no longer wait for men to buy meat, we buy it ourselves and eat.” Recognizing the role of their spouses as heads of the family, they regarded themselves and other women in business as powerful: “yes, men are our heads but most women have become powerful. There are those powerful women, when any of them stands to talk a man becomes inferior”. They are confident and able to speak in public as well as make “our own decisions on what we want”. They, however, observed that their earning is still low due to the small scale of business operations.

**Improved welfare:** the second most cited gain from business ventures by rural women was improved standards of living reflected in their improved ability to meet welfare

expenses such as education costs (school fees, uniforms, shoes, socks etc.), clothing, medical care, food (feed well on a balanced diet), household items, television sets and the ability to look after themselves - dress well, make their hair etc. – and feel good. As one woman in Mukono expresses, “we look good, we are clean and our standards of living are good as well.” Others use the money to pay for labour support, which reduces on the workload.

**Business growth:** Women reported increased incomes, acquisition of machinery, tools and equipment. Some of them have expanded their retail businesses and invested in other side income generating projects like mobile money, livestock rearing (cattle, goats, pigs) and modernized their farming enterprises. As one woman said, “In addition, we have been able to purchase assets such as land and commercial buildings – either alone or in partnership with their spouses.”

**Capacity building:** A few women in Mbarara reported having gained skills in better methods of farming – livestock and crop farming particularly banana growing as illustrated thus; “some of us we have been trained on how to look after our cows and Banana plantations... we have been able to modernize our farm like having a well-maintained Banana plantation”

**Reduction in domestic violence:** As women are able to take care of themselves and their children, they noted that this has in away reduced tensions and violence in families – women no longer wait upon the men for household provisioning which in most cases creates quarrels in homes when there is scarcity. Women in Soroti described their experience thus;

*Women’s engagement in business has led to a reduction in domestic violence, this is because women are able to take care of their families instead of waiting for the men, for example by the time the man comes back when he is drunk, he finds that you have prepared meat instead of greens that would make the woman be beaten. It has reduced fights in homes, because women can also now take care of small family problems, rather than waiting for men. It has made women self-reliant, rather than being dependant on the men as they can also take care of their needs like buying clothes, taking care of the children, keeping the home clean, rather than always begging.*

#### **-- female participants in Soroti**

The above voice illustrates that women’s dependence on men is a source of tension in homes and economic empowerment could a strategy for alleviating domestic related tensions that are associated with economic hardships.

## 4.4 Economic opportunities and support to rural women in business

Through the interviews, focus group discussions and a stakeholder mapping, existing economic opportunities for supporting women in business were established, including financial and technical support by both government and non-government agencies - civil society and the private sector.

### 4.4.1 Financial support

Women receive financial support for their businesses from a variety of sources. The data from the survey suggest that while over two-thirds of the women said that the source of financing for starting their business came from individual savings funds, when an infusion of credit is needed to support or expand the business, women are more likely to rely on informal savings groups or SACCOs.

The benefits of women's savings groups as sources of financial support come out clearly in the FGD data. In contrast to relying on support from spouses or banks, savings groups provide the women with autonomy, flexibility and low interest rates.

Maintaining autonomy and control over business decisions and practices was a very important benefit of savings groups. Women talked at length about the tendency of their husbands to either take their earnings or to assume that because women had income, the men did not need to use their own income for household expenses such as food, health care, and school fees. As one woman in Mbarara explained,

*That's why we join social groups. For example, if I get my UGX 70,000 and make some contribution at home like getting UGX 30,000 to buy 'nigginas' for children that makes him happy, the remaining UGX 40,000 I keep it in the social group. After I save enough money in the group, I tell him that I need to buy a cow or a goat, when he wonders where I got the money I tell him that my friends in the social group lent me the money and I will pay slowly. Those are some of the tricks we use to develop as women because our husbands on money issues are not easy at all.*

**-- women from Mabrara**

This strategy of using savings groups to protect income earned was discussed in a Mukono FGD as well:

*The social groups we are in, we women turned them into businesses because when I harvest my 200kgs of maize then I say that 50kgs will be eaten at home because as a woman you have a family to feed and then sell the remaining 150kgs, most cases the money got is little yet we as women need a lot of money to run our businesses, so in order to get lump sum amount we put that money in social groups. Also money of today is so difficult to keep at home because our husbands have become a problem. When my husband gets to know that I have money at home he starts a war, at times*

*he wants to borrow it when I refuse the war breaks out. So in order to avoid such wars I take the money to social groups. Some of us our husbands don't know how many groups we are in, they don't even know how much money we get or that we put money in those social groups. In other words, social groups are termed as businesses because they have helped us to develop as women."*

**-- women from Mukono**

Similarly, a woman in Soroti describes learning a lesson from a previous business venture about the importance of using a savings group to protect profits and ensure access to capital when the need arises:

*I learnt from my first business. I used to sell fish, but the business collapsed because I got a problem where I had to spend all my capital and profits. But now, whatever little I get I plan for it very well and take some profits to the savings group, so that in case I get any problem I can easily get a loan from the savings group.*

**-- women from Soroti**

In addition to protecting their earnings, women also appreciate the broad range of support that comes with membership in these groups. As one woman in a Mukono FGD said, "these social groups are basically for development. We borrow and save in our social groups, and even when one of the members is in trouble or has problems, they come in and help out." This characterization of the groups as providing a base of financial support to cover expenses that might otherwise eat into the money necessary to keep the business afloat was echoed by a woman in a Soroti FGD as well.

*"That money borrowed can help you when you are really hard up with business, can help you to pay school fees in case the child has been chased away and yet the business is small, so you go and borrow that money, the child can also fall sick and you use that same money, so you borrow, then later on return back the money into the group."*

**-- women from Soroti**

This kind of flexibility with use and repayment of funds gives the savings groups an advantage over loans from banks. A woman in Soroti explains some of these advantages:

*We have Savings and Loaning groups where we save our money, we actually meet every Sunday to collect our money and that time, whoever wants to borrow a loan can get it but you pay back with the interest of 3% which is very good for us, it has enabled us to borrow money and do business and even the terms and conditions of paying back are very good, they don't ask for the security like land, the interest rate is small and you pay it back when you get but as long as it's before the year ends when the group members are dividing their shares.*

**-- female participant from Soroti**

While women do report receiving loans from banks or micro-finance institutions, the conditions and interest rates on those loans are viewed with trepidation. As one woman in Soroti stated, “we fear loan repayment terms and conditions.” In Mbarara, “easy access to loans at low interest rates” was also given as a main reason for women joining informal saving groups. This explains the relatively low percent of women surveyed who reported receiving loans from banks and micro-credit institutions. The financial institutions that were named to be providing financial support include Development Finance Company of Uganda (DFCU) and Centenary Banks were reportedly providing financial support to women through special products that target women in business.

Aside these, study participants in the FGDs and key informant interviews key identified other opportunities for financial support to women in business including government and non-government initiatives. For instance, in Mbarara district local government through the production depart provides seed grants/start-up capital for women with disabilities. The One Village One Project (OVOP) by the Ministry of Trade and Industry supports women and men in value addition. Government initiatives such Uganda Women Entrepreneurship Programme (UWEP) and the Youth Livelihood Programme (YLP) of the Ministry of Gender, Labour and Social Development through the Community Development were named in all the three study sites.

