

PN ACA-411
93583

Participation of Women in the Economy and Reform: Uganda Country Assessment

Final Report

U.S. Agency for International Development

**Prepared for: Bureau for Global Programs,
Center for Economic Growth,
Office of Economic Growth and Institutional Reform**

**Prepared by: Jim Gohary, USAID
Yoon Joo Lee, USAID
Kristan Mitchell, Coopers & Lybrand
Sylvie Morel-Seytoux, Devtech, Inc.
Gayle Morris, Consultant to Coopers & Lybrand
Clare Wavamunno, Consultant to Coopers & Lybrand**

**Sponsored by: Private Enterprise Development
Support Project III
Contract No. PCE-0026-Q-00-3031-00
Delivery Order No. 15
Prime Contractor: Coopers & Lybrand, L.L.P.**

April 1997

**Coopers
& Lybrand**

EXECUTIVE SUMMARY

The process of political and economic reform underway in many developing countries offers the potential for women to contribute to economic growth in a more egalitarian and democratic fashion. However, in some countries, such as Uganda, it is unclear whether or not women are benefitting from new economic opportunities created by the reform process. Moreover, as developing countries struggle to reverse negative economic trends, it is important that both government and private sector leaders recognize women's economic contributions and capitalize on women's potential as agents of economic growth. In recognition of these concerns, the Center for Economic Growth has launched a new initiative, the Participation of Women in the Economy and Reform (POWER), a project that aims to strengthen women's economic participation.

As part of the POWER design process, country assessments of women's economic participation were undertaken in four countries. Uganda proved to be an interesting case study for the POWER project design in that the Government of Uganda (GOU) has recently implemented several measures to promote women's participation in public decision-making; moreover, non-governmental organizations (NGOs) that represent women's interests are numerous, vocal and strong. Through affirmative action measures, Ugandan women have achieved important gains in politics, and contrary to the literature on women in leadership, Ugandan women are using their political influence to represent women's issues and advocate for women. Despite all of this activity and high-level attention to women's *political* representation, little has been done to address women's *economic* participation. Women's formal economic participation in Uganda is still limited due to poor access to important productive resources such as credit, training, and information, as well as cultural perceptions that undervalue women's work and maintain strict gender-based divisions of labor.

This report is divided into two sections. Section I contains the team's recommendations -- or "key entry points" for the POWER project design as well as several possible approaches, or interventions, the POWER project could employ to exploit those entry points; Section II consists of the country analysis that supports the recommendations presented in Section I. The POWER team conducted analyses in three areas: women's participation in the formal labor force, women's participation as business owners, and women's participation in organizations that promote economic empowerment.

- Key Entry Points

Four guiding principles emerged from the team's analyses. The team applied these principles to identify key entry points -- that is, specific openings or opportunities for strengthening women's economic participation in Uganda. Furthermore, these guiding principles form the fundamental recommendations for the overall POWER project design process.

/

2

- (i) POWER activities should take an integrated approach to service delivery, especially in working with rural women.
- (ii) POWER activities should mainstream women into the formal economy and formal institutional structures, rather than support parallel ones that could ultimately marginalize women and their initiatives.
- (iii) POWER should work with existing organizations, rather than create new ones.
- (iv) POWER must have access to agricultural expertise.

To strengthen women's formal sector economic participation -- that is, women's participation in the formal labor force and the formal private sector, in organizations that promote women's economic empowerment, and as economic policy-makers -- the team suggests the following six areas as key entry points for the POWER project. These are not the only areas where the team saw potential to improve women's economic participation, but they are areas the team believes are most relevant to both Ugandan women and the objectives of the POWER project.

Entry Point #1: *Improve women entrepreneurs' access to sustainable financial services.*

Entry Point #2: *Develop indicators to assess the impact of recent economic reforms on women entrepreneurs -- both on existing women-owned enterprises and on women's ability to take advantage of new private sector opportunities and create new businesses -- and women workers.*

Entry Point #3: *Increase the participation of women-owned businesses as suppliers of goods and services to both the public and private sectors.*

Entry Point #4: *Increase the technical knowledge and skills of women in critical areas, primarily: growth sectors of the economy, production techniques, and marketing.*

Entry Point #5: *Strengthen women's influence in economic policy-making by facilitating linkages and exchanges between NGOs and other public and private organizations, locally, nationally, and internationally.*

Entry Point #6: *Increase women's participation as outgrowers (contract farmers) and increase their control over income earned from non-traditional agricultural activities such as drying fruits and growing cut flowers.*

Following are some of the highlights of the team's country analysis.

- Women in the Labor Force

Like women throughout Africa, women in Uganda are very active economically despite what official statistics report. In fact, women work approximately 15-18 hours per day. Women are responsible for 80% of food production for consumption, and provide about 50% of the labor for cash crop production; in all, women provide about 70% of Uganda's total agricultural labor. Rarely are women compensated for this work; since traditional divisions of labor give men the responsibility of marketing, men control the proceeds. In other words, women rarely see the income earned from their labor, even on cash crops. Some donor projects like USAID's pyrethrum project in Western Uganda, have developed innovative pay-out procedures to overcome these cultural barriers and improve women's access to and control over the income generated by their labor.

In addition to these agricultural duties, Ugandan women have the primary responsibility of caring for their families, that is, child-rearing, preparing food, and providing for basic needs, such as education and health care. Like their agricultural work, this household work is unpaid and undervalued. As a result, women also often take on a third set of activities to earn money for school fees and medical expenses. These income-generating activities -- such as fruit and vegetable marketing, poultry raising, or basket weaving -- are usually "informal" in that they are not registered businesses. Because women are the primary providers of household welfare, their incomes are often more critical for family survival than men's are. This snapshot of women's economic participation, though very general, is an illustration of rural life in Uganda; 90% of Ugandans live in the rural areas.

In contrast, women's participation in formal employment -- POWER's main interest -- is concentrated in urban areas and is quite low. Only about 5% of Uganda's economically active population is employed in the formal labor force. Of this 5%, about 20% are women; hence, women in the formal labor force comprise only about 1% of Uganda's total economically active population. Those women who are formally employed are typically concentrated in low level, "traditionally female" occupations such as nursing and teaching, and are generally absent from managerial and decision-making positions. Again, informants emphasized that socio-cultural constraints are one of the biggest obstacles to increased and improved employment for women. Lack of gender-disaggregated employment and wage data made it very difficult for the team to quantitatively assess women's position and mobility in the formal labor force *vis-a-vis* men. Moreover, the extent to which women have benefitted from new employment created by recent foreign and local investment remains unknown.

- Women in Business

Ugandan women -- especially urban women -- are faring somewhat better as owners, as opposed to workers. Some estimate that women-owned businesses comprise as much as 50% of the private sector and 40% of informal sector businesses. However, lack of a recent private sector survey or comprehensive data on women entrepreneurs made it impossible to make a statistically sound analysis of women-owned businesses. Although Ugandan women have always been

involved in informal business and commercial activities, four events have facilitated women's entry into business: the expulsion of the Asians in the early 1970s, the economic crisis and post-war rehabilitation period of the mid-1980s, government retrenchment in the late 1980s, and more recently, the AIDS pandemic. Women took over much of the Asian-dominated retail trade when Asians were forced to leave. A decade later, the end of the civil war left many women as heads of households in need of income, and the ensuing economic crisis forced married and single women alike to seek income-generating opportunities to supplement or provide family income. Later, economic and donor pressure pushed the Government of Uganda to downsize the civil service, forcing both men and women to create their own jobs, or become "self-employed." Retrenched women and wives of retrenched men entered the market place in increasing numbers. More recently, the AIDS crisis, which is leaving many orphans and female-headed households, has again augmented the importance of women's incomes to family survival. Since formal employment opportunities are limited, most women turn to self-employment, as entrepreneurs either in the informal or formal private sector.

In general, women-owned businesses are "the smallest of the small," oriented toward the domestic market (as opposed to export-oriented), and found in trade and commerce, primarily retail clothing, but are also in light manufacturing subsectors such as bakeries and garment production. More recently, women have turned gaps left by cuts in government provision of services into business opportunities. For example, women can be seen operating nurseries and health clinics. Although many urban women are active in the formal sector, their expansion and mobility between sectors and product lines is constrained by lack of access to credit, organizational support, training, and market information. While these constraints also hinder men, they are heightened for women due to discriminatory socio-cultural practices.

- Women's Participation in Organizations

Uganda has an extensive network of public and private organizations that are addressing -- or have the potential to address -- women's issues and interests. Such organizations include NGOs, village-based women's groups, business associations, trade unions, government agencies, and the Resistance Council system. NGOs in general (with the exception of specialized organizations like the Uganda Women's Finance and Credit Trust and FINCA which provide financial services to women microentrepreneurs) have not taken up the causes of businesswomen and women workers, or seriously addressed economic policy issues that may affect women. The "economic empowerment" initiatives of NGOs are usually limited to provision of basic training for women in income-generating activities. Moreover, trade unions and business associations -- two types of organizations important to POWER's objectives -- are the weakest link in the organizational network for women. This presents POWER with an opportunity to strengthen the ability of mainstream organizations to reach women workers and entrepreneurs. Most organizations in Uganda, both public and private, suffer from lack of adequate financial resources and pressure to be "all things to all people." In addition, in mainstream organizations, women have less influence over programming and policy-making as socio-cultural constraints often prevent them from attaining leadership or decision-making positions.

* * *

The process of political and economic liberalization underway in Uganda offers a "window of opportunity" for a project like POWER to work with USAID, the Ugandan private sector, and the GOU to ensure that women have equal access to new employment, business, and economic policy-making opportunities. While the government has made great strides in bringing women into the political process, it has done less to strengthen women's economic participation. Yet it is critical that policy-makers, business leaders, and donors consider the gender dimensions of recent economic developments during this period of transition. Moreover, the action must be timely. The open window may close at any time.

TABLE OF CONTENTS

EXECUTIVE SUMMARY

ACRONYMS

SECTION I: KEY ENTRY POINTS FOR STRENGTHENING WOMEN'S ECONOMIC PARTICIPATION

A.	INTRODUCTION	1
1.	The POWER Project	1
2.	Methodology	1
B.	RECENT TRENDS AND DEVELOPMENTS AFFECTING WOMEN'S ECONOMIC PARTICIPATION	4
1.	Country Context	4
2.	Mission Context	11
C.	POWER ENTRY POINTS	14
1.	Guiding Principles	14
2.	Entry Points	15

SECTION II: COUNTRY ANALYSIS

A.	THE LABOR FORCE FROM A GENDER PERSPECTIVE	25
1.	Why Gender Matters	25
2.	Gender-Based Differences in Sectors	26
3.	Gender-Based Differences in Occupations	30
4.	Gender-Based Differences in Management Positions	32
5.	Gender-Based Differences in Job Quality and Remuneration	35
6.	Gender-Based Differences in Unemployment and Re-employment	39
7.	Opportunities and Constraints to Women in the Formal Labor Force	40
8.	Current Initiatives in Support of Women in the Formal Labor Force	43
9.	Conclusions: Implications for POWER	43

C.	BUSINESS DEVELOPMENT FROM A GENDER PERSPECTIVE	45
1.	Why Gender Matters	45
2.	Characteristics of Women-Owned Businesses	46
3.	Opportunities and Constraints to Women Entrepreneurs	53
4.	Current Initiatives in Support of Women Entrepreneurs	63
5.	Conclusions: Implications for POWER	64
D.	ORGANIZATIONAL DEVELOPMENT FROM A GENDER PERSPECTIVE	67
1.	Why Gender Matters	67
2.	Organizations Addressing Women's Interests and Concerns	68
3.	Conclusions: Implications for POWER	83

ANNEXES

Annex A:	Bibliography
Annex B:	List of Contacts: Organizations Contacted and Individuals Interviewed
Annex C:	Scope of Work for the POWER Country Assessments

ACRONYMS

ACFODE	Action for Development
AHF	Africa Housing Fund
ANEPP	Agricultural Non-traditional Export Promotion Program
BOU	Bank of Uganda
CA	Constituent Assembly
CBO	Community Based Organization
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
EAP	Economically Active Population
EPADU	Export Policy Analysis and Development Unit
ERP	Economic Recovery Program
ESAMI	Eastern and Southern African Management Institute
FEMCOM	Federation of National Associations of Women in Business in Eastern and Southern Africa
FHH	Female Headed Household
FINCA	Foundation for International Community Assistance
GOU	Government of Uganda
HHS	Household Enterprise
IDEA	Investment in Developing Export Agriculture
ITC	International Trade Center
MHH	Male Headed Household
MOGCD	Ministry of Gender and Community Development
MSME	Micro, Small and Medium enterprise
NAWOU	National Association of Women's Organizations of Uganda
NBFI	Non-Bank Financial Institution
NGO	Non-Governmental Organization
NOTU	National Organization of Trade Unions
NRA	National Resistance Army
NRC	National Resistance Council
NRM	National Resistance Movement
NTE	Non-traditional Export
NUPAW	National Union of Plantation and Agricultural Workers
PID	Project Identification Document
POWER	Participation of Women in the Economy and Reform
PTA	Preferential Trade Area
PRESTO	Private Enterprise Support, Training, and Organizational Support
PVO	Private Voluntary Organization
RC	Resistance Council
ROSCA	Rotating Savings and Credit Association
SSA	Sub-saharan Africa
SSE	Small Scale enterprise
UCB	Uganda Commercial Bank
UEPC	Uganda Export Promotion Council

UGMC	Uganda Grain Milling Company, Ltd.
UIA	Uganda Investment Authority
UIB	Uganda Institute of Bankers
UMA	Uganda Manufacturers' Association
UNCCI	Uganda National Chamber of Commerce and Industry
UPC	Uganda People's Congress
USSIA	Uganda Small Scale Industries Association
UWEAL	Uganda Women Entrepreneurs Association Ltd.
UWFCT	Uganda Women's Finance and Credit Trust
WETSU	Women Engineers and Technicians Society of Uganda
WIDEM	Women in Development, Entrepreneurship and Management
WISE	Women in Small Enterprise

SECTION I

**KEY ENTRY POINTS FOR STRENGTHENING
WOMEN'S ECONOMIC PARTICIPATION**

A. INTRODUCTION

1. The POWER Project

The Center for Economic Growth is in the process of designing a new project to improve the ability of women to participate in the economy and in the economic reform or restructuring process. This new project, known by the acronym POWER (Participation of Women in the Economy and Reform), aims to enable and strengthen women's economic participation.

The project design process has been structured in four consecutive phases, each of which builds on the activities, dialogue, knowledge, and ideas of the previous phases. Phase I consisted of three inter-related activities which formed the analytical foundation for POWER: (i) a comprehensive review of the literature pertaining to women and economic policy change, legal and regulatory issues, business development, and institutional support and representation; (ii) a review of selected institutions that focus on women's economic issues; and (iii) an initial concept paper, which outlines the parameters of the POWER project in terms of its overall scope and possible activities.

This report is a product of Phase II of the POWER project design. In this phase, country assessment teams conducted field work in four countries: Egypt, El Salvador, Indonesia, and Uganda. Following completion of the four field assessments, the project team will produce a synthesis of findings from the four countries and develop a modified concept paper. Subsequently, the project team will begin Phase III, full project design, and Phase IV, implementation of pilot activities.

2. Methodology

a. POWER Country Assessment Objectives

The Uganda POWER Country Assessment team visited Uganda in January-February of 1995 for approximately three weeks. Their complete scope of work is contained in Annex C of this report. The Uganda team consisted of six members: Jim Gohary, USAID Private Sector Officer; Yoon Lee, USAID/Africa Bureau Economist; Kristan Mitchell, Coopers & Lybrand staff member and member of the core POWER design team; Sylvie Morel-Seytoux, advisor on Africa to USAID's Office of Women in Development; Gayle Morris, team leader and Agricultural Economist from Penn State-Erie; and Clare Wavamunno, staff member at the Bank of Uganda. The objectives of the field work were to inform the POWER design process by:

- gathering country-specific data and information on the opportunities and constraints to women's economic participation;¹

¹ Phase I activities and pre-field work discussions determined that the country assessment team's would focus on women's *formal* economic participation, as opposed to their *informal* activities, and women's involvement as owners of small and medium businesses as opposed to microenterprises. The team only looked at microenterprise

✓

12 ✓

- addressing relevant questions and issues left unanswered by the literature review;
- identifying critical "entry points" for strengthening women's economic participation; and,
- "testing the demand" for various initiatives under the POWER project with the objectives and parameters outlined in the POWER Concept Paper.

