

PA-ABK-996  
ISA 76652

# **STRATEGIC PLAN OF ACTION FOR WOMEN CO-OPERATIVE DEVELOPMENT**

Prepared for  
**UGANDA COOPERATIVE ALLIANCE LTD.**

P.O. Box 2215 Kampala Uganda  
Phone 232663

Prepared by

**Dr. Suzanne Smith Saulniers**

**June 1991**

**PREPARED UNDER USAID CAAS PROJECT**

**Contract Number 617-0111-C-00-9100-00**

**With the Assistance of**

**AGRICULTURAL CO-OPERATIVE DEVELOPMENT INTERNATIONAL (ACDI)**

50 F Street, N.W., Suite 9000

Washington, D.C. 20001

Telephone: (202) 638 4661

Telefax: (202) 626 8726

Telex: 160923 AGCODEV

## TABLE OF CONTENTS

Terms of Reference/Outline of Report	iii - v
List of Acronyms	vi
<b>EXECUTIVE SUMMARY</b>	
Background Information	1
Proposed Gender Sensitive Cooperative Program Methodology	2
Program Outline	3 - 5
<b>REVIEW OF GENDER ISSUES</b>	
Demography	6 - 8
Participation in Groups and Cooperatives	8 - 12
Review of Muzaale Report on Women Involvement in Cooperatives	12 - 14
Situational Analysis of Women in Cooperatives and Groups	14 - 17
<b>STRATEGIC PLAN OF ACTION FOR WOMEN COOPERATIVE DEVELOPMENT</b>	
Participatory Methodology as a Strategy for Women's Cooperative Development	18 - 24
Proposed Gender Sensitive Cooperative Program Methodology	24 - 33
Training Plan for Action for Gender Sensitive Cooperative Promotion	34 - 39
Organization and Responsibilities of HRD	39 - 44
Coordination with UCA Management, Other Agencies and Programs	44 - 45
Project Impact Areas	45 - 47
Phasing or Implementation Arrangements	48 - 49
Monitoring and Evaluation Arrangements	49 - 50
Technical Assistance	50 - 52
Project Costs and Financing	52 - 53

- Annex 1 Estimated number of SSCOOPS by Type and Sender of PSIT member
- Annex 2 Phasing Arrangements for GSCOOPS Strategy Implementation: Uganda Cooperative Alliance
- Annex 3 Incremental Staff, Vehicles and Equipment for the GSCOOPS Program - Uganda Cooperative Alliance
- Annex 4 Gender Sensitive Cooperative Program Costs/Uganda Cooperative Alliance
- Annex 5 Map of Uganda - Study Sites
- Annex 6 GSCOOPS Organizational Arrangement - Uganda Cooperative Alliance
- Annex 7 Uganda Cooperative Alliance GSCOOPS and Education Integration

## Terms of Reference/Outline of Report

## I. INTRODUCTION

- A. Review of major gender issues in women sector in Uganda(B1)
  - 1. existing division of labor
  - 2. total pattern of household production and domestic activities
  - 3. access and control of productive resources
  - 4. women group, women precoop and women coop formation
  - 5. legal issues affecting gender roles in cooperative/group activities and credit
  - 6. literacy
- B. Review (cursory) of programs addressing major gender issues in Uganda which affect women in cooperative movements(B1)
  - 1. government (selected from the following)
    - a. Ministry of Women in Development
    - b. Ministry of Cooperative Development
    - c. Ministry of Agriculture
    - d. Ministry of Local Government
    - e. Bank of Uganda
    - f. NRM Secretariat
    - g. PAPSCA
  - 2. non-government (selected from the following)
    - a. Uganda Women Lawyers Association
    - b. Uganda Women Finance Trust
    - c. National Council of Women
    - d. ACFODE
    - e. Uganda Rural Development Training Project (URDT)
    - f. Church of Uganda and/or Catholic Secretariat
- C. Review of Muzaale Report on Women Involvement in Cooperatives(B2)
  - 1. major recommendations for development and training programs
  - 2. target groups proposed for development of women cooperators

## II. Situational Analysis of Women in Cooperatives and Groups

- A. Analysis of type of involvement of women in cooperatives to include:
  - 1. Women in precoop groups (B3)
  - 2. Women in cooperative societies (B3)
  - 3. Women in mixed societies (added)

## B. Purpose of Societies

1. Fishing (and Farming) (added)
2. Livestock/Dairy(added)
3. Producer
4. Agricultural Marketing
5. Savings & Credit
6. Multi-purpose--including handicraft

(Additions are proposed to type of involvement and purpose of society to more clearly identify target groups, extent women are participating in cooperative activities segregated and integrated, and assist with developing short term and long term phasing arrangements and monitoring and evaluation components.)

## C. Steps to be taken in analysis of groups/coops(B3)

1. mission .
2. goals and objectives
3. organizational structure (clarify gender roles)
  - a. Does the society form enhance women's access to resources?
  - b. Does the society form enhance women's access to training?
  - c. Does the society form have adequate power to access resources needed for development training or credit to women members from other organizations (Govt or NGO)
  - d. Does the society form have the institutional capability to support and protect women (i.e. wings, management committees, executive, credit allocations, etc.)
4. Problems of cooperatives-how affected goal attainment/women
5. Development and training needs as affect women cooperators
  - a. those met
  - b. those not met
  - c. who should meet development and training needs not yet met

## III. Strategic Plan of Action

### A. Program Design Components

1. strategy
2. relevant lessons from UCA experience
3. objectives
4. program outline
5. legal status of groups and cooperatives

- B. Methodology for Increasing Quality of Participation in Movement
- C. Methodology for Increasing Women Joining the Movement
- D. Organization and Responsibilities of the HRD
- E. Coordination of HRD with UCA Management and Activities
- F. Project Impact Areas
- G. Phasing Arrangements
- H. Monitoring and Evaluation Arrangements
- I. Project Costs and Financing

## LIST OF ACRONYMS

ACFODE	Action for Development
AIDS	Acquired Immunodeficiency Syndrome
CEPO	Cooperative Education Publicity Officer
ICCD	International Center for Cooperative Development
C&S	Credit and Savings Society
DTT	District Training Team
FIDA	Uganda Association of Women Lawyers
GAPPS	Gender Sensitive Agribusiness Productive Packages
GAITS	Gender Awareness Incentive Training Scheme
GCOOPS	Gender Sensitive Cooperatives, Womer's Groups and Cooperatives
HRD	Human Resource Development
IFAD	International Fund for Agricultural Development
MCM	Ministry of Cooperatives and Marketing
NGO	Non-Governmental Organization
NRM	National Resistance Movement
RCs	Resistance Council Committees
PSTT	Primary Society Training Team
Tototo	Tototo Home Industries
UCSU	Uganda Credit and Savings Union Ltd.
UNEX	Union Export Services
URDT	Uganda Rural Development Training Project
UWCFT	Uganda Women Credit and Finance Trust
WID	Women in Development
WOCAP	Women in Cooperative Development Program

## EXECUTIVE SUMMARY

### Background Information

1. A descriptive study of the involvement and participation of women in the cooperative movement, the first in Uganda, was conducted in 1988 and 1989 in a sample of 10 districts based on observational, documentary and interview data (Muzaale Report, 1989). On the basis of a review of gender issues and the Muzaale findings and recommendations, the consultant carried out a situational analysis with a representative sample of women's groups and cooperative described in the Muzaale Report and gender - mixed cooperative societies in Mbale, Iganga, Jinja, Masaka, Rakai, Mbarara, Kabale, Kasese and Hoima Districts. District Cooperative Officers, Assistant Cooperative Officers, Cooperative Officers in Charge of Women in Cooperative Development (WOCAP), union Women in Development Officers, zonal UCSU field officers and NGO (URDT and CICS) staff were interviewed, Uganda Cooperative Alliance (UCA) and Ministry of Cooperatives Development Staff provided input for strategy development. Fieldwork was undertaken in collaboration with the Director of WOCAP in the Ministry of Cooperative Development. In each district RC Women Secretaries at all levels assisted with field communication. About 30 groups or societies were interviewed over a three week period and total project development prepared within six weeks.
2. The concepts behind the Muzaale Report proposed development and training programs aim at mobilizing both men and women to develop positive attitudes towards women's involvement in the cooperative movement, develop training in institutional building in areas of management, credit, and group project implementation. It recognizes that a woman cooperative development strategy would be affected by development activities taking place for women by government agencies and NGOs and focuses on cooperatives as a publically oriented organizational form needing to resolve the cultural and social constraints to women's involvement in cooperative activities. The data on women's groups and women's cooperatives from field research, however, indicate that an active approach which builds on the economic reasons for why even 25% of women joined the movement would be a more constructive strategy to increase women's participation in cooperatives if an economic incentive is combined with technical advice and entrepreneurialship training.

### Proposed Gender Sensitive Cooperative Program Methodology

3. **Strategy.** The strategy focuses on private sector development and gender sensitive training of women's groups, women's cooperatives and rural based primary credit and savings societies. Its design include the following components; an economic or incentive based component, a social/institutional building component; and a technical component. The components are interdependent, the design flexible to allow implementation to operate in different ecological environments, and the primary focus on increasing income with more equitable utilization of natural resources.
4. The model is based on intervention, involvement, innovation and integration. Intervention is geared towards the productive sector - building individual savings through group efforts, investments in productive infrastructure, developing individual and group capabilities to effectively use credit, and setting a profit - making enterprise by the society or women's group. Involvement means active participation in cooperative or group development by both men and women through fostering women leadership. It also means directing programs towards increasing the equality of opportunity for women to take a lead in the cooperative movement through accessing UCA resources and technical training. Innovation means using flexible programming, based on trial and error continuous training and evaluation, and introducing new or proven technologies for agribusiness development. Integration means linking cooperative development to an overall rural development process by increasing cooperative awareness of their ecological constraints and the effectiveness of working together to overcome them. It means recognizing that primary societies are integrated in a global economy and by strengthening women's participation would strengthen global economic relationships.
5. It is designed to develop a collaborative program in UCA through the Human Resource Department, to work with the RCs in asset building for women, to link government service inputs from Ministries to groups and societies through coordination with DTTs under the Rural Education Program and the District Cooperative Education Committees and by representation on the Ministry of Women in Development planning committee and close liaison with EPADU. The proposed gender sensitive cooperative strategy demonstrates in design a mechanism by which UCA, unions and the RCs can respond to the needs of rural women by improving their economic capabilities and meeting their aspirations, while securing for government, a better rural economic base and for the cooperative movement: an increase in number and quality of women cooperators.

## Program Outline

6. Private Sector Initiative, UCA would specifically support:
- technical assistance in the development of export oriented agribusiness appropriate for women group and women cooperator management, feasibility studies on business ventures suitable to women management (called **GENDER VENTURE RESEARCH**)
  - customer - oriented technologically sound small scale agri-business productive package suitable for GSCOOPS borrowing and income generation and for set up of a profit making venture that benefits women in labor or time saving, upgrades women's technical and management skills and improves women's income (called **GENDER AGRI-BUSINESS PRODUCTIVE PACKAGES** or **GAPPS**).
  - access of matching grants to women's groups for agri-business as a step toward women cooperative formation and leveraging existing Matching Grant funds to assist women's groups, women cooperatives and mixed gender cooperatives sensitive to women in development issues or GSCOPPS (called the **GSCOOPS DEVELOPMENT FUND**).
  - develop credit policy recommendations for long term credit packages for fixed asset borrowing by women groups or societies and establish guidelines for alternative securities (to land) for short and medium term credit for agri-business productive package lending under the PL-480 program with the Cooperative Bank Ltd. (called **GSCOOPS CREDIT PACKAGES**)
  - creation and management of WID Coffee Fund in cooperation with UNEX to provide direct income to women cooperative coffee producers from direct sales of specifically labeled coffee designated as produced by Uganda women. The income is to be generated using a women solidarity and niche marketing strategy and commercial arrangements between a developed country (United States and selected European countries) roaster(s) and women in development oriented NGO(s) and UCA (called the **WID COFFEE FUND**)
  - technical assistance for gender venture research; development of GAPPS for both local and export production, processing and marketing; WID COFFEE FUND development and management; and GSCOOPS program implementation.

**7. Gender Sensitive Cooperative Training Initiative. UCA would support:**

- review of gender sensitivity in technical educational training activities offered through the Directorate to ensure women's access to training and educational programs (including short term overseas training) through managing and promoting a Gender Awareness Training Incentive Scheme (called the GAITSS);
- review all annual implementation plans for the Human Resource Department to ensure women's integration into human resource and education activities; liaise with the Ministry of Women in Development to ensure representation and access of GSCOOPS to other training and resources;
- development of educational short term training courses to be incorporated in the Rural Education Training Program on small and medium size agri-business development, including entrepreneurial skills development, loan management and appraisal, competitive analysis, and marketing strategies for GSCOOPS;
- purchase technical materials on small agribusiness technologies, export marketing, and women leadership skills development and other topics relevant to GSCOOPS development;
- support to attend export promotion meetings and seminars for program related staff sponsored by the government or private sector;
- develop and manage a primary society gender sensitive participatory training program to revitalize cooperatives at the primary level by training women's groups, women dominated cooperatives and rural based credit and savings societies in target districts (called the Gender Sensitive Cooperative Model or GSCOOPS Model).

**8. Human Resource Department (HRD) Reorganization Initiative. Under UCA institutional building, HRD would:**

- Add a senior management position, called a Chief Gender Specialist Consultant position who would be of similar status to the Chief Management Consultant;
- Redefine the work program of the Head of Women Education and Development to focus on GSCOOPS model implementation and training. This position would be called the GSCOOPS Senior Officer;

- Add a Primary Society Training Team Coordinator (PSTT Coordinator) whose responsibilities would be to assist with GSCOOPS model implementation, coordinate Exchange Sessions, and respond to requests from PSTT members for technical or training assistance;
  - add a cadre of Primary Society Training Team members to execute a rural based participatory methodology to sensitize women's groups and cooperatives and rural based primary credit and savings societies to gender dimensions in economic development.
9. **Legal Status of Women Groups As Cooperative Development Initiative.** Under the GSCOOPS model, women's groups would not be required to register nor have the minimum number of members (30) required to become a cooperative to assess GSCOOPS training or matching grant funds from the GSCOOPS Development Fund. Cooperative status is viewed as less important than organizational relationships for integrating women in the cooperative movement. The GSCOOPS Development Fund is thus seen as complementary to and building upon the UCA Matching Grant Program by extending opportunities for agribusiness development to rural women's groups.
10. The estimated project cost over five years is US \$ 3.2 million, out of which 56% or US \$ 1.8 million would be used as a matching grant for GSCOOPS. Approximately US \$280,500 would be allocated for technical assistance both in and out of Uganda; US \$ 100,000 to support integration of women into UCA sponsored technical training programs (GAITS) and the remainder to support institutional building and technical components (GSCOOPS Model, Gender Venture Research and GAPP development) and external monitoring and evaluation.

## INTRODUCTION

### A. REVIEW OF GENDER ISSUES

#### DEMOGRAPHY

1. The devastating effects of war and unrest on the total population and specifically on women is evidenced in population data and morbidity trends. Current estimates are 17 million inhabitants,<sup>1</sup> a total fertility rate of 6.9, infant mortality rate of under five years, 172/1000. and a sex ratio of 98.2 males per 100 females (1980).<sup>2</sup> Traditionally constrained by reproductive roles and caretaking responsibilities, of recent years, women's productive roles are also affected by the AIDS epidemic. Some women are even forced to spend more time taking care of ill husbands than farming; others have abandoned farms and seek in town entrepreneurial activities to make ends meet in declining local economies, such as in Rakai District. Needed by the family to maintain food production, child care, and earn income to pay school fees, women express fear of contact with husbands for whom they economically and socially depend in dramas and songs<sup>3</sup> Women even more now seek alternative ways in which they can gain greater control over their own resources.
  
2. Approximately 91% of the population lives in rural areas and are mostly engaged in smallholder agriculture. In 1987, the primary source of income for 55% of the rural population was crop cultivation; 19% depended on mixed farming, 3% on animal husbandry, 2% on fishing, and 22% engaged in other work or enterprises (Ministry of Animal Industry, 1987). Pastoralist engage in a limited way in crop cultivation; fishing families if sedentary, engage in crop cultivation, with agricultural labor almost exclusively carried out by wives or wives and children. Indeed, women perform a large proportion of the work for both cash and food crop production, with men carrying out mainly heavy farm tasks, such as clearing. Male heads of households control cash crop marketing and its subsequent income: They are the customary owners of the land, the dominant members of agricultural marketing and producer cooperatives, and traditional heads of the family. In contrast to exportable cash crops, prices of traditional food crops are generally low due to little crop diversity, seasonal surpluses, and minimal access to storage and

---

<sup>1</sup> It is officially calculated at 16 million (1989), based on a 2.8% annual growth rate between 1969-80; however, given higher growth rates in neighboring countries it is likely that 16 million underestimates the total population.

<sup>2</sup> UNICEF. Children and Women in Uganda A Situation Analysis. Kampala, Uganda, 1989, p.7.

<sup>3</sup> Some have even sought legal counsel to deny conjugal rights to husbands known to be HIV positive.

processing facilities.<sup>4</sup> Production and petty marketing of food crops, such as maize, beans, and vegetables is usually women's major source of income.

