What Works for Women Economic Empowerment in Uganda?
ABOUT OXFAM

Oxfam envisions a Uganda free of extreme inequality and injustices, a society where citizens – particularly women, across all age groups – access and exercise their rights and responsibilities, and are able to influence decisions that affect their lives. Through thought leadership, research, knowledge and evidence we propose alternative policies and practices that enhance our vision.

The Oxfam country strategy 2015-2019, focuses on deepening governance and accountability processes, fostering resilient livelihoods, and building capacity for response to humanitarian crises with a deliberate focus on women and youth. Together with partners and civil society organisations, we campaign and lobby national and local governments on a wide range of policies including tax justice, climate change, conflict resolution and gender equality.

“If the world is to achieve the Sustainable Development Goals, we need a quantum leap in women’s economic empowerment.”

Ban Ki-Moon, UN Secretary-General
ACKNOWLEDGEMENT

Oxfam Uganda acknowledges the consultants Joseph Rujumba, Japheth Kwiringira and Allen Tushabe; their research associates Arinanye Joseph, Adia Denis, Kakuru Robert, James Yesiga, Gloria Agaba, Mulongo Phenekus, Wabulyu Jenepher, Kadoma Anthony and Austin Andemani.

### ACRONYMS

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<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>ABI</td>
<td>Agri Business Initiative Trust</td>
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<td>ADRA</td>
<td>Adventist Development Relief Agency</td>
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<td>ASARECA</td>
<td>Association of Agricultural Research for Eastern and Central Africa</td>
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<td>CAWODISA</td>
<td>Children and Wives of Disabled Soldiers Association</td>
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<td>CBOs</td>
<td>Community Based Organisations</td>
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<td>CDD</td>
<td>Community Driven Development</td>
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<td>CLPs</td>
<td>Community Livestock Promoters</td>
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<td>FAL</td>
<td>Functional Adult Literacy</td>
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<td>GALS</td>
<td>Gender Action Learning System</td>
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<td>GBV</td>
<td>Gender Based Violence</td>
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<td>IGAs</td>
<td>Income Generating Activities</td>
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<td>ILO</td>
<td>International Labour Organisation</td>
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<td>INGOs</td>
<td>International Non-governmental Organisation</td>
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<td>KRC</td>
<td>Kabarole Research and Resource Centre</td>
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<td>KUWA</td>
<td>Koboko United Women Association</td>
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<td>LAIP</td>
<td>Livestock Artificial Insemination Promoters</td>
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<td>LEM</td>
<td>Leadership Empowerment Map</td>
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<tr>
<td>LRA</td>
<td>Lord’s Resistance Army</td>
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<tr>
<td>MGLSD</td>
<td>Ministry of Gender, Labour and Social Development</td>
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<td>NARO</td>
<td>National Agricultural Research Organisation</td>
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<td>NGO</td>
<td>Non-governmental Organisation</td>
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<td>NUSAF</td>
<td>Northern Uganda Social Action Fund</td>
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<td>NVTI</td>
<td>National Vocational Training Institute</td>
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<td>OPM</td>
<td>Office of the Prime Minister</td>
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<td>OVC</td>
<td>Orphans and Vulnerable Children</td>
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<td>P4P</td>
<td>Purchase for Progress</td>
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<td>PALS</td>
<td>Participatory Action Learning System</td>
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<td>PRDP</td>
<td>Peace Recovery and Development Plan for Northern Uganda</td>
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<td>SAGE</td>
<td>The Social Assistance Grants for Empowerment</td>
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<td>SCG</td>
<td>Senior Citizens Grant</td>
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<td>SMEs</td>
<td>Small and Medium Enterprises</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNADA</td>
<td>Uganda National Agro-dealer Association</td>
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<td>URDT</td>
<td>Uganda Rural Development and Training programme</td>
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<td>UWEP</td>
<td>Uganda Women Entrepreneurship Program</td>
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<td>UWESO</td>
<td>Uganda Women’s Effort to Save Orphans</td>
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<td>UWONET</td>
<td>Uganda Women’s Network</td>
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<td>VFSG</td>
<td>Vulnerable Family Support Grant</td>
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<td>VSLAs</td>
<td>Village Savings and Loans Associations</td>
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<td>WED</td>
<td>The Women Entrepreneurship Development</td>
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<td>WEE</td>
<td>Women’s Economic Empowerment</td>
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<td>WEMAN</td>
<td>Women Empowerment Mainstreaming and Networking</td>
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<td>WIB</td>
<td>Women in Business</td>
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<td>WMB</td>
<td>Women Mean Business</td>
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<td>YIG</td>
<td>Youth Interest Groups</td>
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<td>YLP</td>
<td>Youth Livelihoods Program</td>
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Deliberate empowerment

The post-2015 global agenda on women empowerment is bold and well defined with an urgent call for action to achieve equality, a 50:50 planet by 2030. Women’s Economic Empowerment (WEE) is at the heart of this opportunity to enable more women and girls realize their rights. Women’s economic empowerment has the potential to position families, communities, and entire nations to achieve gender equality, poverty eradication, better outcomes for children and inclusive economic growth.

Oxfam is implementing programmes and projects aimed at empowering women by increasing their participation in the making of economic decisions which affect their lives. In all its interventions, Oxfam supports and facilitates women to have sustained production, gain control over productive resources and incomes, participate more and better in markets, and curb violence against them.

Building a knowledge base for women empowerment

When an assessment by a Gender Development working group in Uganda revealed that there were several actors targeting women with economic empowerment initiatives without a solid good practices reference; Oxfam was compelled to take action. A WEE working group comprising actors from private sector, INGOs, regional and national NGOs and academia was formed to progressively facilitate engagement and learning for the advancement of WEE interventions.

Oxfam conducted a country wide survey to collate WEE data and best practices to provide a reference for learning, replication, and leveraging WEE in Uganda, and other parts of the world. This publication is one of the products showcasing the actors, their achievements, and the lessons our community of practice and others can glean on what works for women economic empowerment.
Answering the 4Ws

The Players: Who is intervening?

The Programs and methods: What types of programs and approaches are being used?

The Practical lessons: What can we learn to improve the quality of services?

The Proof: What evidence can we use to engage in national, regional and global platforms to inform the WEE agenda?

Mapping the actors

An initial list of actors known to be undertaking WEE interventions was generated by Oxfam and supplemented by different actors:

• **National level**: Ministry of Gender, Labour and Social Development, Uganda Women Entrepreneurs Association, Micro-Finance Support Centre, Uganda NGO Forum and Uganda Women’s Network (UWONET)

• **Regional and district level**: regional coalitions, district NGO networks and District Community Development Officers

Data collection

• 112 districts of Uganda
• Face to face interviews and visits to organisations
• Organisations between 9th November and 10th December 2015
• Interpretation of WEE
• Approaches and tools for implementation
• Success stories
• Good practices
• Lessons learnt

Lessons Learned for Women Economic Empowerment Actors and Programmes

Lessons learnt

• Women Economic Empowerment is not, and cannot be an isolated venture; sustainable Women Economic Empowerment interventions need to bring men on board.

• Women Economic Empowerment is effective when the entire household is targeted otherwise women can be victimized because of their progress ensuing in GBV. A supportive environment is important for WEE. Functional Adult Literacy VSLAs, other groups are launching pads for community change and social transformation that can aid women economic empowerment.

• Interventions that focus on only one development issue are unlikely to lead to lasting economic empowerment. As businesses grow, women need other services like access to finance and other production resources.