The task of identifying critical "entry points" for strengthening women's economic participation in each of the four countries was the primary focus of the country assessment teams. As outlined in the POWER concept paper, entry points are specific opportunities for strengthening women's economic participation. They are the potential "openings" in the numerous barriers women face in entering and advancing in formal employment and business ownership.

The role of the POWER project is to identify and expand these critical entry points so that women can gain access to a broader range of opportunities for economic participation. This means assisting women not only to take advantage of existing entry points, but also to widen and create new entry points by mitigating the specific barriers women face. Ultimately, the POWER project seeks to ensure that women not only have access to employment and business opportunities, but that they have a broader range of choice for economic participation.

b. Data Collection and Definitions

The team attempted to gather both quantitative and qualitative information on women's economic participation in Uganda. During the field work, the POWER team interviewed over 100 individuals in the USAID/Uganda mission, the Ugandan government, local and international NGOs and PVOs, private business associations, workers and business owners, and other international donors. Important primary documents were collected from government and donor offices and from university contacts. While the team conducted most of its research in Kampala, various team members were able to visit the town of Kabale in western Uganda; Luwero and Mpigi, two small towns in central Uganda; and Jinja, Uganda's main industrial city.

In terms of quantitative information, the collection of gender-disaggregated primary employment data proved especially troublesome. Overall, data on Uganda's labor market is sketchy and very limited. For example, the International Labor Organization's (ILO) Year Book of Labor Statistics does not even include Uganda; this is probably due to lack of data. At the national level, most of the survey and census data is too old to provide information on what has happened in recent years, particularly with regard to the economic reform program initiated in 1987. When current data is available, it often is not gender-disaggregated or comparable across sectors (e.g., firm size definitions may differ from sector to sector).

projects and activities when it saw the potential for "graduation."

Furthermore, there is no up-to-date survey of the private sector in Uganda. Recent economic reforms have rendered the Census of Business Establishments of 1989 virtually useless. Moreover, most studies of the private sector use different definitions of firm size depending on the project, donor, or government office that collected the data. This presented a problem to the team in that data on businesses collected from different sources was incomparable.

The richness of information obtained through interviews and focus group sessions, however, made up for the difficulty in acquiring reliable statistical information. The team found that the experience and expertise of their Ugandan informants was critical in identifying the entry points, brainstorming possible interventions, and providing the team with interesting anecdotal information when written information was absent.

B. RECENT TRENDS AND DEVELOPMENTS AFFECTING WOMEN'S ECONOMIC PARTICIPATION

This section sets out some of the recent trends and developments in Uganda's economic, political, and social context that have implications for women's economic participation. First, country-wide factors are described, followed by issues related to USAID/Uganda's program.

1. The Country Context

To understand why some of the entry points described later in this section were chosen, one must consider certain factors that are unique to the Ugandan context. These include: (a) the progress of the Government of Uganda's (GOU) economic reform program; (b) the GOU's commitment to promoting women's participation in public affairs and political liberalization in general; (c) the existence of a strong and dynamic network of NGOs and village-based women's groups; (d) the tension between customary and civil law; and (e) socio-economic factors. Each of these factors is discussed below.

a. Progress in Economic Reform

Uganda is emerging from 25 years of political and economic disruption. In the years immediately following independence in 1962, Uganda was regarded as one of the most progressive countries in Sub-Saharan Africa. However, civil war and economic deterioration have left the country in shambles. Between 1970 and 1980, GDP fell 25%, exports declined by 60%, and imports fell almost 50%. Education and health care systems deteriorated; there were severe shortages of basic goods and services, as well as severe distortions in goods, money and labor markets. Government budget deficits as a share of GDP were in double digits, and inflation skyrocketed to triple digits. One of the results of this period of economic crisis and instability was that many women were forced to take on income-generating responsibilities to supplement or provide family income, often as informal sector entrepreneurs or laborers. Today, Uganda's economic situation is improving, due in large part to the Museveni government's strong commitment to economic reform, but women remain important providers of household income.

Museveni's National Resistance Movement (NRM) government launched its Economic Recovery Program (ERP) in May 1987. The main goal of the ERP between FY87 and FY92 was to rehabilitate the economy and lay the foundation for sustained economic growth while simultaneously reducing poverty. The improvement in the economy since 1987 has been impressive. Between FY88 and FY93, real GDP grew at an annual average rate of 5.7%, or 2.8% per capita. It is estimated that real GDP grew by 4.5% in FY94. The economic program for 1993/94 - 1995/96 builds on this progress as it attempts to accelerate economic growth and sustain improvement in the social welfare of Ugandans. It focuses specifically on six areas: development and diversification of the economy's export base, mobilization of domestic savings, investment promotion, debt reduction, budget reform, and increased agricultural production.

In the area of budget reform, the Government of Uganda (GOU) has made significant strides in reducing federal expenditures through civil service reform and privatization. The government has retrenched over 150,000 civil servants and is in the process of privatizing many unprofitable parastatals. No one has quantified the impacts of these reforms on women *vis-a-vis* men. However, some have observed that (i) women are being retrenched at a higher rate than men due to the fact that they are often located in lower-level and lower-skill positions; (ii) the loss of a woman's job has greater impacts on the household than the loss of a man's job as women are the primary providers of basic household needs; and (iii) when men are retrenched, women (i.e., wives) are also often forced to seek out additional means of generating income, primarily through informal sector work, in addition to their daily household and agricultural responsibilities.

Agriculture continues to be and is expected to remain the backbone of the Ugandan economy. It generates about 90% of Uganda's export earnings and employs more than 80% of its labor force, over 85% of which lives in rural areas. Women comprise 80% of Uganda's agricultural labor force, although most of their work is unpaid and thus not reflected in formal labor force statistics. Production of food crops represents 73% of the agricultural sector, and cash crops account for 5%. Given the concentration of resources in agriculture and the low level of effective domestic demand (GDP per capita for 1994 was estimated at \$190), Uganda is forced to rely on agricultural exports, increased food processing, and technology innovations in food production to sustain its current level of economic growth. The GOU and major donors (including USAID and the World Bank) all agree that agricultural exports will be the "motor for economic growth" in Uganda. Diversification from coffee to non-traditional exports is the cornerstone of the GOU's agricultural growth strategy.²

Achievement of key economic reforms through the ERP such as exchange rate liberalization, privatization of the Coffee and Cotton Marketing Boards, and reform of trade and investment regulations has created new economic opportunities for both local and foreign investors. Thus, as a result of these reforms, new opportunities for women's economic participation should exist. However, it is not clear at this time whether or not Ugandan businesswomen are indeed moving into more dynamic and lucrative subsectors, and to what extent women are benefitting from new jobs created by recent investment. For example, reform of trade and investment regulations has resulted in about \$200 million of foreign investment flowing into Uganda since 1992. A survey by the Uganda Investment Authority estimates that between 1991 and 1994, foreign investment created about 40,000 jobs. However, this employment data is not gender-disaggregated. Similar questions arise related to the government's agricultural diversification strategy. As a result of recent policy reforms and other factors, the value of non-traditional exports increased from \$25.0 million in 1990 to \$70.8 million 1993, an increase of 183% in three years. Although women supply a large portion of the labor for the production of non-traditional exports and other cash crops, women's share of employment created and more importantly, income earned, from this increased agricultural activity is undocumented.

² Non-traditional exports are generally defined as commodities other than coffee, tea, tobacco, and cotton.

b. Political Liberalization

The GOU has taken important steps to mainstream women into the country's rehabilitation process through the promotion of women's participation in the political process. It has established organizational mechanisms to address women's issues and interests in public policy and resource allocation, addressed the systematic bias against women through legal reform, implemented affirmative action ("positive discrimination") measures, and "sensitized" public sector managers to the gender dimensions of their ministries' programs and policies through gender training.

New Organizational Structures: Ugandan women can influence public decision-making through three structures: the Resistance Council (RC) System, the Constituent Assembly, and the Ministry of Gender and Community Development (MOGCD).

During the guerilla warfare of the 1980s, the National Resistance Army (NRA)³ set up Resistance Councils (RCs) in areas they secured for maintenance of local security, recruitment, and bases for launching attacks. Upon ascension to national power, the NRA established the RC system throughout the country, parallel to the existing local government administrative structures. The RCs operate at five levels, from RC1 which has jurisdiction over a village, to the RC5 which oversees a district.⁴ As democratic decision-making and policing units, the RCs became vehicles for realizing Museveni's vision of a peasant-based national reconstruction movement. The RCs have five primary functions: (i) security; (ii) maintenance of law and order; (iii) dispute settlement in lieu of the formal judicial system; (iv) political education; and (v) mobilization of self-help efforts and resources. More generally RCs are involved in policy formulation and rule-making at the local level, and perform a "watchdog" role over local government authorities. The nine RC officers include a Chairman, Vice-Chairman, and Secretary as general positions; and Secretaries for Youth, Women, Information, Mass Mobilization/Education, Security, and Finance. Structurally, women are guaranteed representation at each RC level through a reserved seat system (the Secretary for Women seat is reserved for a woman), but their actual influence varies throughout the country.

Writing a new constitution is a priority for the NRM government. The government has established a Constitutional Commission, which has carried out an extensive educational campaign, engaged in dialogue with all sectors of society, and organized seminars to deal with specific interest groups such as women and demobilized soldiers. In March 1994, a 288-member national Constituent Assembly (CA) was elected to review the draft of the new constitution and make it a consensus document. The international donor and human rights community deemed the elections one of the freest and fairest Africa has ever seen. About 75 members of the total 288 members represent the opposition. Fifty-one women are members of the CA: 39 women

³ The NRA is the military wing of the NRM.

⁴ Uganda has 39 administrative districts.

were elected through affirmative action or "women's" seats⁵ (one from each district), 9 women successfully contested open seats, 2 women were nominated by President Museveni, and 1 woman occupies a trade union representative seat.

Finally, created in 1988, the Ministry of Gender and Community Development (MOGCD, formerly the Ministry of Women in Development, Culture, and Youth) is another channel women have to influence policy-making. The MOGCD has the mandate of ensuring positive integration of women into the mainstream of all development processes, from planning to evaluation, primarily through working with other sectoral ministries and public agencies, and more recently, private organizations to set the policy framework for gender sensitive development planning (Kabonesa, 1994).

Legal Reform: Uganda is currently governed by the 1967 Constitution which either specifically or by omission discriminates against women. In preparation for the new constitution, the MOGCD (with assistance from DANIDA) sponsored a project to ensure that women's rights were considered. As part of this project a document entitled "Proposals to the Constituent Assembly for the Promotion of the Rights of Women in the New Constitution" was written and widely circulated. The Constituent Assembly is currently debating a number of issues in the draft constitution with specific recommendations pertaining to women's rights such as citizenship, property rights, and general customary discrimination. Once a new constitution is ratified, old laws in conflict with the new constitution will be changed.

More specifically, the Uganda Law Reform Commission is currently developing a Domestic Family Bill which consolidates and modifies laws pertaining to marriage, divorce, child custody and property rights. Passage of the Domestic Family Bill should ensure greater equality for women in these areas. In addition, a Tenure and Control of Land Bill was submitted in draft form to the legislature in 1990 to reform the existing land tenure system. A technical committee on land tenure reform was established to review the existing status of land tenure, and to make recommendations to the Ministry of Finance and Economic Planning. The technical committee's recommendations are currently being reviewed and are being seriously considered as an addendum to the constitution. According to the team's informants, a majority of the people on the committee feel a freehold land tenure system will eventually be put in place in Uganda. Accompanied by a widespread public education campaign, the transition to a freehold land system could greatly improve women's ability to secure land title and thus obtain credit and premises to run businesses.

Affirmative Action Policies: The GOU uses the phrase "positive discrimination" to refer to its affirmative action policies for women. As mentioned earlier, seats throughout all five levels of the RC system and in the Constituent Assembly are reserved for women. In addition, Makerere University has instituted a special policy for women entering "traditionally male" fields; the university adds 1.5 points to admissions scores for female applicants to these fields. Also in the

⁵ It is anticipated that these reserved seats will be phased out after ten years.

area of education, the GOU is considering free education or reduced school fees for girls to encourage families to enroll and keep girls in school. The government is also considering a policy to hire more women than men until parity in public sector employment is achieved.

Gender Training: The Ministry of Gender and Community Development has run gender a series of training programs, including "gender sensitization" workshops for top-level public sector managers, district administrators, and political officers. Gender training is aimed at (i) increasing the gender sensitivity of decision-makers and thus the gender-equity of plans and policies by changing thinking, attitudes, and understanding of gender issues; (ii) educating professional women to make them more effective advocates for other women; and (iii) incorporating grassroots women's organizations directly into the planning and implementation process. For example, for improved incorporation of gender issues into the development process, the MOGCD assisted the Ministries of Health, Agriculture, Education, and Commerce to reformulate their sectoral policies to make them more gender sensitive (Kabonesa, 1994).

c. Strong Non-Governmental Organizations and Women's Groups

In addition to these government-driven initiatives, Ugandan women themselves are very active in promoting their own cause through various private organizations. As a result of the aforementioned economic and political reforms, the environment for women to participate in and form new organizations has greatly improved. Today, an extensive infrastructure of non-governmental organizations (NGOs), business and professional associations, and village-based women's groups exists. Women have initiated efforts that are both national in scope and village-level, working to raise general consciousness regarding the status of women and women's economic contributions (e.g., Action for Development, Uganda Women Lawyers Association, Ugandan Women's Entrepreneurs Association, Ltd.) and to provide direct financial and/or technical assistance to women (e.g., Uganda Women's Finance and Credit Trust). It is interesting to note, however, that while many of these organizations undertake lobbying and advocacy activities, few have taken up the causes of businesswomen and women workers, or seriously addressed economic policy issues that may be affecting women.

d. Tension between Statutory and Customary Law

In order to have a clear understanding of the factors that impede women's economic participation in Uganda, it is also important to understand the legal, regulatory and customary framework within which Ugandan women live and work. The laws which relate to marriage, divorce and inheritance in particular are an integral part of the general pattern of discrimination against girls and women in Ugandan society. Complicating the system is the existence of a "dual legal system;" most private matters such as marriage and inheritance, are governed by two parallel sets of laws -- statutory and customary.

Overall, the Ugandan legal and regulatory system is governed by Statute Law, Customary Law, and Common Law. The courts administer Statute and Common Law concurrently with Customary Law unless the latter is inconsistent with Statute Law, at which time Customary Law

prevails (Mukasa-Kikonyogo, 1992). Statute Law consists of acts or laws passed by Parliament or the legislature. Customary Law consists of accepted practices, customs and norms which are enforced by the society in which they are prevalent. In Uganda there are over 37 tribes, each of which has its own customary laws which are applicable to members of that tribe (Mukasa-Kikonyogo, 1992). Though Customary Law is traditionally not written, some of these customary laws may be incorporated into court decisions (through judgements), and within existing statutes. Despite the presence of Statute Law, in reality, most Ugandans live their lives according to Customary Law. Common Law in Uganda is based on the Common Law of England, which is still applicable when cases are not covered by either Statute Law or Customary Law.

The dynamic -- or tension -- between statutory and customary law has particularly important implications for women's economic participation. For example, in the case of Uganda's inheritance law (described below), customary practices mentioned are illegal according to statutory law. Nevertheless, it is very difficult to enforce those rights when conflicts arise, due to lack of education on the formal legal system, as well as the high value Ugandans place on customary practices. In fact, because the lives of most Ugandans are economically and socially interdependent within their extended family, speaking out against these customary practices is usually unacceptable or unrealistic. Moreover, the police neither have the human or financial resources, nor the expertise to enforce the law in the rural areas. In most cases, the Resistance Councils make decisions on family conflicts, viewing them as relevant to the interest of the community. Thus, while in many cases statutory law serves to protect women, the protection is rarely granted due to the system of enforcement that is in place.

Uganda's inheritance law has no doubt the greatest impact on women's financial security and independence. Inheritance is officially governed by the Succession Act of the Laws of Uganda and the Succession (Amendment) Decree of 1972. The Succession Act is specifically designed to protect the wife or wives and the dependent children of the deceased man. According to the Act, the wife/wives are supposed to receive 15% of the assets, the customary heir 1%, all acknowledged children 75%, and dependent relatives 9%. However, in most cases, family members and clan leaders ignore this law and distribute property according to customary laws and practices. Such practices permit the relatives of the deceased to enter his wife's house without permission and take any moveable property. The woman is normally left with two choices: she can either marry another man in her husband's clan, or leave the clan without her children or any possessions.