3. Limited time, lack of access to improved technologies, and unknown marketing skills and finances have made expanding existing food production for cash income difficult. The greatest constraints on women's contribution to agricultural production and income however are schooling of children, absence of husbands, and lack of control over income to pay hired labor or tractor services. In an ACFODE survey, 32% of women respondents stated their greatest constraint to the expansion of food production, is lack of additional labor followed by lack of money to hire labor and tractor services (26%).<sup>5</sup>
4. Besides digging, weeding and harvesting, women also spend considerable time and energy carrying water and wood for cooking and domestic purposes. Studies in Mbarara District and in the Northeast found that 96% and 100% of households, respectively, cook with wood, and no more than 28% even use kerosene lamps for lighting (MOH, et. al, 1989; GOU, et. al, 1985)<sup>6</sup> A regional average of the percent of respondents collecting water from wells is 43% and from either rivers, springs or protected springs, 43%. Only 3% have access to piped water in residence or yard and 1% from rain tankers (MOH and DHS, Uganda Demographic and Health Survey, 1989). Considerable variation exists in distances required to fetch water or collect fuelwood, with women in the north walking longer distances and having less accessible water supplies than those in the south. Unlike many other developing countries, the majority walk seldom more than a kilometer each trip.<sup>7</sup> In the absence of animal or ~~power~~ traction, women perform these burdensome tasks either alone or with their children.
5. Because of high incidence of illness, women also spend considerable time either caring at home for sick children or walking to a health facility and waiting for consultation. Leading illnesses such as measles, malaria and schistosomiasis are common throughout the year even though incidence varies by season and geographical location.<sup>8</sup> Measles is reported as more responsible for infant and child deaths than any other disease in the past

---

<sup>4</sup>One cash and food crop which fetches good income is matooke. In some areas women may be given areas to make matooke plantations by their husbands if husbands are engaged in another higher value cash crop such as coffee. However, the technical skills on how to maintain these plantations is often not disseminated to enable them to achieve high yields.

<sup>5</sup>ACFODE, Survey on Women's Problems and Needs, 1989, 33.1(e) as cited in Children and Women in Uganda: A Situation Analysis, UNICEF: 1989, p.77.

<sup>6</sup>As cited in *ibid.* p.19.

<sup>7</sup>*op.cit.* p.73.

<sup>8</sup>Malaria is endemic in all districts with the exception of the mountainous areas of the Southwest and extreme East and of higher incidence during the rainy season.

ten years.' Fatal frequently in young children, malaria causes infected persons, especially children and pregnant mothers, to be more susceptible to other diseases, such as anemia, respiratory tract infections, and malnutrition. Schistosomiasis reaches nearly 100% in some villages, especially around Lake Victoria.

#### A. Participation in Groups and Cooperatives

6. Time spent in agricultural productive activities, domestic chores and reproductive responsibilities leaves little time for social activity or formal organizational membership. Membership in mutual assistance groups, nevertheless, is important. These groups are likely the only means by which women borrow money to pay transport to hospitals or clinic, purchase seed and farm implements, or obtain blankets and mattresses for the household. About 40% of women belonged to mutual assistance groups in the ACFODE (1989) survey.
7. Informal women's groups vary by structure and purpose. One type of mutual assistance group is a rotating labor group. Common in areas where land is highly productive and labor is scarce, this type of group is organized so that some members work together on specific farm tasks (tilling, digging, weeding, harvesting), charge a set amount per person, then pool economic returns to purchase items collectively for all members, such as blankets, mattresses, saucepans. Rwere Women's Group composed of 90 members in Kabale District is a successful example, now applying for cooperative status. Another type of mutual assistance group is the traditional rotating and credit association. It is set up so that a specific number of members contribute each week a set amount of money with lots drawn on who receives the "pot".
8. "Transitional" rotating credit and savings associations also exist, demonstrating the potential of using these associations to build more formal women's cooperatives based on formalizing an internal savings and credit scheme. For example, the Bakyara Twimukye Kyarukara Group (Lake Katwe), composed of 18 women and 2 men, contribute USHS 2000 weekly, distribute USHS 30,000 to one member, use the remaining USHS 10,000 as a credit fund available for productive activities to members or nonmembers with a 10% weekly interest charge. This group requires security at a 2:1 ratio which is deposited with the treasurer, following review of the loan request and interview by a loan committee. In three years no default has occurred, every twenty weeks the group's money is doubled, and they cannot meet their credit demand. The emergence of these groups suggests readiness by informal predominately women's groups

to become formal credit and savings cooperative societies.<sup>10</sup>

9. Formal women's groups also vary by structure and purpose. Since the Decade for Women (1975-85) and the subsequent acknowledgement by most donors and the National Resistance Movement that women have been left behind in the development process, governmental and nongovernmental organizations have been promoting women group formation and women's integration into development activities. Information has filtered to rural areas. Many groups have formed. Some have registered with the National Council of Women and registered through the support of Community Development Officers.<sup>11</sup> Groups are either religious, professional (e.g., Women's Media Association), women's wings within trade unions (e.g. Railway and Postal Unions), youth groups (e.g. Girl Guides), economic groups (e.g. Uganda Women Credit and Finance Trust), or social (e.g. UWESO). About 100 have tried to register as women cooperatives (with only 20 successful).<sup>12</sup> The National Council of Women has found that most groups are loosely formed, lack skills in leadership and management, group dynamics and how to participate in decision-making processes regarding access to and management of their own individual and common resources.
10. According to the Muzaale Report (1989), women's groups seek registration as women's associations or cooperatives to access credit for small scale enterprises, improve agricultural production and marketing. Being registered as a women's group helps them feel they are part of the women's movement, are progressing, are becoming visible and recognized as active members of society. Registration, in particular, allows them access to funds not available to unregistered groups. Loans with low interest or start up grants are available from the National Council of Women, banks, or NGOs (such as ACCORD in Nebbi District, URDT in Kagedi sub-county, and Centenary Rural Development Trust in Kabale, Masaka, Mbarara and Kampala). Some agricultural women's groups desire more involvement in cooperatives, particularly marketing and processing. Through their husbands' encouragement, some women have formed multi-purpose cooperatives.

---

<sup>10</sup> In Lake Katwe, three groups were visited. Two were running highly successfully. They had written rules strictly enforced, required collateral and allowed nonmembers to borrow. One was running unsuccessfully, only let members borrow, had lower interest rates and flexible terms.

<sup>11</sup> The Secretary General of the National Council of Women, legalized in 1978, said a directory of these registered groups would be out in June 1991. At the time of interview, it was not yet published.

<sup>12</sup> Constraints to registration will be discussed later.

For example, the Mateete Women's Cooperative Society (Masaka District) owns six acres, produces and markets maize and beans, operates a poultry project, revolving credit and savings program, and is currently seeking grant funds to purchase and manage a lorry, set up a food shop in the Mateete trading center, or purchase a grinding mill.<sup>13</sup>

11. Through activities organized through the NRM Secretariat, Ministry of Women in Development, Ministry of Cooperative Development (especially the Women in Cooperative Development Program), and Resistance Council Committees, rural women are increasingly becoming mobilized to become educated on democratic principles, their legal rights, how to participate in public decision-making activities and become involved in more formal structures at the grassroots. The NRM Secretariat, while a political mobilization apparatus which consists of eleven directorates, of which the Directorate of Women's Affairs is but one, is the major channel for mobilizing national efforts to recognize women's reproductive and productive roles in society. The Resistance Council Committees (RCs) are the democratic grassroots mechanisms to enhance democratic participation at each level of political administration, through each level's Women's RC representative. It has been through women RCs that rural women receive communication on development activities affecting women and are notified of events occurring at the various RC levels in which women can participate (see R. Boyd, 1989).<sup>14</sup> Training sessions by WID mobilizers, especially women's rights oriented NGOs, such as the Uganda Association of Women Lawyers (FIDA) and ACFODE, have further increased the consciousness of rural women who produce cash crops which their husbands market (such as coffee) to acknowledge that they have a "labor right to" part of the income and the right to own property and organize their own societies for produce marketing. These feminist organizations especially encourage women to purchase land to raise their own cash crops, which legally they can do according to the constitution but customarily they have not done due to male dominance in the household and limited access to credit.<sup>15</sup>

---

<sup>13</sup>Interviewed in field visit by consultant (May 1991).

<sup>14</sup>Throughout field research women RCs were found active in organizing women, active in communicating on women in development activities within their jurisdiction and the major channel for notifying women of local events--such a Women in Development workshop held in a sub-country of Mbale District.

<sup>15</sup> This was repeatedly told to the consultant in field interviews with women's groups, mixed cooperatives and women cooperators.

12. Some of the leading NGOs engaged in women group economic support activity are The Uganda Women's Finance and Credit Trust Ltd (UWFCT), ACCORD, Centenary Rural Development Trust, and Uganda Rural Development Training Project (URDT) and Uganda Credit and Savings Union Ltd (UCSU).<sup>16</sup> Each of these NGOs has its own form of developing a savings and credit component, makes a source of loan funds available to women, and provides technical training in micro- and small scale enterprise management. Except for the small enterprise development program managed by URDT, most NGO programs with enterprise development programs concentrate on development of individually-run rather than group-run businesses.<sup>17</sup> Schemes, such as the Small Farmer's Credit Scheme sponsored by IFAD and other donors through the Uganda Commercial Bank, while open to providing access to crop finance to individual women and to women's groups tend to extend credit more to individual borrowers than group borrowers due to the acknowledged mismanagement and inadequate accountancy skills of many cooperative groups and farmers associations.<sup>18</sup>
13. Credit and Savings Cooperative Societies, registered at 753 with 421 now active with the Uganda Savings and Credit Union (UCSU), have been a source of capital for economic activities whenever women have become members and can compete for access to the often limited pool of credit funds. Within the past year, through a grant from the Canadian Co-operative Association, UCSU has embarked on a women in development program in two districts: Masaka and Mbale. Through the Zonal Field Officers, credit and savings societies are provided training so that women members will be educated on credit union operations and technically assisted in their income generation activities, and both men and women would be technically trained on all aspects of record-keeping in their societies including desegregated data. A total of 15 savings and credit societies will receive credit worth an average of \$131,580 through which women would be granted loans for carrying out their income generating activities. Requirements for inclusion in this program is that the society would elect at least one woman to be a member of the Management Committee, the woman borrower would repay at 26% interest and deposit a minimum of 20% of her net income with the society. In Masaka alone, two gender-specific and two gender-mixed cooperatives are participating so far in the program with 98 loans already

---

<sup>16</sup>The Women Finance and Credit Trust Ltd. almost exclusively lends to individual women; the others to both individuals and groups.

<sup>17</sup>UWFCT initially provided technical training and credit to rural women's groups but found the recovery and success of these enterprises were mixed and now focuses on loans to women as individuals.

<sup>18</sup>Interview with Uganda Commercial Bank Manager, Kasese (May 1991).

extended to women without objection from male cooperators.<sup>19</sup>

**B. Review of Muzaale Report on Women Involvement in Cooperatives**

14. A descriptive study of the involvement and participation of women in the cooperative movement, the first in Uganda, was conducted in 1988 and 1989 in a sample of 10 districts based on observational, documentary and interview data. Interview data were obtained from: 819 individual cooperators; 48 Executive Committees; 100 key informants and 50 women's groups. According to the Muzaale findings, very few women are members of the cooperative movement (25% of membership); those that are members are unable to make beneficial use of their membership; women lack appropriate information regarding the relevance of cooperative action to their economic and social problems; women lack material and moral encouragement from their husbands, surrounding community, and are constrained by cultural norms to participate in activities outside the home (Muzaale Report, p.3).
15. Muzaale recommended four basic types of intervention programs be developed into a formal project proposal to address the following (p.4):
- Community mobilization program to support efforts to recruit more women into the movement;
  - Training programs, i.e. to build women for more effective participation;
  - Institutional support services development program, i.e. to facilitate women's cooperative action by removing obstacles and providing missing complements; and
  - Inter-agency collaboration development program, i.e. to facilitate the development and delivery of better coordinated "assistance packages" to women cooperators by the donor community.
16. For the each intervention program proposed, Muzaale identifies specific target groups: 1) For the community mobilization program, he recommends that the target groups be "ordinary members and general public at RC1 seminars, society executive committees at RC11 and District Union Board of Directors at RCV; 2) For the human resource development program, several activities are targeted towards providing skills training to women cooperators and prospective women trainers; management skills training for

---

<sup>19</sup> Interviews with WID Officer, UCSU and Zonal Field Officer, Masaka (May 1991) and with cooperators of the Mukono Cooperative Society at their AGM.

executive committees; training for credit mobilization and utilization to persons selected by their own societies as local trainers on credit matters; training in women cooperative extension to female employees of district unions; 3) For training in cooperative education, gender issues, and modernizing cultural attitudes and practices, the target group is youth in primary and secondary schools and the authorities in the Ministry of Education responsible for curriculum development; 4) For infrastructure services development, the target is the primary society with the purpose of setting up a multi-service center which would provide social services to their surrounding community; and 4) For inter-agency collaboration, the set up inter-agency seminars with Ministry for Women in Development and Voluntary Agencies, both local and international, and joint research, sharing of field experiences, and joint needs assessment.

17. The concepts behind his proposed development and training programs are aimed at mobilizing both men and women to develop positive attitudes towards women's involvement in the cooperative movement, develop training in institutional building in areas of management, credit, and group project implementation. It recognizes that a women cooperative development strategy would be affected by other development activities taking place for women by government agencies and other NGOs and that cooperatives are but one organizational form within a socio-political system.
18. **Critique of proposed recommendations and target groups.** There are several points which suggest that the program component recommendations are in line with the research findings but the approach and target groups would not be effective in increasing the number and quality of women participation in the movement in a short term or medium term time frame. First, the recommendations are too broad and attempt to direct an institutional mix of ideas and strategies from agencies which would have perhaps the similar goal (women in development) but different methodologies and mandates. Secondly, the mix addresses the social aspects and constraints of cooperative development not the economic reasons for joining cooperatives or enabling factors within the movement to strengthen women's participation and integration. The Muzaale findings indicate that "most rural women tend to join Farming and Agricultural Marketing Societies in the expectation that they would secure affordable inputs and marketing services, while urban women tend to join Savings and Credit societies in the hope that they would secure access to the credit they are normally unable to obtain from formal credit institutions, for their small scale business ventures (p.43)." Yet, he proposes a focus on ameliorating external social conditions which affect women's participation in groups and decision-making (school curriculum changes, increasing numbers of female extension workers, overcoming individual characters such as the socio-cultural conditions of illiteracy, meeting restrictions imposed by husbands, being burdened with family responsibilities, and lacking

resources to contribute to group projects (p.41). This begs the issue of the primary reasons for forming self-help groups or joining cooperatives: Economic Incentives.

19. Third, it focuses on constraints and problems --and resolving problems which require long term interventions. It does not take stock of what resources exist, how they can be enhanced, and what would be a "rallying focus" to make incremental changes in women participation in both gender-specific and gender-mixed cooperatives. It targets lack of involvement as a result of women's "lack of innovative ability in program/project planning on the part of women", reports from (male) Cooperative Officers that the "common causes of women's group failure to evolve into cooperative societies is related to group characteristics and individual characteristics" (p. 41). It does not give women the benefit of the doubt that 1)there were restrictions from the Registrar of Cooperatives in registering women cooperatives if the name "women" is in the desired name; 2)some women do not want to be associated with a movement that is well known for its widespread mismanagement and debt incurrence; 3) some women might not consider it a failure if they can cooperatively engage in a profit making venture without being encumbered by government imposed regulations of operation.
20. Fourth, by focusing on ameliorating the conditions which affect the activities of members in the society, it diffuses the issue of institutional-building. It neglects the greatest resource available: the apex organization itself for directing development initiatives and taking the lead in setting up incentives to increase women's participation in cooperative training and private sector initiatives. While it would require institutional building within the apex organization, nevertheless it would be institutional building for women's involvement in the movement from within the movement not from responding to initiatives from outside the movement. Unlike the Muzaale passive leadership approach, the data on women's groups and women's cooperatives would indicate that an active approach by building on why even 25% of women have joined the movement would be a more constructive strategy than trying to focus on changing socio-political system interrelationships.

### C. Situational Analysis of Women in Cooperatives and Groups

21. Introduction. On the basis of a review of gender issues and the Muzaale findings and recommendations, field visits and interviews were carried out with a representative sample of women's groups and cooperatives described in the Muzaale Report as well as gender-mixed cooperative societies -- primarily credit and savings societies-- in Mbale, Iganga, Jinja, Masaka, Rakai, Mbarara, Kabale, Kasese and Hoima Districts. District Cooperative Officers, Assistant Cooperative Officers, Cooperative Officers In Charge of

Women in Cooperative Development (WOCAP), two union Women in Development Officers, zonal UCSU field officers and NGO (URDT and CICS) staff were interviewed and assisted with setting up group and individual interviews with male and female cooperators and women non-cooperators. Fieldwork was undertaken in collaboration with the Director of WOCAP in the Ministry of Cooperative Development. In nearly all districts RC women secretaries at various levels assisted with field communication. About 30 groups or societies were interviewed over a three week period (see Appendix).