#### **4.4.2 Training support**

When discussing the kinds and sources of training they have received, women FGD participants in Mbarara talked mostly about government officials. The National Agricultural Advisory Services (NAADS) was singled out as a source of advisory support for banana growing; and unspecified district officials were lauded for their training connected to fish rearing. In addition, sub-county level health workers were cited in one FGD as providing useful “information on health and sanitation, and how to keep our work places tidy.” Sub-county and parish-level officials were mentioned in another FGD as having provided good information on record-keeping. In Mukono, National Agricultural Research Organisation (NARO) was reported to have provided trainings that participants found useful in tree planting, vegetable growing and pig rearing. In addition, two non-governmental organizations were appreciated for their trainings: the Village Saving and Loans Association (VSLA) provided a training on how women obtain ownership of land, and the training by Sezibwa Agro Farming was deemed particularly useful in that it went beyond providing information. One FGD participant describes their approach:

*They taught us about book keeping, and having a written business plan and marketing plan. In fact, they taught us about everything concerning record keeping. They didn't stop at teaching us; they gave us entandikwa and also implemented what they taught us. They gave some of us pigs, some chicken and some maize seeds and we managed to start from there. For farmers, drought was a big problem. But those who got chicken and pigs have gained something.*

### **-- female participant from Mukono**

In Soroti, two other sources of training were mentioned: Enterprise Uganda and radio talk shows. One woman describes the utility of the Enterprise Uganda training for her business, even though she had to pay to receive it:

*I paid UGX 5,000 to attend a training of enterprise Uganda but that training has helped me so much for instance I now have records of my sales I make daily and am able to know whether I have made profit or a loss.*

### **-- female participant from Soroti**

Obtaining information from radio talk shows may not be training, per se, but it was cited as important. “You can tune in and listen to some successful business people give you some business tips which you can follow,” one woman explained. This form of support is similar to receiving advisory support from family and friends, which was the most common source of advice and information discussed by participants in all of the FGDs.

While these various sources of financial and advisory support were discussed in the FGDs, more often than not it was only one or two people who had actually received the support or training mentioned. When asked what kinds of support women needed to enhance their businesses, virtually all participants agreed that more financial support and access to capital is needed for start-up, maintenance, and expansion. Additional advisory support would also be welcomed, as many women wanted training on how to best use and manage borrowed money. As one woman in Mbarara said, “Most of the saving and loaning groups teach us to borrow money from them, but not on how to improve our businesses.” “We need a strong team of women to mobilize us on how best one can use loaned money to excel in business,” said another. Additional support needed included access to markets and market information, training on how to deal with climate change, and record keeping and financial management. The importance of ensuring that these kinds of support be provided “deep down in the village” was also stressed, as women with smaller businesses and fewer resources are often unable to come up with funds to meet transport costs when trainings are only offered in towns.

## **Capacity building opportunities**

District Local Governments (Community Development and Production Departments) provide capacity building opportunities through training in basic skills on starting income generating activities and small-scale cottage industries, marketing, value addition, vocational skills/handcrafts, Tax education, business management, open up SACCOs/VSLAs/fishing cooperatives, business registration to access finance and formation of groups. Through the NAADS programme advisory support on agriculture is given on banana growing, fish rearing, record keeping, zero grazing, coffee nurseries and mushroom farming among others. Other private companies such as the Chamber of Commerce were reportedly to be providing training in business skills – promoting positive attitude and change in mindset to build business acumen among women,

customer care, business integrity and work-life balance as well as encouraging women to engage in diversify their business and think big. The Chamber of commerce also supports networking/business abroad, handles taxation issues, business registration and investment and industrial development approvals. Key informants in Mbarara report other business training opportunities in the district provided by Banks including DFCU (through the Women In Business programme [WIB]), Centenary Bank and Post Bank. In Mukono, Uganda Small Scale Industries Association (USSIA) also supports training in starting up businesses and small-scale industries.

#### 4.4.3 Material support

Women in the FGDs and key informants named a number of opportunities for material support but these were largely in the area of agricultural production (animal and crop production). Opportunities for material support were mainly through government programmes such as NAADS, Operation Wealth Creation and Community Driven Development programme (CDD). Through these initiatives women and men receive inputs such as coffee seeds, bean seeds and maize seeds, goats, cows, chicken, fingerings/fish, fish nets, bee hives, honey harvesting gear, mangoes and tea seedlings among others. Cows are mostly given to the men. In Mbarara, Food and Agricultural organization (FAO) supports the fisheries sector through fish stocking and provision of fish feeds, construction of ponds and solar drying panels.

Women in all the study sites said their products have ready market, although the prices in the local market are low. For instance, in Mukono women stated;

*In Maziba here, the greatest opportunity we have is that there is market for everything we produce, be it animals, agricultural produce, stones everything market is there only that "batufotoola" (literally meaning they buy their products so cheaply). Rich people have put farms in our community, so they buy food for their employees from us. Also when they come to check their farms they buy our agricultural produce.*

#### -- women from Mukono

Women in Soroti talked of the emergence of trading centres and close proximity to Soroti town provides them opportunities to access market to sell their products. However, the women who sale fish are always out competed by rich business men who buy fish in bulk and sale at cheaper prices.

While the study participants appreciated the opportunities provided by government initiatives, they raised concern relating to targeting of the programmes and unfavourable conditions. On targeting, it was noted that while the initiatives are established to target the rural poor women, the beneficiaries are often not the poor women but instead the rich and informed as one of the key informants narrated;

*Now the setup is that they should target the poor and the women who are in the villages. But because the rural poor women lack information, you find that most of the*

*beneficiaries are not the poor women and where they have information at times they are not confident. They are like can I afford, can I really start a business and get something from it, so they are not sure whether if they started a business, they would succeed.*

#### **-- Male Key Informant from Mbarara**

Women reported difficulties in taking advantage of the training opportunities due to the unfavourable conditions of the training programmes and financial support initiatives as some of the women in Mukono highlighted;

*There are many trainings that have come up but they have a lot of conditions of which women in the village cannot manage. Conditions like the trainers can tell you to form a group of 15 women and you find that there are very few women who are committed and others are lazy and don't care about what is taught like the trainer tells you to save but most don't save and the training loses meaning or becomes useless" women don't want to inject money into trainings, they all run for free things, when they are told to pay, they grumble and pull out...*

#### **-- women from Mukono**

*"we women don't trust each other, for example you might want to rear or keep poultry in a group and entrust one person to take care of them but some of our friends think she might steal the maize brand, because of the mistrust most opportunities by pass us. We have been informed that money for developing women is there in central government but we can't get it because of trust issues in us. For example, they tell us to register our social groups and get money from the sub county but ladies don't want to collect money to meet the requirements of registration so we end up losing that opportunity"*

#### **-- women from Mukono**

While they would want to access funds from the Banks and other financial institutions; they expressed the "fear of loan repayment terms and conditions" particularly the high interest rates and the mandatory weekly/monthly repayments.

### **4.4.4 Support provided by stakeholders**

The key informant interviews with public and private stakeholders targeting the economic empowerment of women suggest that those providing support to rural women in business identify the same set of support needs as the women themselves. Table 4.5.1 contains a summary of the primary areas of focus of each of the institutions

consulted.

**Table 4.4.1 Focus of national-level stakeholders**

Name	Training	Financial	Input	Advocacy/ Policy	Legal/ Rights	Self -con- fidence & esteem	Agriculture	Non-Agriculture
CEEWA	x			x		x	x	x
USSIA	x			x	x			x
ESAFF	x			x		x	x	
DFCU	x	x					x	x
MTIC				x	x		x	x
ARUWE	x	x	x				x	
Oxfam	x				x	x	x	x
UIA	x	x					x	x
MFPED		x		x			x	x
Chamber	x				x	x		

*Source: Survey findings*

In terms of training, building rural women’s capacity in business start-up, financial management, record keeping, marketing, saving and borrowing, use of value added technologies, etc. were mentioned as areas of focus by national-level stakeholders, though the geographical focus and scope varied considerably. The Council for Economic Empowerment for Women in Africa (CEEWA), for example, works through local NGOs and concentrates their work in just nine districts: Masindi, Koboko, Jinja, Iganga, Apac, Nakapiripirit, Kayunga, Mukono and Mayuge. The Uganda Small Scale Industries Association (USSIA) operates in six regional centers (Arua, Gulu, Mbarara, Jinja, Hoima and Fort Portal) and focuses primarily on non-agricultural small-scale industry such as crafts and soap-making. Both of these organizations offer a wide range of trainings to women in business that address many of the capacity building needs identified.