Clearly, customary inheritance practices threaten women's economic livelihood and survival. Under Customary Law, her earnings, property, and business belong to her husband, or in the event of his death, his family. Such customs are widely practiced, especially among lower-income and rural households, even though they are illegal. Since the provisions of the official Succession Act (like many of the other statutes and acts) are not widely known or understood in Uganda, they are rarely enforced.

e. Socio-economic Factors

Uganda is one of the least urbanized countries in Africa. Approximately 90% of Ugandans live in rural areas. Poverty is more prevalent in the rural than urban areas, and rural poverty is more severe. Moreover, poor households in Uganda tend to be larger, have older and less educated household heads, and are more likely to be headed by a woman. Women head approximately 30% of Uganda's households (World Bank, 1993b).

The spread of AIDS and the recent civil war also have important gender dimensions; simply stated, they have increased the number female-headed households and orphans, and thus forced more women to take on paying economic activities. In some parts of the country, as many as 20% of the children are orphans whose parents have died of AIDS. Moreover, young women have a higher incidence of AIDS than young men; " ... the statistics on AIDS cases [in Uganda] show that young women aged 15-19 are five times as likely to be infected with AIDS than young men of the same age group. This greater degree of risk for women persists [through] the 20-24 age group" (UNICEF, 1992, p. #). This higher risk is due in part to the early sexual activity of Ugandan women and polygamy, which are perpetuated by traditional stereotypes of women's roles and low rates of female enrollment at the secondary school level. As school fees often represent as much as one-third of household budgets, families can rarely afford to send all of their children to school; girls are often the ones to remain in the home.

Other socio-cultural factors one must seriously consider when analyzing women's economic participation in Uganda are the gender-based division of labor and women's dual role. Traditional divisions of labor, which persist in rural areas and among lower-income households, relegate women to production and not marketing roles, thus limiting their access to and control over income. In other words, women provide the labor, men market the goods and collect the proceeds. In addition, Ugandan women are constrained by their "dual roles" in society, as household manager and income earner. Men work on average 8-10 hours per day, while women work 15-18 hours per day. Household labor includes the provision of fuel and water, cooking, cleaning, and childcare. In general, labor performed outside the household consists of growing food and cash crops in rural areas, and petty trading in urban areas. Women's traditional role as mother and caretaker has reduced their access to services and inputs such as credit, technology, training, and information; limited their employment opportunities; and limited their time available to attend training and participate in organizations.

2. Mission Context

a. Priority Areas of Programming

The overall goal of USAID/Uganda is to establish the basis for sustainable improvement in the standard of living of Ugandans. The mission's sub-goal is to promote sustainable, equitable economic growth on a competitive, diversified basis. Four strategic objectives support this goal and sub-goal, consistent with the agency's four pillars: encouraging economic growth, stabilizing population growth, protecting the environment, and building democracy. Including P.L. 480 funds, USAID/Uganda's FY 96 budget request was almost \$37 million.

Unlike many other USAID field missions, USAID/Uganda has allocated a considerable portion of its FY96 budget to its Economic Growth Strategic Objective, which accounts for \$29 million out of \$37 million. Of the \$29 million, about \$10 million, or one-third, is devoted to increasing rural incomes. These activities revolve around three projects:

- Agricultural Non-Traditional Export Promotion Program (ANEPP), a policy reform project that provides assistance to the Government of Uganda as an incentive to encourage the development of a policy and regulatory environment conducive to exports;
- Investment in Developing Export Agriculture (IDEA), an agribusiness and export development project that promotes production of agricultural exports. It builds on Uganda's strong comparative advantage in producing a range of products sought by regional and international markets; and,
- Private Enterprise Support, Training, and Organizational Support (PRESTO), a microenterprise support project that is currently in the design stage and will focus on firm-level assistance and credit for microenterprises in order to increase skills and productivity.

b. Target Group

USAID/Uganda's primary target group is poor, rural men and women, although some mission activities target small and medium enterprises. While POWER's target group of formal sector women entrepreneurs and employees may not appear to be consistent with the mission's focus, the assessment team identified several points of intersection between the mission's and POWER's target groups. Given the country context described above, the team sees a particular opportunity to work with small and medium-scale women entrepreneurs and women decision-makers. Such women are well-positioned to serve as role models for other women and young girls, and as

catalysts for challenging traditional views of Ugandan women.⁶ These women are beginning to have important impacts on political and economic decision-making as they take their seats in the Constitutional Assembly, as they expand their businesses and occupy positions on boards of directors, and as they build strong networks with other women.

The country assessment team identified four growth areas in the economy that should offer particularly good opportunities for women's participation, both as employees and entrepreneurs: production and marketing of non-traditional agricultural exports, tourism, value-added processing, and private provision of public services. The assessment team also identified a number of dynamic women entrepreneurs who are ready take advantage of opportunities in these growth sectors. Though many of these women may appear to be relatively "well-off," they still lack access to critical business inputs such as technical and financial resources, and marketing information. Support to this group of formal sector women entrepreneurs would contribute to economic growth through job creation, increased production of goods and services, and the generation of foreign exchange. For example, women entrepreneurs in grain milling, floriculture and mushroom production have already established important contract farming relationships with rural women. POWER could help increase women's access to stable incomes by strengthening these buyer-seller linkages between rural women and formal sector enterprises (both women- and men-owned) through work with producer and businesswomen's associations.

The Ugandan context presents POWER with the opportunity to work with women in economic decision-making positions. With the GOU's affirmative action policies, more women are assuming influential policy-making and advocacy positions -- as public sector managers, national legislators, local-level politicians, business owners, and leaders of organizations. POWER project activities can train women and men decision-makers in the gender dimensions of economic policies, from the firm-level to the national level, enabling them to inform the policy process on women's issues and interests.

c. Treatment of Gender Issues

USAID/Uganda has focussed on gender in the design of its recent economic growth projects and has established ambitious targets for reaching women beneficiaries. For example, the mission has addressed gender issues in the IDEA and PRESTO project designs -- the two mission projects most relevant to POWER -- primarily through quotas. The IDEA project paper states that 40% of all individuals assisted by the project will be women, and 50% of firms assisted will be women-owned. The log-frame in the PRESTO project PID states that 60% of persons trained by the project will be women.

⁶ For example, the Women Engineers and Technicians Society of Uganda (WETSU) has initiated an outreach program in which women engineers and technicians visit schools and encourage young girls to stay in school and take math and science courses.

However, exactly *how* the mission will achieve, monitor, and measure the stated gender targets is not clear. Mission staff are aware of the need to incorporate gender into project design and implementation, but is not quite sure "how" to do it. Specifically, the lack of data on women's economic participation in Uganda makes it difficult to identify women for project participation when quotas exist. But USAID/Uganda does have a good track record in incorporating gender into project planning:

In one sense, USAID/Uganda defies common wisdom. There is a conspicuous lack of mission-level policies and procedures geared toward integrating gender concerns into the mission's portfolio. Yet, USAID/Uganda has come a long way toward fully institutionalizing a gender-sensitive approach to its activities. Progress on three out of four program objectives is being measured to some degree by gender-disaggregated performance indicators. At the project level, all projects designed within the last three years incorporate gender concerns (Foster, 1994, p. 4).

C. POWER ENTRY POINTS

1. Guiding Principles

POWER's objective of strengthening women's economic participation provides numerous opportunities to work with a wide cross-section of women, as the case study of Uganda shows. Broadly speaking, POWER will be a tool that USAID field missions can employ to help reach the gender targets established by their project designs; the POWER project will also be able to assist mission's fully incorporate gender considerations in the design and evaluation of their economic growth projects.

Based on fieldwork conducted in Uganda, the country assessment team has identified four "guiding principles" for the overall design of POWER. The entry points and interventions described in the next section are based on these four recommendations:

- (i) **POWER activities should take an integrated approach to service delivery, especially in working with rural women.** In other words, when designing programs to provide services such as training, credit, and information, these should be coordinated with provision of other services, such as legal information, where appropriate.
- (ii) **POWER activities should mainstream women into the formal economy and formal institutional structures, rather than support parallel ones that could ultimately marginalize women and their initiatives.** For example, POWER could facilitate linkages between the informal/semi-formal financial sector and the formal financial sector to improve the delivery of financial services to women, and integrate them into mainstream structures.
- (iii) **POWER should work with existing organizations, rather than create new ones.** In Uganda and throughout most of the developing world (as discussed in the literature review), political and economic liberalization has brought about a rapid proliferation of NGOs and other private associations including trade unions and business/professional organizations. POWER should work to make these structures that are already on the ground more effect and self-sustainable, rather than establish new organizations.
- (iv) **POWER must have access to agricultural expertise.** In Africa in particular, private sector development, women's economic participation, and agriculture are closely linked. Many opportunities to export high-value agricultural products and processed foods are emerging. Women should naturally flow into these areas due to their traditional roles in agriculture, but they are not. Now is the time to ensure that the doors are open for women's entry into these growth areas.

2. Entry Points

Though the GOU and USAID/Uganda have made substantial progress in improving the environment for women's economic participation, much more needs to be accomplished if women are to fully participate in the Ugandan economy and society. Most importantly, the gender dimension needs to be addressed explicitly in the country's strategies for economic growth with equity. The Participation of Women in the Economy and Reform (POWER) project can assist USAID/Uganda and the GOU to develop strategies and implement projects that will increase and strengthen women's economic participation. In general, POWER activities can be used to assist USAID field missions to:

- strengthen, diversify, and broaden the skills of women workers -- managers, professionals, and laborers;
- increase the capacity of women entrepreneurs, including enabling women microentrepreneurs to "graduate" to small businesses, or assisting informal sector women to move into the formal sector; and helping women diversify into more lucrative subsectors;
- strengthen those associations and organizations that work with women workers and women entrepreneurs to provide sustainable vehicles to implement and monitor initiatives in support of the first two activities; and,
- develop data collection strategies and data analysis tools that will enable policy-makers and donors to: (i) recognize the economic contributions of women, (ii) understand the constraints to women's economic participation, and (iii) design projects, programs, and policies that better address these issues and opportunities.

Following are descriptions of six "entry points" the country assessment team identified as most relevant to the POWER project design. "Entry points" are specific "openings" or "opportunities" that the assessment team believes are critical for strengthening women's economic participation. "Interventions" are the mechanisms or actual activities to be undertaken to actually implement the entry points.

The following pages provide a description of each entry point, why it was chosen, and a number of suggested interventions that POWER could potentially undertake to take advantage of the entry point. In some cases, interventions will be described at one or more of the following levels: mission, country, and region. This is because the POWER assessment team may have identified specific entry points or interventions directly relevant to strengthening women's economic participation, but that fall outside of the mission's current project portfolio described in Section B.2.

Entry Point #1: Improve women entrepreneurs' access to sustainable financial services.

Women entrepreneurs in Uganda, even those with formal, registered businesses, face many constraints to obtaining financial services. Many of the constraints women face in obtaining financial services are shared by their male counterparts, for example, a financial sector that is unaccustomed to working with small-scale businesses; lack of credit history; poor business plans and feasibility studies; and lack of management skills. However, these constraints are heightened for women due to socio-cultural practices that discourage women's education and are sometimes outright discriminatory.

In addition to these constraints, women face gaps in services offered by Uganda's financial markets; there appears to be a significant group of women entrepreneurs that have "outgrown" or "graduated" from NGO lending programs that target women, such as the Uganda Women's Finance and Credit Trust (UWFCT) and FINCA, but do not have the experience or credit history to interact with formal commercial banks. The deregulation and privatization of the banking sector and financial liberalization policies of the current government provide an environment conducive to the creation of innovative financial services and delivery mechanisms to address this gap in the provision of financial services to women.

Finally, with no comprehensive survey of Ugandan women entrepreneurs available and no strong businesswomen's association, donors often have difficulty identifying women participants for their private sector development projects.

Interventions -- Mission-Level: USAID/Uganda can take advantage of this entry point through ANEPP and the new PRESTO project. Following are some illustrative examples of interventions that POWER could undertake through ANEPP and PRESTO to improve women's access to financial services. They address both the client-level and institutional-level constraints to women's access to financial services:

- Through PRESTO, POWER could create and/or strengthen linkages between formal banks and NGO lenders that serve primarily small-scale women entrepreneurs (e.g., UWFCT and FINCA) to enable women who "graduate" from NGO financing to make a smooth transition to a commercial bank. Greenland Bank and the Coop Bank are good commercial bank candidates for such linkages. Specific activities include: designing linkage mechanisms; facilitating the actual linkages; providing training to commercial bank staff to help them deal with women clients, evaluate small projects, and use asset-based lending practices; and integrating gender issues into the "Financial Markets Liaison Group" and the donors' microenterprise group.

- Traditionally, NGO lenders have treated women as project "beneficiaries" rather than "clients." POWER could work with PRESTO to provide technical assistance in delivery of financial services to NGOs that serve primarily women to enable such organizations to provide savings and credit to their clients on a commercial basis. Activities could include using the Uganda Institute of Bankers (UIB) to train NGO loan officers, giving the NGOs a stronger commercial orientation.
- The ANEPP project has proposed a venture capital facility to finance non-traditional agricultural exports in its recent project amendment. POWER could help the mission identify potential women applicants, and provide the necessary technical assistance to make them attractive candidates for funding.
- Through PRESTO, POWER could provide technical assistance to the Uganda Women Entrepreneurs Association Ltd., the Uganda Manufacturers Association (UMA), Uganda National Chamber of Commerce and Industry (UNCCI), and/or Uganda Women's Finance and Credit Trust to ensure that their training programs in business plan development and feasibility studies reach and include women.

Entry Point #2: Develop indicators to assess the impact of recent economic reforms on women's entrepreneurs -- both on existing women-owned enterprises and on women's ability to take advantage of new private sector opportunities and create new businesses -- and women workers.

Uganda is somewhat of a success story in Africa in that it has implemented extensive economic reforms over a relatively short period of time. USAID has played a major role in assisting the Government of Uganda to implement those reforms. It is obvious from national accounting statistics, such as the value of non-traditional exports, that the reforms have had a significant economic impact, at least at the national level. However, evaluations of USAID/Uganda's major policy reform project, ANEPP, do not elaborate on the human-level impacts of economic policy reform, let alone the gender dimensions of those impacts. USAID/Uganda expressed to the POWER team that it would like assistance in developing indicators to measure the human-level, including gender, impacts of Uganda's economic reform program, and more specifically, the mission's economic policy reform projects. The issue at hand is less related to assessing the negative impacts of economic reform on women; rather it is to determine the extent to which women are able to take advantage of the new opportunities created by reform.

Due to limited field time and an extensive scope of work, the POWER team was unable to provide a detailed description of how to develop specific human-level indicators for measuring the impacts of economic policy reform. However, this is an area in which POWER could provide the mission with assistance. Lack of adequate baseline data on the private sector will be an important obstacle to consider in developing the indicators.

Interventions -- Mission-Level: Activities that POWER might undertake include:

- Under the ANEPP project, POWER could develop a methodology to measure the impact of economic reform on the growth and expansion of women-owned businesses, specifically the extent to which women have been able to take advantage of new private sector opportunities created by economic reform. Another area where POWER could assist in developing indicators is women's participation in household decision-making.
- POWER could conduct a survey of women- and men-owned businesses to determine the extent to which each have been able to diversify into new sectors that have been opened by economic reform, and to gather data from entrepreneurs about how economic policy reforms have affected their business earnings and decisions.
- POWER could review indicators used by USAID mission policy reform projects world-wide, identify lessons learned, and test selected indicators by conducting sample surveys.
- Currently, the Uganda Investment Authority (UIA) does not collect gender-disaggregated data on jobs created by new investment. POWER could work with the UIA to implement a data management system that monitors jobs created by gender, then assess the impacts of foreign investment on women's formal sector employment.

Entry Point #3: Increase the participation of women-owned businesses as suppliers of goods and services to both the public and private sectors.

Women entrepreneurs are already involved in many subsectors that produce goods and services that larger businesses -- including restaurants, hotels, and corporate offices -- and government agencies require, such as: uniform and furniture production; floral arranging; bakeries; secretarial services; and fruit and vegetable production. However, many constraints prevent women-owned businesses from becoming suppliers of goods and services to other institutions and businesses: (i) they are often too small to bid for large orders; (ii) women lack information on available contracts and the procurement process itself; and (iii) the government procurement system is corrupt.