22. **Highlights of Findings.** Five types of societies were visited: Fishing and Farming, Livestock, Producer, Agricultural Marketing, Savings and Credit and Multi-Purpose Societies. Most of the women's groups were multi-purpose or organized around a credit and savings scheme.
- **Mission:** Of these groups and societies, the major reason expressed for joining or setting up the group was to increase their income and improve their standard of living. While the reason for joining women's groups was usually to gain access to credit, an economic incentive was also blurred by an incentive to show solidarity with other women to obtain economic benefits not easily obtained as an individual woman. Identified were "land titles", access to a group sewing machine; perceived access by cooperative status to credit from the Cooperative Bank.
  - **Goals and objectives:** To decide to be a member of a gender-specific vs. gender-mix group depended on several factors: identification with the women's movement; the transitional nature of the group from a traditional self-help group to a more formal group; women's preference to work with women because they perceived them as more dependable members and would allow them opportunities to hold offices, which they felt was lacking in opportunity in a gender-mixed society, and difficulties in setting up a new society carrying out similar activities to an existing society within the Ministry of Cooperative Development geographical guidelines.
  - Interestingly, nearly all the women's groups or cooperatives had a few male members who they called upon from time to time for advice (particularly in marketing and obtaining fixed assets) and to assist with loan recovery. Only two women's groups stated that they would not want to have any male members.
  - Access to credit for social and productive purposes was a major objective of each group or society membership. Moreover, all the Credit and Savings Societies visited had an income earning project so did not depend on credit funds from UCSU or their own revolving fund of members' savings and interest accumulation for their credit disbursements and profit sharing. Nearly all other groups and societies, not

identified as a credit and savings society, have set up a revolving savings and credit scheme of varying degrees. The exception seemed to be traditional crop producer societies who borrowed mainly from banks for crop finance. Interest rates, degree of management, extent of recovery and amount of disbursement varied from society to society and group to group. Interest rates ranged from 10% per year to 10% per week up to 20 weeks. Societies or groups which had higher interest rates, favored borrowing for productive purposes, and required 2 or 3 guarantors (if in a society) or tangible security (if in a group) demonstrated higher repayment records than those groups or societies which had more flexible borrowing.

- Training in how to set up and manage and retain a profit making agri-business strategy was lacking in nearly all societies and groups. All expressed great interest in acquiring this information. However, those cooperators who received training from cooperative staff were primarily knowledgeable about rules and regulations, members' rights and responsibilities and basic cooperative principles. Few said that they did not know how to prepare a financial plan, access credit or plan a market/product mix strategy. This was less notable for the fishing and farming societies which seemed to had a better grasp on their markets and product lines, quality of inputs required to increase number and quality of products, and their constraints to charging higher producer prices. The fishing and farming credit and savings societies, however, were revolving considerable amounts of money since their product is sold almost exclusively on a cash basis to private traders. In contrast, traditional producers or marketing societies which focused on cotton, coffee, maize and beans complained about low prices, flooded markets at peak seasons, delayed payment due to government intervention with the produce marketing. Delayed payments also were said to provide them little incentive to improve production. Lack of knowledge of business marketing was apparent in most women's groups, especially those interested in pursuing handicraft production.

- Women identified their first need to learn about bookkeeping, loan management, and deciding what would be a profit making enterprise, their second, group management skills and fourth, social and health skills such as home management and family planning--when they were asked to rank topics for desired training workshops. Most women interviewed in groups or women's cooperatives were interested in acquiring a fixed asset--and mostly land. Women said the major reason was it would be acceptable to their husbands if they owned land as a society or women's group, less acceptable if they decided to purchase land as an individual and they wanted to have some vehicle by which they could gain more economic independence.

- Considerable regional variation existed in male attitudes towards women becoming involved on management committees, setting up women's wings within a gender-mixed society, or obtaining favorable access to credit from the society. Men, in general, seemed to favor women's wings within a gender-mixed society to women setting up their own society. The stated reasons being the lengthy cooperative registration process which they felt women would not tolerate nor have time and money to pursue; their lack of experience in marketing and business management; and concern that if women had an independent source of income they would be less subordinate to them. However, in three societies where profit-making businesses are being run, training seminars have been held on business management and loan management with both men and women present, the men stated more readiness to elect women to a management committee or provide her access to a productive loan. This was particularly evident in the Mukono Cooperative Society, Masaka District, and the Kilembe Credit and Savings Society, Kasese District.
- Nearly all societies felt they could not adequately help their members either in their group activities or in supporting the members' individual activities because of liquidity problems.
- Most women wanted training, had not received training from cooperative officers or other government extension services; and looked for some regular training program to assist them gain ideas on how to engage in a profit-making business. Even men wanted training in business management and innovations, especially on new crops and technologies, and expressed interest in learning what the "women's movement" was all about so they could respond better to changes which they fear will happen.

## STRATEGIC PLAN OF ACTION FOR WOMEN COOPERATIVE DEVELOPMENT

### A. Participatory Methodology as a Strategy for Women's Cooperative Development

#### Introduction to Participatory Approaches

23. Past development experience has proved that if rural women have opportunities to participate in decision-making processes regarding access to and management of their own individual and common resources, the process of rural development is more sustainable. This orientation is based on an organizational approach to development with institution capacity building at the primary society level, the focal point. A participatory methodology offers women a way to:
- organize cooperative societies based on their identified need and vision
  - increase awareness of their potential skills;
  - capitalize upon skills to improve standards of living; and
  - build self confidence in developing group strategies to solve problems and manage productive ventures.
24. Evidence indicates that if BOTH men and women are active participants in the rural development process as definers of desired change and as leaders of activities within their communities, development is more effective. To democratize the development process means local level participatory institutions, flexible program implementation and a cooperative approach based on innovation, testing, assessment and redirecting implementation responsively on a trial and error basis. It also means changing cultural values of rural cooperators from passive acceptance of accountability and dependence on government regulations for institutional building towards self-reliance, responsive management, and private sector development within an autonomous cooperative movement.
25. The core concept of a participatory approach towards rural cooperative development is the formation and capacity building of grassroots institutions as gender sensitive associations, societies, or cooperatives (GSCOOPS).<sup>20</sup> GSCOOPS build responsible local management cadres, foster cooperation, and enable problem identification and resolution and planning for both men and women at the local

<sup>20</sup>A GSCOOPS is an association or primary society that has at least 1 woman on the Management Committee, 1 woman on the Loans Committee, at least 50% of female members who apply and are qualified for a loan have received one during a project year, and are engaged in an agri-business for income generation.

level. Through GSCOOPS, individuals--male and female--articulate individual and group needs, plan survival strategies, and create an independent local entity which functions democratically and develops its own initiatives and demands. It is a concept consistent with cooperative principles. It focuses on strengthening the democratic process of control through education and human resource development, while strengthening vertical and horizontal integration in the cooperative movement by building strong societies at the grassroots.

#### **Rationale for a Gender Sensitive Participatory Approach**

26. Cooperative institution building is based on certain assumptions and principles. First, it is assumed that women and the less educated have less access to interventions by government at a quality level, have little know how on how to demand services from government or private sector, have lower trust in government run institutions and have little experience, limited skills and self-confidence to articulate their needs and aspirations. GSCOOPS provide a forum for both males and females to gain access to and demand quality service from other cooperatives at the macro and micro level. GSCOOPS provide channels for receiving services from both the government and private sector, including other nongovernmental organizations involved in the international women's movement. Second, women work more effectively to meet subsistence requirements using group initiatives than on their own, yet, through gender blindness, have been left out of mainstream training in group management, leadership, and business skills development. Third, when rural GSCOOPS define their wants and their needs, improve their managerial and technical skills, and enhance their incomes, they would better represent the local people, natural resources would likely be more sustained and revitalization of the rural economy more intensive.
27. Fourth, government resources are not infinitely expandable and priorities for stabilization and restoration of the rural economy cannot take place in all areas of the country simultaneously. Government services would be incapable of meeting basic needs and fostering development without greater dependency on outside sources of funds and refocusing the Ministry of Cooperatives and Marketing (MCM) cooperative government officers to change from a primarily oriented regulatory to a facilitating and from a standard to a trial and error modus operandi. The Uganda Cooperative Alliance (UCA), as the apex cooperative organization, on the other hand, has the mandate to be responsive to the demands of its members through program development, to be innovative and flexible in its responsiveness and services to members. It carries a mandate to be facilitating, not regulatory, to be educationally focused and introduce innovation to its members.

### Anticipated Constraints to the GSCOOPS Strategy

28. **Socio-Institutional.** A gender sensitive cooperative strategy which has a participatory focus would likely face institutional constraints in Uganda, where there are now nearly two generations of rural residents with minimal experience in using participatory and democratic methodologies due to Uganda's political economy of the 70's and 80's and a colonial history and national public administration philosophy of regulation, not process development.<sup>21</sup> Some areas of the country currently demonstrate political instability and chronic security, thereby deterring infrastructure redevelopment, burdening government with high taxation on exports, military expenditures, etc. A nurturing environment for cooperative and complementary institutional support is thus not yet present in all districts at this time so that the impact of institutional-building would need to be targeted initially in a few areas only. A second socio-institutional constraint is the disillusionment with cooperatives as an effective and efficient option for operating agribusiness, and openly discussed by cooperators and non-cooperators. This discontent has led to the collapse of some cooperatives, debt building rather than profit increasing unions, and widely publicized mismanagement, nepotism and corruption of unions and societies. These conditions have led many--particularly women, few of whom were involved early in the cooperative movement --to be wary of becoming involved in the cooperative movement, thus preferring to form associations as a way to join together to meet their economic objectives-- than join a "perceived ineffective economic movement." Most women therefore have had little exposure to the positive aspects of cooperative development and would need intensive socialization to the economic and social benefits of this business orientation. Existing societies which have not been effectively managed would need reeducation on the positive impact women can bring to management and accountancy to uplift them and make them stronger economic units.
29. A third socio-institutional constraint is that the Ministry of Cooperatives and Marketing like other government ministries engaged in extension services, has limited experience and lack of orientation in using a participatory training approach towards interacting with cooperatives. Cooperative officers hardly ever deliver services to individuals through groups or societies but service groups (societies or unions) only and when they do meet with societies are usually engaged in performance regulation. Moreover, given limited financial and training resources, regular cooperative staff face difficulty working full

<sup>21</sup>Through the Idi Amin era, 1979 liberation war, the 1981-85 civil war and the 1985 coup democratic principles were put aside for survival and the golden period of democratic development through the cooperative movement collapsed.

time, have limited transport monies to visit societies on any regular basis, and cannot afford to hold training workshops unless assisted through the UCA. A UCA educational training program which allows GSCOOP staff seconded from the Ministry to work intensively with societies and have resources more than the district union educational officers would likely create jealousy with Ministry and union cooperative staff, until each has a better understanding of each other's work and it is proved that working together and complementing each other they can better provide benefits to rural cooperators.

30. A fourth institutional constraint is the misinterpretation of fair competition as an anathema to cooperative brotherhood. For example, registration of a new cooperative engaged in similar economic activities, where there is an existing one, is not allowed by the Ministry of Cooperatives and Marketing (MCM). Persons desiring a new institutional base are encouraged to join the existing one, even if the reason for their desire to form a new one is because they want to specialize in particular activities, the existing one is not managed properly, its resultant increase in size would force the cooperative to require more management cadres than can be realistically supported by their economic activity, or the cooperative is dormant but still remains on the registry. MCM requires dissolution of existing locally based society before any new one can exist. Yet, fair competition is healthy to improve efficiency and maximize profits for business enterprises, of which cooperatives are but one organizational form. Fair competition would likely strengthen cooperation among members because services would be forced to be streamlined and better managed. The resistance to register new cooperatives engaged in similar activities within the same geographical area as existing cooperatives particularly affects women who desire to set up a cooperative to engage in marketing or production--since most areas already have some marketing and producer cooperatives registered with MCM.
31. **Gender blindness.** While there is no restriction in cooperative membership by gender, there exist ways in which women have been deterred from becoming involved in the movement as well as in women group formation. For example, most primary societies initially mobilize landowners for membership (and traditionally only male heads of household own land). In early stages of cooperative development, most women were de facto excluded from membership, resulting now in a very small cadre of women with extensive formal cooperator experience.<sup>22</sup> Second, while later some women joined through purchase of share capital, few attend meetings or participate on management committees due to traditional gender role expectations within the family. Most husbands feel that they, as the traditional head of

---

<sup>22</sup>women have extensive informal cooperator experience such as in operating collective labor groups and traditional rotating and credit associations.

the household, can inform wives what took place at general meetings and do not fully realize the effects of selective communication on democratic decision-making. Males also tend not to want their wives to attend regular meetings with other men. They prefer their wives stay home with the children, since child care is women's "traditional" role, and they--as men--would not guarantee they could be home at her specific meeting times to take care of the children. Third, men, generally more educated than females, associate illiteracy or limited education with ignorance, an attitude they reinforce to women. As a result, women lack self confidence to speak out in front of men whom they fear do not respect their "uneducated" ideas; men too are reticent to listen to women's insights.

32. Yet, if women are to take a lead in forming new cooperatives and revitalizing primary societies, the democratic process of cooperative development requires that:

- Both men and women contribute to economic decision-making since both have knowledge of farming, awareness of family problems and needs, and contribute to food production and processing;
- Both men and women develop skills of group participation, decision-making and entrepreneurship;
- Women promote more equitable economic benefits to membership and ensure women's representation and participation at all levels of cooperative decision making;
- Women become better prepared to articulate their own needs, ideas, and perspectives and learn how to overcome selective communication.

33. A fifth socio-institutional constraint is that some male cooperators argue that providing special attention to women's problems, potential and needs is considered discriminatory and not following cooperative principles. Yet, requiring land title to borrow from The Cooperative Bank Ltd, without an alternative security substitute appropriate for women, when women traditionally have less land ownership opportunities than men, is gender blind. Offering technical training programs for unions and societies which do not directly encourage women attendance would, due to the majority of members being men, give indirect preferential treatment to male members. When there are scarce developmental resources, male cooperators indicate that a program targeted only to women discriminates against men rather than perceive it as a way to increase equality of opportunity for women in the cooperative movement. To assist with the strengthening of women's formal groups as a step towards their becoming cooperatives, provide target incentives so that women have more access to technical knowledge and inputs, and develop alternative ways within the society for women to acquire

credit access and fixed assets would likely face resistance from male cooperators and require a strong educationally based human resource development approach.

34. **Ecological.** Under existing conditions of limited accessibility by road, bi modal rainy seasons, limited outside contact through telephone, telex, newspapers, television viewing-- even in some areas radio, initial understanding of gender sensitive cooperative development would require considerable training and reinforcement through supervision, under difficult environmental conditions. Overcoming some of the ecological constraints will be costly. Its costs would only be measured in terms of its long term impact on revitalizing the cooperative movement at the grassroots level.

#### **Expected Benefits**

35. The expected benefits of using a gender sensitive participatory strategy are straightforward: It better prepares both men and women to be self-reliant; makes better use of scarce resources from cooperative members and from government officers; upgrades human skills; encourages healthier families by improving livelihoods and reducing conditions causing child mortality. It builds a formal structure from an organizational form which women have traditionally used informally for acquiring productive resources in Uganda (rotating credit and savings societies). With an internal revolving savings and credit component incorporated into a gender sensitive cooperative development strategy, it enables members to accumulate savings, gain choice to make investment, learn financial management skills. Most important, it provides a mechanism (adoption of a Gender sensitive Agribusiness Productive Package (GAPP)) for women's groups and women's cooperatives to be bankable and advance productively.

#### **Appropriateness of the Strategy for UCA**

36. UCA as an apex, nongovernmental organization assists the cooperative movement in several ways, of which its Human Resource Development Initiative (HRD) is one of its major components. Current program activities under the HRD initiative aim at 1) educating members towards business principles, upgrading capabilities to exercise effective business control and management; 2) training members in improved skills for producing, processing/storage and marketing of commodities and maintaining good health; 3) upgrading management capabilities and accountability for responsible employee performance (Opio-Odongo, 1991). Included in the HRD Directorate are four sections: Senior Management Training and Management Advisory Services; Rural Education; Women Education and Development; and Information and Publicity. Committed to strengthening the organizational capacity of societies and unions and revitalizing the cooperative movement, UCA in its programs fully recognizes the need for education, innovation and testing new ideas to increase women membership and

strengthen organizational development and self-reliance in rural areas. UCA through its HRD Directorate already initiated a baseline survey of women participation in the cooperative movement (Muzaale, 1989); began training workshops to promote women's awareness of the cooperative movement (four since 1989), and received assistance to provide seed capital to assist women's groups with their development projects. The UCA General Secretary and HRD Directorate Head recognize this as only a first step. UCA leadership acknowledges its needs to help develop women become democratic, cooperative leaders to share responsibility with each other and with men if cooperatives are to be strong instruments of economic development. An innovative, systematic and integrated strategy to increase women's involvement in and participation in the cooperative movement, effectively managed, thus appears as a challenge the UCA seems ready to meet.

#### B. Proposed Gender Sensitive Cooperative Program Methodology

37. **Strategy.** The strategy focuses on private sector development and gender sensitive training of women's groups, women's cooperatives and rural-based primary credit and savings societies. Its design includes the following components: an economic or incentive based component, a social/institutional building component; and a technical component. The components are interdependent, the design flexible to allow implementation to operate in different ecological environments, and the primary focus on increasing income with more equitable utilization of natural resources.
38. The model is based on intervention, involvement, innovation and integration. **Intervention** is geared towards the productive sector--building individual savings through group efforts, investments in productive infrastructure, developing individual and group capabilities to effectively use credit, and setting up a profit-making enterprise by the society or women's group. **Involvement** means active participation in cooperative or group development by both men and women through fostering women leadership. It also means directing programs towards increasing the equality of opportunity for women to take a lead in the cooperative movement through accessing UCA resources and technical training. **Innovation** means using flexible programming, based on trial and error, continuous training and evaluation, and introducing new or proven technologies for agribusiness development. **Integration** means linking cooperative development to an overall rural development process by increasing cooperative awareness of their ecological constraints and the effectiveness of working together to overcome them. It means recognizing that primary societies are integrated in a global economy and by strengthening women's participation would strengthen global economic relationships.