Increasing access to financial support is a main focus of the Development Finance Company of Uganda (DFCU), Action for Rural Women Empowerment (ARUWE), UIA (Uganda Investment Authority, and Ministry of Finance, Planning and Economic Development (MFPED). DFCU, as a bank, provides loans to women in business and partners with others to provide training in financial literacy. While ARUWE does not provide direct financial assistance, it partners with a sister organisation (Community Farming Micro-Finance) to help rural women farmers have access credit to buy seeds and other agricultural inputs, lease land, and hire labour. MFPED is also involved in micro-finance, and, like, ARUWE and DFCU, includes training on financial management for women receiving the loans.

CEEWA, Eastern and Southern Africa Small Scale Farmers' Forum (ESAFF), and Oxfam add a focus on women's empowerment to their repertoire. Interviewees in these organizations all talked about the importance of addressing issues such as power, confidence and self-esteem. As one of the key informants emphasised,

*We have to teach the women to believe in themselves... Women are faced with inner issues that are marred with low self-esteem and they do not believe in themselves. This is due to culture, religion and what they have grown up seeing in their homesteads.*

*Another key informant in Kampala talked about their methodology for women's empowerment:*

*We have a very powerful methodology because it is a household methodology. It empowers each individual first, then the household itself, and then groups in the community. With the individuals, it helps them to vision their future and know what they want to be, identified opportunities and challenges that limit them from achieving their vision, do a social actor mapping, an empowerment mapping, and market mapping.*

## **KII female Kampala**

ESAFF and CEEWA, along with USSIA, also include advocacy as important components of their portfolios of activities supporting rural women in business. The Ministry of Trade and MFPED are also clearly focused on policy, as their arms of government create the policy and regulatory environments supporting business generally. The Ministry of Trade consults with women and men entrepreneurs to certify their products and processes and link them with markets. In this way, the Ministry is also focused on legal aspects of doing business, ensuring that procedures and standards are set and followed. USSIA works with women on the other end to help them register their small-scale businesses and ensure they are in compliance with laws and regulations governing their particular enterprise. In terms of rights and legal issues, Oxfam works with women to help them understand issues connected to their rights to land, a critically important productive resource and essential to economic empowerment.

## **4.5 Challenges faced by women in business**

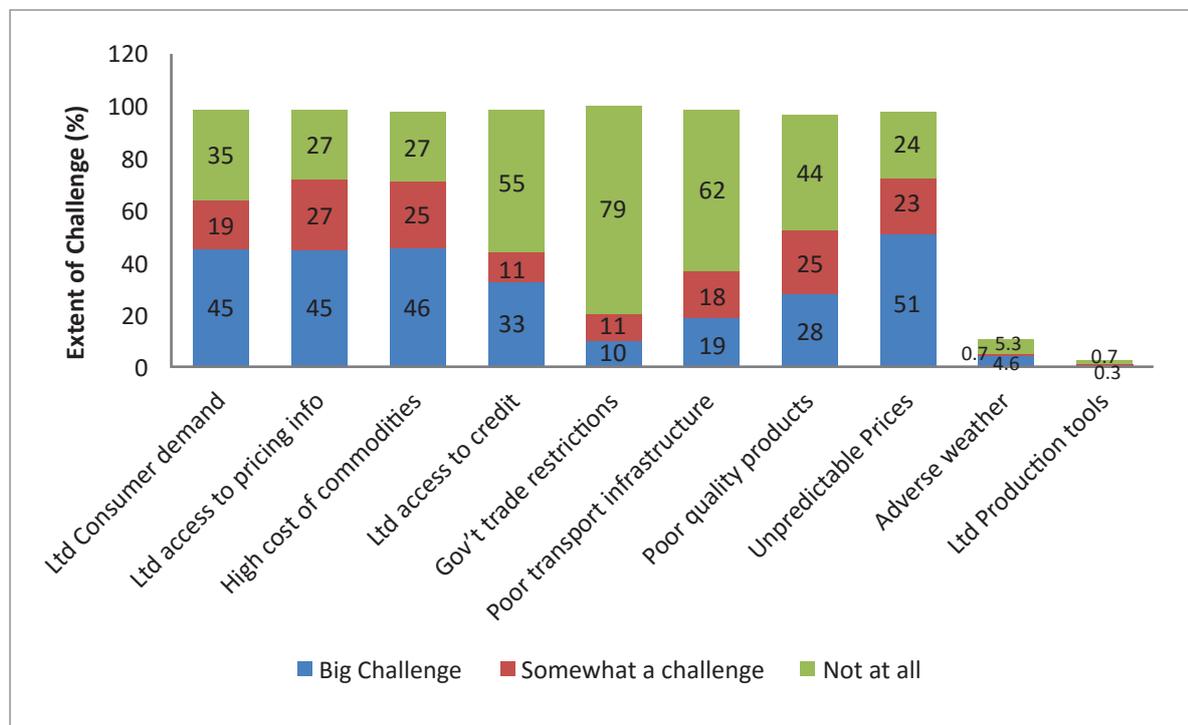
Women in the study identified a number of challenges they face in starting or expanding their businesses. This section discusses the findings in this area, organised in terms of economic challenges, socio-cultural challenges, and environmental challenges.

### **4.5.1 Economic challenges**

The economic challenges include limited access to and control over the productive resources of land and capital, limited consumer demand for products, limited access to pricing information, high costs of collecting and preparing commodities for market, limited access to credit to pre-purchase commodities from members, government trade restrictions, poor transportation infrastructure, inability to meet quality demands

of buyers, and unpredictable prices/price fluctuations. Figure 7 shows some of the challenges women in business face.

**Figure 7: Some of the challenges faced by women in business in the study sites**



As shown in the Figure 7, price fluctuations/unpredictable prices ranked as the greatest challenge reported by half (51%) of the women as a big challenge, followed by high costs of collecting and preparing commodities for market (46%), limited consumer demand (45%), limited access to pricing information (45%) and limited access to credit (33%). Other economic challenges identified in the focus group discussions included access and control over productive resources, especially land and credit/capital and inputs.

### Limited access and ownership of land and buildings

While in the survey, the majority of the women reported that they had access to land and could make decisions on the use of land and buildings which housed their businesses, data from the FGDs of women and men suggests that ownership and control over remains predominately in the hands of the men, who dictate on its use and the proceeds. Women FGD participants narrated how they prepare land for planting a certain crop but the man decides to use the land for other purposes. It was clear that women have to ask for permission to use land, especially when the use is related to commercial production, unless the woman has bought the land. As one woman in a Soroti FGD explained:

*Most women have access to productive resources but we don't have full control over them. We don't own them. If the man was given land by the clan, the woman has no*

*authority to sell it. Women are just secondary beneficiaries of the productive resources unless if she bought her own land in her names. You have to first ask for permission from the husband so as to cultivate onto the land; if he rejects your idea, that's where your thinking stops. Sometimes men refuse you to cultivate on the piece of land, for example if you decide to plant groundnuts he will tell you that I am going to plant there another crop, or maybe he even fails to plant anything there in the garden.*

#### **-- women from Soroti**

Women reported that those who do farming on their spouse's land, the spouses control the proceeds. Their husbands dictate how much should go for sale and home consumption, how to market the produce, and how the income from the sale should be used. They can also refuse to allow the women to sell the farm product. As a woman in Mukono explained, "For example, a woman may want to sell one chicken but the man stops her. Because they are being reared on his land, he wants to decide on whether to sell or not." Similar views were highlighted repeatedly by women in Mbarara and Mukono, and was also affirmed by men, as the excerpt below illustrates:

Land belongs to the man. As it has always been and still is, land belongs to the man. As men including myself, we have not yet authorized women to own land. Most of the land we own as men is inherited from our fathers. So, if my father bequeathed it me, it's hard for me to give authority over that land to my woman. Unless if the land belongs to the woman then that's different. But my land is mine and not ours. Land is ours for as long as you are a woman in my household, but when she leaves the land is mine alone.