Interventions -- Mission-Level: Through the IDEA and PRESTO projects, POWER could work with the mission to implement activities such as the following:

- Create and/or strengthen producer associations so that women can jointly bid for large orders, rather than compete for the few small orders. For example, many members of the Uganda Women Entrepreneurs Association are tailors; assisting the tailors to form an active sub-group could enable more women-owned tailoring enterprises to win large contracts to supply both the government and private sector with items such as uniforms or linens (e.g., tablecloths, hospital linens, and curtains). The Masese Women's Association may be a good model for this type of activity.
- Assess current government procurement procedures, and identify and implement strategies to streamline the system. PRESTO work in this area should assist women, as well as men, entrepreneurs. POWER could provide additional input and analysis to ensure that reforms improve women's access to the government procurement system.
- Through PRESTO, POWER could work to strengthen existing private sector associations such as the Uganda Women Entrepreneurs Association (UWEAL), the Uganda Manufacturers Association (UMA), the Uganda National Chamber of Commerce and Industry (UNCCI), and/or the Uganda Small Scale Industries Association (USSIA) to better reach and deliver critical marketing and procurement information to women members. This could include assisting UWEAL to obtain permanent office space and staff; determining the interest in/feasibility of forming a women's wing of UMA or UNCCI; strengthening the USSIA's women's desk; and/or helping one of these associations create a directory of women entrepreneurs.

Entry Point #4: Increase the technical knowledge and skills of women in critical areas, primarily: growth sectors of the economy, production techniques, and marketing.

Lack of a strong businesswomen's organization or mainstream private sector association that serves women entrepreneurs impedes the flow of business information and services to women entrepreneurs. Several businesswomen interviewed claimed that after finance, access to information was their most serious constraint. Moreover, poor skills and information further limit women's ability to obtain finance and other critical business services, as well as formal sector employment.

In addition, there is currently no institutional mechanism that can either (i) provide an integrated package of business, legal, technical, and financial information to women-owned small and micro businesses, or (ii) coordinate between the development of training programs and the training needs of specific sectors or subsectors, and/or the specific needs of individual firms. The existence of women's associations, business associations, and trade unions provides some infrastructure for dissemination of information, services, and training in these areas.

Interventions -- Mission-Level: POWER can work with on-going or planned mission projects such as IDEA and PRESTO to strengthen one or more existing business associations -- such as the Uganda Women Entrepreneurs Association (UWEAL), the Chamber of Commerce (UNCCI), the Uganda Manufacturers Association (UMA), the Uganda Export Promotion Council (UEPC), and/or the Uganda Small Scale Industries Association (USSIA), to better deliver critical information and services to their women members. Specifically:

- POWER could assist PRESTO strengthen private associations to develop, implement, and publicize training courses that more effectively reach and serve women entrepreneurs. Women are requesting "hands-on" training in production techniques; business management; strategies for writing proposals and business plans; and market analysis/project identification. In Uganda, NGOs have demonstrated use of the media as an effective outreach tool. POWER could explore innovative training delivery and outreach mechanisms such as home-based learning for individuals or groups via radio or television.
- Through IDEA, POWER could work to strengthen the UEPC and other export and producer associations (e.g., Uganda Floriculture Association) to improve their outreach and provision of services and export information to women. POWER could also help the UEPC create a roster of qualified women entrepreneurs to participate in trade missions.
- POWER could assist PRESTO to establish a "one-stop fee-for-services shop" where women could obtain legal, business, and financial services from several NGOs under one roof. This could even be a mobile unit. The FIDA/UWFCT legal-credit project provides an interesting model and starting point.

- Through PRESTO, POWER could assist a government agency (such as the Ministry of Trade and Industry), UWEAL or another business association such as UMA, USSIA, or UNCCI establish a mentoring program for women entrepreneurs. The U.S. Small Business Administration's Office of Women's Business Ownership has developed an effective model called Women's Network for Entrepreneurial Training (WNET), which is a volunteer-based mentor/protege program that links established women business owners with women entrepreneurs who are ready to grow. This model has recently been expanded to include a roundtable format, where a range of individuals gather to form a peer group for business counseling and mentoring. POWER could pilot these models in a developing country setting like Uganda.
- Through PRESTO or ANEPP, POWER could establish a linkage between the Uganda Investment Authority (UIA) and UWEAL (for example) and develop a data-base of women entrepreneurs that might be eligible to participate in a divestiture or serve as joint-venture partners for a local or foreign investor.

Interventions -- Country-Level:

- Through seminars or workshops, POWER could educate trade union leaders, Resistance Council members, women legislators, and other advocacy groups on economic issues such as relevant policy reforms and new private sector opportunities so they can more effectively represent women entrepreneurs in decision-making fora and ensure free flow of information to women entrepreneurs. Work with these individuals could also include leadership training and training in lobbying and advocacy techniques.
- Tourism and related services are areas that appear promising for women's employment. The GOU is planning a new tourism training center, which could provide an excellent test case for developing new methods and types of training that are more favorable to women's participation and future employability. POWER could work to make the GOU's tourism training program: (i) conducive to women's participation by identifying and eliminating the barriers to women's attendance (e.g., lack of childcare, time and length of courses); and (ii) *private sector-driven* by assessing the private sector's employment requirements, identifying the training needed to meet those needs, sharing this information with the training institute, then structuring the training curriculum around the private sector demand for labor. If successful, this model could be replicated with other subsectors.

Entry Point #5: Strengthen women's influence in economic policy-making by facilitating linkages and exchanges between NGOs and other public and private organizations, locally, nationally, and internationally.

While there is a significant amount of networking between women's organizations in Uganda, their leverage at the policy level could be strengthened through increased information sharing and strategizing on common agendas. In a recent paper on the women's movement in Uganda, Dr. Joy Kwesiga states, "There is no point in having millions of women's groups all over the country if their collective power is not being used to bring about change. NGOs therefore have a challenge now and beyond 1995 to have sustained action with a common voice which receives support from all women." In particular, there is a need to increase communication between women's NGOs and non-gender specific groups which are committed to the advancement of women to broaden the support base concerned with gender and development.

Interventions -- Country-Level: POWER could strengthen linkages between the following types of organizations:

- Trade unions and NGOs/women's groups (especially FIDA and ACFODE);
- NGOs and trade unions with informal sector women;
- Government agencies and NGOs;
- Resistance Councils and Women's Councils; and,
- Private sector associations and universities, to share economic research.

Examples of the first three types of linkages follow:

Trade Unions and NGOs: Interviews with the National Organization of Trade Unions (NOTU), as well as individual union members and leaders, confirmed that legal assistance is needed to establish standard grievance procedures for sexual harassment in the workplace. Union officials stated that while such procedures should be included under union protections, they have delayed action due to the socio-cultural sensitivity surrounding the problem. In such cases, where an outside perspective could shed light on a possible solution, POWER could facilitate exchanges of union officials with unions (or other organizations) in neighboring African countries that have successfully developed and enforced such procedures. Moreover, to address some of these legal issues, POWER could link NOTU with an NGO that specializes in addressing women's legal issues such as FIDA or ACFODE.

Organizing the Informal Sector: Another area where POWER could organize linkages and exchanges is between informal sector women workers or entrepreneurs, and formal lobbying and advocacy structures such as trade unions, the Resistance Council system, and women's NGOs. Women such as domestic workers, market traders, and agricultural laborers are not organized (some informal associations of market women do exist, but these are primarily informal savings and credit groups), and generally remain unprotected by business and labor regulations. For example, although NOTU's mandate includes representation of domestic workers, they have not met international labor standards in this area.

Government Agencies and NGOs: The Ministry of Gender and Community Development (MOGCD) already has strong ties to the NGO community. However, other ministries that deal with economic issues, such as the Ministry of Trade and Industry, the Ministry of Finance and Economic Planning, and the Ministry of Labor, do not have strong relationships with women's groups. While the MOGCD is supposed to serve as the coordinating body for these linkages, many women interviewed felt that the MOGCD did not understand their issues as economic actors -- as businesswomen and employees -- and thus wanted to develop relationships with the appropriate sectoral ministries. POWER could determine the most appropriate mechanism for established such relationships by assessing the feasibility of activities such as the creation of an "Inter-Agency Committee on Women-owned Businesses," or strengthening existing women's desks.

In addition to the establishment of linkages within a single country, the value of establishing linkages through exchanges of women and organizations both regionally and internationally, was repeatedly brought to the POWER assessment teams' attention by those interviewed. POWER could assist in facilitating such cross-border linkages and exchanges. For example, effective models of organizing informal sector women exist, such as the Self-Employed Women's Association and Women's World Forum in India. POWER could assist women in the informal sector in several ways: by facilitating an exchange or seminar for interested NGO, trade union or Resistance Council leaders and leaders of effective informal sector organizations in other countries; or by introducing the needs of informal sector women to formal organizations in Uganda through a workshop or seminar and developing some kind of linkage between the two groups.

Entry Point #6: Increase women's participation as outgrowers and increase their control over income earned from non-traditional agricultural activities such as drying fruits and growing cut flowers.

Women are traditionally responsible for 80% of Uganda's food production, yet they do not appear to be well-positioned to take advantage of new opportunities in the formal labor force as outgrowers (i.e., contract farmers), entrepreneurs or exporters of agricultural products. Moreover, women frequently provide the majority of the labor on cash crops, but rarely do they have access to the income generated, because husbands are traditionally responsible for marketing the goods produced.

Intervention -- Mission-Level: POWER could work with IDEA to ensure that women control the income generated from their labor and have the necessary training to become contract growers by:

- Providing organizational strengthening and training to village-based women's associations, such as the groups working with Fruits of the Nile and Gloca Investments;
- Working with individual entrepreneurs and firms to establish policies and outreach mechanisms that support women's participation and direct compensation, such as using female extension agents, encouraging women to register in their own names, and developing company payment policies that pay only the person registered. The system used by the Agro-Management Group in their pyrethrum outgrower scheme provides a good model worthy of replication.
- Training women in improved agricultural technologies associated with post-harvest handling of crops; improved production practices; and value-added processing techniques, such as solar-drying, and jam and juice-making.

* * *

This section has presented the Uganda country assessment team's recommendations for both the POWER project design and strengthening women's economic participation in the Uganda context. The following section, the Country Analysis, will provide detailed analyses of women's participation in the labor force, business, and organizations to provide both qualitative and quantitative support for the entry points and recommendations discussed in this section.

SECTION II
COUNTRY ANALYSIS

A. THE LABOR FORCE FROM A GENDER PERSPECTIVE

1. Why Gender Matters

Uganda's economy and thus labor force is agriculturally-based; sustainable economic growth in Uganda in the foreseeable future will come from agriculture. Women play a vital role in Uganda's agricultural output: women are responsible for the production of about 80% of Uganda's food requirements, and about 50% of its cash crops. Overall, women make up 70% of the agricultural labor force, mainly in the unpaid subsistence sector. Despite this significant contribution, women usually do not control the use of the income generated from their agricultural labor. As noted in a recent World Bank report, Uganda: Growing Out of Poverty:

Women decided on the use of the funds generated from the sale of crops in relatively few cases: 39% of the time for food crops (one-third of this jointly with men) and 17% of the cases for cash crops (a little less than half the time in conjunction with men) (World Bank, 1993b, p. 35).

Further devaluing women's economic participation in the agricultural sector is the fact that women's work in agriculture has traditionally not been valued by her family and is often under-reported in national statistics (World Bank, 1993b).

Women's labor force participation in Uganda, as in most developing countries, can be divided into two, sometimes three, categories: first, their unpaid household work, which includes childcare, food preparation, care of the elderly, and family health and welfare; second, their unpaid agricultural labor on subsistence and/or cash crops; and very often third, their involvement in income-generating activities. Despite their innumerable contributions to the household, women face a number of gender-specific constraints that limit their access to productive inputs, employment, and services. Moreover, they are frequently hindered in their ability to gain control over crucial material and non-material resources. Gender inequities in access to health care and education, and women's exclusion from participation in formal organizations and/or decision-making processes makes it increasingly difficult for Ugandan women to maintain their daily household and income-generating responsibilities.

Information on women's labor force participation is important for three reasons: (i) it assists in the clarification and recognition of the economic contributions of women, (ii) it increases the understanding of the economic and social difficulties facing working women, and (iii) it improves policies and programs designed to address labor market constraints encountered by women. Moreover, changes in women's employment and/or wages greatly affect the individual woman and her household. Previous research has documented the importance of women's income in meeting household and family expenses (Blumberg, 1989). Women are frequently responsible for food and clothing expenses, as well as for the payment of school fees.

While the formal, counted labor force in Uganda is very small, based on POWER's objectives and emphasis, this chapter focusses on women's formal labor force participation.

2. Gender-Based Differences in Sectors

Uganda does not have a recent labor force survey.⁷ Based on the 1989 Manpower Survey, formal employment in 1988 constituted only 5.3% of the economically active population⁸ in Uganda. The term "formal employment" includes those workers officially represented in the payrolls of government and private businesses. The term does not include casual laborers, contract farmers, or employees of unregistered businesses. The remaining 95% of the economically active population is engaged primarily in subsistence-level and cash crop farming; while sometimes this work is paid, it is usually not counted in official labor force statistics.

Table 1 shows Uganda's total formal labor force by sector and gender for 1987. Women represent 23.8% of total government employment, compared to 13.6% in the non-government sector. The higher employment rate for women in government reflects the high number of women in the Ministries of Education and Health. The fact that women constitute only 20.2% of formal employment -- yet are estimated to comprise 70% of Uganda's total agricultural labor -- clearly indicates that the majority of work performed by women is unreported and/or occurs in the informal sector.

TABLE 1
Formal Sector Employees by Sector and Gender for 1987

Sector	Female	Male	Total	% Female	% Male
Government	58,239	185,956	244,195	23.8	76.2
Non-Government	18,194	115,838	134,032	13.6	86.4
Total	76,433	301,794	378,227	20.2	79.8

Source: Household Budget Survey for 1989-90 and Integrated National Household Survey for 1992-93
Statistics Department, Ministry of Finance and Economic Planning, 1994.

Table 2 shows the distribution of household population in Uganda by employment status disaggregated by gender and location (rural/urban).⁹ Table 2 shows similar percentages of men are employed as workers in the urban (43.4%) and rural economies (41.4%). Women are less

⁷ Data for this section was drawn from the following sources: 1989 Manpower Survey, 1989 Census of Business Establishments, 1989 Civil Service Census, 1989-1990 Household Budget Survey, 1992-1993 National Integrated Household Survey, and "Uganda: Growing Out of Poverty," World Bank, 1993.

⁸ The International Labor Organization defines "economically active" as those who work (or are looking for work or are available for work) in wage and non-wage activities in both the formal and informal sectors.

⁹ The variation in the labor force participation rates given in the GOU's 1989 Manpower Survey and the World Bank's Uganda: Growing Out of Poverty are due to differing data collection methodologies. Nevertheless, Table 2 is useful for its representation of the sectoral and locational distribution of Uganda's labor force.

likely than men to be employed in both urban (30.6%) and rural (35.1%) locations. Reflecting the economy's reliance on agriculture, the industrial sector employs less than 10% of all workers in both the urban and rural areas. In the urban areas, the services sector absorbs the highest proportion of the labor force -- both male and female. In the rural areas, agriculture absorbs almost equal percentages of female and male labor, and represents the largest employer. Based on the March 1994 membership roles of the National Union of Plantation and Agricultural Workers, women represent 24% of tea industry employees, 28% of sugar industry employees, and 20% of all coffee workers.

TABLE 2
Distribution of Population by Employment Status, Gender, and Location¹
 (percent of population in each category)

Employment Status	Urban		Rural	
	Male	Female	Male	Female
Members not in labor force ²	56.6	69.4	58.6	64.9
Members in labor force	43.4	30.6	41.4	35.1
Agriculture ³	5.6	7.5	33.7	33.0
Industries ⁴	8.7	1.3	1.3	0.2
Services ⁵	27.6	20.4	6.3	1.8

Source: Uganda: Growing Out of Poverty, The World Bank, 1993.

Notes: ¹ These are contributions of individuals by **principal occupation**.

² Members not in the labor force include those who are too young or old to work, students, those attending to household work, pensioners, renters, and a small undefined residual category of "others."