39. It is designed to develop a collaborative program in UCA through the Human Resource Department and National Cooperative Education Council, work with the NRCs in asset building for women, link government service inputs from Ministries to groups and societies through coordination with the DTT under the Rural Education Program and the District Cooperative Education Committees and through representation on the Ministry of Women in Development planning committee. The proposed gender sensitive cooperative strategy demonstrates in design a mechanism by which UCA, unions and the NRC can respond to the needs of women by improving their economic capabilities and meeting their aspirations, while securing for government, a better rural economic base and for the cooperative movement, an increase in number and quality of women cooperators.
40. Assumptions. There are five assumptions upon which this program strategy is based. First, economic activities are an easier focal point to organize sustainable groups and economic means are a necessary precondition towards ameliorating social conditions. Second, women play central roles in agriculture, livestock and natural resource utilization. Women's full participation in cooperative development is essential to successful implementation of economic and productive interventions. Third, innovations are catalytic processes for strengthening the capacity of GSCOOPS. Innovations require outside assistance to initiate gender sensitive group or cooperative formation, guide practice in problem identification and resolution, promote visionary approaches towards goal identification, and offer continuous reinforcement through training activities and opening market opportunities. Fourth, participatory approaches and similar models have been used very successfully in neighboring countries (such as by Tototo in Kenya), in other developing areas where there is a harsh ecological environment and broken down or nonexistent government infrastructure (such as in northern areas of Pakistan by the Aga Khan Rural Support Program), and is successfully being initiated in Uganda by the Uganda Rural Development Training Project (URDT). Fifth, it assumes that political stability will remain, security increase, and the NRC system will continue to foster democratic and private sector development through the NRM.

#### Relevant Lessons from the URDT

41. URDT. Initiated in July 1989, the URDT has a professional staff of 9, support staff of 3 and operates as a community based training program in Kegeledi sub-county (Hoima District) in 3 parishes, currently assists 266 members of 17 groups, 400 school children, and has collaborated with more than 3000 residents to build protected springs. Its major programs are economic. They assist micro-enterprise development by groups, initiate training in operating internal revolving credit schemes; offer technical assistance to improve agricultural production by introducing new crops, new soil conservation and

cultivating practices, and by encouraging agro-forestry activities by groups and individuals. It is involved in social/institutional building by training programs in accounting, storage, community health, appropriate technology, and working simultaneously on group and community levels. Its program is responsive to community members, flexible to support a variety of economic activities according to resident requests, and innovative in its training approach in Uganda. Through initial three day "Awareness Workshops" which are voluntarily attended, URDT enables participants to take stock of their home, village and community; identify what they ideally would like to have, figure out causes for why they don't have it, recognize their own responsibility for their situation, set priorities on what needs to be done, look at causal interrelationships, identify resources available and required and their own strengths and weaknesses. Most important they learn how they can be accountable for managing their resources needed to achieve the "vision" of what they want. Unlike a problem-identification and solving training approach which focuses on external and internal factors which cause difficulties, this training approach is positively oriented, puts problem solving as part of a process of development not the consequence, and doesn't look at "credit" as the primary need of the group. As a result it aims to foster self-reliance as part of the vision desired by the people for the people.

42. While it is too early in the development of the URDT program to determine its degree of success within the sub-county, lessons learned from its initial activities are important to GSCOOPS program development. First, if training is participatory and approached as directly relevant to their lives, both rural men and women will take time to come, participate, and not expect to be reimbursed for their expenses. Second, a savings component is a key to group cohesion, a good management training activity, and illustrator of the benefits of group formation and democratic decision-making for stimulating productive activities of individual members. Each group formed has a savings component such that every member contributes once per month a set amount of money (minimum Uganda shillings 500), everyone the same amount, money is pooled, loan committee formed, and applications designed for use of the fund for productive credit. Their savings earns money for the group through interest charges decided by the group (at least 10% per month) and, like the savings and credit societies which survived during devaluation and high inflationary times, has enabled groups to earn capital from use of group interest. Third, staff must be committed, willing to work with individual sacrifice, similarly trained in a visionary rather than problem-solving approach, and continuously reinforced with refresher training and supervision, otherwise the groups receive mixed messages and play one trainer against another and continuous reinforcement does not take place. Professional staff hold one day in-house training workshops monthly, communicate frequently with the founder and coordinator who

is based in Kampala, and receive scheduled and unscheduled monitoring visits from him. The spot supervision and reinforcing with news from the outside is important to sustain motivation from a university educated rural based training staff. Fourth, enhancing women's participation in group activities and taking the lead in leadership and group management is more effective if there are female field workers. URDT has no permanent female staff. When it had a female UN volunteer from Zambia, women's programs took off and female residents were more responsive to initiating business enterprises--according to both staff and local females. URDT recognizes this as one of their hindrances now to working effectively with women and has acquired a female United Nations volunteer from Zambia to assist, while looking for the "right" local female trainer. Fifth, rural residents are willing to take risks with new crops, new technologies and prefer them, if economically viable, over learning skills in improving traditional crops. URDT assisted farmers improve maize and bean production the first year, but found that farmers requested the second season tomatoes, onions, citrus trees, and pineapples rather than maize and beans. These nontraditional crops were new on the local market, could fetch higher prices as a high value minor crop, and in the process of their production, marketing or processing, farmers could learn new skills which they are eager to learn.

43. Comparisons between the URDT and the Proposed UCA GSCOOPS model. The GSCOOPS model for participatory training of primary societies would differ from the URDT in delivery of technical productive inputs, purpose of group formation, amount of support services from an NGO, recognition of integrative factors in initial institution building design, and sensitivity to gender issues in development. The similarities in the models are in organizing principles, methods of supervision, productive enterprise focus, willingness to be flexible in implementation, and requiring an internal savings and credit revolving scheme to every society or group involved in the GSCOOPS program. Unlike in URDT where technical assistance is only provided by staff, in the GSCOOPS model, the government and unions would provide technical assistance as requested by UCA GSCOOPS staff. In the GSCOOPS model, emphasis is placed on the group or cooperative society, with individuals or communities assisted only through group efforts. Groups would be user based or existing primary societies to be revitalized with a specific agri-business package to enhance women's democratic participation, access to cooperative services, and income. In URDT, no existing cooperative societies are being assisted, and programs appear discrete for individuals, community and groups even though integrative links are intended. In the GSCOOPS model, male and female staff would be required, training would take place in already formed groups or societies (gender-mixed or gender-specific) but with groups at least expressing a willingness to become cooperatives. Under URDT, assistance is directed towards forming new groups as

a priority, group enterprises tend to be mainly gender-specific, and groups do not need to be registered or desirous of forming cooperatives to receive training. In the GSCOOPS model, women who desire cooperative formation to mainly receive individual loans would not be immediately assisted until the existing group is strengthened in how to be productive, how to manage a revolving credit scheme, and how to work effectively as a group (see Muzaale (1989) for women's major reasons for cooperative formation). In the URDT, some loans have been extended immediately, with terms not always clear to the borrower especially on inputs, and loans have been extended both to individuals and to groups. Subsequently some initial groups have declined in size because the group management training was not sufficiently grounded before credit extended. In the GSCOOP model, UCA would be able to provide a one time matching grant under certain conditions to the group or society as a step towards increasing its eligibility for accessing formal credit through the Cooperative Bank, commercial banks, NGOs (such as the Centenary Rural Development Trust) or unions. At this point, URDT does not have the capacity nor the orientation to provide even a one time grant; however, the ease they have provided in rescheduling loans has left some borrowers confusing "grant" with "loan". In the GSCOOPS model, the number of GSCOOPS assisted would be expected to be greater and the supervision more intense to ensure that the grant and subsequent formal credit is properly utilized as a catalysis for improving women's effective participation in groups or cooperatives. The distinction between grant and loan furthermore would be clearly spelled out in the UCA program.

#### Program Outline

44. Under the GSCOOPS program, UCA would use an integrative strategy to increase its organizational capacity and that of the cooperative movement to increase the number of women cooperators and the quality of women's participation in the cooperative movement.
45. Private Sector Initiative., UCA would specifically support:
  - Research and Planning Department to provide technical assistance in the development of export oriented agribusiness appropriate for women group and women cooperator management, feasibility studies on business ventures suitable to women management' (called GENDER VENTURE RESEARCH)
  - Research and Planning Department to develop customer-oriented technologically sound small scale agribusiness productive package suitable for GSCOOPS borrowing and income generation and for set up of a profit making venture that benefits women in labor or time saving, upgrades women's technical and management skills and improves women's income (called GENDER AGRI-BUSINESS PRODUCTIVE PACKAGES or GAPPS).

- Human Resource Department liaison with the Director of the Matching Grants Program to increase access of matching grants to women's groups for agri-businesses as a step toward women cooperative formation and to leverage existing Matching Grant funds to assist GSCOOPS (called the GSCOOPS DEVELOPMENT FUND).
  - Human Resource Department liaison with the Cooperative Bank Ltd and PL480 Project Management to develop credit policy recommendations for long term credit packages for fixed asset borrowing by women groups or societies and establish guidelines for alternative securities (to land) for short and medium term credit for agri-business productive package lending under the PL480 program with the Cooperative Bank Ltd (called GSCOOPS CREDIT PACKAGES).
  - Human Resource Department management of a WID Coffee Fund in cooperation with UNEX to provide direct income to women cooperative coffee producers from direct sales of specifically labeled coffee designated as produced by Uganda women. The income is to be generated using a women solidarity and niche marketing strategy and commercial arrangements between a developed country (United States and selected European countries) roaster(s) and women in development oriented NGO(s) and UCA (called the WID COFFEE FUND).
  - Technical Assistance to the Human Resource Department and Research and Planning Department from the CAAS Project and other donors to provide technical assistance for gender venture research; development of GAPPs for both local and export production, processing and marketing; WID COFFEE FUND development and management; and GSCOOPS program implementation.
46. Gender Sensitive Cooperative Training Initiative. UCA would support:
- A Gender Specialist to review gender sensitivity in technical educational training activities offered through the Directorate to ensure women's access to training and educational programs (including short term overseas training in liaison with the ACDI (CAAS Contractor Representative and overseas donors) through managing and promoting a Gender Awareness Training Incentive Scheme (called the GAITS);
  - A Gender Specialist to review all annual implementation plans of the Human Resource Department to ensure women's integration into human resource and education activities, liaise as member of the National Cooperative Education Council to ensure gender sensitivity in coordinated UCA and government programs; liaise with the Ministry of Women in Development to ensure representation and access of GSCOOPS to other training and resources through other women-focused development efforts in Uganda;

- The development of educational short term training courses in small and medium size agri-business development, including entrepreneurial skills development, loan management and appraisal, competitive analysis, and marketing strategies for GSCOOPS to be incorporated in the Rural Education Training Program;
  - Library Fund to purchase technical information on small agribusiness technologies, export marketing, and women leadership skills development and other topics relevant to GSCOOPS development;
  - Support for attendance at export promotion meetings and seminars for program related staff sponsored by the government or private sector;
  - Development and management of a primary society gender sensitive participatory training program by the Gender Specialist with implementation through the Head of the Women Education and Development Section (GSCOOPS Senior Officer), Coordinator of Primary Society Training Teams (PSTTs) and PSTT members as a pilot program to revitalize cooperatives at the primary level by training women's groups, women dominated cooperatives and rural based credit and savings societies in target districts (called the Gender Sensitive Cooperative Model or GSCOOPS Model).
47. **Human Resource Department(HRD) Reorganization Initiative.**  
Under institutional building at UCA, HRD would:
- Add a senior management position, called a Chief Gender Specialist Consultant position who would be of similar status to the Chief Management Consultant;
  - Redefine the work program of the Head of the Women Education and Development to focus on GSCOOPS model implementation and training. This position, under this project, would be called the GSCOOPS Senior Officer;
  - Add a Primary Society Training Team Coordinator (PSTT Coordinator) whose responsibilities would be to assist with GSCOOPS model implementation, coordinate Exchange Sessions, and respond to requests from PSTT members for technical or training assistance;
  - Add a cadre of Primary Society Training Team members who would be supervised by the GSCOOPS Project staff to execute a rural based participatory methodology to sensitize women's groups and cooperatives and rural based primary credit and savings societies to gender dimensions in economic development (see Part D below).

48. **Legal Status of Women Groups As Cooperative Development Initiative.** Under the GSCOOPS model, women's groups would not be required to register as cooperative societies before being assisted in GSCOOPS training or having access to the GSCOOPS Development Fund. Women's groups would also not need to have a minimal of 30 members (the number of members required under the new Cooperative Act for registration) to be selected to participate in the GSCOOPS training program. However, each would be required to sign a written agreement to make a commitment to the GSCOOPS Project Manager that it is an organized group and willing to receive PSTT training until such time as the PSTT and group mutually decide it is institutionally ready to join the cooperative movement or cease training. Cooperative status is viewed as less important than organizational relationships for integrating women in the cooperative movement. The GSCOOPS Development Fund is thus seen as complementary to and building upon the UCA Matching Grant Program by extending opportunities for agribusiness development to rural women's groups.

#### Summary of Key Components

49. **The WID COFFEE FUND.** The WID COFFEE FUND would be designed to provide direct income returns to women engaged in coffee production. Its objectives are to increase women's equity in coffee trade by providing women producers with income earned from coffee sales. A women solidarity and niche marketing strategy would be tested and the idea sold to at least one commercial roaster in the United States and selected European countries who would establish a commercial arrangement with a PVO (NGO) involved in promotion of Third World women's economic development in the developed country who would manage the transfer of these funds to the UCA, where the GSCOOPS Project Manager would manage the WID COFFEE FUND distribution program. The hard currency earned from sales would be sent to UCA, exchanged into Uganda Shillings (at FOREX rates) and directly paid to women involved in producing coffee marketed through societies and unions either in cash or inputs requested by these women. It would link women buyers from developed countries with women producers in Uganda on a commercial basis. Through HRD, direct income payments would be provided to women coffee producers whose coffee is sold through the cooperative marketing system.<sup>23</sup> One objective of the disbursement of this income payment would be to mobilize women coffee producers to use some of their income payments to purchase share capital and membership in currently male dominated coffee societies or set up their own coffee producing and marketing societies. Membership in these primary societies would thus enable women to become additional income beneficiaries from coffee exporting

<sup>23</sup>If the coffee unions who can export directly decide to export, then UNEX sales information would be used to determine which roasters to develop this program and women producers of coffee sold through the four unions would be targeted for income payments. At the time of this writing, however, the unions had ceased direct exporting, making this initial program design untenable.

through profit sharing, and eligible to participate in society decision-making on an export crop from which they have had previously de facto less access. Not only women coffee producers would directly benefit from income receipts, but also would unions and existing coffee producing and marketing societies. As the primary economic incentive component, it would require societies and unions to recognize women's role in cash and export crop production so that the coffee producing households within the union jurisdiction would receive income payments. See Appendix for a more detailed description of this proposed WID COFFEE FUND.

50. **The Gender Awareness Incentive Training Scheme (GAITS).** The GAITS would be a source of funds to provide incentives to primary societies, unions and UCA to seek technical training for women employees and cooperators and for UCA in its overseas training program to encourage greater access to training opportunities for women. Under the GAITS, funds allocated to meet costs of the educational program would be restructured and an additional allocation proposed to provide more equality of opportunity to women in training programs. Out of the GAITS allocation, for every primary society or union that proposes one man and one woman for selected training programs, an additional woman would be trained at no additional cost. For the candidate proposed by a UCA Department or subsidiary, no "loss of quota" to the department would take place if a female is selected; just the reverse for every two females proposed, funds will be allocated for an additional male to receive training. While requests would be reviewed on a course application basis, the technical training courses receiving priority for GAITS funds would be: Union Board Members' Training, Accountants (I,II,III,IV), and Computer Training (I, II, III) as well as short term overseas technical training. Requests for participation in training in the Women in Cooperatives (I,II, III,IV) training courses would be ineligible, since the courses are specified for women and already funded. As a key institutional building component it addresses the issue of increasing the quality of participation of women in the cooperative movement.
51. **The Gender Sensitive Cooperative Model (GSCOOPS).** The GSCOOPS training model would aim to increase the number of women cooperators and increase the quality of participation of women in credit and savings societies. Its purpose is to facilitate links between GSCOOPS and government and private sector to obtain technical inputs to achieve higher incomes; increase primary savings and credit society self-reliance through training in sound financial management of a profitable agribusiness development; and enhance women leadership and gender sensitive management skills of group and society members. The training program, known as the GSCOOPS model, would be managed by the Gender Specialist and implemented by the Senior Officer in charge of the Women in Development Section, Primary Society Training Team Coordinator and Primary Society Training Team members. PSTTs would be formed and trained, supervised, monitored

and evaluated by the GSCOOPS Senior Officer and Gender Specialist. PSTTs would be composed of 3 persons per target district, each with about 15 women's groups, cooperatives or rural-based credit and savings societies preselected through rapid appraisal fieldwork and GSCOOPS Awareness workshops held in coordination with the RCs in target districts. The PSTT members would be selected through a competitive application process and performance in an initial training workshop and field training program. They would not automatically be selected from cooperative officers currently working in the target districts. The Primary Societies would be of three types: Women's Groups who express willingness to become cooperative societies, registered women's cooperatives, and rural-based credit and savings societies who are active members of the Uganda Cooperative Credit and Savings Union Ltd (UCSU). The GSCOOPS model is the key socio-institutional component.

52. **GENDER VENTURE RESEARCH and GAPPS.** Technical assistance for gender sensitive agri-business feasibility studies and agribusiness productive package development which are customer-oriented rather than "fixed packages" would be prepared by the Research and Planning Department. Funds to keep abreast of export promotion of nontraditional crops by government through communication with exporters; government offices, such as EPADU; overseas importers, promoters of export of women's products and spice brokers would be carried out by the Research and Planning Department through seminars, regular communication with the International Trade Center in Geneva and weekly and quarterly spice market commodity trading. Specific agri-business studies of viable export oriented agribusinesses suitable to women cooperative management, however, would be undertaken in order to identify certain market/product lines to attract sufficient enough GSCOOPS to make export trade profitable. Specifically recommended are studies of fresh and dried chilies; spices currently grown in Uganda (cardamon, turmeric, ginger), dried or processed pineapple, banana or other fruit for health food (particularly cereal) manufacturing; and fresh cut flowers. Coordination linkages with EPADU would be obtained to ensure no duplicate studies are made. Based on positive results of two agribusiness studies of nontraditional export marketing crops, information and technical assistance and inputs would be provided for organization, production/processing and marketing arrangements for a sufficient number of GSCOOPS to be involved in a new export product line to carry out this agri-business activity. Gender sensitive Agribusiness Productive Packages (GAPPS) with appropriate technologies for small scale agribusiness development for local or national markets would also be entertained on a customer-demand basis. The objective of this technical component is to guide GSCOOPS into sound management of profitable agribusinesses whose products have sustainable markets.