#### **-- men from Mbarara**

As land is a vital resource, women devise alternative ways of accessing it through renting. However, they raised concerns over the high cost of renting land and especially when the yields are low and losses can be incurred due to adverse weather conditions. The other concern was the risk of eviction before the agreed rental period. Some who tried to access government land, for example, described being evicted. The problem of land access and control is worse for the widows, who often face land grabbing and evictions by the relatives of the husband, as one of the women in Soroti reported: "*if you are a widow, the brothers to the late husband can refuse you from cultivating the land.*"

The limited access and control over land for working was noted to limit women's engagement in large scale businesses as they lack collateral for securing resources for starting and expanding their businesses. Similar views were given by key informants and men, who noted that lack of collateral not only makes it difficult for women to obtain finances to either start or expand their business enterprises, but also limits their engagement in large investments; especially those that are more profitable and male dominated, as these require a heavy capital investment. As some men in Mukono asserted; 'women in male dominated activities are few owing to the fact that women don't have land where they can practice commercial agriculture....Women lack capital

and collateral to start big businesses. Many are restricted by the male counterparts so that they concentrate on home and household chores.’ Consequently, women’s businesses are small and mainly home based.

### **Limited access to finance for investment**

As discussed in the section 4.1.7 on access to finances, most of the women obtain capital from their personal savings, which tends to be meagre. Discussions with women in the three study sites revealed that capital for investment with regard to starting and expanding businesses is a major problem to many women. The lack of capital was associated with women’s limited access to family resources and ownership and control over productive assets that could be used as collateral to access credit from banks. They reported that most women depend on their spouses for start-up capital, as these women in Soroti and Mukono narrated:

*Lack of capital to start and expand the enterprise is often a challenge for us. Most of the women started businesses with an average of UGX 50,000 and have challenges sustaining and expanding their enterprises.*

**-- women from Soroti.**

### **This was reaffirmed by men:**

*Women always have small capital because they depend on what the man has given her and she always follows instructions from the husband since most decisions are taken by men. They mostly depend on the husband to give them capital for starting a business and they don’t have control over the land, they just use the land.*

**-- men from Soroti.**

Women in Mukono and Mbarara argued that the problem of capital is compounded by the many responsibilities they have to shoulder that make them use capital for the business for personal expenditures. Thus, with limited capital for investment, women’s businesses are small and do not generate sufficient profits as one of the women in Soroti noted; *“I have little capital, so the volume of things I buy is very small.”* Another woman in Soroti observed that because her business is small she does not have confidence to display her products in public; *“I cannot go and display that little silver fish (Omena) to the public.”*

Women’s limited capital for investment was largely associated with constraints to accessing credit. As shown in Figure 7 limited access to credit to pre-purchase commodities from members was reported as a big challenge by 32% of the women. While lack of collateral appeared to be a major hindrance for securing credit, low incomes and the nature and size of business that women own was said to limit their opportunities for accessing credit from formal banking institutions. The businesses are small, which cannot be presented to secure loans from the big microfinance institutions. The following excerpts illustrated women’s concerns.

*Getting these loans, they need collateral security, the banks need their money weekly which is very difficult for village women. Even for the month, the period is short. I need at least a year.*

**-- women from Mukono.**

*Lack of security and low-income levels affect our ability to borrow as well as the fear of consequences that come with failure to repay. Generally, women's businesses are too small for one to seek a big loan. Lack of ownership of resources like land is also a problem, because the woman has to consult the man before requesting for a loan for expansion. For example, I have to involve my husband, who may not agree to the idea. Repaying back the loan is also another problem. For example, I had delayed to pay the loan, and they came for my sauce pans and also charged me UGX 30,000 twice.*

**-- women from Soroti.**

The women further complained about the high interest rates for obtaining loans and other unfavourable loan repayment conditions such as the mandatory weekly and monthly loan repayments. They also spoke about the fear of being imprisoned for failure to pay back the loan or delays in payment in cases where the business is not working well. Risks connected to poor yields and crop failure were especially concerning for those dealing in agricultural produce that is vulnerable to climate change, environmental hazards, and unpredictable weather conditions such as drought and too much rainfall. Yet, as one woman stated, the bank officials “*don't want to know whether your business collapsed or not*”. Women in Mukono revealed that the high interest rates have led them into a cycle of borrowing as they are not able to save but to keep borrowing to sustain their businesses.

The women further cited the negative attitudes and gender discrimination by bank officials as a constraint to accessing credit as reflected thus:

*Even if a woman goes to the bank to access a business loan, they don't take her very serious because they don't believe we have enough security like land, house to secure the loan, they believe men are the ones who own those things so the women savings groups are the ones that help us a lot, no hard terms and conditions.*

**-- women from Soroti**

Due to lack of collateral, most women access loans under the group guarantor mechanism. They noted the challenge of having to bear the burden of other members' loan defaults, which eventually drains their business resources. The group guarantor loan mechanism requires that if a member delays to pay or defaults or fails to pay, other members have to contribute to recovering his/her loan. The other challenge cited by women was their lack of control over the loans. While the survey reveals that most of the women (74%) who were interviewed made decisions on the use of borrowed funds, findings from the FGDs reveal a more complex picture wherein in most women do not have ultimate control over how the loan money should be used, and yet on repayment

the woman has to take responsibility for the loan she acquired.

## High costs of inputs

The cost and availability of inputs was noted as a challenge to women in business, especially businesses that depend on agricultural products. They noted the high costs of hiring inputs such as oxen for ploughing, drugs for controlling pests and diseases, feed for chickens, and manure for vegetable growing. As the quotes below demonstrate, the high costs of inputs make investment costs high, reducing profitability.

*The price of inputs is very high and our customers are usually poor people from the villages so if you increase your selling price, no one will buy your items and you cannot reduce the price because you purchased them expensively.*

### -- women from Soroti

*I tried poultry but the chicken feeds and the drugs were very expensive yet the output or products were bought at a low price thus earning less than I injected in the business at the end of it all. We have no money to put in practice what is trained, like vegetables require a lot of manure like chicken droppings which is expensive. Most things are done by those with money but now here most of us are single mothers we support our families in everything, there is no way we can manage certain things.*

### -- women from Mukono

Similar views were echoed in the key informant interviews. Others reported that lack of agricultural inputs such as improved varieties of seeds which are drought resistant. Women in Mukono cited discrimination by government officials who distribute inputs based on possession of national IDs and land ownership, which most women do not possess.

*If you don't have a hectare of land you don't get those seeds. If you do not have a national ID, they do not give you the seeds. You can have it but since you have not moved with it then you end up not getting the seeds.*

### -- women from Mukono

They further noted that the support from government programs is not adequate where they give seeds but do not provide drugs and pumps for spraying and that in some cases the seeds and animals given are of poor quality. While women and men acknowledged the importance of mechanized agriculture and use of technology especially in value addition for increased marketing opportunities and productivity, they all noted that it was expensive to purchase.

## Lack of business skills and training

Productive and profitable business requires one to have some business skills and

knowledge. According to the interviews, majority of the women (61%) did not have any prior training at the start of their business. More women in Mbarara (38%) and Soroti (39%) than in Mukono (23%) had not attended any training. Most women in the FGDs too had not had any training in business skills; they started business out of the need to generate income to sustain their families. The women expressed lack of knowledge and skills in a number of areas including book keeping, records management, financial literacy and management, marketing of products, entrepreneurship, business management, drawing business plans, profitable use of credit from the savings groups and identification of viable businesses/business opportunities, as seen in the following excerpt:

*For us we started without any knowledge as life became difficult without a source of income. We pray that one time a chance for such support and training arises. We just learnt from friends. We lack knowledge and skills of establishing, running and sustaining successful businesses. We need training in basic business skills like book keeping, records management, financial management, how to start and successfully run a business among others.*

**-- women from Soroti**

Women in Mbarara observed that they lack the basic practices of doing business. In all the study sites, women expressed the need for training in the above areas and other skills including customer care, better methods of crop and livestock farming, and business language. They however, observed that training without providing financial assistance may not be very helpful as they need capital to invest in their businesses. As women in Soroti said, “train us women in financial management and then give us some financial help, so that our businesses don’t collapse.” Women in Mukono narrated how they were given vegetable seeds, but due to lack of resources they could not maintain the vegetables. Limited knowledge and skills in business is a barrier to improving productivity and accessing markets.