• The high burden of care work borne by women limits their potential for economic empowerment. Approaches that view women as weak and unable to engage in some aspects of women economic empowerment limit women’s agency and motivation for entrepreneurship.

Conclusion and recommendations: It is important for WEE actors to invest in knowledge generation on what works for women economic empowerment including; the context and constraints to WEE in order to design interventions that address them. Economic empowerment interventions which target both men and women should be delivered through existing social and community structures and ensure strong and well coordinated mechanisms among actors. WEE support and interventions should be phased, focus on asset building at household level, implement Functional Adult Literacy programmes and promote role models in WEE.
Economic empowerment is at the heart of enabling women attain their full rights. Women’s Economic Empowerment (WEE) is the process that increases women’s real power over economic decisions that influence their lives and priorities in society. Women can experience economic advancement in the following ways:

**Power Within:** the knowledge, capabilities, sense of entitlement, self-esteem, and self-belief to make changes in their lives, including learning skills for jobs or start an enterprise.

**Power Over:** access to and control over financial, physical and knowledge-based assets, including access to employment and income-generation activities.

**Power For:** economic decision-making power within their households, community, and local markets including sectors that are traditionally regarded as men’s domain.

**Power With:** the ability to organize with others to enhance economic activity and rights.

Economic empowerment is possible and sustainable if there are changes at different levels: within the individual, in communities and institutions (including norms and behaviour); in markets and value chains; and in the wider political and legal environment.
Women only Empowerment Programmes: Government and INGOs initiatives

The Uganda Women Entrepreneurship Program (UWEP)

<table>
<thead>
<tr>
<th>Implementer</th>
<th>Ministry of Gender, Labour and Social Development (MGLSD) as overall policy, coordinating and implementing agency through the central and Local Government together with other stakeholders including Parliament, Office of the Prime Minister, line Ministries, the National Women’s Council.</th>
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<tbody>
<tr>
<td>Period</td>
<td>5-year initiative, started FY 2015/16</td>
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| Focus | Barriers that impede women’s full participation in profitable income generating activities
Access to affordable credit
Limited technical knowledge and skills for business development
Limited access to markets as well as information regarding business opportunities |
| Solutions | Improve access to financial services for women entrepreneurs by equipping them with skills for business growth, value addition and marketing of their products and services |
| Target | Support Ugandan women groups in the micro, small and medium enterprises; aged 18 to 65 years and services with focus on vulnerable groups such as unemployed women, single mothers, widows, and women with disabilities, women living with HIV and AIDS and women living in slums. |
| Coverage | UWEP is to be piloted initially in 19 nationally representative districts and will be expanded to all the 112 districts |
| Learnings | It is important that the program addresses critical barriers women face in becoming economically empowered including gender inequality, limited ownership of land, Gender Based Violence and illiteracy. Administrative structures at national and local levels need to be adequately facilitated to effectively perform their expected roles. Linkages with other development actors should be created to enable women access other critical support services beyond the program. |
Women only Empowerment Programmes:
Government and INGOs initiatives

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<tr>
<th>Women Mean Business (WMB)</th>
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<td><strong>Implementer</strong></td>
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<td><strong>Period</strong></td>
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<td><strong>Focus</strong></td>
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<td><strong>Solutions</strong></td>
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<td><strong>Target</strong></td>
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<td><strong>Coverage</strong></td>
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<td><strong>Impact</strong></td>
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<td><strong>Learnings</strong></td>
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<tr>
<th>The Women Entrepreneurship Development (WED)</th>
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<tr>
<td><strong>Implementer</strong></td>
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<td><strong>Period</strong></td>
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<td><strong>Focus</strong></td>
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<tr>
<td><strong>Solutions</strong></td>
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<td><strong>Learnings</strong></td>
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</table>
### The SupaWoman Banking Program

**Implementer:** Centenary Rural Development Bank Ltd (Centenary Bank)

**Period:** It started as a credit trust in 1985 to serve the rural poor and in 1993 it was registered as a full service commercial bank.

**Focus:** Serving over 1.3 million customers through 63 branches countrywide. 28% of the customers are estimated to be women; 23% out of 150,000 loan holders are women with a loan portfolio of UGX124 Billion (19% of the total portfolio).

**Solutions:** In June 2015 Centenary Bank started the Supa Woman initiative. Women who join the programme become members of the SupaWoman club and can open individual, joint or group accounts. Access to financial literacy training, social and business networking opportunities, business linkage support and advisory services, easy access to credit, attractive interest rates, and discounted insurance premium rates for health and legal and other women-focused services.

**Target:** Economically active women aged 21 – 65 years, in rural, peri-urban or urban areas ready to save and grow or startup businesses.

**Coverage:** 10 branches (6 in Kampala and one branch each in Gulu, Masaka, Mbale, Mbarara districts)

**Impact:** By October 2015, more than 1,000 women opened SupaWoman bank accounts accessing quick loan processing, health insurance and business information and linkages. The programme success has attracted development partners to collaborate on other opportunities. E.g. Abi Trust provided a credit line for women in agriculture and resources to conduct financial literacy training.

**Learnings:** There is need to develop products for rural women, provide affordable credit lines for women and build more partnerships to meet the varied needs of women. A key consideration is the need to integrate gender and power relations in SupaWoman club activities.

### Women in Business (WiB)

**Implementer:** DFCU Bank

**Period:** Started in 2007

**Focus:** Better business environment for women entrepreneurs. Women in business are still constrained by inadequate business skills. Women face several hurdles to access credit including lack of collateral to obtain loans.

**Solutions:** Creating a business enabling environment for women entrepreneurs. Equip women with business skills training. Make tailor made loans available for women.

**Target:** Mainly targets urban women and those with established businesses.

**Benefits:** The interest rate is lower and repayment period and security are flexible. Loans range from UGX5 million to billions. Participation in women in business forum- a quarterly event for women to network, interact and find ways to do business better and a women’s week which is an annual event where women in business get together and talk about health, business and develop linkages to improve their businesses.

**Impact:** Over 8000 women have registered on the DFCU Women in Business Program and over 3000 women have accessed Women in Business Loans.
### Finance Trust Bank

<table>
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<tr>
<th><strong>Implementer</strong></th>
<th>Finance Trust Bank</th>
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<tr>
<td><strong>Period</strong></td>
<td>Started 30 years ago in 1984 becoming a micro-deposit taking institution as Uganda Finance Trust and licensed in 2014 as Finance Trust Bank to operate as a commercial bank.</td>
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<tr>
<td><strong>Focus</strong></td>
<td>Promotes a saving culture among Ugandan women. It provides low interest loans and high interest on savings with different loan packages for women in agriculture, women in business, for purchase of land, home improvement, renewable energy, housing purchase, group loans, pension loans, salary loans and health loans.</td>
</tr>
<tr>
<td><strong>Solutions</strong></td>
<td>Assists parents to open bank accounts for girls between 10-17 years in and out of school. Training is offered for the youth aged 18+ who are in groups on effective savings, entrepreneurship skills and lends them money to start or improve businesses. Training for women 18+ on savings, entrepreneurship and accessing financial services in groups. Women with collateral have an option of accessing financial services as individuals. Savings and loan services to men as well.</td>
</tr>
<tr>
<td><strong>Target</strong></td>
<td>Girls and women</td>
</tr>
<tr>
<td><strong>Coverage</strong></td>
<td>36 branches countrywide</td>
</tr>
<tr>
<td><strong>Impact</strong></td>
<td>By October 2015, more than 1,000 women opened SupaWoman bank accounts accessing quick loan processing, health insurance, business information and linkages. The programme success has attracted development partners to collaborate on other opportunities. E.g. Abi Trust provided a credit line for women in agriculture and resources to conduct financial literacy training.</td>
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<tr>
<td><strong>Learnings</strong></td>
<td>Finance Trust Bank puts women’s needs first in practice so that their solutions actually tackle the real challenges that keep women from accessing financing. The interventions are specific rather than generic which increases success rates.</td>
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### The National Women Council