³ Agriculture includes farming, fishing, animal husbandry and forestry.

⁴ Industries includes both modern and traditional (cottage) manufacturing as well as construction, electricity, gas and water.

⁵ Services consists of all the rest.

It is important to point out that data presented in Table 2 is by "principal occupation." Women (or more likely their husbands who complete census surveys) are most likely to report themselves (or their wives) as a housewife, even when they also undertake income-generating activities such as cash cropping or running a small enterprise. Thus, the actual percentage of working women is probably much higher than Table 2 implies.

The majority of agricultural employment is on family farms with the family (adults and children) providing the labor.¹⁰ During peak labor demand periods (e.g., weeding and harvesting) different strategies are used in different parts of the country to secure additional labor. For example in the North and East labor-sharing is common, while in central Uganda additional labor is hired and paid in cash.

TABLE 3
Urban and Rural Paid Employees by Sector and by Gender in Uganda

Sector	Small Scale Enterprises			
	Urban		Rural	
	Male	Female	Male	Female
Agriculture	281	10	4,991	248
Industry	6,074	594	11,682	180
Services	6,681	10,196	9,188	3,409
Total	13,036	10,800	25,861	3,837

Sector	Household Enterprises			
	Urban		Rural	
	Male	Female	Male	Female
Agriculture	86,141	14,743	1,448,040	210,862
Industry	2,525	144	37,084	1,132
Services	7,417	553	17,635	965
Total	96,083	15,440	1,502,759	212,959

Source: Integrated National Household Survey, 1992-93, Statistics Department, Ministry of Finance and Economic Planning, 1994.

Table 3 presents the number of paid employees in small scale enterprises (SSE) and household enterprises (HHS) by gender and by industry.¹¹ The number of female paid employees in SSE represents nearly 50% of total paid employees in the urban area, but only about 10% in the rural area. This rural-urban variation is due to the fact that most rural women are engaged in informal or subsistence-level agricultural activities. Women as paid employees are concentrated

¹⁰ The average household possesses 1.35 hectares of farmland and 1.03 hectare of other available land.

¹¹ SSE employ more than 5 workers, and HHS employ less than 5 workers.

40

in the services sector in both urban and rural areas. Typical jobs held by women in small-scale services enterprises include secretary, seamstress, hotel worker, and domestic.

The percentages for HHS are similarly low for female paid employees. In both urban and rural areas, just over 10% of paid employees are female. This data reinforces an observation already made in this report: although women are responsible for the majority of Uganda's economic production, most of women's work is not counted in national statistics. Because women frequently work without formal payment or recognition, their labor is undervalued by society and under-reported by national statistics.

Table 4 shows the distribution of household population by activity and by gender. Job segregation by sex, which reinforces traditional gender stereotyping, is illustrated in the high percentage of women listed as helpers in household enterprises and attending domestic duties, and the low percentages of women as government/parastatal and private sector employees. There are almost 3 times as many women as men working in household or domestic positions, and almost 5 times as many men working in the public and private sectors as employees.

TABLE 4
Distribution (%) of Household Population by Gender and Activity Status in Uganda

Activity Status	Male	Female	Total
Too Young, Old, or Disabled	27.2	26.1	26.6
Students	27.0	20.6	23.8
Self-Employed	25.0	21.7	23.3
Government/Parastatal Employee	3.1	1.1	2.1
Private Sector Employee	6.3	1.5	3.9
Household Helper	6.9	16.1	11.5
Domestic Duties	3.7	12.6	8.2
Unemployed	0.5	0.3	0.4
Political, Religious, Others	0.3	0.0	0.2
Total	100.0	100.0	100.0

Source: Integrated National Household Survey, 1992-93, Ministry of Finance and Economic Planning, 1994.

3. Gender-Based Differences in Occupations

Without a recent labor force survey, it is difficult to analyze the differences in female and male occupations in Uganda. Constructed from the National Census of Civil Servants, Tables 5 and 6 provide additional data that illustrate job segregation in occupations as well as sectors, based on gender. Women are concentrated in a limited range of occupations: clerical and service, technical and semi-professional, and elementary occupations. Even in these categories, women still constitute significantly less than 50% of all employees.

TABLE 5
Skilled Employees in Government Establishments by Occupation and Gender in Uganda

Occupational Category	Female	Male	Total	Percent Female
Administrative and Managerial	875	15,101	15,976	5.5
Professionals	1,099	5,413	6,512	16.9
Technicians & Semi-Professionals ¹	27,722	53,267	80,989	34.2
Clerks & Service Workers	5,256	20,025	25,281	20.8
Agriculture-Related Workers	445	3,316	3,761	11.8
Craftspeople & Artisans	66	1,042	1,108	5.9
Machine Operators & Assemblers	38	579	617	6.2
Elementary Occupations ²	187	884	1,071	17.5
Unspecified	194	596	790	24.6
Total	35,882	100,223	136,105	26.4

Source: "Women, Work, and Trade Unions: A Case of Uganda," Rosemary N. Ssenabulya, December 1994.

Notes: ¹ Technical and semi-professionals include veterinary and medical assistants, nurses and midwives, administrative assistants, supervisors, and bookkeepers.

² Elementary occupations include routine tasks such as cleaning, washing, sweeping, delivering goods and messages, digging, lifting etc.

The Ministry of Education is the largest employer of women. The majority of these women work as either technicians/semi-professionals (31%), or as professionals (22%). The Ministry of Health is the second largest employer of women. The Ministry of Health shows an employment pattern similar to the Ministry of Education -- 5,561 women (57%) were classified as technicians/semi-professionals and 19% were considered professionals.

The second area of female concentration is in the category of "elementary occupations." This category consists of jobs which involve routine tasks such as cleaning, washing, delivering goods or messages, guarding, digging, lifting and carrying. The clerical and service workers category is the third area of female concentration. Librarians, stenographers and typists, data entry operators, office clerks, cashiers, receptionists and telephone switchboard operators are examples of occupations in this third area. All of these jobs generally entail low-skill, repetitious work with little opportunity for advancement.

Thus, in general, women are concentrated in those occupations that focus on serving and caring for others, while men hold decision-making positions or occupations requiring the handling of machinery. Women represent only a small percentage of total workers who are employed as managers, skilled agricultural workers, or artisans.

TABLE 6
Skilled Employees in Non-Governmental Establishments by Occupation and Gender

Occupational Category	Female	Male	Total	Percent Female
Administrators & Managers	72	695	767	9.4
Professionals	432	2,030	2,462	17.5
Technicians & Associate Professionals	2,945	8,628	11,573	25.5
Clerks	3,394	3,695	7,089	47.9
Service & Sales Workers	434	766	1,200	36.2
Skilled Agricultural & Fisheries	4	43	47	8.5
Craftspeople & Artisans	161	5,057	5,218	3.1
Plant & Machine Operators	57	996	1,053	5.4
Unspecified	97	500	597	16.2
Total	7,596	22,410	30,006	25.3

Source: "Women, Work, and Trade Unions: A Case of Uganda," Rosemary N. Ssenabulya, December 1994.

As shown in Table 6 above, the employment pattern of women in the non-government sector is similar to that of women in the government sector. Women are concentrated as technicians and associate professionals, clerks, and service and sales workers.

UB

Sometimes, specific job requirements deter or prevent women from applying for certain positions. For example, the Cooperative Bank Limited requires its loan officers to ride a motorcycle to enable them to monitor their clients. Traditionally, women do not ride motorcycles in Uganda. Similarly, some factory jobs require night shift work and women have traditionally not been allowed to work at night. Security is also an issue since in certain areas it is not considered safe for women to walk to their homes after night work.

In other cases, there are "some jobs that women do better" such as weeding, factory work, office administration and nursing, explained the Personnel Manager at Kakira Sugar Works during an interview with the POWER assessment team. As of December 1994, about 10% of Kakira's 8,000 employees were women according to Kakira Sugar Works personnel records; the number of women workers is low not because of discriminatory practices, he explained, but because of "the nature of the work." Women outnumber men in three of thirty-two positions at the factory: personnel (60.71%), guest house (57.6%), and factory cleaning (54.55%), but are completely absent from twelve positions (e.g., garage, factory office, boiler and curing, railway transport, and carpentry) and comprise less than 10% of workers in seven other positions (e.g., electrical, laboratory, security, and agricultural work). While the Personnel Manager stated that the company is considering policies to promote women's employment, union leaders at the National Union of Plantation and Agricultural Workers (NUPAW), which has a branch office on Kakira's grounds, feel that the company should be doing more, like providing childcare facilities.

Similarly, a visit to a rose farm near Entebbe showed preferences for women in certain jobs. The rose farmer interviewed preferred to hire women in the packing shed, for example, because women handle the flowers more carefully than men.

4. Gender-Based Differences in Management Positions

Overall, women occupy a small percentage of managerial and professional positions in government jobs as well as non-government jobs. As illustrated in Table 5, women hold less than 6% of all administrative and managerial positions, and 17% of professional positions in the public sector. The percentages in non-government occupations are very similar to those in government. As shown in Table 6, 9% of administration and managerial positions are held by women, and 18% of professional positions are staffed by females. Because women are not well-represented in management positions, they tend to have less influence over decision-making and policy-making and tend to be concentrated in positions with little mobility.

An interesting exception to women's generally low representation in management is found in the political arena. As shown in Table 7, men have traditionally held those public sector jobs which involve decision-making. Compared to other developing countries, however, the ratio of women in politics and decision-making in Uganda is high. President Museveni's appointment of Dr. Specioza Wandira-Kazibwe, a woman, as Vice President of Uganda in late 1994 further enhanced women's influence at the top levels of policy-making. Dr. Wandira-Kazibwe was first elected to a political position by contesting an affirmative action or woman's seat in her district.

The box on page 10 on women in banking illustrates the low numbers of women employed in top management positions within the Uganda Commercial Bank (UCB). While women's hiring practices at UCB mirror what is occurring in other industries, Nile Bank provides an illustration of what can occur when a firm hires top level management that is "gender sensitive." At the Cooperative Bank Limited, 33% of top management positions are held by women.

TABLE 7
Women in Public Sector Decision-Making Positions in Uganda

Levels	# of Women	% of Women
Ministers ¹	5	17
Permanent Secretaries	5	20
Judges	4	17
Chief Magistrates	5	23
Under-Secretaries ²	12	35
Parliamentarians	43	16
Constituent Assembly Delegates ³	51	18
District Managers	6	16

Source: Women in Development Department, Ministry of Gender and Community Development, 1994.

Notes: ¹ Ministers include two Cabinet Ministers, one Minister of State, and two Deputy Ministers.

² Professional stage achieved through promotion.

³ Currently Uganda is debating a draft constitution.

Mrs. Assey Mukasa, Managing Director of The Uganda Grain Milling Co. Ltd. (UGMC), a holding company that is 48% government-owned, explains that while the numbers of women in management have increased over the last five years, the persistence of low numbers is directly linked to a mentality that cannot envision women as professionals, managers, or leaders. This mentality permeates Ugandan society. More generally, women's advancement into management is limited to due women's dual roles and cultural perceptions of women. Several informants stated that employers are often reluctant to promote women into management positions because they fear women will take maternity leave and/or will be frequently absent from their jobs.

45

UGANDAN WOMEN IN BANKING

Women's participation as managers in the banking sector essentially mirrors their participation in public sector management. The highest level executives in the banking system are, in general, men. A closer look at sex-disaggregated data on staff composition at two Ugandan banks illustrates the point. However, upon comparison of UCB (a parastatal) and Nile Bank's (a private bank) staff distribution, it appears that women may be somewhat more mobile in the private sector.

The Uganda Commercial Bank (UCB): Although women comprise about one-third of all management positions at UCB, a parastatal bank, they do not hold any of the top three positions, where real policy-making occurs. Women are found mainly at the lowest two management levels – Supervisor and Banking Officer – "but these women somehow never filter through quickly to the top" (Kwesiga, 1994, p. 8). In fact, if you look just at the top ten management levels, women's participation decreases to 20%; in the top seven levels, it goes down to 12%. The only position where women outnumber men is at the lowest level.

UCB Staff Distribution by Rank and Sex as of September 1994

RANK	MALE	FEMALE	TOTAL	PERCENT FEMALE
Chairman/MD	1	0	1	0
Executive General Manager	3	0	3	0
General Manager	3	0	3	0
Assistant General Manager	10	3	13	23
Chief Manager	29	3	23	9
Assistant Chief Manager	13	2	15	13
Senior Manager	17	3	20	15
Manager	19	9	28	32
Assistant Manager	28	6	34	17
Sub-Manager	57	20	77	26
Banking Officer	197	97	294	33
Supervisor	79	97	176	55
TOTAL	456	240	696	34

Source: Uganda Commercial Bank, 1994, in Kwesiga, 1994, p. 9.

The Nile Bank: The Nile Bank, a private bank owned by indigenous Ugandans, shows a slightly different situation. Of its current staff, 48 of 123, or 40% are women, and 5 out of the 13 members of the Senior Managerial Team (38%), the bank's main decision-making body, are women. However, Kwesiga argues that this is not typical: "It happens that the Managing Director is 'gender sensitive' and engages any woman he finds competent" (Kwesiga, 1994, p. 9).

5. Gender-Based Differences in Job Quality and Remuneration

There is a wide discrepancy in men's and women's wages, in large part because women tend to be employed in jobs that require fewer skills and have less upward mobility. Leaders of a trade union and a large parastatal confirmed that wages and benefits for men and women doing the same job are equal. In addition to the low percentage of women in formal employment, the few women who are employed in the formal sector are concentrated in lower wage jobs associated with the provision of services and care-giving such as teachers, nurses, and secretaries.

Wage data in Uganda is even more scarce than employment data and gender-disaggregated wage data is virtually non-existent.¹² A 1993 World Bank study on poverty in Uganda shows that monthly returns to family household labor in farming in 1991 were roughly \$17.00. The monthly wages of casual agricultural labor and permanent labor in 1992 were \$19.44 and \$11.00 respectively. Government wages for low level positions averaged \$35.00 to \$70.00 per month which resulted in many government workers taking on second jobs, often as entrepreneurs in the informal sector. This trend is typical of many African countries that are undergoing structural adjustment. These "informal" sector wages are considerably lower than the average monthly wages of \$171.50 for formal sector employment, as shown in Table 8a.

Table 8a reveals some interesting information. Women represent about 15% of all employment in the industries represented in Table 8a. Assuming that wages for men and women are approximately equal, that is, that the average wage for men in a certain industry group is the same for women, the following conclusions can be drawn: (See also Table 8b)

- *Women are in general concentrated in less lucrative subsectors.* In two out of the three subsectors that have the highest female participation rates (retail trade [29.3%], hotels and restaurants [37.2%], and other services [36.9%]), the average monthly wages are lower than the overall average monthly wage.
- *However, at least in the formal sector, the average wages in the three subsectors with the highest female participation rates is higher than the average wages of the three subsectors which employ the most men.* In the three subsectors with the lowest female participation (i.e., the highest male participation) -- building and construction [4.8%], agriculture [6.2%], and electric, gas and water [10.2%], average monthly wages are considerably lower than for the subsectors which have high female participation rates.
- *Women's participation in formal sector agriculture is very low.* Despite the fact that women traditionally are Uganda's food producers, women have not moved into formal sector agricultural jobs.

¹² The Statistics Department of the Ministry of Finance and Economic Planning produced a dozen tables specifically for this report which provide employment and wage data disaggregated by sex and by industry. Unfortunately, the tables do not appear to be consistent or reliable and subsequently are not used in this report.

TABLE 8a
Number of Employees and Monthly Wages and Salaries in Uganda¹

Industry Group	No. of Employees				Total Monthly Wages & Salaries	Av. Wages (\$/mo)
	M	F	TOTAL	% F		
Agriculture ²	14,328	951	15,279	6.2	1,418,044	92.8
Forestry & Fishing	6,627	1,544	8,171	18.9	263,181	32.2
Mining & Quarrying	1,430	167	1,597	10.5	144,128	90.2
Food Processing	17,471	3,673	21,144	17.4	5,033,104	238.0
Other Manufacturing ³	24,077	3,577	27,654	12.9	5,364,771	194.0
Electric, Gas & Water	5,468	624	6,092	10.2	430,084	70.6
Building & Construction	14,291	714	15,005	4.8	1,459,213	97.2
Motor Vehicle Sales	2,178	316	2,494	12.7	439,752	176.3
Wholesale Trade	5,250	1,256	6,506	19.3	1,549,219	238.1
Retail Trade	1,413	587	2,000	29.3	309,415	154.7
Hotels & Restaurants	3,859	2,290	6,149	37.2	1,296,088	210.8
Transport & Communication	13,259	1,879	15,138	12.4	4,333,739	286.4
Other Services ⁴	5,190	3,040	8,230	36.9	1,188,310	144.4
Total	114,841	20,618	135,459	15.2	23,229,048	171.5

Source: Report on the Census of Business Establishments, Uganda 1989, Statistics Department, Ministry of Finance and Economic Planning, October 1992.