**C. Training Plan of Action for Gender Sensitive Cooperative Promotion**

53. **Introductionn.** HRD would use a rural based training methodology to educate women's groups and cooperatives and rural based credit and savings societies. It would assist with the development of training teams (the PSTTs). Training, monitoring and evaluation would be phased and guided in the process by four organizing principles called dialogues. Flexible in application due to the level of gender sensitivity already present in societies and groups, the gender training process is designed to be instrumental in building women's groups and cooperatives and existing savings and credit societies to be more democratic, stronger financial institutions, demonstrative of women leadership, and engaged in a sound economic agribusiness activity. Initiating programs at the grassroots level is seen as a priority to building a program to increase women's involvement at the union level. Introducing agribusiness activities to credit and savings societies through the National Union (which under the Matching Grant program is treated as a District Union) is consistent with the overall UCA strategy to serve its member organizations. Initiating and monitoring gender sensitive programs and its impact on improving women's participation in the cooperative movement is also an institutional-building activity of UCA. The GSCOOPS model is a pilot training program which, after being tried and tested, could be applied to other types of cooperative societies less likely to have female members. By close monitoring of its implementation, financial requirements and human resources required to replicate the process in other districts, with other types of societies, and be sustainable would be ascertained.
54. **Basic Principles.** Four organizing principles would be used to gender sensitize groups and primary societies: an internal revolving savings and credit book, gender desegregated record keeping, gender sensitive group project, agribusiness productive package. The savings and credit books redesigned to identify gender of saver and borrower will be used to demonstrate the soundness of mobilizing savings as an element of accessing credit and the importance of money management for sustaining economic activities. Preparing record books to include gender of members in attendance, on loan committees, on management committees, in providing technical assistance to the group or society, as well as recording topics discussed, decisions made and gender of who would benefit most from the decision, would assist mixed societies and women groups identify its formal group structure, help the group assess its progress in "open membership" and "democratic decision-making" and serve as a formalizing element for groups that have not yet received cooperative training. A group project would demonstrate that the members recognize the benefits of group initiative and accountability and women leadership. The project should be visibly seen, low cost,

relatively simple to accomplish within a short time period, technically feasible and demonstrate women's capability of leadership. An agribusiness productive package (GAPP) is an economic activity which the group decides to undertake that requires credit or matching funds, the management of which demonstrates the financial stability of the group or society and the type of project selected would be a profit making venture that benefits women in labor or time saving, upgrades their technical and management skills, and improves their entrepreneurialship.

55. Dialogues. A set of four formal training procedures, called dialogues, would be used to develop the working relationship between the PSTT and the group or society. The training procedures are called dialogues to distinguish them from seminars or workshops which tend to be more formal and top-managed. Dialogues are designed to build confidence in group members in management and accountability, particularly of female members, and to provide guidelines to HRD on how to monitor GSCOOPS progress. Passing through each dialogue indicates a next level of cooperative formation and gender sensitivity and a different type of assistance needed. Each dialogue would be recorded on cassette tape to reduce possible misinterpretation later, to indicate the formal nature of the UCA-group working relationship, and the degree of gender sensitivity of its members.<sup>24</sup> Dialogues would occur anytime within the first year, but at least the first should occur within the first three months of PSTT contact.
56. The first dialogue would occur after the PSTT team has been trained, has carried out a rapid appraisal and gender awareness workshop with existing women's groups and cooperatives and credit and savings societies within the district, has visited with groups and discussed the GSCOOPS assistance with society and group members, procedures to be followed, and how to set up an internal revolving credit and savings scheme with reasonable rates for productive activities. When the first dialogue takes place, it indicates that the group or society has set up savings and credit record keeping, agreed on a minimal savings and fair interest rate and terms, loan review procedures and expressed willingness to continue training with the PSTT.
57. The second dialogue involves a series of dialogues with members on management, cooperative principles, democratic processes, equality of opportunity strategies and bookkeeping. The second dialogue is complete when members agree to set up desegregated record keeping procedures in group activities, elect a women on the management committee (if the group is a mixed credit and savings society) and maintain records for at least three months. Passing through this dialogue means proper understanding of cooperative principles and access to technical trainers locally

<sup>24</sup>Text from these tapes could then be used by HRD in preparing its training courses, information and publicity about the UCA activity, and the progress of gender sensitivity realized through the intensive training program.

available. Through coordination with the Cooperative Education and Publicity Officers (CEPOs), District Training Teams would be called upon to assist with this effort. At completion of this dialogue, the group must also decide upon which GAPP it would like to undertake.<sup>25</sup>

58. The third dialogue would occur after the group or society has decided upon the GAPP and what project contribution they would make to access a matching grant to access the GAPP. A group project is therefore one step in the development of a cooperatively run business venture. To complete this dialogue, women would be required to take the lead in management of the identified project activity. The preparation and execution of the women-led project activity would teach women decision-making skills and build women's self confidence in organization, planning and leadership. For mixed societies it would train men in how to organizationally work with women and build trust in their leadership. The project would be dependent on the agribusiness activity. For example, it could be organizing the construction of a shelter or only its roofing for a place to put a grinding mill, oil expeller or storage or marketing depot. It could be organizing the distribution of bags and collection of produce and arrangement of marketing for members to earn money for the cost of iron sheets or tools required for the business activity or even the setting up a bank account at the Cooperative Bank or at another financial institution on behalf of the group or society. Coordinating the feasibility review and approval by the Planning and Research Department and Director of the Matching Grant Program, the Gender Specialist through the GSCOOPS Senior Officer would permit the women led project activity to take place as the third dialogue. Given the newness of this dialogue and the organization required to initiate a group project activity, this dialogue would likely take place within 12 months of initial GSCOOPS training.
59. The fourth dialogue would occur after the group or society selected the GAPP, set up a business plan, acquired technical assistance, organized finances for the activity, and reviewed women's dimension in implementation (organizational structure, operation, logistics, finances, flexibility, management), monitoring of direct and indirect economic benefits (e.g., wages, revenues from sale of goods, services, access to subsistence goods, time/labor saving), and control over productive resources (eg. land, access to credit, labor of others, their own labor). Prior to the fourth dialogue the PSTT would arrange field

---

<sup>25</sup>This early decision may deter proper stage development of a gender sensitive cooperative, but forced in order to minimize the time lag between economic readiness to engage in a business venture and the legal requirements imposed on the purchase of equipment under the Matching Grant and GSCOOPS Development Fund programs. It also allows sufficient time for a small scale feasibility study to be carried out by the Research and Planning Department should one not be available for the GSCOOP selected GAPP. It is argued that if too much time lag results between group or society "readiness" which would occur at dialogue four and actual receipt of equipment (i.e., technology), or business analysis, the effectiveness of the dialogue strategy would be lessened. Moreover, it refocuses small scale agri-business feasibility studies to be customer-oriented.

demonstrations, if required, and an exchange session with a group, primary society or company successfully managing a similar business venture. Intensive training in how to access credit in formal banking arrangements, loan management, and the legalities of default would be emphasized during this intensive business training period. Specific training would be given on creative marketing and sound credit management. The PSTT Coordinator would arrange for experts and training officers from UCA, the Cooperative Bank, and DTTS on request by the group or society and/or PSTT member. UCA's Business Advisory Services would also be called upon to provide business training and review auditing and accounting procedures. The fourth dialogue would be complete when the group receives the equipment under the Matching Grant and signs an agreement with UCA that it promises to annually report to the Gender Specialist on the economic affects of their activity on women over a three year period and loan repayment behavior.

60. **Membership in GSCOOPS.** While most credit and savings societies are gender-mixed, the proportion of female members is likely low. With GSCOOPS training, it is expected that women membership will increase as services would be addressing their needs and expectations. In women's groups and cooperatives, it is also not necessary that all members are women; moreover, through training, the likelihood that women would be receptive to male membership would likely increase as they become more skilled in leadership and business management. By putting "women" in the cooperative's name is therefore seen as a means of drawing attention to the solidarity of the cooperative with the women's movement as "taking a lead in the development process", less as a means of violating "open membership" principles of cooperation.
61. **Size and Type of GSCOOPS.** Type and size of GSCOOPS would vary by length of time it has been organized, ecological proximity of members' households, other activities members are engaged in, and common purpose for which it was originally formed. Unlike in the URDT model, where groups may have as few as four members, the minimum size group with which the PSTT would work would be 20 members and a rural based credit and savings society must have at least three women members. The women's groups or cooperatives do not have to be registered as a savings and credit society to become part of the training program. It is expected that if a group has less than 30 members when it initiates GSCOOPS training, by the time it has completed training the program, it will have the required number of 30 to become registered as a cooperative as required under the 1991 Cooperative Act.
62. **GSCOOPS Exchanges.** To reinforce skills in institution building, meetings will be held among groups and societies involved in the gender sensitive participatory training program. Exchanges would take two forms. One form would be a one day session led by the GSCOOPS Senior Officer, arranged by the PSTT Coordinator, with the PSTTs held every

three months where selected members of groups and societies would meet at an appropriate field site to discuss activities, organizational problems encountered and resolved, ways to mobilize savings and revolve effectively credit, access technical services, and plan an agribusiness package. Those societies and groups which have been quick and strong in adopting the new approach will be selected to participate with weaker more resistant groups and societies. Participants would not only be members of the management committee but 3 other members selected by the society, with approximately 4 societies participating at each session. The number of GSCOOPS participants would be estimated at 48 per session. The HRD Assistant Director and the WID officer of the UCSU would participate in these exchanges to learn how to improve GSCOOPS program efficiency and backstopping. The second form of exchange would be a field visit to another society or company (not necessarily credit and savings societies) which is successfully engaged in similar economic activities decided upon by the GSCOOP as their selected GAPP. Through this exchange, sound management and solid accounting practices would be illustrated, management strategies compared, different methods of mobilizing savings under difficult inflationary and ecological conditions illustrated. This exchange session would take place before completion of the fourth dialogue and arranged by the PSTT Coordinator. Each form of exchange would be seen as vital for GSCOOPS and for the HRD to understand alternative strategies for action based on effective development experience and sound business practices.

63. **Time Required for GSCOOPS Formation Process.** There are no shortcuts to effectively carrying out a participatory training program and developing complete commitment to operating a business properly as a cooperative. GSCOOPS formation would begin with a GSCOOPS workshop organized by the PSTT team at the sub-county level of target districts. The RCs, District Cooperative Officer and Community Development Officer would provide the initial list and introduction to groups and societies through preliminary meetings with their leaders in a gender awareness "visionary" workshop. Groups and societies willing to make a commitment to participate in the program would be selected for follow up. Completion of the GSCOOPS training through the fourth dialogue would be estimated to take two to three years, depending on the level of organization already existing, amount of fixed assets already possessed, the extent of gender sensitivity already present, and the selection of group project and "agribusiness productive package".<sup>26</sup> The PSTT would be "weaned" when the group or society is effectively managed, democratic in decision-making, demonstrates accountability and control, and implements group or society activities which benefit male and female members, and effects sound women leadership.

<sup>26</sup>Because of funding limitations, there will be greater pressure to speed this process of development to within two years.

Groups or societies would continue to be trained in District Training teams (DTT) organized activities and other activities sponsored by the MCM after PSTT training is completed.

64. **Summary of Training Activities.** GSCOOPS would be trained in the following activities, the list of which is not exclusive. As the GSCOOPS evolve and gender issues become better articulated, other training will take place.

- visionary development
- social assessment
- democratic decision-making
- group and self management
- leadership by women
- savings and credit scheme management
- mobilizing savings
- relevance of "customer oriented" services
- dialoging in mixed gender environments
- dialoging with government line agents and professionals
- gender desegregated bookkeeping and record keeping
- accountancy
- loan management
- accessing credit and grants
- designing projects to increase positive effects and reduce negative ones on women
- entrepreneurial skill development
- creative marketing
- project identification for economic impact on women's activities
- project planning to affect women's access to and control over project benefits
- future planning and phasing for short term and long term benefits
- cooperative principles and the movement and how they intersect with the international women's movement

#### D. Organization and Responsibilities of HRD

65. **Introduction.** This section describes the organizational structure and management of the GSCOOPS program under UCA. It discusses the roles and responsibilities of staff, selection procedures for PSTT staff, supervision and monitoring systems to be used by UCA to implement the various project related activities.
66. Pending further discussions with UCA, the tentative staff is proposed: Senior Gender Specialist Consultant called GSCOOPS Project Manager or Gender Specialist; GSCOOPS (Training) Senior Officer as Head of the Women and Development Section, Primary Society Training Team Coordinator, 15 Primary Society Training Team (PSTT) members (3 per target district), secretary/clerk, and 3 drivers (See Figure 1).

67. **GSCOOPS Project Manager or Gender Specialist.** The specific tasks of the Gender Specialist would be to annually review and monitor the human resource development programs<sup>27</sup> for their gender sensitivity; keep abreast of technologies and business ventures for GSCOOPS; request research and feasibility studies from other departments (e.g Research, Planning and Development), monitor disbursement of GSCOOPS Development Fund and WID COFFEE FUND to serve GSCOOPS and women cooperative coffee producers; manage and engage in periodic assessment of the GSCOOPS model on the economic performance of participating groups and societies; represent UCA at workshops, seminars and conferences related to Women in Development and Gender Sensitive Agri-business development, write proposals and assist the General Secretary with mobilizing funds for the GSCOOPS program development. The Gender Specialist would "watchdog" UCA activities and union activities to ensure that are gender sensitive. He/she would manage the distribution program of the WID COFFEE FUND to women coffee producers and liaise with UNEX and coffee unions and societies on record keeping of fund distribution and publicity. As GSCOOPS Manager, she/he would work closely with the Matching Grant Director and PL480 Coordinator to ensure program coordination and timeliness of grants, loan reviews, and receipt of technologies to trained GSCOOPS. She/He would also work closely with the Director of Planning and Research to make sure customer-oriented GAPPS are developed on time. All progress and accounting reports would be prepared by the Project Manager.
68. The Gender Specialist would report with the Director of HRD to the General Secretary on progress made in the implementation of the Gender Sensitive Cooperative Program and directly supervise the Head of the Women in Development Section, Coordinator of Primary Society Training Teams and the Primary Society Training Team members. She would also liaise with the Women in Development Officer (WID Officer of the Uganda Credit and Savings Union (UCSU) to ensure cooperation and coordination with USCU in GSCOOPS training of rural based credit and savings societies. The Gender Specialist, preferably a women holding at least a Master's Degree, would thus monitor all process in the economic, social-institutional building and technical components of the Gender Sensitive Cooperative Program. She/He would have full administrative support and a 4WD vehicle to maintain independence of movement and flexibility in work efforts.

<sup>27</sup>The Senior Management Training and Management Advisory Services, Rural Education, Information and Publicity, and Women Education and Development Sections within the Directorate.

69. **Head of the Women in Development Section or GSCOOPS Senior Officer.** The GSCOOPS Senior Officer would supervise the PSTT, review their monthly reports, "logbooks", help organize and prepare topics for quarterly exchange sessions, liaise with the WID Officer of USCU, provide refresher training to the PSTT, monitor the process of institutional building of primary societies, identify feasibility studies needed to facilitate primary society development, and prepare topics for monthly program meetings in each target district with PSTT members. The selected person would be female, a graduate, with solid background in rural fieldwork. She must be willing and able to travel, be experienced in working with rural women in group mobilizing efforts and management, and be knowledgeable of small scale enterprise development. She would have a 4WD to engage in her fieldwork supervision and development activities and be independent in fieldwork.
70. **Primary Society Training Team Coordinator or PSTT Coordinator.** The PSTT Coordinator would assist the GSCOOPS Senior Officer develop materials for monthly program meetings; organize Exchange Sessions between GSCOOPS and "model" societies engaged in an agri-business as well as exchange sessions between GSCOOPS and GSCOOPS staff; coordinate with the Cooperative Education Publicity Officers (CEPOs) to raise gender policy issues and organize training programs by District Training Teams (DTTs) for GSCOOPS. She would reinforce participatory methods in field visits to GSCOOPS and train with PSTT members on gender issues in organization. The selected person would be a female, solidly trained in women in development issues, a good communicator, experienced in coordination and management, and willing and able to travel to rural GSCOOPS. Because of her work requirements to make organizational arrangements and report field events to the GSCOOPS Senior Officer, she would also require a 4WD drive vehicle for independent movement.
71. **PSTT members.** PSTT members would have specific and common tasks. Each PSTT member would have the common tasks of training in savings mobilization, identifying program constraints, solving emergency problems and liaising with government and union officers to maximize training and educational resources for the societies or groups undergoing GSCOOPS training. Each would have a specific task of being responsible for preparing a specific set of societies (GSCOOPS) to be financially and organizationally capable of managing a gender sensitive agribusiness productive package (GAPP). Candidates for PSTT positions would be selected on commitment to cooperative development, experience in delivering services using participatory methodologies, technical expertise, willingness to travel and work full time, experience in gender dimensions of rural development, and performance during an initial participatory training workshop and in field training. Preference will be given to qualified candidates who speak at least one of the local languages of the majority of

residents within the target districts, first degree graduates or Cooperative College diploma holders, UCSU zonal field officers<sup>28</sup> with a concerted effort to balance the PSTT to be approximately 8 males and 7 females. It is more important that the PSTT member has commitment to upgrade human skills in group activities using a visionary approach than he/she has been a cooperative officer or holds a first degree.