<table>
<thead>
<tr>
<th><strong>Implementer</strong></th>
<th>Ministry of Gender, Labour and Social Development (MGLSD)</th>
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<tbody>
<tr>
<td><strong>Period</strong></td>
<td>Started in 2014</td>
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<tr>
<td><strong>Focus</strong></td>
<td>The Women Council seeks to provide a unified voice for women in addressing and advocating for their concerns at various levels of governance.</td>
</tr>
<tr>
<td><strong>Solutions</strong></td>
<td>The National Women’s Council provides annual grants of UGX2 million-3 million to districts mainly used for women councillors’ training and supporting income generating activities for selected women’s groups countrywide.</td>
</tr>
<tr>
<td><strong>Target</strong></td>
<td>Women Councils, leaders and women groups involved in income generating activities.</td>
</tr>
<tr>
<td><strong>Learning</strong></td>
<td>The challenge with this program is the small nature of grants making it difficult to reach many women’s groups as well as the limited facilitation for the community development department to carry out effective support supervision and capacity building for groups.</td>
</tr>
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**Implementer**
Ministry of Gender, Labour and Social Development (MGLSD); Plan International (Eastern Uganda); Action Aid (Kampala, Mubende and Kumi Districts)

**Period**
2014-2017

**Focus**
- **Action Aid focus:** Gender Based Violence
  Supports GBV survivors (women) to form support groups, start saving, provides top-up capital and women borrow at low interest rate. The GBV survivors also access business skills training and practical support to start group and individual income generating projects. Such projects include tents for hire and catering services, selling food, clothes, charcoal and goat rearing.

- **Plan International focus:** Empowerment of vulnerable girls and women exploited in commercial sex in Kawempe Division, Kampala, to take control of their lives including profitable and legal work of their choice. It aims to reach 900 girls and women to improve access to sexual and reproductive health, vocational and business, services, parenting and life skills training.

**Learnings**
- **Action Aid:** The long distances from places where GBV survivors come from to meeting places, failure by some women to repay loans, the limited amount of money saved by members hinder the potential of GBV survivor groups as a vehicle to promote Women Economic Empowerment.

- **Plan International:** This program has the potential to empower the target girls and women with skills to access or create descent work opportunities, earn income and improve self-esteem.

**BRAC Uganda**

**Implementer**
BRAC Uganda

**Period**
Started in 2006

**Focus**
The organisation uses microfinance as a platform to provide integrated services including small enterprise development, community health, agriculture, empowerment and livelihood for adolescents.

**Solutions**
- **Group support:** The organisation uses the group solidarity model where women are mobilised to form groups, select their leaders, save, access credit and other services to improve their livelihood.

- **Health:** 3,000 women have been trained as community health promoters providing health services for children under 5 and women of reproductive age. (Malaria, pregnancy-related care, family planning, immunisation and health nutrition education-safe water, sanitation, hygiene HIV/AIDS, TB)

- **Agriculture:** Rural women are supported to increase agricultural productivity through model farmers who are provided with inputs such as seeds and are equipped to train group members. Community Livestock Promoters (CLPs) and Livestock Artificial Insemination Promoters (LAIP) educate rural farmers on improved animal rearing practices and are linked to markets for their produce.

- **Research:** BRAC established a seed production and processing centre at Nakaseke to combat poor quality seeds. Research activities are conducted in conjunction with the National Agricultural Research Organisation and National Crop Resources Research Institute to evaluate the yield and adaptability of maize and rice.

- **Financing:** Village Savings and Loan Associations (VSLAs) for women are promoted in rural areas where microfinance is not feasible.

**Impact**
Currently over 160,000 women have accessed microfinance from BRAC Uganda.
## Empowerment and Livelihoods for Adolescents (ELA) programme

**Implementer**: BRAC Uganda  
**Period**: 2014-2017  
**Focus**: The programme combines innovative livelihood and life skills training and a customized microfinance programme for older adolescent girls.  
**Target**: Adolescent girls between the ages of 13 - 21, especially those who are out of school.  
**Impact**: By 2015 over 15,000 girls had benefited from the programme.

## The Social Assistance Grants for Empowerment (SAGE)

**Implementer**: Ministry of Gender Labour and Social Development  
**Period**: Started in 2007  
**Focus**: Social protection: The key demographic indicators of vulnerability considered including disability, old age, young age, orphan hood and widowhood are used to determine eligibility of households to benefit from the programme. If present in a beneficiary household, adult women are selected to be the physical recipient of transfers. In the case of the Senior Citizens Grant, the transfer is given to the individual older person enrolled, some of whom are women.  
**Solutions**: Senior Citizens Grant (SCG) of 25,000 Uganda shillings provided monthly to people of 65 years and above or 60 years for the Karamoja Region and a Vulnerable Family Support Grant (VFSG) to vulnerable households with low labour capacity and high dependency.  
**Target**: Persons who are 65 years and above or 60 years for the Karamoja Region, persons with a disability, old age, young age, orphans and widows.  
**Coverage**: Apac, Kaberamaido, Katakwi, Kiboga, Kyenjojo, Moroto, Nakapiripirit, Nebbi, Zombo, Kole, Napak, Amudat, Kyeguwa and Kyankwanzi -14 districts  
**Impact**: The Midline evaluation of the programme in 2014 revealed that cash transfers under the SAGE had improved beneficiaries' ability to meet basic needs especially health, food and education for children. Some beneficiaries invested in purchase of seeds, farm tools, small animal assets, small business ventures and local saving groups for some beneficiaries especially women.  
**Learning**: SAGE transfers even when not specifically targeting women have been reported to contribute to women economic empowerment.
### Mixed (Women and men) Economic Programmes

<table>
<thead>
<tr>
<th>The Youth Livelihoods Program (YLP)</th>
<th>Community Driven Development (CDD)</th>
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<tr>
<td><strong>Implementer</strong></td>
<td>Implementer</td>
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<tr>
<td>Ministry of Gender Labour and Social Development</td>
<td>Ministry of Local Government</td>
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<tr>
<td><strong>Period</strong></td>
<td><strong>Focus</strong></td>
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<tr>
<td>Started in 2014</td>
<td>Income Generating Activities</td>
</tr>
<tr>
<td><strong>Focus</strong></td>
<td><strong>Solutions</strong></td>
</tr>
<tr>
<td>Livelihoods improvement</td>
<td>Support is provided to start formal groups for IGAs. The groups are then helped to access, revolving funds or cash grants for their businesses.</td>
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<tr>
<td><strong>Solutions</strong></td>
<td><strong>Target</strong></td>
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<tr>
<td>YLP is a community demand-driven programme implemented with guidance from the Central Government and the Local Governments. The funds are advanced to the Youth Interest Groups (YIG) in form of a Revolving Fund in order to increase outreach and enhance sustainability of the programme.</td>
<td>Whereas this initiative does not entirely target women, in several districts women’s groups have benefited from the initiative leading to increased income and access to production resource for the women involved.</td>
</tr>
<tr>
<td><strong>Target</strong></td>
<td><strong>Coverage</strong></td>
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<tr>
<td>The poor and unemployed youth in all the 112 districts of Uganda. At least 30% of the beneficiaries are expected to be female.</td>
<td>112 Uganda Districts</td>
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<tr>
<td><strong>Impact</strong></td>
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Wider Relief and Development Programmes with a Component of WEE

Youth and Disability Councils

**Implementer**
Ministry of Gender, Labour and Social Development

**Focus**
Income Generating Activities

**Solutions**
Country-wide interventions which provide annual grants to youth and persons with disability groups to implement income generation projects. Support under these initiatives is channelled through the community development office depending on the availability of funds.