Notes: ¹ Survey data covers establishments with 5 or more employees.

² This refers to employment in larger sugar, rice, tea and tobacco production units only.

³ Other manufacturing includes motor vehicle services and repairs.

⁴ Other services excludes financial intermediation, health, education & public administration employment.

TABLE 8b
Industry Groups with Highest and Lowest Female Participation Rates

Industry Group	% Female	Average Monthly Wages
Hotels & Restaurants	37.2	210.8
Other Services	36.9	144.4
Retail Trade	29.3	154.7
OVERALL	15.2	171.5
Electric, Gas and Water	10.2	70.6
Agriculture	6.2	92.8
Building and Construction	4.8	97.2

Until January 1995, the policy of equal pay for equal work was applicable to basic salaries only, not to fringe benefits or allowances where discriminatory practices play a great role. Women's marital status used to determine women's entitlement to benefits within the civil service. For example, women had to forfeit mileage allowance, disturbance allowance (associated with transferring to another location), and housing allowance when married. In February 1995, the GOU started to convert all in-kind allowances into cash payments which made it possible to fully implement the equal-pay-for-equal-work policy. This reform should benefit women if fairly implemented. While there is less data available on similar practices in the private sector, within most non-government establishments, there are still restrictions on payment of leave and medical allowances to married women whose husbands are working.

- Women's Access to and Control over Income

The discrepancy between men's and women's wages in the formal sector is not a "burning issue" for most Ugandan women; after all, relatively few women work in the formal sector. What is far more important is women's access to income, and secondarily, their control of income. This is particularly true in the agricultural sector. As mentioned earlier, although women supply a large portion of the labor on cash crops, they rarely receive the income earned from the sale of these crops because they are confined to production roles; Ugandan women in general do not yet play a significant role in marketing cash crops. Until women become involved in marketing, they will continue to have little access to cash earned from their labor, and even less control over that income. It is important to understand these issues when promoting women's economic activities to avoid increasing women's work without increasing their incomes.

The case of pyrethrum illustrates one way of ensuring that women are compensated for their labor. In this project, participating farmers, or outgrowers, can register as individuals or as families. When women are registered outgrowers in their own right, they receive the income

earned from their production. This is ensured by the buyer's policy of only paying the individual who is registered. In the Kabale region, the site for the pyrethrum project, women are able to register as individuals because traditionally they have decision-making power over land use. While they do not own the land, they make decisions about which crops to grow. Two explanations for why this occurs are associated specifically with the crop that is grown: (i) pyrethrum is a labor-intensive crop and therefore it is of less interest to the men, and (ii) pyrethrum is a non-traditional export crop that men have not traditionally produced.

THE SOCIO-ECONOMIC IMPACTS OF WOMEN'S INCOMES

Vanilla farming provides an example of the positive socio-economic impacts of women's involvement in cash-cropping. Vanilla has been grown in the Mukono district (which accounts for 80% of the national crop) since the 1950s, but only in the past 5 years has the crop been rehabilitated to the point where it has had a substantial socio-economic impact on vanilla farmers. There are approximately 3000 vanilla farmers in eastern Uganda, of whom 782 are women. A study commissioned by the Export Policy Analysis and Development Unit (EPADU) to assess the socio-economic impact of vanilla growing in the Mukono district shows very positive results, as documented by the number of vanilla growers who were constructing houses, buying household goods, and starting small-scale businesses. There were reported increases among vanilla growers in spending on medical care, education, community-based projects and entertainment. Of the women who grow vanilla, 80% indicated that they also worked with the plants of their husband and/or father. Vanilla pollination is done by hand, is quite labor-intensive, and is considered women's work. The women are generally not compensated for this labor.

The observed improvement among women vanilla growers is an encouraging indicator, not only of the potential for women's participation in profitable agriculture, but also of the feasibility of women managing commercial farming. Some women farmers however were reluctant, for example, to accept full credit for the improvements in the household; this is a reflection of the socio-cultural perceptions relating to gender roles and status. Vanilla growing was noted to be a very good and practical income-generating activity for women and thus in line with the current trend to involve women in mainstream national development. (Ddumba-Sentamu, 1993, p. #)

Silk production is another activity in which women appear to be able to retain the income earned from their work. There are approximately 475 silk producers in Uganda. A 1993 survey of silk producers indicated increases in household expenditures on education, health care, and clothing. According to this survey "there was some evidence to suggest that control over this additional income (that generated by silk) remained with the person (man or woman) actually handling the crop rather than with those providing the labor necessary for production" (USAID/Uganda, 1993a).

Many suggest that working through women's groups will increase the probability that women maintain control over the income derived from their labor. In the case of mushrooms, the outgrowers involved in one project are primarily women's associations; the income earned by the group goes back into the group. To date, group profits have been reinvested into the group venture. It is expected that additional profits will go towards community needs. However, experience shows that women's groups often have a difficult time distributing income among their members. A more effective way to ensure women control the income generated by their labor is to enable women have the ability to market what they grow or produce.

Another situation to ponder is the impact of the monetization of the rural economy on women. Some analysts believe that this transition may actually further marginalize women. If women continue to lack cash incomes due to prevailing cultural perceptions of women and traditional divisions of labor, as the economy evolves into one that requires cash payments for goods and services, women's access to those things will be even further restricted (World Bank, 1993b).

6. Gender-Based Differences in Unemployment and Re-employment

The 1989-1990 Household Budget Survey shows unemployed workers represented 1.5% of the urban labor force and only 0.1% of the rural labor force. The 1992-1993 Integrated National Household Survey also indicated a very low unemployment rate: 1% in the urban areas and 0.3% in the rural areas. Both survey results show that there was virtually no difference between male and female unemployment rates.

The low rates of unemployment are consistent with the relative shortage of labor in the economy. This shortage reflects the comparative abundance of cultivatable land, and the virtual absence of labor-saving techniques for agricultural production. With primitive production techniques, workers have little time to be idle.

Re-employment in Uganda affects two types of people: military personnel and public sector employees. Estimates of military demobilization range from 75,000 to 100,000 people. The majority of those demobilized are men who are sent home with sheets, civilian clothing, and a small amount of cash. Government retrenchment of redundant, ineffective, and inefficient staff implies 100,000 employees should have left government jobs by the end of 1994. This retrenchment would have resulted in Civil Service employment shrinking by approximately 50% (Ministry of Finance and Economic Planning, 1993).¹³ Due to the relatively high number of women in government employment, retrenchment has forced women (as well as men) to find alternative sources of income, often through informal sector work.¹⁴

Some Ugandans believe that retrenchment has affected women disproportionately because women are concentrated in lower skill jobs and thus tend to be the first to be laid off (see Ssenbulya, 1994). The impact of women losing wage employment can be clearly seen at the household level. Because women bear a greater economic responsibility in the household, that is, they are the primary provider of their families' basic needs, such as medical care and education expenses, the loss of their income hits households harder than the loss of male income.

¹³ It was estimated by the Ministry of Finance and Economic Planning that there were at least 50,000 "ghost" employees who did not physically show up for work at their government jobs.

¹⁴ Personal interview with Dr. Joy C. Kwesiga on January 31, 1995 at Makerere University.

7. Opportunities and Constraints to Women in the Formal Labor Force

The three greatest issues currently facing women in formal employment are government economic and political reform programs, lack of adequate education and training, and socio-cultural constraints. These constraints provide opportunities for donor intervention to improve women's economic participation.

a. Economic and Political Reforms

As a result of economic liberalization and reform of trade and investment regulations, about \$200 million of foreign investment has flowed into Uganda since 1992. In Jinja, Uganda's industrial center, for example, twenty new companies have opened up in the last three years including a fish processing plant. Several more new investments are on the way -- plans for a textile factory and three new hotels are in place (Buckley, 1995).

What are the implications of this new investment for women? Will Uganda follow the path of Latin America and the Asian NICs, building an export-based economy based on low-cost female labor? Because Uganda is a land-locked country, this is doubtful; less than 20% of new investment is export-oriented, according to a 1994 survey by the Uganda Investment Authority (UIA).¹⁵ Moreover, new legislation under consideration by the Constitutional Assembly may turn investors away from hiring women, according to an interview at one union. For example, the Amendment to Employment Decree No. 4 has been drafted to address employment rights issues. Key features of the Amendment include: increasing maternity leave from 75 days to 90 days, requesting employers to provide childcare facilities, and allowing male employees to take leave when his wife has a baby. These provisions should protect women workers -- but their financial implications may deter new private employers from hiring women at all. Thus, in Uganda, new foreign investment may actually have negative impacts on women's formal sector employment. This is an important area for additional research.

Official statistics on women's share of employment created by new foreign investment are not available. The UIA keeps data on employment created by new investment, but it is not gender-disaggregated. In the four-year period between 1991 and December 1994, the UIA estimates that foreign investment created about 40,000 jobs, nearly all of which are classified as unskilled manufacturing jobs. Of the management positions created, over half went to foreigners.¹⁶

Tourism is one sector that appears particularly promising for women's employment in both rural and urban areas. Political stability and an abundance of natural resources in Uganda have revived tourism as a rapidly growing subsector; as a result, tourism has been identified as a key

¹⁵ Based on a survey of 405 of 630 new investment projects through February 1994.

¹⁶ Ibid.

area of opportunity for generation of foreign exchange.¹⁷ Tourism is also an important source of employment for Ugandans; in the last year, employment in tourism grew about 5%. Opportunities for women in tourism exist as owners of small enterprises that supply goods and services to the tourism industry, and as workers in tourism-related businesses such as hotels and restaurants. Mr. David Abura-Ogwang, a senior official at the Ministry of Tourism, Wildlife and Antiquities said in an interview that women comprise about 30% of tourism workers; this relatively high number reflects the fact that tourism jobs "tend to favor women."

b. Education and Employment Training

Low enrollment of girls in secondary schools means that fewer girls are eligible to attend colleges or training institutions, leaving them without the necessary skills to compete in the formal job market. Table 9 depicts the lower rates of girls enrollment throughout all levels of the education system. Girls' lower education rates, which are maintained by traditional perceptions of women, play a major role in sustaining higher male participation rates in the formal labor force and in perpetuating the gender-based division of labor.

Table 9 depicts the distribution of household population by gender and by education level. The share of females who do not have any education (38.1%) is more than twice that of males (17.3%). While overall very few Ugandan men or women complete any secondary education, Table 9 reveals that men are more than twice as likely than women to attend secondary school.

TABLE 9
Distribution of Household Population by Gender and Education Levels

Education Level	Male	Female	Total
No education	17.3	38.1	28.1
Some schooling but not completed P7	57.7	47.0	52.1
Completed P7 but not S4/O Level	16.8	11.3	14.0
Completed S4/O Level but not A level	4.0	1.7	2.8
Completed A Level or above	4.2	1.9	3.0
Total	100.0	100.0	100.0

Source: Report on the Uganda National Integrated Household Survey, 1992-93, Volume II, February 1994.

Note: "Household Population" includes individuals ten years and older.

¹⁷ In the late 1960s, tourism was Uganda's third biggest foreign exchange earner after coffee and cotton.



Inadequate access to on-the-job-training for female employees in the formal sector is another example of bias against women. For example, because men are more likely to occupy top and mid-level bank management positions, they are also more likely to have received additional formal financial service training from the Uganda Institute of Bankers.¹⁸ In 1993, less than 20% of the scholarships for study abroad were given to women in the public sector (Kwesiga, 1994). Moreover, some employers expressed a hesitancy to spend money on training entry-level female employees, as these younger women are likely to leave their jobs after a few years to raise children.

c. Cultural Factors

Legally, women are considered to have equal opportunities for employment in any occupation provided they have the qualifications and meet the requirements. However, cultural perceptions of men's and women's roles have resulted in the gender stereotyping of jobs, effectively limiting women's employment opportunities.

Cultural factors are very important in defining the social relationships between women and men which in turn affect their political and economic relationships. Women's general lack of access to resources coupled with early sexual activity and pregnancy further limit their opportunities and focus their activities on household obligations at an early age. This is especially true when women do not have an independent source of income.

Traditionally, in Ugandan culture, the roles of women and men have been different. Since women perform the majority of unpaid domestic labor which is associated with low social status, they are conditioned to view their position in society as inferior to a man's position. In fact, Mrs. Mukasa, Managing Director of the Uganda Grain Milling Company, explained to members of the POWER assessment team that women must take care of domestic matters, and men are criticized by their peers when they do household work. She went on to say that government efforts to educate the masses on gender issues should foster changes in cultural perceptions of men's and women's roles.

The existence of discriminatory cultural practices in hiring is reflected in male-dominated interview panels, promotions based on conditional transfers knowing that women can not relocate, and a general aversion to hiring women (especially pregnant women and women of child-bearing age) because of their perceived rates of higher absenteeism due to their multiple roles as income-earner and household manager.

¹⁸ Interview with Mr. Peter Haigh, Director of The Uganda Institute of Bankers, January 25, 1995.

8. Current Initiatives in Support of Women in the Formal Labor Force

Recently the GOU initiated a number of policy and regulatory measures to reduce discrimination against women in the labor market. For example:

- The GOU has monetized all in-kind benefits such as allowances for housing and transportation to make compensation in the public sector more transparent and gender equitable. This was undertaken through civil service reforms initiated in January 1995.
- The government has adopted what it terms "positive discrimination" policies in education and political representation. Seats in the Constituent Assembly have been set aside as "women's seats" and a seat on each Resistance Council is reserved for a woman. The draft constitution has proposed that these policies be phased out after ten years.
- In the public sector, all job advertisements are non-discriminatory. In the private sector, apart from a few cases, most job advertisements are increasingly gender neutral.
- Makerere University has instituted a special admissions policy for women entering fields of study traditionally considered male fields. The University adds 1.5 points to admissions scores for female applicants in such fields. To date the female/male enrollment ratio in "traditionally male fields" has gone from 1 woman to every 5 males admitted to 1 woman to every 3 males.
- The GOU now has an unwritten policy to give 30% of all full scholarships to women.

As part of "positive discrimination, the government is also considering a policy to hire more women than men until parity in public sector employment is achieved. In the area of education, the government is considering free education or reduced school fees for girls to encourage families to enroll and keep their girl children in primary school.

In general, private organizations such as NGOs and even trade unions, have not been very active in representing women workers. Some trade unions, such as the NUPAW and UHFAWU, have established "women's wings" and initiated special programs to support their women members, such as leadership training and "study circles" to discuss problems encountered in the workplace.

9. Conclusions: Implications for POWER

While women's share of formal employment in Uganda is small (about 20% of the 5% of the economically active population that is formally employed), important opportunities exist to increase the mobility of women workers and to open new employment areas to women's involvement. The GOU's private sector liberalization and investment promotion policies are creating new jobs for Ugandans. It is critical that the impact of these policies on women's access to formal employment are considered during this transition period. Are women sharing

equally in the new opportunities created by economic reform, or are they remaining employed in limited numbers in the same less lucrative sectors and lower-skill occupations?