The other economic barriers impacting on women’s participation in business cited in the FGDs included taxation and market dues and high costs of transportation involved in marketing products.

Women also expressed frustration with the unfavourable conditions and requirements of some support programmes, such as asking women to first form themselves into groups, and charges for training.

#### **4.5.2 Socio-cultural challenges**

The socio-cultural challenges to women’s participation in business largely relate to balancing work and family commitments, negative perceptions about women’s engagement in work outside the home, decision making, and women’s mobility.

## Balancing work and family commitments

In Uganda, as in many African countries, women and men have distinct/defined roles and responsibilities in the home and the community including reproduction, production and community related roles. These multiple roles compete with women’s time and thus present challenges to women’s participation in productive ventures such as businesses. In the three study sites, women identified a number of activities that occupied most of their day which included household/domestic chores including cooking, cleaning up, child care, household welfare and helping their spouses to run family businesses as well as providing labour on family gardens. The productive activities included engagement in business to generate income that is used to sustain their families. As women, they noted that the reproductive roles, though not paid, took precedence over other activities and so women have to balance the two to ensure harmony in their families. While women undertake multiple roles, men are largely tending to their businesses.

Women were asked the extent to which certain domestic chores such as fetching water, collecting firewood, shopping, preparing meals, cleaning, child care and care for the elderly and the sick affected their businesses. In Table 4.5.1, it is shown that overall domestic chores do not affect economic activities among the majority of the women interviewed. However, a sizeable number of women said that domestic chores especially cooking and child care affected their engagement in economic activities.

**Table 4.5.1: The extent to which domestic chores impinge on women’s time for economic activities**

Domestic chores	To a great extent No. (%)	Somewhat No. (%)	Not at all No. (%)	Total No. (%)
Fetching water	24(16)	43(29)	83(55)	150(100)
Collecting firewood	25(17)	41 (27)	84(56)	150(100)
Shopping	20(13))	48(32)	83(55)	151(100)
Cooking	33(22)	54(36)	64(42)	151(100)
Cleaning	27(18)	54(36)	70(46)	151(100)
Child minding	34(24)	41(29)	68(48)	147(100)
Care of the sick or elderly	20(18)	26 (23)	65(59)	111(100)

Source: Field findings

The effect of domestic chores on economic work came out clearly in the FGDs and key informant interviews. In the FGDs, women revealed that time required to operate a business and look after a family presents a unique challenge to women. They complained about the work overload at home that consequently affects their

productivity in business. As some of the women in the FGDs narrated,

*Women have a big challenge of balancing business with family or domestic work, we have children to take care of and the business is also demanding so much. You see now, being a woman, you have to make sure they [children] have eaten, bathed and do all domestic work at the same time the business is also demanding your time because that's what helps to get some money for buying basic necessities in the house and when a man knows that you are doing business, they now leave the whole responsibilities to you the woman.*

**-- women from Soroti.**

Domestic work delays women to open their shops, thus disrupting their productivity. Women complained about limited support from their spouses and male abdication of their responsibilities for taking care of the families.

### **Lack of support from spouse**

Support and sharing of responsibilities among spouses was seen key to promoting women in business. However, findings from the survey, particularly in the focus groups discussions revealed that as women joined business, men tended to abdicate their responsibilities of family provision, leaving women to shoulder all the family welfare expenses that ranged from food, children's school fees, medical bills, rent, and the costs of other household expenditures. When men learnt that their spouses were earning, they stopped providing the family with basic necessities. Consequently, most of the money from the business was used in family expenses leaving the women with minimal resources to re-invest and grow their businesses.

*Men don't want to support their families so all the money goes to children and the moment he knows that you sold cassava he stops supporting the home and as a mother you cannot look on as your children are not drinking sugar or seated at home. The challenge is that we don't save any money because all the money goes to providing for the family and school fees but if the husband was supportive at least I would be saving something.*

**-- women Mukono .**

Most women said taking on such responsibilities drained their financial resources. Hence, failing to expand their business enterprises or engaging in productive and large-scale business. Some women reported women's earnings as sometimes a source of tension and quarrels in the family. The men acknowledged the concern that most men had left the burden of family welfare to the women, taking up drinking alcohol and gambling in the trading centres and only working to supervise the gardens manned by the women.

## Perceptions and attitudes about women in business

Across the three study sites, there were no taboos associated with women's participation in business. Women, however, reported negative beliefs around women's ownership of land, and engagement in business especially outside the home, as this was associated with insubordination to men. The FGDs reported positive attitudes towards women's economic work, with men naming women as progressive, hardworking and good at saving. Men acknowledged the importance of women's involvement in business, particularly women's contribution to family welfare in terms of sharing the responsibility in meeting household expenditures and other unique needs, "hence bringing about happiness in the family". Men's appreciation of women's roles is illustrated thus:

*It's [women in business] something very good because when the woman gets the money they discuss with us [husbands] on how to plan for that money. Women are supporting us men in the family because at least the burden of looking after the family by the man is reduced; the woman is also supporting [the household] in buying some household items. Women have taken up businesses now... they have helped men so much because they can also pay school fees for the children, and buy clothing for them among other household expenditures.*

### -- men from Soroti.

Similar views were reported by men in other study sites. The men in Mbarara reported changing attitudes towards women's involvement in business. Women were increasingly getting involved in all types of business except for businesses known to be of masculine nature – those that require lifting heavy loads. However, men acknowledged the women's contribution towards family welfare. This contradicts men's negative perceptions that women's work outside the home was insubordination. Cases of men sabotaging their spouses' businesses were reported thus:

*A woman could be a diligent and hard worker but you find that such a woman is sabotaged by her husband, the man keeps taking away the money she makes and the business cannot expand or grow... men are still very controlling, men need to support and encourage their women. If they did this there would be no hindrance in women's execution of business.*

### -- men from Mbarara

While there were reported changes in attitudes towards women's economic work, negative attitudes and beliefs towards female engagement in work outside the home were evident in the FGDs, especially among the men. Men had mixed perceptions about women in business, with some supporting women engagement in business while others were apprehensive about it. They associated women's economic engagements outside the home with female engagement in infidelity or adultery, an allegation that participants said men use to restrict their wives from engaging in business. There was reported surveillance and policing by men, especially on telephone calls through close

monitoring by spouses on who they communicate with and what they communicate. Women in Mbarara reported their experience:

*Men monitor closely women with phones to know what they are communicating with their customers. So one has to be careful how they use the phone, otherwise the husband may become suspicious and this can easily get you into trouble. When talking on the phone, you have to make sure that you do not fidget when your husband finds you on the phone or move away from him.*

**-- women from Mbarara.**

*Some men think if their wives are doing business, they will most likely get another man for love and start cheating on him. Men say that when a woman starts doing business and gets money, the woman will take all the money earned from the business to develop only her parents and brothers and leave the man poor with no development at home.*

**-- women from Soroti.**

Men worry about women's engagement in extramarital liaisons and associated some types of businesses such as boda-boda and running a beer business with prostitution. Further they felt that as heads of households they should control women's movements and make decisions on women's earnings. Some respondents, however, noted negative attitudes among women themselves and the fear of taking risks. Women in the survey highlighted the consequences of these negative beliefs and attitudes, which they said contributed to women's low confidence and self-esteem (38.5%), curtailed women's investment on land (46.2%), and led to poor health among women (15.4%).