**Target**
The youth and disability councils benefit women although not specific to them.

Peace, Recovery and Development Plan for Northern Uganda (PRDP), Northern Uganda Social Action Fund (NUSAF)

**Implementer**
The Office of the Prime Minister (OPM)

**Focus**
Income Generating Activities

**Coverage**
Northern Uganda and West Nile regions

**Learning**
While these are general community development initiatives, women benefit as part of the community members or as part of women’s groups.

Community Development Programs by Non-Government Actors

**Implementer**
International, National and Community Based Non-Government Actors

**Focus**
Implementing general community development and relief interventions with implications on Women Economic Empowerment.

- Building partnerships and sub-granting with local NGOs and CBOs for health, agricultural improvement, credit access, value chain, bulking and market linkage activities;
- Health-HIV, nutrition, food security, maternal and adolescent health
- Environment-Eco-tourism, climate change, sustainable agriculture
- Gender mainstreaming and improving women welfare, and rights of the marginalised communities like the Twa People and pygmies
- Education, business development, vocational skills development and women participation

**Solutions**
Capacity building to encourage saving and access to credit among the group members at lower interest rates
Traning and support for improved agriculture
Skills training and support for initiation and management of various incomes generating activities
Vocational skills training for the youth integrated with other components e.g. sexual and reproductive health, savings promotion and improved agronomic practices
Food security and nutrition promotion including for special groups such as mothers and people living with HIV.
Promoting collective marketing and agro processing
Chapter 3

“The need all stakeholders, and in particular, we need solid linkages... to empower women in the household, the community, the workplace and the market place...”

Michelle Bachelet - Executive Director, UN Women

Most WEE practitioners involved in this assessment worked through participatory and inclusive methods. These encouraged: gender responsiveness, more open individual and group sharing, deeper introspection and self-discovery, peer to peer support, teamwork, good couple relations and partnerships for change resulting in better negotiation and sharing of household resources including time. Even the purely private sector and profit led actors typically drew on some form of participatory mechanism for group cohesion in the formation of investment clubs and savings groups to facilitate smooth operations and mitigate defaulting. Social network principles including: social cohesion, social and group pressure were central in sustaining WEE ventures.
“Households are like trees - they need to be properly balanced if they are to bear rich fruit. If the roots are not equally strong on both sides, then the tree will fall over on the first storm. If the fruits on one side are heavier than on the other, then the tree will fall over and there will be no harvest next year.”

Rocky Road to Diamond Dreams - GALs Manual

The multi-lane vision highway or vision journey in action
GALS is based on a generic community-led planning methodology called Participatory Action Learning System (PALS) developed by Linda Mayoux for gender training in her work with Micro Finance Institutions and NGOs in Pakistan, India and Sudan in 2004. It was later used in the promotion of gender justice in 2007 by organisations in Kasese District in Western Uganda - as part of Oxfam’s Women Empowerment Mainstreaming and Networking (WEMAN) programme. Since then, WEMAN and other initiatives have employed the GALS methodology in different forms with over 80,000 women and men participants in Africa, Asia, Latin America and Caucasus. Elements of this methodology have also been used as the basis for gender and participatory workshops with donor agencies, fair trade organisations and at universities.

GALS helps to break communication barriers, challenge power imbalances and build common visions facilitating existing opportunities to address the identified challenges in any given area.

“The act of drawing one’s own diagrams is critical because it helps participants articulate what will be needed to achieve their destination. Ideally, GALS users record their diagrams in notebook diaries they purchase locally using their own money. They continually review and track their own progress as a process of reflective learning based on their own planning needs.”

“It puts men and women back in the driver’s seat where they have more control over their lives.”
—GALS programme implementer, West Nile Region

**Tools of the GALS methodology**

- **The Gender Balance Tree** (Gender analysis within the household)
- **The Leadership Empowerment Map (LEM)**
- **The Vision Map**
- **The Stakeholder Win-Win Tree**
- **The Participatory Gender Review**
- **The Social Empowerment Map**
Strengths of the GALS approach: Building Better Tomorrows Together

**Improved decision making**
Individual visions, plans, achievements and challenges are collected and analysed within families, groups, communities, organisations and institutions to improve decision making at all levels and allow joint visions of development to thrive.

**Inclusive participation**
The use of diagrams or pictures promotes the inclusion of the poor and/or illiterate people as informed and respected partners in participatory planning processes. This makes it effective and cost-efficient for policy development and gender advocacy.

**Partner identification**
It also helps in the discovery and identification of partners within families and support networks; people with whom individuals share mutual interests or without whom, their own change will not be achieved.

**Capacity Strengthening**
The methodology scales up a community-led change movement through voluntary ‘pyramid marketing’, a way to identify, train and certify the most effective community trainers, these later become paid trainers in new organisations and communities.

**Equal gender participation**
The active participation and engagement of both male and female participants has been identified as a critical success factor for GALS and WEE interventions.

**Inclusive participation**
GALS tools can be adapted to promote gender mainstreaming in, livelihoods and value chain development, financial services, environmental management, health, reproductive rights, literacy, civil society development, counselling and conflict resolution.

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**Working it Together:**
The Success of the Men and Women of Kiteteunai Village Savings and Loans Association using GALS

**Overview:** Kiteteunai Women VSLA group in Kotido, started in 2011 initially, with 34 members. The introduction of the Gender Action Learning System (GALS) approach introduced by Oxfam required couples to participate together leading to a doubling in membership.

**New Women**
Ngakarimajong like many traditional societies are patriarchal with men wielding more power over their women and resources including holding all decision making rights both in and out of their home.

Oxfam introduced Village Savings and Loans Associations (VSLA) to the women and equipped them with practical skills to start income generating activities in their community. This was new for everyone involved. However, when the GALs methodology was started, men were invited to join the initiative which enabled households and the communities to address power imbalances that hinder development. The GALS tools helped household members negotiate their needs and interests and find innovative, gender-equitable solutions.

Trainings were provided to ensure a strong foundation for the participants including group formation and dynamics, gender relationships, as well as how to start income generating activities as individuals and as group members.

"Before those trainings, husbands never gave their wives money. Now husbands know that every Saturday, they have to support their spouses with money for their savings. Love in the home has come, there is no more fighting but equal planning and decision making opportunities.”

-VSLA member, Kotido
As a VSLA group, they engaged in various activities including saving on a weekly basis; group farming of cereals, vegetables and tubers; group income generating activities like brewing local drinks and procuring merchandise for resale including beans, flour, sorghum, cooking oil. The group also rears goat and cows to supplement their income. Oxfam provided inputs like cereals, cooking oil, millet, and vegetables and a sesame seed butter paste making machine.

Growing their income
The group started with a share at UGX 500 per week in its first cycle. In the second cycle, they saved UGX 1000 per share per week; the third cycle saved UGX 2000 per share. Currently, they save UGX 3000 a share per week or more. At the end of the cycle in 2012, the group shared UGX 10 million. In 2013, the group shared UGX 18 million, the group shared UGX 26 million by 2014 and is still growing strong.