72. Selection of PSTT members. UCA would use a round of workshops to select candidates for the PSTT team. Announcements for the position would be made through the newspaper, radio, CO-OP NEWS, unions and District Cooperative Office and RCs. The HRD, Gender Specialist and GSCOOPS Senior Officer will review applicants for initial selection. For the first set of workshops, a consulting participatory training team will use their methodology to train in participating methods, including work sessions, field work, and reporting techniques. From a pool of 30 candidates, 15 PSTT members will be selected with the consulting team having overrule in candidate selection based on performance in the training sessions and fieldwork. Final selection requests with the General Secretary.
73. Training of PSTT members. PSTT members would undergo about four months of training to include: two months "on the job" training with technical assistance provided by a participatory training team consulting organization; one month training with the GSCOOPS staff and Matching Grant Director within the first year and the participatory training team consulting organization; one month refresher training after two years on the job, also with the outside consulting team. Intensive on the job training in the early stages is considered vital to program development since the training approach taken is not the seminar or workshop approach, the customary way of training societies by cooperative, UCA and union officers or the usual way rural men and women have received technical assistance from government extension officers.
74. Training focus. Training would focus on participatory methodology; work ethics; Matching Grant methodology; accessing credit from PL480/Cooperative Bank, NGOs, USCU, and other financial institutions offering development credit within the target districts; and small scale agri-business development. It would also focus on how to set realistic goals and achieve them. Training would specifically aim to:
- demonstrate group dynamics; group management strategies; ways to identify potential leaders, motivate groups and societies to identify, plan, monitor, and evaluate their activities and keep

<sup>28</sup>This would depend on whether a memorandum of understanding would be made between UCA and UCSU for secondment during the project period or if not, willingness of the zonal field officer to retire from his/her existing post.

- records; identify their group or society "mobilizers" to promote group activities; an work in team situations (mixed gender and gender-specific);
- guide groups and societies to mobilize its members to save and use credit for productive purposes; decide uses for collective savings to generate an actively revolving credit pool; make productive investments;
  - prepare society profiles, identify resources and problems in the targeted areas, including specific issues which might affect GSCOOPS development and figure out ways to overcome them;
  - identify technical inputs, guidance from government agencies and unions, and, where appropriate to insure gender sensitivity and economic viability, guide in selection of agribusiness productive packages, acquisition of fixed assets without "interfering" with the democratic control and independence of the society or group to make its own decisions;
  - promote work ethics, listening skills, sound management, accountability, and responsible reporting.
75. Supervision of PSTT. The GSCOOPS Senior Officer would provide continuous supervision and reinforcement to each PSTT member and GSCOOP in the project. This supervision would mainly occur through regular field visits by the GSCOOPS Senior Officer accompanied by the PSTT Coordinator and whenever appropriate by the WID USCU Officer. Supervision would also take place through monthly review by the GSCOOPS Senior Officer of a logbook kept by each PSTT member, monthly program meetings, and conducting exchange sessions between GSCOOPS with appropriate PSTT members present.
76. The primary supervision tool is the logbook. It would describe among other things: PSTT member activities; GSCOOPS activities and problems reported during bimonthly management meetings or in society visits; group or society initiatives to use or make arrangements for cooperative, government or other NGO services; social assessments of member participation and in mixed societies, gender participation in bimonthly meetings; group savings accumulation and mobilization; dialogues passed through; and activities which had demonstrated gender sensitivity. The GSCOOPS Senior Officer and PSTT Coordinator, who would also review summaries of logbook reviews, would make comments on which PSTT members are having problems, where actions would need to be taken, and prepare topics for monthly program meetings based on information in logbooks. She would send her report to the UCSU WID officer for her input on GSCOOPS training work with registered primary credit and savings societies. Based on logbook reports of groups and societies, and feedback from the UCSU WID Officer, the GSCOOPS Senior Officer would identify which GSCOOPS would attend an exchange session and set topics for

these exchanges, which would be organized by the PSTT Coordinator every three months. Failure to keep up to date, adequate logbooks, turned in on time would be subject for release from the GSCOOPS project; it would also mean loss of access to a Matching Grant for the GSCOOPS under the PSTT member's training program. Failure of proper and prompt response to issues addressed in PSTT logbooks by the GSCOOPS Senior Officer would also be grounds for her dismissal.

77. Field supervision includes at least a yearly visit by the Director of the HRD, quarterly visit by the Gender Specialist, at least six visits a year from the USCU WID Officer, and a monthly visit by the GSCOOPS Senior Officer and PSTT Coordinator. PSTT members would make regular visits to each of the GSCOOPS undergoing training, at minimum once per month, preferably twice per month. PSTT members who participate in the tri-monthly exchange sessions would also be supervised by how they listen, assume leadership in GSCOOP exchange sessions and how they process information uncovered during these sessions.
- E. Coordination with UCA Management, Other Agencies and Programs
78. Coordination with UCA Management. As a pilot program strategy to test out a methodology to increase the quality of participation and number of women in the cooperative movement, coordination of the GSCOOPS program with all levels of UCA Management is essential. A report on gender sensitive program activities would be presented to the Board of Directors annually through the HRD Director and General Secretary. In any national workshops or publicity days, specific attention will be given from HRD to ensure women chair sessions, present papers and assist with leadership in organizing the UCA sponsored activities. Visibility of this program should be maintained to sensitive the public, other cooperators and UCA officers and management of UCA initiatives to increase the number and quality of participation by women in the cooperative movement.
79. Coordination with Credit Arrangements Available through PL480 Funds to the Cooperative Bank Ltd. For agribusiness development, the Matching Grant Fund (see below) and loan funds generated from PL480 Uganda shilling sales provide mechanisms by which societies can access money for agribusiness enterprise package implementation. Guidelines however have already been formulated under the CAAS Project and the project is on-going. As stated earlier, further investigations on how these guidelines can be made more gender sensitive will be made during early stages of the GSCOOP project. Flexibility would be expected to be agreed upon, if a solid argument is made that the modifications to the standing regulations demonstrate they are financially sound and more gender sensitive than the existing

conditions and arrangements for borrowing from the Cooperative Bank Ltd. Credit Policy recommendations and suggested credit guidelines for accepting alternative security systems (GSCOOPS Credit Packages) would be developed in this UCA based coordination activity.

80. **GSCOOPS DEVELOPMENT FUND AND MATCHING GRANT COORDINATION.** Access to sources of funds or credit by GSCOOPS from other financial institutions would not be excluded-- especially if they are faster, provide more favorable terms and are receptive to gender dimensions of small business development activities by women's groups and cooperatives. However, most funding for the development of GAPPS for GSCOOPS would come from the GSCOOPS Development Fund and leveraging existing Matching Grant Funds. Part of the matching funds would allow up to a maximum \$200 FOREX equivalent to be used for selected activities the PSTT and GSCOOPS would deem essential to facilitate gender sensitive development activities in the first and second stage of dialoguing, such as purchase of new record books for developing a gender desegregated bookkeeping system; transportation expenses to the Cooperative Bank to set up an account or to appropriate government officers to secure a land title.
81. **Coordination with Agencies and Organizations at Target District Level.** PSTT members would inform NGOs, unions, government officers and RCs working in their geographically defined areas of the GSCOOPS strategy and methodology. GSCOOPS program staff would keep continuous interaction with the MCM cooperative staff through regular contact with at minimum, the District Cooperative Officer. However, the PSTT would work independently from the MCM. Whenever appropriate, PSTT members would inform GSCOOPS of the services provided by NGOs, government including MCM staff, and through DTTs. When the GSCOOP management committee requests specific training, their PSTT member would contact them on their behalf or work through the PSTT coordinator.

#### G. Project Impact Areas

82. **Location and Number of GSCOOPS.** Under Phase I of the Matching Grant Program of UCA, the country was divided into zones. Zones 1 and 2 have been "covered" and efforts are now starting to identify potential societies for access to matching grants in Zone 3. In the early stages of this program, however, few women's cooperatives or women's groups "expressing willingness to be a cooperative" were able to participate --some because they didn't know about the program, others because they hadn't keep solid records and were inadequately organized; mostly, because they hadn't been recommended to the Matching Grant Fund Director because they weren't "thought of as sufficiently well developed as a cooperative". To enable these women cooperatives in the earlier zones to have access to the grant program, as well as to build on the geographical

experience of those exposed to the Matching Grant program, the GSCOOPS program will operate in 2 districts of Zone 1 (Bushenyi and Kabale), 2 districts of Zone 2 (Iganga and Mbale) and 1 district of the new Zone 3: Kasese District. If the political and security situation changes, after two years, one district within Zone 5 shall be selected and additional PSTT trained for GSCOOPS development in the last three project years.

83. These areas are selected not only because of their consistency with the Matching Grant implementation plan. Three of the four districts contain effective district unions with CEPOs who can coordinate training courses by DTTs to GSCOOPS as identified by the PSTTs. Three of the district unions (Bugisu, Busoga and Banyankole Kweterana Co-operative unions) were given licenses to export coffee with the assistance of UCA and two have Women in Development desk officers. PSTT training and WID COFFEE FUND distribution can be mutually supportive of women cooperator development activities in at least 60% of the project impact areas. A Women in Development desk officer is also about to be appointed in Kasese. Kabale is selected because of the growing number of women cooperatives<sup>29</sup>, large number of women groups already engaged in collective labor and traditional rotating and credit societies and organized into groups by the Community Development Officer<sup>30</sup>, depressed economic situation, high agricultural potential for agribusiness related activities, and potential for export oriented agribusinesses. Kasese is selected because it has both mountains and plains, high potential for establishing agribusiness activities in nontraditional crops (e.g. passion fruits, fruit jam processing), oil expelling, grain milling and mountain related agri-businesses such as donkey transport businesses for marketing of coffee and other agricultural products. In the district there is also a longstanding, strong credit and saving society which operates mills, manages diversified income earning activities, has a solid rotating and credit program, on its own initiative has demonstrated gender sensitivity by electing a women on the management committee, and set aside funds for an income project for the society to be run by women. This society agreed to exchange ideas with others and be a model for other primary societies.<sup>31</sup> There is also expressed willingness on the part of the NRC Women Representative to fully assist with promoting a women in development strategy through the UCA in this district.<sup>32</sup>

<sup>29</sup>Three are now registered but have had little training and want training.

<sup>30</sup>19 as of May 1991, excluding the three cooperatives.

<sup>31</sup>Kilembe Savings and Credit Society agreed that it would be willing to exchange ideas with others because through exchanges they felt they would also gain. Interview with Chairman, Treasurer and female member of Management Committee, May 1991.

<sup>32</sup>Letter to consultant, Ref WR.DP/KSE, dated 3 June 1991. The Women Representative of the RC also was the only woman who chaired a session at the May 1991 UCA sponsored national conference, "Uganda Cooperative Movement and the Economy."

84. **Project Impact Areas.** Within each target district, a preliminary compilation of groups registered with the Community Development Office, the MCM District Cooperative Office, local churches and mosques will be carried out in cooperation with the RCs. Zonal field officers may also have additional credit and savings societies not yet included in cooperative registries but with whom they are working. These groups would also be included in the list of groups to be invited to a gender awareness visionary workshop. Based on this list, a one day workshop will be held at the sub-country for chairpersons, treasurers and three none management members of groups or societies operating in the geographical area (up to 50 societies to be represented at one time). These workshops would be coordinated through the RC system. Based on the explanation of the program, selection would be made by both the societies or groups and the PSTT based on criteria drawn up by the GSCOOPS Project Director. Geographical boundaries would then be set for each PSTT member through his/her selection and mutual agreement from the group or society. Up to 15 societies or groups would be selected and geographical areas designed for each PSTT member. Up to 45 per target district would be funded for training.
85. Assuming it would take about 3 months to initiate a workable internal credit and savings scheme, the three members of the PSTT would be training several groups at one time. However, given the ecological conditions--roads, mountains, sparse population, and level of readiness for a business venture by many of the women's groups, it is likely that the male and female team members may not work with the same number of groups or societies. No restrictions are placed on men working with women's groups or cooperatives. Ideally, each PSTT member would be expected to train a minimum 15 groups or societies every two years up to the level of sound management of a GAPP; however, it is more likely that the male PSTT members will succeed with 10 out of 15 and the female PSTT member with 8, given that the female member may be exclusively working with women's groups at early stages of group formation and little agribusiness experience. If the minimum size group or society is 25, number of PSTTs which are women 7, then at minimum, 3400 females in women groups or cooperatives would be affected through the pilot GSCOOPS training program every two years. See Table 1 for number of groups or societies expected to be trained each year.

## H. Phasing or Implementation Arrangements

86. UCA would develop annual implementation and five year implementation plans for each of main activities to be carried out under the Gender Sensitive Cooperative Program. In Project year 1, during the first six months, it would set up an office, recruit or assign management (Gender Specialist, GSCOOPS Senior Officer, PSTT Coordinator), hire clerical staff and secretary; prepare the operational plan; recruit candidates for the PSTT positions; recruit the technical assistance to prepare and conduct the Training of PSTT Trainers Pre-selection Workshop; recruit the technical assistance to set up a market survey on women solidarity coffee marketing potential in the United States, and order project vehicles and equipment. The second six months would consist of "On the Job training" of PSTT candidates and final selection; district profiles of groups and societies, local gender awareness visionary workshops to select GSCOOPS candidates; and initial establishment of gender sensitive internal credit and savings schemes which mobilize savings favorably and first dialogues completed in GSCOOPS. It would also include technical assistance to set up the commercial arrangements with US roasters and a NGO to establish the WID COFFEE FUND from the US side and the WID COFFEE FUND management under the GSCOOPS program at UCA.
87. In project year 2, the GAITS would be set up, publicized, and actively promoted. Similarly would be the WID COFFEE FUND. With respect to the GSCOOPS model, groups and societies would be brought through dialogues two and three- - possibly four, so that Matching Grant Funds and GSCOOPS Development Funds can be committed and materials ordered. Exchange sessions would be held in all target districts. Also in project year 2, another marketing and commercialization study would be undertaken to determine if the WID COFFEE FUND could be expanded to include European roaster(s) and NGO(s) in select European countries. Liaison work with the International Trade Center in Geneva and EPADU would be intensified in this project year, including a research trip to the ITC to establish technical linkages and build a data bank on agribusiness export oriented products suitable for GSCOOPS management.<sup>33</sup> Technical assistance would be hired to work closely with the Research and Planning Department to carry out three studies of viable export oriented agribusinesses suitable to women cooperative management during this year.

---

<sup>33</sup>The ITC has an excellent library which provides information on viable export products, existing market demands and market supplies; source books on spice production and marketing development, fresh vegetable export potential and cut flower marketing as well as resident experts in these fields. They also have a Women in International Trade Development Officer with whom UCA could through personal liaison establish formal linkages.

88. Project year 3 would focus on research and liaison work with all departments of UCA as well as within the HRD Directorate to develop a set of specific recommendations for improving gender sensitivity in organization, management and activities carried out by the UCA and its subsidiaries, including the Cooperative Bank Ltd. Based on positive results of two agribusiness studies of nontraditional export marketing crops carried out in Project year 2, information and technical assistance and inputs would be provided for organization, production or processing and marketing arrangements for a sufficient number of GSCOOPS to be involved in the new export product lines. This would be in addition to the continuation of GAITS, WID COFFEE FUND and GSCOOPS training. An additional target district would be identified from Zone 5 and PSTT selected, trained and posted.
89. In project year 4, GSCOOPS would be taken through dialogue four, new geographical areas selected, and another set of GSCOOPS identified, selected, and initiated in training. The PSTTs would move into new geographical areas or initiate work with new GSCOOPS only if their first ones are sufficiently developed with sound management, accountability, business stability and gender awareness to be left to their own initiatives. A refresher training and assessment workshop would be conducted for GSCOOPS related staff. The GAITS and WID COFFEE FUND would continue to operate. Gender Venture Research would continue to be implemented and GAPPS evaluated for their financial and technical soundness and impact on increasing women's income and management.
90. In project year 5, GSCOOPS training would continue, GAITS continued and evaluated for increasing the quality of women's participation in the cooperative structure. The WID COFFEE FUND would be continued and evaluated for its cost effectiveness and impact on women coffee producers and coffee marketing societies and unions, and assessed for its potential for replication with other export crops. Plans for expanding into other target areas with the same or different PSTTs would be developed based on assessments of value and costs of the existing GSCOOPS model on increasing women cooperators and quality of women's participation in the cooperative movement. Detailed information on phasing activities is found in Table 2.

#### I. Monitoring and Evaluation Arrangements

91. **Monitoring Activities.** Monitoring and evaluation would be regular activities of the gender sensitivity program at three levels. The General Secretary and Board of Directors would review its impact on the organization in terms of costs, quality impact on management and accountability of cooperatives and unions, improving cooperative leadership, bringing fresh ideas with positive economic impact and

greater social equality into the UCA. The Director of HRD would review its impact on its Directorate: its effectiveness in developing greater equity in human resource development, improving the equality of opportunity of women joining, participating, and economically benefiting from integration in the cooperative movement, and gender sensitizing other UCA departments through HRD watchdog and liaison efforts. At the target district level, GSCOOPS project progress would be monitored by the Gender Specialist, who would review GSCOOPS Senior Officer quarterly reports, monthly meeting, exchange sessions and field visit records kept by the GSCOOPS Senior Officer and PSTT Coordinator and field visit reports written by the WID Officer of UCSU. The GSCOOPS Senior Officer would monitor PSTT through the PSTT logbooks, participation in monthly program meetings, tri-monthly exchange sessions and in observations during field visits. GSCOOPS would be monitored through their record books, activities at exchange sessions, agribusiness related projects entertained, savings accumulated through their revolving credit and savings scheme, and their integration of women in group and society initiatives. The logbook, however, would be the primary supervisory and monitoring tool.