Raising the number of girls enrolled in primary and secondary school is an important piece of the puzzle for strengthening women's participation in formal employment in Uganda. In terms of interventions that the POWER project might undertake to improve the status of women in formal employment, field work in Uganda has led to the identification of several broad opportunities that should be useful for the overall project design:

- The effects of "protective legislation" on women in Uganda are unclear. On one hand, such legislation guarantees women workers certain rights, such as maternity leave; on the other hand, the perceived costs of such requirements to businesses may actually deter them from hiring women. POWER is one vehicle that could be used to review the impacts of protective legislation on women's employment and determine appropriate incentive schemes for promoting women's participation in the formal labor force.
- The GOU is actively promoting foreign investment as part of its economic growth strategy. While new investment is creating new jobs for Ugandans, its impact on women's employment is unknown, due primarily to lack of gender-disaggregated data. POWER could attempt to quantify and qualify the impact of new investment (both foreign and domestic) on women's employment, and assist private sector promotion agencies like the Uganda Investment Authority to implement data management systems that can disaggregate data by gender.
- Similarly, liberalization of the private sector has spurred expansion of local business and industry. POWER could assess the position of women workers as compared to men in growth sectors such as tourism, non-traditional export production, and agricultural processing. Such an assessment could examine wages, occupations, and mobility of women *vis a vis* men, then propose and implement measures to eliminate barriers to women's entry into and advancement within certain sectors.
- Lack of appropriate skills limits women's participation in formal employment. POWER could be used to develop training programs for women in improved agricultural practices such as post-harvest handling and value-added processing; in "non-traditional" areas, such as carpentry or construction; or in management. Development of new training courses could be based on subsector/firm-level employment needs assessments.
- Trade unions in Uganda have the potential to be effective advocates for both male and female workers, however, Ugandan unions are generally weak. POWER could assist trade unions to better serve the needs of their women members, through activities such as cross-border exchanges with other trade unions that have strong programs for women.

56

B. BUSINESS OWNERSHIP FROM A GENDER PERSPECTIVE

1. Why Gender Matters

Uganda's economic recovery and growth depend on a strong and dynamic private sector. The public sector is unable to absorb the socio-economic pressures of economic adjustment and reform, thus the private sector remains an important and viable opportunity for both employment and provision of services. Women in particular have been "forced into" self-employment in the private sector due to the need to supplement family income or because they are heads of household (30%) and/or taking care of civil war or AIDS orphans.

Most Ugandans -- men, women, rural, and urban -- will admit that women do most of the work in Uganda. While much of this work occurs in rural, non-monetized economies, women are also key players in the private sector; women are reportedly 50% of traders, 40% of informal sector operators, and could represent 50% of all private sector owners. Women are also the primary source of agricultural labor, performing on average 80% of all agricultural work.

It is important to look at gender when examining the development of Uganda's private sector because women's earnings are used to support their families. Women's incomes have a greater impact on household welfare because women have more household responsibilities than men, and because they are more likely to spend their earnings on basic needs (Blumberg, 1989). This was reiterated time and time again by women and men at all levels; in particular, women's income pays for school fees.

The importance of women's roles in business is emphasized in the following quote from a Bank of Uganda document:¹⁹

The current government policy to stimulate economic growth includes revitalization of the agro-processing and industry sectors. As women are currently active in many productive businesses, and have the potential to expand into new areas, it is clear that they will have a major role to play in the economic development of the country.

This quote is important because it emphasizes women's formal economic contributions. The "Report of an Independent Working Group on the Ugandan Economy," which was written by a team of experts at the request of President Museveni, recognizes women's economic contributions, but focuses on their "unpaid" contributions at the household level, the need for girls education, and cultural attitudes (July, 1993). While these issues are extremely important, they fail to acknowledge women's current and potential contributions as formal economic actors in a cash economy.

¹⁹ Bank of Uganda, Development Finance Department, "Access to Credit for Women, Proposal to USAID," Appendix B of Duval, 1991, "Ugandan Women Credit Programs."

Women's full participation and recognition as income-earners in Uganda's new private sector-led economy is a key element in their ultimate empowerment at all levels of decision-making, from the household to the national level.

* * *

In accordance with POWER's focus and objectives, this chapter outlines women's participation as business owners in Uganda's formal private sector, and the implications this information has for the design of the POWER project.

2. Characteristics of Women-Owned Businesses

a. Definitions

Before describing the key features of women entrepreneurs and their businesses vis-a-vis men and their firms, it is necessary to define certain terms, namely: the difference between a "business" and an "income-generating activity" and the phenomenon of group and individual enterprises.

- Firm Size

Definitions of firm size vary. This report employs the definitions established by the Government of Uganda (GOU) as follows:

micro/very small:	< 5 employees
small:	< 10 employees
medium:	10-99 employees
large:	> 100 employees

It is interesting to note that these definitions vary slightly from the definitions USAID has set forth. USAID defines microenterprises as having less than ten employees. This difference in the relative size of firms suggests that overall, Ugandan firms are smaller than average. In fact, using the above definitions, approximately 95% of Ugandan firms are classified as "very small."

- "Business" versus "Income-generating Activity"

While many rural Ugandan women produce enough of certain food crops (e.g. tomatoes, pineapple, passion fruit) to create a slight surplus which they can market, few of these activities can actually be called "businesses" because the "owners" rarely separate personal income from profits, and they usually have little if any knowledge of market forces, financial markets or production techniques. For the purposes of this report, these survival-oriented activities will be referred to as "income-generating activities" as opposed to enterprises which have more of a business orientation. Firms with a business orientation will be labelled as micro, small, or medium enterprises (MSMEs).

56

The activities of most rural women are basic income-generating projects such as cattle and poultry raising, handicrafts, and fruit and vegetable marketing. While these activities provide income that is crucial for household basic needs, few of these activities have the potential to "graduate" or become mainstream private sector enterprises, thus they generally fall outside the target group of POWER. However, recognizing their contributions to household and community sustainability, POWER might reach this level of women through support to a producer association, such as the Uganda Association of Women Mushroom Production for Export, or through "catalytic entrepreneurs" who are working with village-level women's associations.

- Group versus Individual Enterprises

In Uganda, especially in rural areas, many women's groups are engaged in income-generating activities such as tailoring, knitting, and weaving. In such circumstances, profits typically go back into the group for purchase of additional inputs, community needs, or emergencies. This is offered in contrast to the entrepreneur, who is usually the sole decision-maker in the business.

There is a role for group efforts to play, when the groups emerge naturally around an economic activity. This type of group formation is in contrast to groups that are formed for social reasons, and then take on economic activities. The Uganda Women Entrepreneurs Association, Ltd. (UWEAL) encourages its members to form group projects (e.g., tailoring). UWEAL encourages women to join together, enabling them to seek bigger contracts; pool resources to support each others' businesses; or rent joint shop space. The Vice President, Dr. Specioza Wandira-Kazibwe, has formed a company called "M8" (March 8, for International Women's Day). Fifty women have pooled resources for an unnamed joint capital investment.

One way to use women's groups is to provide general training through groups, and then select individuals that appear to be poised for success to work with on a one-to-one basis. The Peace Corps is using this model in its Women in Small Enterprise (WISE) project. Another model that effectively incorporates women's groups is the outgrower, or contract farmer, scheme. USAID has applied this model to several of its agriculture projects; with women, it has demonstrated particular effectiveness in mushroom growing. The key to success with this approach is the identification of a "catalyst" who is committed to the project and can provide effective leadership and coordination for the affiliated groups.

Fruits of the Nile (U) Ltd. is a development-oriented, for-profit exporter of dried fruits and vegetables. The company identifies individuals or producer groups (most of which to date have been women's groups), which in effect, serve as "outgrowers" or "subcontractors," provides them with basic training in production techniques and organizational strengthening when necessary, and sells them solar driers. The box on the following page illustrates an example of this producer-entrepreneur relationship. The company originally targeted women's groups for several reasons: from the business side, it made sense -- based on women's traditional roles in food production, women were more likely to be interested in the product line; from a development side, the company was interested in providing rural women -- often the primary providers of household needs -- with a steady income.

Working with women's groups, however, was be more difficult than anticipated. Most women's groups in Uganda are amorphous "self-help" groups and social clubs that really do not form a strong base from which to launch economic activities because (i) they lack strong organizational capacity and effective leadership; (ii) are often spread out geographically; and (iii) they have difficulty distributing income generated. Thus, while the infrastructure of thousands of women's groups throughout Uganda is appealing for implementing economic development projects, it is important to carefully evaluate their potential as development partners.

b. Role of Women-Owned Businesses in the Private Sector

Lack of current data makes it very difficult to quantitatively assess women's participation as firm owners. Traditionally, Ugandan women have not been extensively involved in business. However, the economic crisis of the 1970s and 1980s, and more recently civil service retrenchment, forced many Ugandans -- men and women alike -- to take up small scale business activities in addition to paid employment (Kwesiga, 1994). In Kampala, women appear to be very active (though not without constraints) at all levels of the private sector; women are bank managers, sit on boards of directors of major hotels, and are prominent businesswomen. In fact, Action for Development (ACFODE) has facilitated the placement of several women on parastatal boards of directors by providing resumes of qualified women to appointing authorities (Kwesiga, 1994). However, this Kampala-based activity is not representative of women's roles throughout the country; only 10% of Uganda's population is located in urban areas. For the remaining 90% of the population, over half of which is female, the opportunities for attaining the education, training, and resource levels needed to become a successful professional or businesswoman are extremely limited.

**WOMEN'S GROUPS AND BUSINESS:
THE CASE OF MUSHROOM GROWING**

With support from her husband, and more recently USAID, and a great deal of energy and determination, Mary has turned a garage experiment into a profitable and rapidly expanding business. When Mary first heard about mushroom growing from her friend, she laughed and brushed it off, thinking the idea crazy and impossible. Two years later, Mary is working with several hundred women to supply the British firm Fruits of the Nile, Ltd. with dried oyster mushrooms.

With assistance from a government extension agent and a VOCA volunteer, Mary mastered the laboratory process for producing mushroom spores and the techniques for growing and drying. She started with a few jars of spores and a few "blocks" of mushrooms; today, she has hundreds of jars of spores which she sells to area women's groups, and is constructing a six-room growing chamber. Mary decided to work with area women's groups with both business and community development in mind. She knew she could not fill her buyer's orders single-handedly, she needed a market for her spores, and she also knew of many women's groups in need of a viable income-generating activity. Mushrooms were just the thing, as no land is required, the income is good, and the technique relatively easy. She decided to work strictly with women's groups to ensure that those doing the labor (i.e., women) received the income.

Turned down by several commercial banks and other donors, USAID has stepped in to help nurture Mary's business. A recent grant is funding three extension agents to work with the participating women's groups and recruit new ones, part of the new construction, and some equipment.

While the business is still young, it is clearly on its way to success. Mary's enthusiasm and dedication to her business and community will go a long way toward improving the lives of thousands around her.

Lack of reliable statistical information has forced this study to rely heavily on qualitative information gained through interviews with members and leaders of business associations and NGOs, government officials, and businesspeople. The Government of Uganda completed a Census of Businesses and a Manpower and Employment Survey in 1989, but the major policy changes implemented since then make the data unreliable today. Moreover, not all of the statistics in the studies are gender-disaggregated.

There is evidence that, at least in Kampala, several hundred women entrepreneurs are operating in the formal sector. This POWER field assessment did not have the time or resources to conduct a thorough survey of women-owned businesses, an activity, however, that is desperately needed. Membership information from the Uganda Manufacturers Association, the Uganda Chamber of Commerce and Industry, and the Uganda Women Entrepreneurs Association, Ltd. highly underestimates the true number of women entrepreneurs as few women join these formal organizations, all but one of which are male-dominated.

c. Size and Sectors

In general, most women-owned businesses are very small and are concentrated in retail trade. It is estimated that 50% of trade-oriented businesses and 40% of informal sector firms are women-owned. Women entrepreneurs tend to be concentrated in urban areas; in rural areas, while women form the majority of the agricultural labor force, traditional divisions of labor restrict women from becoming actively involved in selling and marketing.

The majority of Ugandan businesswomen, even the formal urban entrepreneurs, tend to be concentrated in sectors that are considered traditionally female, such as textiles, handicrafts, bakeries, and health/pharmaceuticals (e.g., nursing and importing beauty care items). Other women-owned businesses are found in furniture, services (hairdressers, teachers), dairy and livestock, and food processing. A few women are on the board of directors of export-oriented agricultural firms. In sum, Ugandan women play or are beginning to play a more prominent role in three main subsectors: textiles and clothing, agribusiness, and services.

Textiles and Clothing: Women play two main roles in the textiles subsector: (i) as retail traders in clothing and other textiles such as linens, and (ii) as owners and employees in textile production, primarily tailoring and weaving. Women became involved in retail trade after the expulsion of the Asians in the 1970s. Within retail trade, women predominate in the sale of clothing and other textiles. Textiles as an industry is relatively undeveloped in Uganda; the industry as a whole is very small-scale and geared toward the local market, with production concentrated in manufacturing of school and government uniforms. It is difficult to discern what proportion of the total textile industry is owned by women. It is clear however, that the vast majority of women-owned enterprises are involved in the clothing and textiles subsector.

Agribusiness: Women's involvement in agribusiness would appear to be a natural extension of their traditional roles. Women's involvement in this area is surprisingly limited, but increasing. Women are involved as agricultural entrepreneurs in three main areas: livestock, food

processing, and to a much lesser extent, export of non-traditional agricultural products. Women's activities in livestock are very small, but they do provide an important opportunity for rural women to earn cash. Livestock activities include raising dairy cattle for milk and raising chickens for eggs and meat. In terms of food processing, women are involved in drying fruits for both local and export markets, processing fruit into jams and juices, and selling honey. Again, these are subsectors where women are present; the data is not available to determine if they actually dominate these areas. To much lesser extent, women are becoming involved in the production of non-traditional agricultural crops for export (NTEs), such as mushrooms and cut flowers, as described in the box to the right. It is clear that men dominate in this area; women are becoming involved as entrepreneurs in NTEs in only a handful of cases.

Services: The UMA notes that tourism (and related small scale activities such as entertainment, laundry services, and handicrafts) is a key growth area for the private sector, and an important opportunity for generating foreign exchange. As illustrated by the table on the following page, Ugandan women are playing an increasingly important role in the development of this industry. Since 1990, women's ownership of travel and tour agencies has increased more rapidly than men's.

Private provision of public services has recently become an extremely dynamic business opportunity; government's inability to provide quality services has stimulated the private sector to develop alternatives. Women can be seen operating health clinics, nurseries, and schools. Health and education appear particularly promising for women as many women are already trained as teachers, nurses, and pharmacists.

SPOTLIGHT: WOMEN IN AGRIBUSINESS

Harriet has been growing flowers since 1972. She has worked at Makerere University in the floriculture area within the Horticulture Department and has studied horticulture in Israel. When Indian shopkeepers, some of whom were florists, were expelled from Uganda in the 1970s, Harriet began flower arranging and opened her first shop in 1978. She contracts with small farmers to grow flowers for her. The majority of her contract growers are women (20) because she says they are more reliable, more honest, and more careful when handling the flowers. Harriet constantly works with her contract growers to improve their quality. She advances them credit to pay for insecticides which they repay with flowers. When the women began producing more flowers than she could purchase, Harriet taught them how to arrange flowers and thus use their surplus production profitably.

Harriet received a grant of \$20,000 from USAID in 1989 to purchase imported carnation cuttings and irrigation equipment to position herself to export cut flowers to Europe. To date she has not been able to successfully export flowers to Europe because she lacks cold storage facilities and insulated transport. She has joint title to 2 acres of land with her husband, but is still finding it difficult to secure financing to construct the cold storage facilities and purchase the transport.

As Chair of the Uganda Floricultural Association, she lobbies for additional courses at Makerere University in floriculture, and for an increase in floriculture knowledge by the extension service. There are several male floriculture producers who are exporting to Europe, but they refuse to join the UFA because they say the UFA producers are too small and the quality of their flowers is too low.

REGISTERED TOUR AND TRAVEL AGENCIES AS OF JANUARY 1995

<u>Sex of Owner</u>	<u>Year Established</u>		<u>Total</u>
	<u>pre - 1990</u>	<u>1990 - present</u>	
Female	0	11	11
Male	12	23	35
Total	12	34	46

Source: Uganda Tourist Board, Kampala, Uganda, January 1995.

Women-owned businesses are in general oriented toward the domestic market. Few women have ventured into regional and international markets. The results of a 1992 survey of 25 UWEAL members show that the only women involved in regional or international trade were dealing in handicrafts. This was confirmed through an interview at the Uganda Export Promotion Council (UEPC), a government-funded agency, which claims that handicrafts is the only subsector where women are active in exporting. One woman interviewed in Kabale, a border town, is exporting sweaters to neighboring Rwanda, but such cross-border trade appears to be quite limited. Recent initiatives by the Preferential Trade Area (PTA) and International Trade Center (ITC) to encourage women in trade may be increasing women's interest and participation in regional trade.

The examples of women's successful entry into growth areas in the private sector, however, are relatively isolated. Despite affirmative action in politics and education, the government has not put forth any initiatives to actively promote women's economic participation. There appears to be more government effort to use a policy of "positive discrimination" in politics than in the economic arena.