Livelihood improvements
Each member operates a small business enterprise and is able to meet their needs such as school fees, health care, building houses and buying assets like land and livestock. As a group, they have bought land for farming and started animal husbandry projects with goats, pigs, or oxen. Some members were trained in baking and operate snack stands. Others have bought ‘boda bodas’ motorcycles and built houses from their savings. Members continue to diversify their income depending on market demand and their capability to meet these needs.

Central Government’s Holistic Approach
Central Government programmes target women economic empowerment as part of bigger and more comprehensive development initiatives such as health systems strengthening including sexual reproductive health, HIV and Aids, nutrition; agricultural improvement and value chain development; HIV and Aids, nutrition, food security, eco-tourism, gender mainstreaming; rights fulfilment and protections especially for marginalised groups including women.

How It Works
The central and local government WEE actors worked jointly, with the central government providing the funding and the local governments as implementers. Beneficiary participation was a crosscutting element.

The SACCO model/approach was found to be a common group formation by government interventions. Most groups usually saved and shared out the money to group members at year’s end. However, it posed challenges in terms of continuity with some groups disintegrating after sharing of their savings and profits.

Functional Adult Literacy (FAL) was also widely used both as a single approach and component of WEE programs.
Case Studies

Koboko SACCO boosts cross-border trade

Koboko United Cooperative Savings and Credit Society Ltd is a membership based financial institution started in 2001 by the member of Koboko United Women Association (KUWA). Men are included and members come from as far as Congo and South Sudan through a network of social ties.

Starting up: Group members were mobilised and taken through a needs assessment, trained in financial literacy, managing finances and opportunities for investment.

Managing the Money: Members are required to save, pay levies and fees for services including borrowing. Investments made on behalf of members are agreed upon and any loss or profit is shared. Tracking of investments is done transparently and involves joint planning and regular reporting on progress. All members are required to participate in trainings offered on financial management. When a client has difficulties, alternatives are explored to the benefit of the borrower and the institution.

Attracting partnerships for profit: In 2015, ABI Trust gave the cooperative a grant of UGX 228 million to strengthen their capacity to achieve their mission. To date, the organisation owns its premises in Koboko town and gets additional rental income.

Success: Members are now able to pay their children’s tuition, start up shops, build houses and pay for transportation both in and outside of Uganda. These women are role models championing the initiative and encouraging others to witness the realization of their collective visions and take control of their lives.

“In KRC’s experience Women Economic Empowerment is more effective when the entire household is actively involved and interventions are mutually reinforcing.”
-Kabarole Research and Resource Center
Case Studies

Sasakawa Global 2000: Rural Women and their households benefit when small holder farming is improved

**Sasakawa Global 2000** support to 20,000 female and male smallholder farmers has improved the quality and quantity of their produce with good yields. By 2014 these farmers had gained, reliable access to better agricultural inputs such as improved seeds and fertilisers which boosted harvests, resulting in improvements in food security, earnings and basic welfare.

**Yields Increased:**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Post-harvest improvements</th>
<th>Partnerships for results</th>
<th>Formalising enterprise development operations</th>
</tr>
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<tbody>
<tr>
<td><strong>Maize</strong></td>
<td>Reduction in post-harvest grain losses with the construction of 77 storage facilities, 95 drying floors, 144 drying cribs, 148 improved granaries, tarpaulins for drying to improve grain quality and training in post harvest handling for 1,500 farmers.</td>
<td><strong>SG2000 - Uganda</strong> partnered with the World Food Programme’s Purchase for Progress (P4P) program in 6 districts to establish infrastructure/marketing centres and acquire post-harvest/agro-processing equipment such as grain shellers and cleaners.</td>
<td><strong>SG 2000 - Uganda</strong> assisted 7 higher-level farmer associations to formally register and establish enterprise development operations. These associations had a combined membership of 314 farmers groups comprising over 10,000 farmers in total, both women and men.</td>
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<tr>
<td><strong>Rice</strong></td>
<td>NERICA rice increased yields from 1.4 to 2.5 tonnes per hectare</td>
<td><strong>SG 2000 - Uganda</strong> established linkages with local fabricators, such as Tonnet and National Vocational Training Institute (NVTI) Nakawa, to train local fabricators of post-harvest/agro processing equipment. Some of the beneficiaries are women and girls.</td>
<td><strong>Knowledge Management</strong> <strong>SG2000</strong> worked with Uganda National Agro-dealer Association (UNADA) to develop an agro-dealer extension training curriculum for stockists.</td>
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<tr>
<td><strong>Beans</strong></td>
<td>Field beans have increased yields 0.5 to 0.9 tonnes per hectare</td>
<td><strong>Innovation</strong> With JICA funding and in association with the National Agricultural Research Organisation (NARO), SG2000 built a mobile rice mill and trained local fabricators. Rice threshers were also tested in the field.</td>
<td><strong>Sustaining Gains</strong> In collaboration with NARO, the Association of Agricultural Research for Eastern and Central Africa (ASARECA) and CIMMYT, the organisation popularised improved maize varieties, particularly quality protein maize varieties and hybrids. Its partnership with JICA, NARO, the Africa 2000 Network and the Ugandan Vice President’s Office has helped promote the production and marketing of upland rice (NERICA).</td>
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**Partnerships for results**

- SG2000 - Uganda partnered with the World Food Programme’s Purchase for Progress (P4P) program in 6 districts to establish infrastructure/marketing centres and acquire post-harvest/agro-processing equipment such as grain shellers and cleaners.
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**Formalising enterprise development operations**

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**Knowledge Management**

- SG2000 worked with Uganda National Agro-dealer Association (UNADA) to develop an agro-dealer extension training curriculum for stockists.

**Sustaining Gains**

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Established in 1996, Kabarole Research and Resource Centre (KRC) is one of the largest local NGOs operating in the Rwenzori sub-region. The organisation utilises a holistic, multi-pronged approach to development to create sustainable impact for households and communities. One of their most successful interventions is farm enterprise development focusing on agri-business based on "a farmer with the right attitude" and "farming as a business" thinking. Using a series of change theories including the GALS methodology, the organisation has ignited non-traditional initiatives that are helping ordinary farmer households transform their livelihoods and overall wellbeing.

"From KRC’s experience, women economic empowerment is more effective when the entire household is actively involved and interventions are mutually reinforcing.”

**The KRC comprehensive model emphasizes:**

**Sharing Roles:** Women tend are usually overburdened with “care” related activities (taking care of the family including children, spouse and other relatives in the home) as well as the small scale farming from which they derive both sustenance and income. Sharing of roles in households allows women the opportunity to participate fully and benefit from market driven farming and other such activities.

**Formal Associations:** Mobilising farmers and helping them to organise themselves under Farming and Marketing Associations with a Village Savings and Loans Associations (VSLAs) component to better position them to optimise markets.

**Knowledge and Skills:** Hands on training such as thematic trainings with practice on demonstration plots

**Diversification:** Promoting diversification of earnings such as IGAs that members choose on their own after a training and mentorship.

**Improved inputs:** Proper use of improved seeds, inputs, farming technologies, and modern post-harvest handling

**Accessing markets:** Supporting cooperative bulking, marketing, and agro processing of produce through farmer cooperative societies. Value addition enables for more profitable products

**Access to credit for farmers:** To improve the value of their products

**Awareness raising:** Through continuous civic education and engagement with farmers and communities like ‘the farmers voice’ program through a community radio KRC Fm owned by the organisation.
**Case Studies**

**Sustainable Aid: The Uganda Rural Development and Training programme (URDT)**

Since 1987, the Uganda Rural Development and Training programme (URDT) has been using affirmative action and locally based solutions to ignite women economic empowerment and community development. URDT provides truly functional education and skill building as a core part of its rural development interventions.