92. External monitoring would be carried out at mid term and final evaluation of the project as well as during CAAS project, PL480 and Matching Grant project evaluations.
93. **GSCOOPS Capacity Development Indicators.** Several direct and indirect indicators would be used to indicate capacity development of the GSCOOPS. These include:
- well kept gender desegregated record books;
  - increase in income earned by members from cooperative activities;
  - election of women on management and loan committees;
  - amount of savings mobilized;
  - higher standards of living achieved by women cooperative members;
  - utilization of gender sensitive and financially and technically viable agribusiness package;
  - improved accountancy
  - honest and democratic management

#### J. Technical Assistance

94. Technical Assistance would be required at various stages of project implementation. In the initial stage, a WID specialist would provide technical support to UCA to assist the HRD Director, Gender Specialist, GSCOOPS Senior Officer and PSTT Coordinator 1) set up the PSTT and GSCOOPS training program, including arranging for the participatory training contractor and participating in the selection of PSTT members; 2) guide in the preparation of annual and five year detailed implementation plans for the WID COFFEE FUND, GAITS, GSCOOPS DEVELOPMENT FUND, and GENDER VENTURE RESEARCH programs; 3) prepare the Uganda side of the WID

- COFFEE FUND implementation arrangements with the US roasters and US based NGO; 5) assist the Gender Specialists prepare GSCOOPS Credit Package recommendations, 6) review the qualifications and six months performance of selected GSCOOPS staff and make recommendations for improvements. This person would be hired for six months with intermittent supervision of 3 months each year for two years.
95. An NGO strongly recommended to provide the rural participatory training for rural enterprise development to PSTT candidates and later follow up with on the job training is Tototo Home Industries, located in Mombasa, Kenya. This highly committed, Kenyan NGO has more than 25 years experience in participatory training of trainers and forming rural women's groups to set up and manage rural enterprises (mostly agri-based) in Kenya, as well as performed participatory training consultancies in such countries as Zimbabwe and Swaziland. Their training is practical, evolved from application as well as theory, strong on methodology, and based on the strengths of experience of African women trainers to train African women in Africa. A modest description of Tototo Home Industries development and program is included in Appendix II. Tototo is recommended for the four month initial training of PSTT candidates, training of a one week exchange visit by the Gender Specialist, GSCOOPS Senior Officer, PSTT Coordinator, WID Specialist, and Matching Grant Director and Director of HRD to coastal Kenya to see their organization and management and field operations of Tototo, and three one week exchange visits for PSTT in batches of 5 PSTT members; and one month PSTT refresher training. The consultancy would total approximately 7 months.
96. A marketing specialist or business venture consultant would be hired in the United States for 4 months to carry out a women solidarity and coffee niche marketing survey and analysis, prepare and cost out the marketing concept (including options), select US roaster(s) and NGO(s) to best market and manage the development of the WID COFFEE FUND, and sell the financial plan and financing arrangements to both roaster and NGO and set up the bank transference mechanisms. The same or another consultant would be hired to engage in a similar exercise in the European Economic Community.
97. Technical assistance would also be required to assist the Research and Planning Department carry out gender sensitive business feasibility studies for developing viable fresh vegetable and flower export market business activities with European importers for women cooperatives; dried fruit for health food and breakfast cereal manufacturing; and chili pepper and other spice commodity export promotion. This would approximate 12 months of technical assistance.

98. Technical assistance would also be provided to develop customer oriented gender sensitive agri-business productive package(GAPP) methodology and prepare technologically appropriate select packages for the most commonly requested enterprises. Technical assistance would be required for six months in project year 1 and three months each the additional two years or 12 months.

#### K. Project Costs and Financing

99. The CAAS Project grant would be requested to provide support to meet technical assistance requirements and short term overseas training for the GSCOOPS staff, HRD Director and Matching Grant Director and PSTTs to witness the management and operations of Tototo Home Industries in Mombasa, Kenya; a staff member of the Research and Planning Department to engage in export promotion study activities for one week at the International Trade Center and pay local training fees for attendance at EPADU export promotion seminars and training programs.
100. Additional funding would be sought from a donor or consortium of donors to pay for the following activities: export promotion related activities<sup>34</sup>; the GSCOOPS training component including contract staff, training equipment; transport costs for training and field operations; training stipends for short courses, specialist training, exchange visits and exchange sessions; supervision and communication costs between HRD staff, PSTT and union officers; GSCOOPS Development Fund, WID COFFEE FUND management; internal monitoring and evaluation; GAPP development; and vehicle and equipment allocations to UCA.
101. Because of the difficulty of moving about from society or group to other societies and groups in the target districts, PSTT members would be provided a 125cc or 185cc motorbike, spare parts and helmet and fuel allocations. To recover some of these costs, UCA would sell the motorbikes after 5 years at their depreciated price, with PSTT members provided first option to purchase. Taxi and bike hire allowances would also be provided so that in areas where it would be faster and safer to reach the societies using this method, the option is available. Per diem stipends would also be available for union officers or government officials required to provide technical assistance or training to GSCOOPS. Two four wheel drive double cabin pickups and one 4WD Suzuki would be provided to the Gender Specialist, GSCOOPS Senior Officer, and PSTT Coordinator to ensure timeliness of field supervision and training and independence of movement.

<sup>34</sup> E.g., trade promotion credit, export licenses, tax certificates and other legal certificates required for GSCOOPS to engage in an export oriented agribusiness.

102. The estimated project cost over five years is US\$ 3.2 million, out of which 56% or US \$ 1.8 million would be used as a matching grant for GSCOOPS. Approximately US\$ 280,500 would be allocated for technical assistance both in and out of Uganda; US\$ 100,000 to support integration of women into UCA sponsored technical training programs (GAITS) and the remainder to support institutional building and technical components (GCOOPS Model, Gender Venture Research and GAPP development).

Table 1. Estimated Number of GSCOUFS BY Type and Gender of PSII member

Type of GSCOUFS/ Gender of PSII member	PY1	PY2	PY3	PY4	PY5	Total
<b>Cumulative GSCOUFS1/</b>						
Male PSII member		80	120	210	255	255
Female PSII member		56	112	175	247	247
<b>Number of GSCOUFS being training</b>						
Mixed Primary & Credit Society						
Women's Group or Cooperative	125	125	150	150	175	175
	100	100	110	110	120	120
<b>Number of PSII members2/</b>						
Male PSII	8	8	9	9	9	9
Female PSII	7	7	9	9	9	9
Estimated no. females affected3/		3400	5000	9625	12550	12550
Total GSCOUFS		136	232	385	502	502

1/This assumes that males will bring 8 groups through AFP in 2 years and 15 in three and females will bring 7 groups through AFP in 2 years and 15 in three years.

2/This assumes that the existing WCSI Zonal Field Officers will be seconded.

Within the target districts, only one current zonal officer is female.

In the second phase, more emphasis would be on hiring female PSII's.

3/This assumes a MINIMUM of 25 households per group or society, having at least one female in the household.

Table 2. Phasing Arrangements for GSCOOPS Strategy Implementation: Uganda Cooperative Alliance

Activity	1-6	PY1 6-12	PY2	PY3	PY4	PY5
PHASE I. Establish Admin Structure at UCA	x					
Recruit and Hire						
Gender Specialist						
GSCOOPS Senior Officer						
PSTT Coordinator	x					
Secretary	x					
Drivers	x					
Recruit Technical Assistance						
--GSCOOPS implementation	x		x			x
--GSCOOPS PSTT training	x	x		x		
--WID COFFEE FUND market survey	x		x			
Order project vehicles & equipment	x					
Review district coop activities	x					
Build working relationships						
--with UCSU	x	x	x	x	x	x
--with NRCs	x	x	x	x	x	x
--with MCM	x	x	x	x	x	x
--with international agencies	x	x	x	x	x	x
Advertise for PSTT candidates	x					
Conduct PSTT Pre-selection Workshop	x					
Prepare annual implementation plan	x		x	x	x	x
Set up monitoring & evaluation system	x					
PHASE II. On the Job Training of PSTT		x				
Rapid Appraisal to identify GSCOOPS		x				
Local workshops-select GSCOOPS/PIAs		x				
Dialogue 1 initiated/completed		x	x	x	x	x
Short term Training at Tototo		x				
Short term Training at ITC		x				
Set up of GSCOOPS Development Fund & Matching Grant GSCOOPS proforma		x				
Liaise with PL480 Director/Coop Bank		x	x	x	x	x
Prepare GSCOOPS Credit Packages		x				
Build community relations with						
--local development oriented NGOs		x	x	x	x	x
--WID oriented NGOs		x	x	x	x	x
--district unions		x	x	x	x	x
--financial institutions		x	x	x	x	x
T.A. for WID COFFEE FUND setup (USA/UCA)		x				

55

PHASE III. Establish GAIT Scheme  
 --detailed set up and strategy  
 --publicity  
 --active promotion  
 GSCOOPS program continues  
 --Dialogue 2  
 --Dialogue 3  
 --Dialogue 4  
 --GSCOOPS Exchange Sessions  
 T.A. for WID COFFEE FUND (Europe/UCA)  
 Review HRD annual implementation plans for GS

x			
x	x	x	x
x	x	x	x
x			
x	x	x	x
x	x	x	x
x	x	x	x
x	x	x	x
x	x	x	x
x	x	x	x

Table 2. Phasing Arrangements for GSCOOPS Strategy Implementation: Uganda Cooperative Alliance  
(continued)

Activity		1-6	PY1 6-12	PY2	PY3	PY4	PY5
Phase III (cont'd)	Gender Venture Research(export)						
	--TA for chili peppers			x			
	--TA for other commodity spices			x			
	--TA for inputs-health cereal mfg.			x			
	--TA for cut flowers			x			
	--TA for fresh vegetable/fruit			x			
	--TA for GAPP development			x			
Phase IV.	Supervise PSTT members			x	x	x	
	field work trng/monitoring	x	x	x	x	x	x
	logbook review	x	x	x	x	x	x
	monthly program meetings	x	x	x	x	x	x
	Supervise GSCOOPS	x	x	x	x	x	x
	fieldwork trng/monitoring	x	x	x	x	x	x
	GSCOOPS exchange sessions	x	x	x	x	x	x
	Attend EPADU training seminars	x	x	x	x	x	x
	Prepare Customer-oriented GAPPs	x	x	x	x	x	x
Phase V.	Organize PSTT training at Tototo		x	x	x	x	x
	T.A. Review performance of PSTT						
	Train additional PSTT set				x		
	PSTT Refresher training workshop				x		
	Mid-term process evaluation of				x		
	--GSCOOPS/UCA mainstream activities				x		
	--GSCOOPS on UCSU activities						
	--GSCOOPS use/responsiveness to:						
	district & national unions						
	UCA subsidiary activities						
	--WID COFFEE FUND management				x		
	--GAITS use and effectiveness				x		
	GSCOOPS program revised				x		
	--Dialogues 1 through 4				x		
	--Exchange Sessions				x	x	x
	Prepare 2 export oriented GAPPs				x	x	x
	Assist with funding/credit/licenses/ clearances for export trade				x		
Phase VI.	Identify new set of PIAs			x			
	Monitor GAPPs in GSCOOPS					x	
	WID COFFEE FUND process evaluation			x	x		x
	GAITS process evaluation			x			x
	Cost/benefit analysis of GSCOOPS			x	x		x
	Final Evaluation						x

91

Table 2. Phasing Arrangements for GSCOOPS Strategy Implementation: Uganda Cooperative Alliance  
(continued)

Activity		1-6	PY1 6-12	PY2	PY3	PY4	PY5
Phase III	Gender Venture Research(export)						
(cont'd)	--TA for chili peppers			x			
	--TA for other commodity spices			x			
	--TA for inputs-health cereal mfg.			x			
	--TA for cut flowers			x			
	--TA for fresh vegetable/fruit			x			
	--TA for GAPP development			x			
Phase IV.	Supervise PSTT members			x		x	
	field work trng/monitoring	x		x	x	x	x
	logbook review	x		x	x	x	x
	monthly program meetings	x		x	x	x	x
	Supervise GSCOOPS			x		x	
	fieldwork trng/monitoring	x		x	x	x	x
	GSCOOPS exchange sessions	x		x	x	x	x
	Attend EPADU training seminars	x		x	x	x	x
	Prepare Customer-oriented GAPPs	x		x	x	x	x
Phase V.	Organize PSTT training at Tototo	x		x		x	x
	T.A. Review performance of PSTT			x			
	Train additional PSTT set				x		
	PSTT Refresher training workshop				x		
	Mid-term process evaluation of				x		
	--GSCOOPS/UCA mainstream activities						
	--GSCOOPS on UCSU activities				x		
	--GSCOOPS use/responsiveness to:						
	district & national unions						
	UCA subsidiary activities						
	--WID COFFEE FUND management				x		
	--GAITS use and effectiveness				x		
	GSCOOPS program revised				x		
	--Dialogues 1 through 4				x		
	--Exchange Sessions				x	x	x
	Prepare 2 export oriented GAPPs				x	x	x
	Assist with funding/credit/licenses/ clearances for export trade				x		
Phase VI.	Identify new set of PIAs			x			
	Monitor GAPPs in GSCOOPS					x	
	WID COFFEE FUND process evaluation			x	x		x
	GAITS process evaluation			x			x
	Cost/benefit analysis of GSCOOPS			x	x		x
	Final Evaluation						x

58

Table 3.

Incremental Staff, Vehicles and Equipment for the GSCOOPS Program  
Uganda Cooperative Alliance

Position/ Title	No. a/					Total
	PY1	PY2	PY3	PY4	PY5	
<b>A. Incremental Staff</b>						
Sr. Gender Specialist	1					1
GSCOOPS Senior Officer	1					1
PSTT member	15		3			18
Secretary	1					1
Driver	3					3
<b>B. Vehicles</b>						
4WD double cabin pickup(diesel)	2					2
4WD Suzuki (diesel)	1					1
125cc motorcycle	10					10
185cc motorcycle	5		3			8
<b>C. Equipment</b>						
Computer/assessorries	2					2
Photocopier	1					1
Cassette tape recorders	6		1			7
Telefax machine/assessorries	1					1
File cabinet	1					1
Bookshelves	2					2
Pocket calculators	20		23			43
Office furniture(lot)	7		1			8
Training package demos	16		19			35
Training materials(lot)	1		1			2
35mm camera	1					1
cash boxes and locks	2					2
logbooks	16	16	19	19	19	89
motorcycle spare parts(lot)	1		1		1	3

a/Figures indicate year-wise recruitment of additional staff & equipment.

Table 4.

Gender Sensitive Cooperative Program Costs1/  
Uganda Cooperative Alliance

	Unit	Unit Cost (US\$'000)	% of Cost		Number of Units					Base Cost(US\$'000)					Total
			FOREX	USHS	PY1	PY2	PY3	PY4	PY5	PY1	PY2	PY3	PY4	PY5	
<b>I. CAPITAL COSTS</b>															
<b>Vehicles</b>															
4WD pickup (diesel)	No	16.0	100		2					32.0					
4WD Suzuki	No	12.0			1					12.0					32.0
125cc motorbike	No	3.0	100		10					30.0	0.0	0.0	0.0	0.0	12.0
185cc motorbike	No	4.0	100		5		3			20.0	0.0	12.0	0.0	0.0	30.0
<b>Total</b>															32.0
<b>Equipment and Other</b>															
Office items-UCAa/	set	1.6	72	38	1					1.6	0.0	0.0	0.0	0.0	1.6
Office items-fieldb/	set	0.7	28	72	6		1			4.2	0.0	0.7	0.0	0.0	4.9
Computer & Accessories/	set	6.0	100		2					12.0	0.0	0.0	0.0	0.0	12.0
Photocopierd/	No	1.9	100		1					1.9	0.0	0.0	0.0	0.0	1.9
Telefax machinee/	No	2.0	100		1					2.0	0.0	0.0	0.0	0.0	2.0
Trng package demof/	set	0.2		100	17		20			3.4	1.0	0.0	0.0	0.0	5.4
Training materialsg/	set	1.5	40	60	2		1			3.0	0.0	1.5	0.0	0.0	4.5
Calculators	No	0.015	100		20		23			0.3	0.0	0.3	0.0	0.0	0.6
Tape recorders	No	0.2	100		6		1			1.2	0.0	0.2	0.0	0.0	1.4
35mm camera	No	1.0	100		1					1.0	0.0	0.0	0.0	0.0	1.0
Cash boxes and locks	No	0.2		100	2					0.4	0.0	0.0	0.0	0.0	0.4
Logbooks	No	0.01		100	16	16	19	19	19	0.2	0.2	0.2	0.2	0.2	0.9
Library items	l-sum	0.5			1	1	1	1	1	0.5	0.5	0.5	0.5	0.5	2.5
GSCOOPS Rapid Appraisal Fund	l-sum	6.0		100	1		1		1	6.0	0.0	6.0	0.0	6.0	18.0
GAITS Fundh/	l-sum	100.0		100		0.2	0.2	0.2	0.2	0.0	25.0	25.0	25.0	25.0	100.0
GSCOOPS Development Fundj/	l-sum	1800.0	40	60	0.1	0.2	0.2	0.3	0.2	180.0	360.0	360.0	540.0	360.0	1800.0
Gender Venture Research Fund	year	10.0	40	60		0.2	1	1	1	0.0	2.5	10.0	10.0	10.0	32.5
WID Coffee Fund ngt	year	6.0		100		0.5	0.7	1	1	0.0	3.0	4.5	6.0	6.0	19.5
<b>Total</b>															2009.1
<b>Tours &amp; Training</b>															
PSTT preselection	l-sum	1.5		100	1		1			1.5	0.0	1.5	0.0	0.0	3.0
PSTT training workshopsk/	l-sum	1.5	80	20	1		0.5			1.5	0.0	0.8	0.0	0.0	2.3
PSTT On-the-Job training	p-day	0.03		100	0.3		0.4			.0	0.0	.0	0.0	0.0	.0
Gender Awareness wkshop	l-sum	0.2		100	15		18			3.0	0.0	3.6	0.0	0.0	6.6
GSCOOPS exchange -UCA	l-sum	0.2		100	5	20	25	20	25	1.0	4.0	5.3	4.0	5.0	19.0
GSCOOPS exchange sessions	p-day	0.3		100	5	10	15	15	15	1.5	3.0	4.5	4.5	4.5	18.0
HRD staff/HG Dir to Tototo	l-sum	8.0	100			1		1		0.0	8.0	0.0	8.0	0.0	16.0
PSTT to Tototo	l-sum	6.0	100			1				0.0	6.0	0.0	0.0	0.0	6.0
Res/Plan-GAPP/export trng	l-sum	6.0	70	30		0.5	0.5	0.5	0.5	0.0	3.0	3.0	3.0	3.0	12.0
<b>Total</b>															82.9
<b>Total Capital</b>															2198.0