## **Decision making remains a challenge to some women**

The interviews reveal that over half of the women make decisions on family care, children's education, health care, and savings, farming activities, type and location of business, and time in business. Making decisions, however, is not the same as having decision-making control. As both women and men in the FGDs observed, men remain decision makers in the homes and decide on women's mobility as well as their engagements outside the home. This is especially true if it is a family business or the man started the business for the woman. The men are particularly interested in women doing business around the home, as they do not want to set the women free. The following voices illustrate men's and women's views and experiences:

*Now, some women are independent and will not need approval from a man. But those that are in a union will discuss with the partner, and if they foresee that the business will be beneficial to the family, the husband will give the woman the go ahead. The man still has authority.*

**-- men from Mbarara.**

*As a woman, I am not supposed to sell even a cow from the kraal, as all the cows belong to the man who decides on when and how to sell even without consulting the*

*family members. Remember, he is the head of the family. Men, of course, most of the time, take decisions on how we do business as they are the ones who started for us those businesses. Men gives us even a timetable like when to close the shop and go home to attend to children; a woman can't choose the time when to return home, otherwise one will be chased from home and even be labelled a prostitute.*

**--women from Mbarara.**

*We work together with our women and share ideas on how to use the money. But you know some men, however much they work together with their wives, the final decision maker in the home is the man; he decides how the money is to be spent and when to spend it.*

**-- men from Soroti.**

*Men's deciding on the time to spend on business was reported by women in all study sites. The data from the FGDs also shows that just as the widows, single women and married women who start business without financial support from the spouses, they are likely to have some control on their business as illustrated in these voices; I don't have a husband...I decide for myself, for example with my piggery I can decide whether to sell a pig or not and the money is mine. For me I separated with my husband so I decide for myself... When a man gives you capital, he wants to control the business, for me in order to avoid that when I request him for a piece of land to grow my crops and he allows, I don't allow him to inject a single coin of his in my business, if I finance my business then I make all the decisions about it.*

**-- women from Mukono**

*For my business, I make my own decisions because I struggled to look for start-up capital alone so I make my own decisions. Some women are widows, those ones make their own decisions in their homes, there's no other person to consult first.*

**-- women from Soroti**

**Limited freedom of mobility**

Engaging in business requires movement from one place to another to attend trainings, exhibitions, purchase commodities, and market products. Women were asked whether they were free to move to a number of business-related spaces including the market, trade fairs and exhibitions, training workshops and seminars, and community meetings. Study participants acknowledged changes in women's participation in business that increasingly requires them to move outside the home to do business.

*In the past women never used to own shops but now that they are in the business of shops into retail trading, they have to move from one market place to another with their mobile shops on different days of the week which never used to happen long time ago where a lady was expected to only take care of the family and children.*

**-- Women from Mbarara**

*While some women reported that they were free to do business and move from one place to another with support from their spouses, some women, especially in Mukono and Mbarara, reported that they had to assert themselves to do business, attend trainings and visit places to learn business skills and good methods of farming. As one woman said, "I go by force."*

*More commonly, however, women have to seek for permission to attend events such as trade exhibitions and fairs, training workshops, and markets that are distant from their homes. Such restrictions limit women's opportunities for accessing information on market prices and being able to market their products - compared to the men who freely move from one market to another and are able to get good market and prices for their products.*

*We also get information from the markets by visiting these market places and compare the prices of different traders.*

#### **-- men from Mbarara**

*women are faced with the problem of price fluctuations of their inputs and moreover we are not allowed to move away from our homes in search of markets for our produce. Women are less mobile compared to men in business, in most cases the men are the ones who do shopping for us in our business women and give us the sale prices. We as women we do not have freedom and authority to move and scout the market prices.*

#### **-- women from Mbarara**

Although there is a changing trend for women to engage in business outside the home, with some men supporting the trend, other men in the FGDs associated women's movement and work outside the home with infidelity, hence supported women working only around the home. These men do not support women's movement from one market to another instead encourage their spouses to do backyard businesses like poultry.

Apart from spouse restrictions on women's movement, women's mobility is hindered by the sex and reproductive roles associated with pregnancy and child care and other home chores. For pregnant women and those with young children, conducting productive business that involves movement from one market to another is difficult. Other constraints to women's mobility named in the FGDs include the high costs of transportation. Due to restricted mobility women lack exposure because they have not moved outside their homes and business premises to share experiences and learn from successful business women.

### **4.5.3 Adverse weather conditions**

Majority of the rural women in Mukono and Mbarara engage in agricultural based business enterprises including trade in agricultural produce and livestock either as commercial farmers or buying and selling agricultural products. Women in these businesses enterprises reported challenges associated with weather changes that have

made agriculture risky, expensive and profitless. In the interviews, adverse weather conditions were noted to be a challenge to at least 4.7% of the women. Some of the voices to illustrate this include:

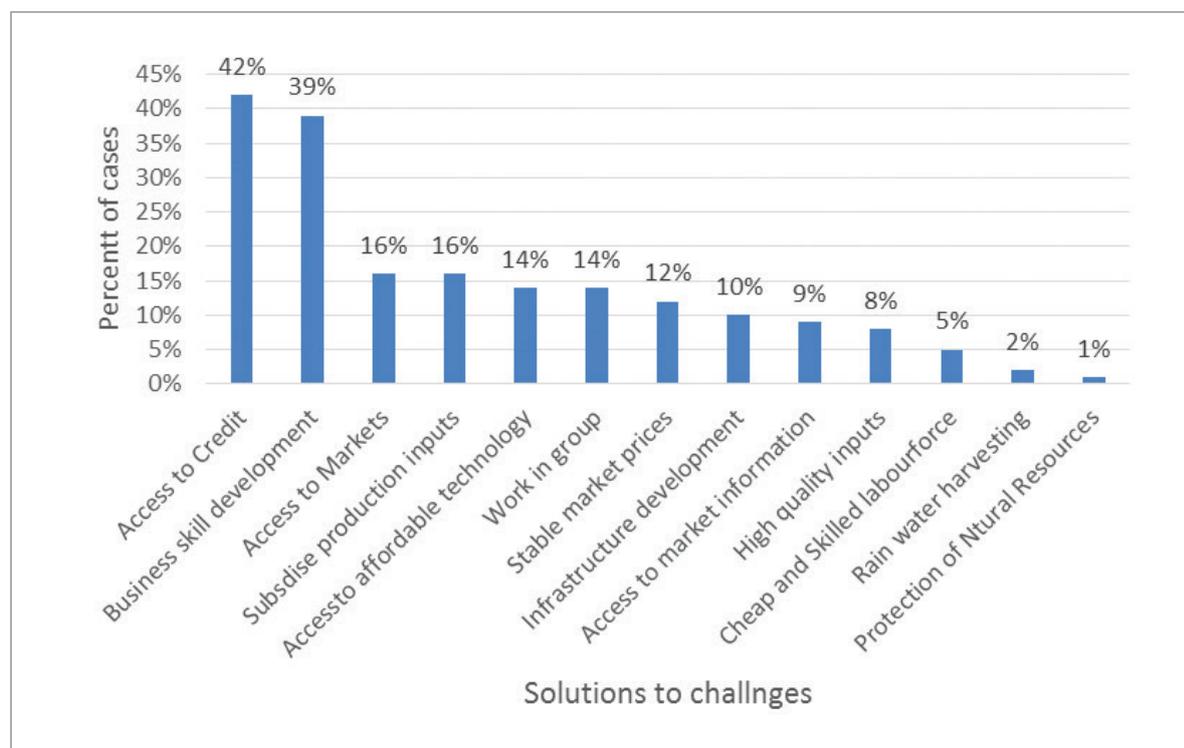
*I have a shop, bar and farming. The problem I get with farming is its very expensive to maintain for example when I grow beans, they need to be sprayed and irrigated in case of drought which need a lot money that I don't have. As vegetable growers we got some support, we were given seeds of sukumawiki, nakati, ejobyo, egg plants beans, sweet potato leaves (seeds) but we never maintained them well due to lack of enough money and the long drought, most of the greens got spoilt.*

**-- women from Mukono**

### 4.5.4 Suggestions for addressing the challenges

Women were asked their views on how they thought the challenges they faced would be addressed. As shown in Figure 10, women gave a number of suggestions with a large proportion citing access to credit (42%), followed by provision of business development services (39%), subsidizing production inputs, and access to markets, both at 16%.

**Figure 8: Suggested solutions to challenges business women face**



### Provision of financial support

Survey respondents highlighted the need to increase access to finance for capital in form of loans at low interest rates with favourable and non-stressful repayment

conditions. Developing financial schemes that support women in business, for example, establishing a women's fund to provide grants or soft loans would increase access to finance by women.