**A Visionary approach:** URDT has evolved and tested a rural development methodology (Visionary Approach) based on a creative process and systems thinking. This enables individuals and communities to:

- Articulate their aspirations
- Identify locally available resources before looking for outside aid
- Experiment with approaches to education and training for development that directly enable the people to become the creators of the future they want.

**Mission**

“To enable the people of Uganda in general, and in the Bunyoro Region in particular to recognise and embody common vision and values, and work together to create for themselves peace, prosperity, health, freedom and happiness as they discover that they are key to their own development”

**Successful solutions:**

- Women and girl’s exclusive education programmes
- Women are a key target of URDT innovations. The organisation runs the first all-women’s university (African Rural University) in Uganda that focuses on grooming visionary women leaders.
- The URDT all-girls school uses a 2 generation approach that engages both girls and their parents through skills based training; at the end of which each student must start a project to improve their home.

**Vocational skills training at the URDT institute for Human Development**

**Improving agriculture:** Introduction and promotion of improved and appropriate technologies in agriculture including propagation of improved seeds

**Social entrepreneurs:** URDT training programmes are informed by the actual demand on the market. For example students were trained to provide extension services in their community.

“URDT Girls School has supported me to help my parents and siblings in mind set change. We know what a vision is. We have a good kitchen, have moved from the worst situation to the desired one. We now have a permanent house, income generating projects up to 4 acres of coffee plantation, 3 acres of sugar cane plantation, wood lot, good sanitary facilities and we are now food secure.”

-Seridah Nabireebe, student

**Epi-centres for learning**

URDT in collaboration with sub county leadership developed epicentres for exhibition and promotion of appropriate farming technologies. The big idea is to equip the sub-county to become a strategic location for collective learning and action.

**Consciousness Raising:** The organisation manages a community radio station to change listener attitudes to encourage them to look for solutions around them, rather than seek hand-outs or external assistance.
Standing by the Soldiers: Children and Wives of Disabled Soldiers Association (CAWODISA) in Mubende

Formed in 1997, Children and Wives of Disabled Soldiers Association (CAWODISA) in Mubende district, was founded to respond to the unique challenges faced by families/spouses of soldiers with disabilities. With 700 registered members and over 3000 non-paid up members, CAWODISA is a registered independent, non-political, non-profit NGO. It has over 10 years’ experience in:

- Helping families adjust to the limitations of disabled husbands and fathers
- Responding to the need for women to increasingly participate in providing care, support and supplement their spouses’ income to take care of their homes

Key activities to equip families to improve and maintain their livelihoods

- **Vocational skills training** that include simple catering, events management, bakery, handicrafts, soap making, tailoring and sanitation products.
- **Seedling propagation** where members grow coffee and other seedlings with quality control and support from CAWODISA. These seedlings are majorly sold to the government.
- **‘Send an animal’ scheme** for members to obtain an animal of their choice which improves their nutrition and diversifies their farming income through sell of dairy products.
- **Training in improved agriculture methods** which has resulted in quality produce. The quality of the produce led to the development of a nationally famous fresh foods market. Members are able to own stalls which they either rent out or utilise to sell their produce.
- **Cooperative marketing of produce and promotion of income generating activities** including mushroom growing and production of reusable pads has also helped households boost their income.
- **Women are supported to start Village Savings and Loans Associations**, initial costs are covered through a revolving fund run by the association. The VSLAs are self-sustaining.
Case Studies

Alternative Livelihood Sources and WEE

Ikimorikis Ngican VSLA group was formed in 2009 and has 34 members. The group brought together wives of former raiders in Jie Community, Napumpum Village. It conducts sensitization campaigns against poor sanitation and hygiene, family planning, VSLA and resource mobilisation. The group was trained by ADRA in group formation and dynamics.

Group members of Ikimorikis Ngican VSLA Group during an Interview in Napumpum

Members have attributed their success to the fact that poverty affects everyone and coined their group name ‘ikimorikis Ngican’ meaning ‘poverty has joined us together’.

GROUP SUCCESSES

- Improved hygiene and sanitation in the community
- More children attend school
- Members have acquired assets such as land, goats, bulls, cereals, and skills and knowledge on income generating activities
- Members are now empowered to survive on their own without risking cattle raiding which led to loss of lives, resulting in numerous widows and orphans.
- Members pledge to continue their VSLA activities because they have reliable income generating activities.
- Members had been empowered to speak in public meetings and are confident that now they could survive on their own.

Members have contributed UGX 2.5 million, UGX 4.2 million in the second cycle, and UGX 6.8 million in the third cycle.

Members have acquired assets such as land, goats, bulls, cereals, and skills and knowledge on income generating activities.
The Findings

Success factors for WEE interventions

- Engagement of meaningful participation of target beneficiaries
- Transparency and sensitivity among actors
- Ownership by and inclusion of men
- Addressing and building on women’s pressing needs
- Building on existing women models
- Centralising replication and learning on WEE
- Adaptation and responsiveness to the unique local needs
- Integration and coordination interventions are critical enablers

Diverse pathways to Women’s Economic Empowerment

Most WEE interventions are not implemented in isolation; they are an element of a bigger development initiative. Often women are not the sole beneficiaries but as part of the household that is being targeted. Baylor Uganda, for example, targets caregivers and households of Orphans and Vulnerable Children (OVC) especially those infected and affected by HIV and AIDS. UWESO targets Ophans and other vulnerable children through empowering caregivers of whom women are the majority.

As such women benefited because they were the majority caregivers of OVCs, rather than being the primary target or only beneficiaries of the intervention.

"The organisations that successfully implemented WEE interventions were relatively transparent especially in identifying the target population, disbursement of inputs, group formation processes and implementation."
**The Findings**

World Vision targeted household clusters in Rakai and aimed at improving the welfare of women and children.

Most organisations implemented general livelihood interventions without specifically targeting women as beneficiaries. Organisations aimed to build capacities of programme beneficiaries with skills beyond immediate economic gain. These included: best farming practices, group management, dynamics for development success, good health, enterprise development, financial literacy, functional literacy and numeracy and book-keeping.

The type of beneficiaries varied from one organisation to another and from one location to another. On one hand, most WEE actors in northern Uganda had their intervention pathway arising from emergency, relief, peace, recovery, rehabilitation and development. Organisations in Acholi and Lango sub-regions mainly looked at the victims of the two decade LRA war, from the camps to resettlement and after. While other organisations looked at HIV/AIDS as an entry point, and psychosocial interventions such as services for victims and survivors of gender based violence. In the area of savings and credit promotion, most organisations mainly targeted individuals already involved in businesses as opposed to those seeking to start businesses. This is because rates of an existing business succeeding were higher than those of a start-up venture.

The agencies that successfully implemented WEE interventions were relatively transparent especially in identifying the target population, disbursement of inputs, group formation processes and implementation. In addition to being sensitive and usually opting for small, solid production groups, the more resilient WEE actors also had better organisation and synergies not necessarily better resources.

Working with rural women was preferred for economic development since they are less mobile than their urban counterparts, enabling steady progress. This explains the rural urban variations through the eyes of implementing agencies. Given that urban populations are more transient, many institutions did not support them with financial initiatives unless they provided

**The Most Significant Change**

The issue of ‘the most significant change’ noted in the lives of the beneficiaries varied from one organisation to another or from one beneficiary to another. Generally, the perspectives of WEE actors and beneficiaries alike reflected some aspects of women’s economic empowerment with relation to their access to financial and material resources.