II. RECURRENT EXPENDITURES

Salaries and Allowances

Gender Specialist	p-yr	6.0		100	1	1	1	1	1	1	6.0	6.0	6.0	6.0	6.0	30.0
GSCOOPS Sr Officer	p-yr	4.0		100	1	1	1	1	1	1	4.0	4.0	4.0	4.0	4.0	20.0
PSTT	p-yr	2.5		100	1	1	1	1	1	1	2.5	2.5	2.5	2.5	2.5	12.5
Administrative Support Staff											0.0	0.0	0.0	0.0	0.0	0.0
secretary/clerk	p-yr	2.7		100	1	1	1	1	1	1	2.7	2.7	2.7	2.7	2.7	13.5
driver	p-yr	1.1		100	3	3	3	3	3	3	3.3	3.3	3.3	3.3	3.3	16.5

Total 92.5

Travel and Daily Allowances

General Secretary, UCA	p-day	0.05		100	5	10	12	12	12	12	0.3	0.5	0.6	0.6	0.6	2.6
HRD Director	p-day	0.04		100	50	50	65	65	65	65	2.0	2.0	2.6	2.6	2.6	11.8
Gender Specialist	p-day	0.04		100	120	120	135	135	135	135	4.8	4.8	5.4	5.4	5.4	25.8
GSCOOPS Sr Officer	p-day	0.02		100	180	180	180	180	180	180	3.6	3.6	3.6	3.6	3.6	18.0
USCU MID Officer	p-day	0.02		100	180	180	180	180	180	180	2.9	2.9	2.9	2.9	2.9	14.4
PSTT members	p-day	0.02		100	120	220	220	220	220	220	1.8	3.3	3.3	3.3	3.3	15.0
Driver	p-day	0.01		100	480	480	495	495	495	495	4.8	4.8	5.0	5.0	5.0	24.5

Total 112.0

Other

Vehicle Running Costs

4WD vehicles	vehicle-yr	7.0		100	3	3	3	3	3	3	21.0	21.0	21.0	21.0	21.0	104.9
motorbikes	vehicle-yr	1.1		100	7.5	15	18	18	18	18	8.3	16.5	19.8	19.8	19.8	84.2
Office Running Costs	office-yr	9.3		100	0.7	1	1.2	1.2	1.2	1.2	6.9	9.3	11.1	11.1	11.1	49.5
Office Rental Costs	unit-month	0.1		100	30	60	72	72	72	72	3.0	6.0	7.2	7.2	7.2	30.6
Computer maintenance	year	0.2		100	1	1	1	1	1	1	0.2	0.2	0.2	0.2	0.2	1.0
Fax operating	year	1.2	10	90	1	1	1	1	1	1	1.2	1.2	1.2	1.2	1.2	6.0
Equipment Maintenance	15% of cost	18.9	40	60	1	1	1	1	1	1	2.8	2.8	2.8	2.8	2.8	8.1
Motorcycle spare parts	15% of cost	62.0	40	60	0.5	1	1	1	1	1	4.7	9.3	9.3	9.3	9.3	41.9
4WD spare parts	5% of cost	44.0	60	40	1	1	1	1	1	1	2.2	2.2	2.2	2.2	2.2	11.0
Meetings and Seminars	year	3.0		100	0.5	1	1	1	1	1	1.5	3.0	3.0	3.0	3.0	13.5

Total 350.6

Total Recurrent

555.1

III. Technical Assistance

GSCOOPS implementation	p-mo	20.0	80	20	0.5	0.2	0.2	0	0	0	10.0	5.0	5.0	0.0	0.0	20.0
GSCOOPS staff training	p-mo	15.0	80	20	0.4	0.2	0.1	0	0	0	6.0	3.0	1.5	0.0	0.0	10.5
MID COFFEE FUND setup	study	25.0	100		1	1	0	0	0	0	25.0	25.0	0.0	0.0	0.0	50.0
GAPP Development	p-mo	20.0	80	20	0.2	0.3	0.3	0.2	0	0	4.0	6.0	6.0	4.0	0.0	20.0
Gender Venture Research	p-mo	20.0	80	20	0	6	3	0	0	0	0.0	120.0	60.0	0.0	0.0	180.0

Total 280.5

IV. Monitoring and Evaluation

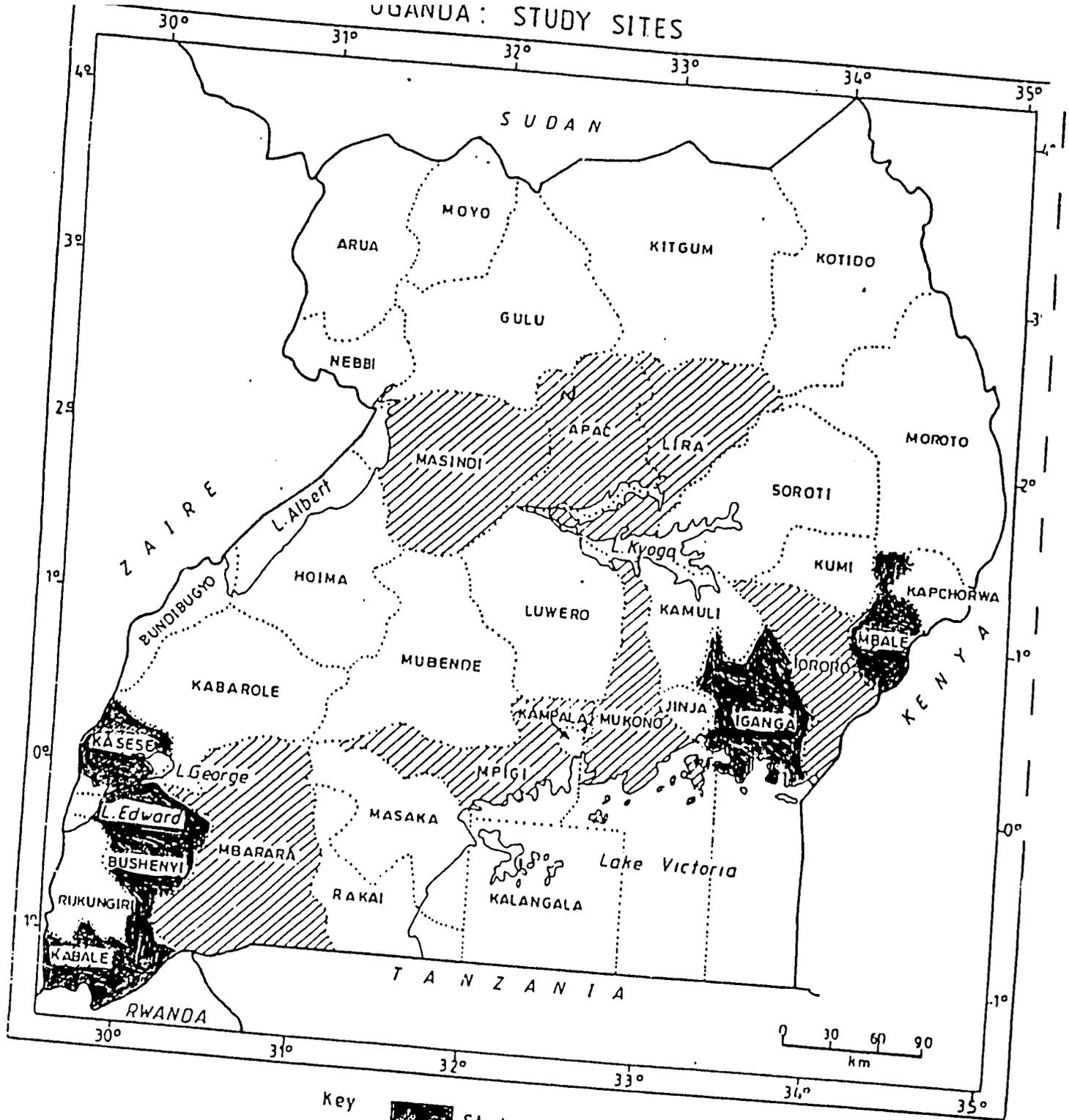
External monitoring	p-mo	30	60	40	0	0	3		3	0.0	0.0	90.0	0.0	90.0		180.0
---------------------	------	----	----	----	---	---	---	--	---	-----	-----	------	-----	------	--	-------

TOTAL BASE COSTS IN US\$'000

3213.59

6/.

# UGANDA: STUDY SITES



Key  Study sites (District)  
 District boundary

Figure 1.

GSCOOPS Organizational Arrangement  
Uganda Cooperative Alliance

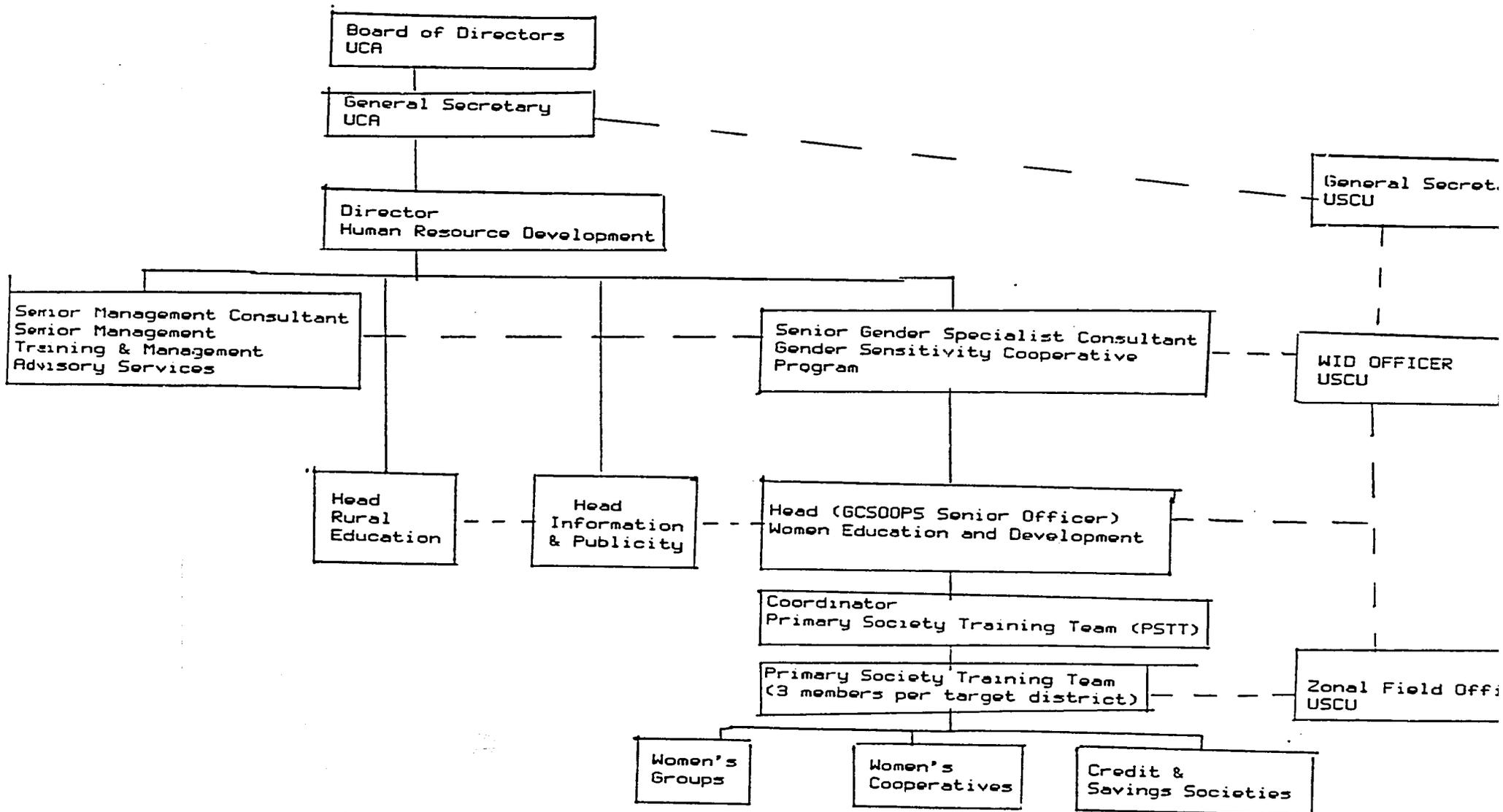
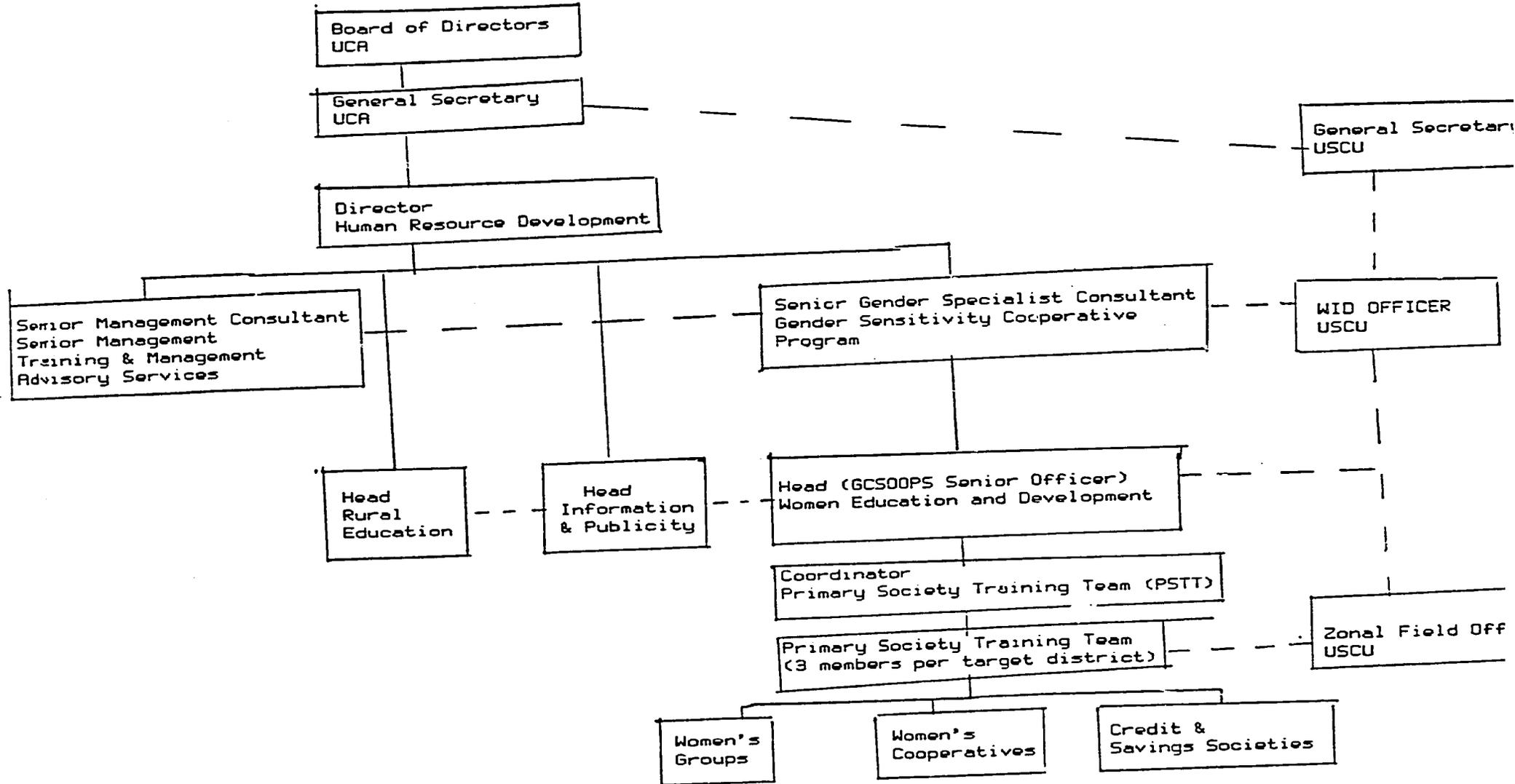


Figure 2.

Uganda Cooperative Alliance GSCOOPS and Education

Figure 1.

GSCOOPS Organizational Arrangement  
Uganda Cooperative Alliance



64