## **Capacity building**

Business development services particularly training of women to enhance their knowledge and skills in entrepreneurship and business management, featured second after provision of credit as an important strategy for supporting business growth. Providing tailor made training and mentorship was suggested as the best strategy. Study participants highlighted a number of areas in which women should be trained including: book keeping and records management, better and modern methods of farming (crop and livestock), better varieties of seeds/crops, saving, customer care, identification of sustainable and profitable/viable businesses, business management, financial literacy and management, catering, tailoring or knitting, painting, marketing strategies/skills, effective credit management, agro- economic practices, post-harvest handling, and value chain.

The women and the key informants emphasized the need for combining training with financial support arguing that: "you can give me an idea but if you don't give me resources to transform the idea into action then implementation becomes a challenge." Other training areas suggested include effective communication between spouses, transparency, honest and to address issues of gender power relations. Further, it was noted that women need to be supported and trained in value addition to compete favourably in the local and external market. This requires training in quality assurance/ improvement and standards; innovation and creativity, especially in packaging and branding of products; costing; and ICT, particularly use of phones to advertise and market their products. Training needs identified for women's groups in particular included training in group dynamics, governance and leadership issues.

## **Facilitate access to markets**

A sizeable number of women (16%) in the interviews expressed the need for support to access market for their products. This was supported by participants in both the FGDs and key informants who noted that women often sell their products cheaply because they cannot access good markets.

## **Exposure visits**

Support towards exposure/exchange visits and peer learning for women to share experiences and learn from other successful business women – could be in or outside the country – was recommended by both women and the KIs. One of the key informants said "There is need for our people to be exposed to the outside world beyond" and for those in agriculture encourage and support farm visits. Take the women out for international travels and invest in business women icons like sponsor one to a trip

abroad, this would encourage the others.

## **Provision of improved and good varieties**

There is need to provide improved and good varieties of agricultural inputs particularly seeds that are resistant to adverse weather conditions such as drought. The inputs should be high quality and sold at subsidised prices. Some women suggested that such inputs could be given on a revolving fund system for instance giving piglets to some women and when these produce, they share with other women.

## **Sensitization and awareness creation**

Study participants at national, sub national, and community levels highlighted the need for continuous sensitisation of women to build their confidence and self-esteem, not only to enable women to believe in themselves and think big in business (that they can run big businesses) but also build business acumen as well as change societal attitudes towards women's engagement in business and work outside the home. This would enable society to look at the women as *"production agents not as reproduction agents"*.

In particular the sensitisation should target the men to change their negative mind-set towards women's participation in business and economic independence. They suggested the need for awareness creation among both men and women on issues of supporting each other and working as partners in developing themselves and their families. This would go a long ways toward addressing the issues of tension and violence associated with women's economic independence.

## **Male support to women and addressing gender power relations in the family**

There was an acknowledgement of the need to encourage men to not only support their spouses in terms of sharing of roles in the household, but also to continue their responsibilities in provisioning of the household basic needs, rather than leaving the women to shoulder family welfare expenses. Many called for working together – *"men and women should collaborate in a home while doing business if they are to succeed in whatever they are doing"*. They emphasised the need to encourage cooperation and partnerships as this would enable women to have more time and resources to reinvest in their business to facilitate expansion and growth.

## **Male involvement**

The need to work with men on interventions that target women projects was emphasised by almost all key informants. Social norms that relegate women to the private sphere under the assumptions that woman are only good for domestic work and reproduction need to be directly addressed as part of the interventions. As one FGD participants stated, *"If men do not buy in the interventions they can refuse their*

*wives to participate and then the intervention would not work.”* The need to have the men buy into the intervention requires developing strategies that will bring the men on board and decrease male resistance to women’s economic empowerment was emphasised. Participants emphasised the importance of changing men’s mind-set and allaying men’s fears associated with women’s economic independence and work outside the home. Men need to understand that this is good for the entire household. Some of the women said; *“we need someone to train us together with our husbands on how to grow our family businesses”*. Survey participants noted that to educate men, women and girls about the changing world is to *“broaden their minds towards the diverse possibilities.”*

### **Facilitating role models from outside the community**

The study participants especially the KIs emphasised the need for cultivating role models from outside the community and encouraging them to share the experiences of the wider world in order to open up a vision of different possibilities for women in business that have not had a chance to move beyond the confines of their rural communities. The need to celebrate women victories and successes for those whose performance stood out and demonstrate how other women in the same communities have made it was recommended.

## 5. Discussion, conclusion and the way forward

### 5.1 Discussion

According to Golla et al (2011), education is an important resource for women's economic empowerment. The findings indicate that majority of the rural women in business are literate with some basic education (primary and post primary) only 6% had never been to school. Education level has implications for women's participation in business ventures especially on decision making. Indeed, the findings show that the higher the level of education the more the women who had full control over decision making in their households.

On source of livelihoods, the findings indicate that the rural women in business largely depend on agriculture as the main source of livelihood, indeed most of the women's businesses are agriculture mainly crop farming (two thirds of the women) with a few in animal husbandry. The other women not involved in agricultural production are either dealing in sale of agricultural produce or sale of farm products especially in the districts of Mbarara and Mukono. Such heavy dependence on agriculture has implications for access to and control over natural resources such as land and climate change.

It was noted that while most of the business women are low income earners with only 21% earning Uganda shillings 1 million (equivalent USD\$278)<sup>5</sup> and above per month, they rated themselves better off than the other women in the village. These low earnings imply that the women may not be able to save and re-invest in the business. For instance, 13% of the women reported no savings at all, while 44% reported savings between 1-10%. The need to expand their businesses to enhance their incomes and increase savings is therefore critical for women to realize significant rewards/dividends that would motivate them to remain in business. Women in the FGDs decried the heavy burden of expenditure on family welfare as a major hindrance to their capital accumulation for business expansion.

Access to incomes improves women's agency and power in society. The findings indicate greater economic autonomy among rural business women especially in Mukono with regard to decision making on type of economic activities, location of business and time spent on the business. This is an important indicator of women economic empowerment. This could be linked to women's attainment of independence/self-reliance as majority of the women (65%) testified – *"we are independent, we don't depend on men these days; we no longer cry for money we have our money and can buy anything we need, we don't wait for a man to provide everything"*.

The level of control and decision making could also be linked to the fact that most of the women (81%) interviewed owned the businesses. However, women who are single, widowed or divorced/separated were more likely to have full control over economic related decisions than the married women. This indicates the inherent unequal gender

<sup>5</sup> Bank of Uganda exchange rate as per 12 July 2017 – USD\$1=3597

power relations at play for married women, likely to affect their economic productivity. Indeed, in the FGDs women (and men) reported that married women have difficulties in making individual decisions – because the men tend to make decisions on what women ought to do, the use of the incomes well as their movements outside the home. Findings further show that more educated women are likely to have full control over economic decisions than those with low education.

Access to and control over productive resources such as land, finance/credit and income are key indicators for women's economic empowerment. The findings indicate an impressive trend where majority of the rural business women had access and control over land – which was named as a key resource to majority of the women interviewed. However, over half of the women (59%) have the land they use in joint ownership or by spouse or relatives (father, uncle, son). This has implications on control over its use – especially limitation regarding access to credit for business expansion. In the FGDs, majority of women (and men) said land ownership is predominantly a male privilege except for the few women who have bought their own land. The findings show that access to credit in formal banking institutions remains limited with majority of the women accessing loan/finance from the local savings groups which do not require collateral and have favourable repayment conditions. Overall access to finance/capital was noted as a major constraint to starting and expanding rural women's businesses. As result their businesses are small in scale with low earnings.

The findings reveal women's increasing interest in doing business in multiple fields such as trade, agriculture, mining and service among others. They are however, concentrated in agricultural based businesses with especially in food and beverages but with limited or no value addition – fields that are traditionally known to be feminine. Very few women are operating male dominated profitable businesses such as commercial farming, trade in cattle, milling of cereals especially maize and millet, Coffee processing, carpentry, motorcycling (boda-boda), metal fabrication, selling fresh and roasted meat, sand mining and brick laying among others.