However, in some cases, the organisation considered the tangible or visible indicators of positive change such as a constructed house, or a growing business. Others considered welfare indicators such as improved nutrition and clothing. The chosen index of change depended on the funding agency and the philosophy of the implementing organisation. Even so, the beneficiaries also considered qualitative aspects such as the social stability like a peaceful home and the absence of gender based violence as the most significant change. As such, ‘the most significant change’ varied depending on perspective and context.

**Notable changes**

- Increased women participation in elective leadership positions.
- Increased women participation and inclusion in the finance sector. Instances where women start saving, have access to credit and have opened bank accounts.
- In some cases men participate as caregivers and consult their wives.
- Women’s ownership of items originally considered a preserve for men such as land, goats, cows and houses.
- Growth of women owned business.
- Diversification of women’s sources of income.
- FAL based economic empowerment interventions had made women functionally literate.
- Welfare and health related benefits such as using improved and renewable energy in form of energy sources for cooking and lighting.
The Findings

Fundamentals for Success:

- **Holistic and Integrated interventions** that address a multitude of barriers faced by women (skills, education, markets, access to and control of finances, linkages, markets)
- **Partnerships with other development actors** to comprehensively and sustainably meet women's economic empowerment needs beyond one intervention area. Strategic areas of investment include health and education for women.
- **Long-term interventions implemented at scale** will reach more women and allow them the time they need to lift themselves from poverty and discrimination to a more significant social and economic position.
- **Identify and build on local opportunities** and resources through careful planning, design, and mobilisation.
- **Meaningful participation of women in program design** to ensure that their needs and contributions drive interventions.
- **Including men as stakeholders** in women's economic empowerment initiatives. This should be initiated early and sustained throughout the process to allow power dynamics to shift effectively to meet women's rights and produce better outcomes for households and communities.
- **Adapting and responding to the uniqueness of the local environment** as well as changing development circumstances. Initiatives that hope to succeed need to be relevant to the actual needs of communities on the ground rather than appeal to theoretical or academic notions.
- **Work with women to build an asset base** to secure their power and ability for achievements to last.
- **Promoting women’s voices in society for policy influence** is key to developing an environment that supports women contribution and progress.
- **Reducing the risk of violence against women** increases the chance for them to attain and fulfil their right to economic power.

Obstacles to WEE

- **Low literacy levels**: Although the gender parity in education attainment is gradually reducing, women still have low literacy and numeracy compared to men. This limits women's participation in paid work as well as their viable economic opportunities. Even in instances where women have attained some level of literacy, lower levels of literacy and education reduce the benefits they can gain from paid work.
- **Additional struggles are faced in the adoption of modern farming methods, agro-processing and marketing, and financial literacy.**
- **Gender imbalances**: Patriarchal land relations, property ownership and access to productive assets were setbacks to WEE; with women having lesser access to land, extension services, financial services, markets, and technology.
- **Practicality and competence of projects**: Whenever projects did not invest in local involvement during project design, effectiveness of the project was

"....when so little money is allocated to so many people aiming at coverage and not impact ... it stunts the intention of such an intervention. I think some of the interventions are for political correctness, tapping into a funding opportunity and impression purposes rather than a genuine desire to economically empower women...”

- Unidentified Respondent
The Findings

threatened. Often implementers on the ground found themselves replicating already existing interventions yet there were other pressing issues. In other cases the interventions were isolated and did not tap into existing resources. A top down sort of approach made it additionally difficult to adjust projects to local situations, focusing more on disbursements’ schedules and deadlines.

- **Political factors:** WEE actors indicated that there were government programmes implemented for the purposes of improving political standing or to gain access to disbursed money rather than making necessary social changes. In most cases the first point of coming together of these group members was to access government money. This was mainly the case for the YLP intervention. In the case of VSLAs and other groups based WEE interventions -groups that shared their savings and profit usually disintegrated thereafter.

When interventions and budgets were poorly designed, projects consequently under performed. Even when the budgets were large, the allocations did not address the areas of most significant change because they were not planned for appropriately.

- **Unfavourable socio-economic conditions:** Poor market linkages, household poverty, a non-functional public sector and the multiple roles held by women in their household were identified as continued obstacles to the successful implementation of WEE interventions.

- **Stringent donor directives:** Donors pre-established beneficiary groups and use of complicated implementation approaches left no room for necessary adjustments in response to the situation on the ground. Donor dependency hindered actors from engaging in honest discourse and limited their ability to add on or enhance existing projects they were implementing.

- **Government administration and project design challenges:** Some actors felt that government did not consult and collaborate with relevant experts and stakeholders especially when it came to non-state funded projects. For example, external consultants were selected at the expense of the exclusion of existing government structures that have endowments of experience and community experience. The result: poor inputs such as seeds that do not do well and poor service delivery especially inadequate training. This scenario is precipitated by haphazard disbursements with beneficiaries of government funds almost not prepared to receive and properly use the funds. Additionally, government interventions were reported to be top-down marred by frequent shifts in strategy, focus, modalities and reach that destabilised smooth operation and implementation.

- **High staff turnover:** High staff turnover was attributed to short implementation time and staff concerns about their employment opportunities rather than a given programme’s impact on the target community. This partly explained the limited documentation among many organisations that were visited.

- **Male Involvement:** WEE interventions that directly and singly targeted women usually faced stiff resistance from men. It fuelled the misconception that all WEE interventions were designed to undermine men’s position as head of the household. Some men and sometimes women (for the sake of their marriages and cultural correctness) sabotaged WEE interventions implemented in their
Lessons Learnt

- **Holistic approaches work**: WEE is not and cannot be an isolated venture. It should instead be holistic and comprehensive in nature targeting causes of disempowerment.

- **The Buy in is critical**: The economic empowerment of women is effective when the entire household is targeted; men should be engaged as partners, stakeholders and change agents in WEE, otherwise if not properly managed, WEE can breed GBV and domestic violence. Excluding men is a problem and in most cases is counterproductive.

- **A supportive environment is key**: There is need for a supportive environment and better social services especially (water, food security, markets, schools, firewood) if WEE interventions are to meaningfully change the lives of women and their households.

- **Everyone wins when women are powerful**: Women’s economic capability is more beneficial to the family than that of men. WEE contributes to the improvement of household income and improved livelihood outcomes in the family and creates harmony in marriages.

- **Comprehensive financial preparedness**: Narrow WEE interventions such as access to credit or skills training alone are unlikely to lead to economic empowerment. While most interventions focus on money, WEE goes beyond facilitating access to money.

- **Launch pads for success**: Functional Adult Literacy (FAL) - book keeping, numeracy, drama, literacy, counting and group dynamics; VSLAs and other solidarity groups are launching pads for community change and social transformation that can aid women economic empowerment.

- **Politically free programs**: Those WEE interventions that are government-run must operate independent of highly charged political seasons especially such as elections.

“We must abandon the perception of girls and women as passive recipients of aid who need protection and recognize them as powerful change-makers.”

-Katja Iverson, Women Deliver
Lessons Learnt

- **Harnessing group power:** Group formation and criteria of inclusion are critical initial variables in the success of WEE interventions. As such, working with properly constituted groups helps in creating linkages with other development actors for community-wide mobilisation and change.

- **Effective leadership is a priority:** Without sound leadership and accountability, most WEE interventions will amount to nothing.

- **Cultural competence:** The group and individual dynamics of WEE interventions need to be well understood so that interventions are responsive and adaptive to prevailing conditions; instead of replicating the same approach to all situations. While some women do better when targeted as individuals than in groups, others feel that a collective effort rather than an individual effort should be rewarded.

- **Lasting and empowering solutions:** A livelihoods approach to WEE is more significant than short-term and sometimes patronising interventions. Approaches that view women as weak and provide handouts or donations without skills training and facilitating linkages hinder WEE.

- **Relevant Business education:** For WEE interventions focused on business, it is important that information on services provided for growing businesses should include: financial resources management, book keeping advice and certification, human resource management, marketing, increasing production, as well as addressing gender and power relations among others.

- **Fulfilling Rights:** Advocating for women’s rights is more sustainable than providing them with basic needs. For WEE interventions to succeed, it is important to heighten advocacy and awareness about unfavourable systematic conditions that limit women’s economic progress.

- **Affirmative Action:** Empowerment of the girl child has brought about women’s emancipation and is likely to lead to the positively influence the implementation of WEE interventions.

- **Sustainability Vs Deadlines:** WEE actors should look beyond seasons and events. The real challenge is sustainability and not hitting headlines and targets. With appropriate support, women economic empowerment is possible.

- **Access to significant financing:** Women’s access to finance and other production resources is limited by lack of trust, collateral security. Most women rely on their own capital, VSLA and revolving fund which is limited to make the desired impact.

- **Share the care:** The high burden of care work born by women limits their potential for economic empowerment. This limits women’s participation in community meetings, training events, savings and actual running of business ventures.

"Everyone wins when women are powerful"
Recommendations

- **Invest in knowledge generation** and make conscious efforts to evaluate and document evidence on what does or does not work for WEE. Additional research should focus on women’s preferences, the constraints under which they operate, and the opportunities they see ahead. This can provide valuable input to better design and tailor programs in response to women’s needs.

- **Competent project implementation** is critical to successful promotion of WEE. It requires an understanding of the context and putting interventions in place to meet the varied challenges women face. For WEE to happen, it is important that programme designers and implementers continuously assess and respond to the growing needs of the targeted women.

- **Design, implement and evaluate long-term and integrated interventions** for better results in WEE. Actors should support and implement multi-faceted interventions including those that increase access to financial and other resources; skills building/enhancement; market linkages; solidarity for action; health; food security; education and leadership. Building linkages and partnerships among actors to meet the diverse needs of women, should be a priority. It is best to support a few interventions to maximise impact and ensure their long-term success.

- **Financial institutions should design and provide women friendly programmes** aimed at increasing their access to credit and other financial services. Initiatives such as Supa Woman by Centenary Bank and the Women in Business Desk under DFCU, require close monitoring and evaluation to document their impact on WEE and the type of women for whom such programmes do or do not work. By leveraging their collective skills and asset bases, collaborative efforts in the design and implementation of holistic WEE programmes between the private and CSO actors can ensure WEE intervention success.

- **Interventions by Government and other actors geared at promoting WEE ought to work through existing social and community structures.** It is preferable to hurriedly form groups aimed at benefitting from the available opportunities. Most importantly, actors must identify and work through the already existing groups as opposed to merely forming new ones to target the available funding.

- **Linkages between WEE interventions** and other issues affecting women and their families must be built. WEE interventions should address pressing needs and concerns of women such as housing, access to clean and safe water, education, health, food security, care work as well as fuel for light provision and cooking. WEE should be conceptualised in a holistic manner, have a comprehensive focus on identification, sensitization, training, support, implementation, accountability and sustainability.

> “Owing to lack of family planning services, it is difficult for a woman who gives birth frequently and has many children to run a successful business. Women who fetch water from long distances lose valuable time that they would use on economic production.” –Respondent

- **Avoid duplication of efforts and resource wastage in WEE interventions through strong actor linkages.** This is important for knowledge generation, sharing best practices and building consortiums likely to have more impact than the existing disjointed and small-scale interventions.
Recommendations

- **Target and engage men in WEE.** Men should be targeted and engaged at household, community and policy levels. They are gatekeepers to gender equality, as well as potential change agents in challenging unfavourable gender norms that disadvantage women. While women are natural messengers and role models for WEE, male voices can equally be powerful sources of influence.

- **Focus on asset building** at household level as opposed to individualistic interventions as this can often cause disharmony in homes. Interventions should aim at breaking barriers at household and community levels that hold women back from decision making and access to resources. At the same time, it is also important to avoid giving hand-outs. Approaches such as GALS and other participatory approaches can be helpful in this endeavour.

- **Consider and consolidate variations** in the categories of marginalised women in the design and implementation of WEE actions. It is important to adapt interventions to the context of women as opposed to trying to change women fit within a given intervention. For instance, design of WEE activities for GBV survivors need to account for the diverse yet unique experiences, abilities and challenges GBV survivors face.

- **Advocate for increased support for WEE initiatives.** Advocacy should build existing WEE interventions and involve active participation of the targeted women beneficiaries. It should also involve women’s rights education and promotion; including owning resources traditionally earmarked for men such as land and livestock. Most importantly, advocacy should go hand in hand with strategies that address the practical challenges women entrepreneurs face, including lack of capital to start or expand their businesses.

- **Implement Functional Adult Literacy (FAL) programmes** as part of WEE initiatives to respond to the high illiteracy levels especially among women. FAL groups can also be avenues for financial literacy, agriculture modernisation, agro-processing, marketing, certification and formalisation all necessary for WEE to become a reality. Skills building through on-site mentoring and coaching should be promoted as opposed to workshop based training sessions.

- **Identify and promote role models in WEE.** It is important to identify and publicise women role models who have made progress in attaining economic empowerment. Such women should be supported to come-up with demonstration projects for other women to visit and learn from.

- **Enabling a broader environment for WEE.** This includes: improving infrastructure, communication, quality and availability of agriculture extension services, market linkages, opportunities for value addition, appropriate legal framework to enable women access and control production resources amongst others. Women should have access to information on expectations and requirements for effective running of a business.

- **Enact, review and implement policies** that address the economic needs of women. For example, trade related policies, customs union regulations, the East African Community common market protocol and progressive policies require financial institutions to design and implement products that benefit rural and urban women.

- **Invest in developing WEE intervention documents**, systems, approaches, tools, trainers and coaches. The review established that most of the approaches used by actors are not documented; actors lack training manuals and certified trainers. The International Labour Organisation (ILO) is one key agency that has developed several training manuals/documents on women and business; trained and certified a network of business skills trainers to use the training manuals.
The WEE actor mapping was not a census, but a national mapping exercise that relied on a snowball methodology. Some actors will inevitably wind up elsewhere in development work while others will join the WEE arena. This profile therefore, will require regular updating so as to remain relevant.

Be as it may, genuine and proper participation for community change no matter its name is better than highly encrypted acronyms and other jargon that ignores and violates the core principles of empowerment and engagement. Therefore, rather than rush to implement and or duplicate any of these approaches, there must be a thorough understanding of the specific development context and the women’s needs. No intervention is ‘a one size fits all’ solution. Women Economic Empowerment occurs and should therefore be promoted within a well understood and supportive context.

Finally, it will continue to be important for WEE actors to invest in: knowledge generation, evaluation and documentation evidence on what does or does not work for WEE, focus on women’s preferences, the constraints under which they operate, the opportunities they see ahead and implement projects with a clear understanding of the context, resources and interventions in place to meet the unique challenges women face.
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