Gender stereotypes continue to structure the kind of business that women and men do. Most of the women's businesses are small, informal/not registered and largely run by the owners. This implies that the employment opportunities are limited. The informal nature of women's businesses has implications for accessing support from formal institutions. In addition, the findings show a poor appreciation of important business practices such as having a written business and marketing plan, clear targets, record keeping (cash book), receipt books for sales, periodic performance reports and possession of bank accounts among others. This could be attributed to lack of training and experience as well as limited access to business development services. Majority of the women have not had any training in business skills mainly due to absence of training opportunities, lack of funds and time. The need to provide training that is free and takes into account the women's time is critical.

## Structural barriers

Structural barriers relate to those forces or factors that work outside the individual and beyond the individual's control to foster or impede/influence life outcomes. The barriers can be economic, social cultural (e.g. social norms) and environmental. The baseline findings indicate structural barriers categorised into economic and social barriers.

## Economic barriers

While a number of women indicated having access to and control over land, space for their businesses (buildings) and decision making over a number of household actions (family welfare, health care, education, farming) and economic decisions relating to type and location of business, time in business, major household decisions remain in the hands of men as heads of the family. Over half of the women do not own the land individually and so are likely to experience challenges in making decisions over its use and disposal to expand their business enterprises. A number of women have no control over the land that they use for business. This is reflected by the challenges women face in accessing capital or financing big businesses especially in situations where formal banking institutions request for evidence of land ownership as collateral.

Limited access to credit was cited as a big challenge by 31% of the women while lack of capital was a recurrent theme in all the focus group discussions. Because of the limited capital, women find challenges in meeting the costs of collecting and preparing commodities for market as cited by a number of women (46%). The market for their products is mainly local – mainly individuals within the locality; very few sell to other businesses or institutions.

Consequently, rural women's businesses remain small in scale with limited investment in value addition for greater market competitiveness. The current trend that was observed to encroach on women's capital was men's abdication of their roles upon realising that their wives had money. This was reportedly placing a heavy burden of spending the income on family expenses and less investment in business, hence slow or no growth of business. Women further expressed concern over the cost of inputs and only 37% reportedly secured their inputs within the sub county.

As majority of the rural women are engaged in agricultural based businesses, there were concerns around adverse weather conditions that continue to affect their crop yields due to drought, diseases and pests – hence making agriculture expensive and profitless in terms of the costs for drugs and irrigation. Such losses in agricultural production were reported to create challenges in repayment of loans as well as investment in other business ventures especially for women who were renting land.

Information and knowledge is a strategic resource that enables women to make informed choices and decisions. Majority of the women lack business knowledge and skills as was reflected in the poor business practices. The need to encourage women to

adopt appropriate business practices is critical in enhancing their business productivity.

## **Social/ cultural barriers**

Social/cultural barriers to women's participation in business largely relate to the multiple gender roles of women and the negative perceptions about women's engagement in work outside the home and economic autonomy. The findings reveal that while most women cited having full control over decisions relating to time on business, balancing domestic work and business engagements appeared to be a big challenge. Domestic work was reported to encroach on the time for opening and closing of businesses.

While the findings show a changing trend in attitudes towards women's participation in business and economic empowerment, society and men in general still perceive women's economic autonomy and work outside the home negatively – which they associate with infidelity thus a threat to male power over women's bodies. Consequently, men though they acknowledged women's contribution to household welfare, they were apprehensive about their involvement in business especially movement outside the home, from one market place to another. Women's mobility especially for the married women was thus noted to be restricted – largely associated with men's control over women's bodies.

The structural barriers have implications for supporting women to do profitable businesses. Access to land and finance appear to be critical as well as capacity building in the area of business skills. In addition, the social/ cultural barriers relating to the unequal gender power relations require attention as these are women's daily life experiences (especially married women) and influence their business decisions and actions.

The barriers notwithstanding, women were happy about the self-reliance and independence they have gained due to their engagement in business – one of the key indicators for women's empowerment. They reported improved welfare and standards of living, acquiring assets, business growth, reduction in domestic violence among others.

## **Support received by business women**

In the interviews, women reported several forms of support including financial and technical such as training in business skills which they have accessed from different support institutions. With regard to financial support, the women have been supported mainly by informal savings groups or SACCOs. The women use these savings group both as deposits for their savings and also access small loans to either finance household expenditures or expand their businesses. In reference to training, the women informed us that most of the training they have received was provided by government in particular the National Agricultural Advisory Services (NAADS) that advises farmers on best farming practices. The women also said they had benefited

from training programs offered by Enterprise Uganda and radio talk show programs that focus on equipping women with better business and entrepreneurial skills.

## 5.2 Conclusion

Overall women are actively involved in agricultural related businesses either as producers or traders. A few women were identified in the service sector; in particular hairdressing and hotels, while others were involved in the manufacturing sector undertaking activities such as mining and brick making. Most of these businesses are informal (they are not formally registered), operating as sole proprietorships with only 39% of the enterprises reporting employment of workers besides the owner. Even businesses that employ workers, they hire them informally with no written contracts. Interestingly, most of the businesses have been in existence for some time with more than half of the enterprises older than five years.

The participation of women in business has a potential for enhancing women's self-reliance (independence), welfare and business growth. The women have been able to take up household responsibilities such as paying school fees, buying of clothes and food supply. This has resulted in improved welfare and standard of living and a number of women were able to use their earnings to purchase assets such as land and commercial buildings. The positive contribution of women to improved household was highly acknowledged by men. Although the women reported that their earnings are still low and not sufficient to meet all basic household requirements.

Although a good number of business women had acquired assets and owned land, the findings reveal that structural barriers related to ownership and control over the means of production/decision making over productive resources remain, particularly for the married women as well as social barriers related to the burden of gender roles, spousal control over women's movement and the negative attitudes associated with women's economic autonomy.

Regarding the social challenges, the women were concerned that they are not able to balance their work and home duties; society has a negative attitude towards women's involvement in business and limited mobility for the women. These challenges were attributed to the patriarchal society in Uganda that assigns specific roles to women which are mainly related to domestic work such as child bearing and rearing, fetching firewood and water among others.

Generally, there is limited involvement in value addition and use of good business practices partly as a result of limited access to credit, limited access and control over productive resources and lack of business skills. The problem of limited access to productive resources and credit are intertwined, because women obtain capital from their personal savings due to lack of collateral (such as the land title) to access credit from banks. Despite that fact that land is a family resource, most women do not have exclusive rights or joint ownership rights to own the land because of the patriarchal

society that transfers land ownership using the paternal lineage. In addition, most women have not had training in basic business skills or lessons on how to successfully run a business and many women expressed to need to undertake such trainings which they prefer should be accompanied with financial assistance.

The need for an intervention that expands women's opportunities to do profitable and sustainable businesses is critical, particularly enhancing women's business skills and agency/power. Women are constrained to engage in viable businesses ventures because of the limited access to productive resources such as credit, business development skills, markets and good quality inputs. The most critical constraint to the growth of women's businesses was access to credit which can be addressed by availing women with credit that can be accessed from a women's fund or soft loans targeting women in business. With regard to business development services, women should be provided with specialised training and support that is gender responsive and accommodates women's inequalities such as limited mobility and work load time schedules. In addition, women and men in communities should be sensitised about entrepreneurship and the benefits of women's engagement in business.

### **5.3 Way forward**

Based on the findings and informed by our theory of change, an intervention is being undertaken that focuses on skills building delivered through two training modules addressing product development and business skills, and a mentoring program in each project site. The product development training targets mainly women in agriculture and selling of produce to enhance their skills in best farming practices, storage, packaging, branding and marketing. The business skills training targets women involved in the market economy in skills such as book-keeping, marketing skills and the use of ICT as a marketing tool and access to business information. After undergoing training, the women will be mentored in best business practices to enhance their entrepreneurial skills. Cognizant of the role of men in advancing women's empowerment, the intervention also targets spouses, through sensitisation meetings focussing on the importance of women's economic empowerment and men's support.

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