For example, the current policy of privatizing economic parastatal enterprises does not take into account that women's groups could be encouraged, through some official loans, to take up some of these businesses (Kwesiga, 1994, p. 19).

This is confirmed by the fact that neither the UEPC nor the Uganda Investment Authority (UIA) (two government-sponsored private sector promotion agencies) are undertaking any activities that target women. One explanation for this is the government's stated economic policy of relying on market signals rather than encouraging government involvement in the economy through quotas or affirmative action policies.

One of the exceptions to this reliance on a capitalist market orientation is the new government credit scheme called *entandikwa*. Under this scheme US\$6 million will be budgeted by the GOU for the purposes of "facilitating small entrepreneurs to undertake productive commercial

63

ventures" (The New Vision January 5, 1995, p. 11). *Entandikwa* will be available in the rural and urban areas and will specifically target entrepreneurs in the general population who can not obtain credit from the commercial banks. At least 30% of the funds allotted to each county will be targeted to women and youth.²⁰ The scheme will begin functioning in early 1995. An *Entandikwa* Secretariat has been established in the Ministry of Finance and Economic Planning.

d. Reasons for Self-Employment

Economic pressures, as well as increased dependence on women's incomes due to the rising number of war and AIDS orphans, have caused both urban and rural women to either (i) seek out some sort of income-generating activity to pay for basic family needs such as school fees; (ii) leave low-paying formal sector jobs to engage in petty trading or other more lucrative business activities; or (iii) take on self-employment in addition to office jobs in order to supplement the families' income. Like women in other African countries undergoing structural adjustment, women in Uganda are turning to self-employment to supplement income earned from a formal job (either her own or her husband's),²¹ or as a result of retrenchment in the public sector.

SPOTLIGHT: WOMEN AND PRIVATE PROVISION OF HEALTH SERVICES

Harriet is a hematologist who has broken the tradition of government, NGO, and religious group monopoly over the health sector, and opened "Zulia," a private diagnostic center. The center offers services in hematology, clinical chemistry, micro biology, bacteriology, parasitology, and x-ray diagnosis.

Harriet got the idea to open the clinic when she was in England, where she developed an interest in importing drugs. Her motivations are multiple: to provide reliable medical services to the Ugandan community, be self-employed, and create employment for others. The center employs four full-time and one part-time staff.

Harriet's greatest constraint to successful operation and expansion of her business is finance. She needs funds for additional equipment, construction of a health center, and ultimately, replication of her model hospital to all parts of Uganda. She has contacted UWFCT for assistance, but follow-up has been slow.

From Womennews, Oct/Dec. 1994, published by the Ministry of Women in Development, Youth, and Culture.

²⁰ The term "youth" is used by the NRM to define any person who is between the ages of 18 and 35. In most programs where youth are targeted, young men appear to receive the majority of the goods and services.

²¹ In Uganda, civil service salaries are still not considered a "living wage," thus many are forced to take on small business activities on the side to supplement their incomes. Wages for teachers are particularly low; several women entrepreneurs interviewed had been trained in education, but were now in tailoring or other small businesses because of the need for a better income.

64

In many cases women operate businesses for their husbands or fathers. Although there appear to be more women running businesses, many times the business actually belongs to a husband or father who cannot run the business full-time due to other formal employment. In these cases, women are not really decision-makers.

3. Opportunities and Constraints to Women Entrepreneurs

The constraints to starting, operating, and expanding formal businesses are basically the same for urban and semi-urban women entrepreneurs. Entrepreneurs outside Kampala face additional travel costs for both purchasing inputs and marketing, and are frequently isolated from technical assistance and training programs. As noted in other studies of women in business throughout the world, access to credit (especially long-term working capital) is often the first business constraints listed by women entrepreneurs (Morris and Meyer, 1993). Additional constraints include: economic policies; laws and regulations and their application; access to technical information, skills, and inputs; training constraints such as lack of a business plan or poor business and management skills; and market-related constraints. Socio-cultural forces make these constraints more acute for women as compared to men.

Identifying viable projects is another area where women encounter obstacles. Many of the businesses women operate are not profitable because they face saturated or limited markets. The enthusiasm and commitment among women entrepreneurs is strong. The problem is that women's training continues to center around "traditionally feminine" skills such as handicrafts, tailoring or knitting -- skills that have limited applications in a market-driven economy. There is an opportunity for donors and NGOs to match "catalysts" with good project ideas, and assist women to diversify their businesses into more dynamic subsectors.

Most Ugandans -- men and women, entrepreneurs and managers, rural and urban -- agree that culture remains the single greatest impediment to women's economic empowerment. Traditional views of women's activities restrict their access to the inputs needed to operate competitively in the modern economy, such as training, credit, and information, thus limiting their access to growing economic sectors such as non-traditional exports and manufacturing. Ultimately, culture can only change through education, of both girls and boys, as well as political commitment to the recognition of women's economic contributions.

a. Access to Financial Services

Limited or unpredictable access to financial services is one of the most critical constraints to women's ability to start, expand or diversify their businesses. A number of obstacles limit both women and men entrepreneurs' access to credit in Uganda. Those constraints, as well as a discussion of some of the efforts to overcome them, are discussed below.

- Financial Sector Constraints

Years of economic mismanagement and political turmoil in Uganda have resulted in an atmosphere of short-term thinking, which is reflected in the lending patterns of the formal financial sector. Although banks are relatively liquid, they operate with very short-term time horizons, and have been making few loans in recent years. Today, Uganda's financial system is plagued by limited and inefficient financial services, specifically poor lending practices, high operating costs, and limited capacity to assess credit risk (Smythe, 1994).

This lending history has made banks and other financial institutions very cautious about lending to any potential borrowers, particularly small and medium-sized businesses. Instead, banks are diverting their funds to safer investments such as government treasury bills. Bankers in Uganda, who have traditionally relied on asset-based lending techniques, are now more likely to take this procedure to the extreme by asking potential borrowers for collateral worth several times the amount of the loan. In addition, low interest rate loans are generally reserved for very large projects and thus are rarely available to women, whose projects are typically small. Also, formal financing is often dependent on political or personal connections, which few women have.

These and other financial sector constraints can be divided into two categories: *supply-side* (institution-based, such as collateral requirements and willingness to make small loans) and *demand-side* (client-based, such as quality of business plan and knowledge of banking procedures). Each of these sets of factors determine an entrepreneur's access to financial services. On the supply-side, for example, banks rely on asset-based lending, frequently requiring more than 25% of the loan's value in assets plus other physical collateral such as land -- a condition that very few Ugandans, men or women, can fulfill. On the demand-side, women sometimes present themselves as poor clients, as they often do not have well-thought out business plans or strong business management skills.

While both businesswomen and businessmen are affected by all of the above constraints, bank records show that Ugandan businesswomen use formal finance less frequently than men, due to both supply- and demand-side constraints which are intensified for women due to traditional attitudes that discriminate against women.

- Responses to the Constraints

Individuals and organizations have responded to these financial sector constraints in various ways: they have created new types of financial institutions (e.g., rotating savings and credit associations [ROSCAs] and non-bank financial institutions); established special programs that target credit to women; and developed negative attitudes toward the financial sector. These phenomena are discussed in greater detail below.

Rotating Savings and Credit Associations (ROSCAs) exist among traders, urban business owners, and farmers. Though ROSCAs appear to be less frequent in Uganda than in other developing countries, their existence has been documented in Kampala markets where they are known as

kibiinas (Meyer and Nagarajan, 1994). A businesswoman in Kabale reported a recent increase in the use of ROSCAs. She explained that political stability has eliminated the need to hoard cash and assets and made people more trusting of friends and neighbors. As a result, they are now more willing to participate in community-based savings and lending groups. For example, several women entrepreneurs in Kabale have created "savings clubs" for business financing. There are several such clubs, each comprised of about 30 women who contribute an average of US\$5.00 per week. The funds are available for short-term loans at 5% interest per week. While these informal groups are important, they are not adequate for long-term business financing or business expansion.

The formation of *non-bank, or semi-formal, financial institutions* (e.g., NGO lenders) is another attempt to overcome the financial sector constraints and increase the provision of financial services to women. In Uganda there are several examples of organizations that provide financial services, but are not formal banks, for example, the Uganda Women's Finance and Credit Trust (UWFCT), FINCA, and the Uganda Cooperative Savings and Credit Union (UCSCU). Such institutions often have flexible collateral requirements and provide training and/or technical assistance to their clients. These conditions make them more "women friendly." However, stronger linkages between formal banks and these semi-formal lending organizations are needed to help mainstream women into formal economic and financial structures. See the box on the following page for more details on three semi-formal financial institutions in Uganda.

Thirdly, widespread recognition of women's lower access to formal credit has led to recent attempts to *target credit to women entrepreneurs*. Special financial programs that target women have had mixed rates of success in Uganda. In The Rural Farmers Scheme administered by the Uganda Commercial Bank, for example, women were supposed to receive 60% of the credit disbursed, but actually were allocated only 35% of the credit disbursed. On the other hand, the FINCA and Masese programs, which serve only women, have been judged as successful.

A weakness in the financial sector -- the failure of most banks to adequately monitor their loan portfolios -- has resulted in a high number of non-performing assets. One impact of this is that many Ugandans have developed *a negative attitude toward credit*: since banks rarely follow-up with defaulters, loans -- from both banks and donors -- are often thought of as "gifts." For example, Uganda Women's Finance and Credit Trust reports about a 50% repayment rate; world-wide repayment rates for similar institutions are 90 to 100%. The Apac Development Foundation's (ADF) lending record is similarly poor. ADF started making loans to women's groups in 1992 to start income-generating projects. To date, about half the money loaned has been recovered. The ADF loan manager blames husbands for misleading their wives about paying back the loans. The husbands tell their wives that since the money was loaned to alleviate poverty, it was free money. This view of credit extends to Uganda's formal financial sector, where the Uganda Commercial Bank reports less than a 30% repayment rate.

WOMEN AND NON-BANK FINANCIAL INSTITUTIONS IN UGANDA

Several non-bank financial institutions (NBFIs) in Uganda target women, including the Uganda Women's Finance and Credit Trust (UWFCT), FINCA, and the Masese Women's Association. Each organization has its advantages and drawbacks, but their development philosophies have enabled them to fill a void in the financial sector. Together, they reach thousands of Ugandan women and assist them to start or expand income-generating activities and small businesses.

While NBFIs are an important "entry point" through which women can gain basic banking and business skills, ultimately, to be truly successful, the institutions must be able to transfer its graduates to commercial banks. This is an "entry point" for POWER -- to work with NBFIs and commercial banks to establish a system that (i) provides women clients of semi-formal finance with the necessary skills and track record to be good clients of the formal financial sector, and (ii) provides a mechanism for transferring their credit histories from one institution to the other.

UWFCT is the Ugandan affiliate of Women's World Banking. UWFCT's purpose is to enable women to improve their economic status through the provision of general business counseling and information, training, technical assistance, a secure place for savings, and credit. UWFCT targets low-income women who do not have access to the services of commercial banks. UWFCT has struggled with low recovery rates, and some of its clients complain about some of its policies: low loan size limit; and inability to purchase machines or supplies with money borrowed. However, there does appear to be an opportunity for UWFCT to serve as a facilitator for bringing women -- especially the successful "graduates" -- into the formal financial sector. UWFCT is in the process of changing its status from an NGO to a credit institution. This change would allow UWFCT to lend its savings, and require UWFCT to meet regulations set by the BOU. As part of this effort, UWFCT staff are being trained by UCB staff in advanced banking skills.

FINCA/Uganda, affiliated with FINCA International, a U.S.-based PVO, is an indigenous NGO which provides loans to "village banks," which in turn on-lend to low-income women. Village banks are groups of women who come together to save on a regular basis; the group then serves as a vehicle for the individual members to receive loans. The groups receive training from FINCA before receiving their first loans. After receiving the loan, the village banks make loan disbursements to individual members based on need and capacity to repay. The village bank must pay its loan back to FINCA regardless of the circumstances of individual members. FINCA suffers from some of the same problems as UWFCT -- most notably, that its "graduates" have nowhere to go. FINCA refers borrowers whose needs exceed FINCA's loan limits to commercial banks, however, as of yet, there is no system in place to transfer the borrowers credit history with the NGO to a commercial bank.

A third NBFI serving Ugandan women is the Masese Women's Association, a self-help group organized by the African Housing Foundation (AHF) in 1989. AHF provides training, credit, technical advice, and project management to the women's association. The Masese women produce building materials, for both personal needs and external markets. Profits from outside contract have been used to establish a revolving loan fund to provide loans to women to construct their own houses. Loan repayments will be used to initiate similar projects in other regions of the country. To date, the group has constructed over 350 homes, established a daycare facility, and successfully competed for several contracts to supply building materials outside of their project. This is an interesting project in that it takes an integrated approach to providing women and their families with several basic needs: training, housing, childcare and basic business and project management skills.

b. Economic Policies

The Ugandan experience shows that government policy can go a long way in bringing about change, and therefore, structures can be improved to allow women [to] enter the entrepreneurial fields and join decision-making cadres in more effective numbers (Kwesiga, 1994, p. 19).

Women-owned businesses have benefitted to a certain extent from the government's economic liberalization policies. However, they do not seem to be truly taking advantage of new opportunities in the private sector, that is, diversifying out of traditional areas of female entrepreneurship such as retail trade and textiles, due to constraints such as lack of technical and managerial know-how and poor access to financial resources. Moreover, because their enterprises are so small and in the "wrong" subsectors, women are rarely positioned to take advantage of export promotion efforts, investment promotion programs or privatization.

Mr. Nyakoojo of the UEPC explains that while there are no specific legal impediments restricting women's entry into exporting, women haven't moved into the non-traditional export sector as quickly as men because of cultural stereotypes that narrowly define women's economic activities.

Ugandan women seem very intrigued by the idea of reserving government contracts for women-owned businesses. While the long-term impacts of quotas are debatable, Uganda's climate of "positive discrimination" in the political arena may provide an opening for parallel efforts in the economic sphere. For instance, as mentioned previously, women are extensively involved both as entrepreneurs and as employees in tailoring businesses. Government is the biggest client for many such enterprises, as it contracts out for the production of school, military, and civil service uniforms. However, the contract awarding system is very corrupt, often based on favoritism or bribery. Many women-owned tailoring businesses get left out of the procurement process because they are too small to pay the bribes or do not have the necessary political connections. While ultimately, reform of the government procurement system will create a more level playing field for all entrepreneurs, that will be a long-term process. In the short-term, set-asides for certain disadvantaged groups, such as women, may assist in mainstreaming them into the formal private sector and making them more competitive.

- Return of Asians

The expulsion of the Asians in the 1970s brought many women into the private sector as traders, an activity that the Asians had previously dominated. The return of the Asians, however, is and the Government of Uganda's decision to return property to departed Asians is having dramatic effects on small business owners, including women entrepreneurs. The return of Asians to reclaim property is causing rents to drastically increase. One woman entrepreneur in Kampala cited nearly a doubling in her rent upon the return of the Asian owner of the property -- from 1,600,000/- per month to 3,000,000/-. A woman in Kabale running a small clothing shop recently faced a rent increase from 30,000/- per month to 70,000/-. Such an unexpected cost

increase can devastate a small business. In general, Asians returning to run businesses may also be taking some private sector opportunities away from women; Asians are returning to the same sectors they were involved in prior to their expulsion -- like trade and textiles -- which women have now taken over.

- Infrastructure

Infrastructure is a constraint for all producers and marketers, especially those in rural areas. Poor roads and transport and lack of refrigeration facilities make it difficult for rural producers to get their goods to markets, often resulting in waste. Frequent electricity outages interrupt many businesses that women are involved in such as food processing and tailoring. Improvements in infrastructure should facilitate entry and expansion in the private sector for all Ugandans, including women.

- c. Bureaucratic and Regulatory Constraints

There is an extremely long list of legal and regulatory constraints hampering private sector development in Uganda. To a large extent, the laws and regulations themselves are gender-neutral. In most cases, it is not the law or regulation itself, but the interpretation which creates the greatest obstacle for women. Laws related to land ownership, business registration, and taxation are of particular interest here.

- Land Access

Businesswomen frequently mention lack of access to land title -- which limits access to formal credit -- as a major hindrance to business start-up and expansion.²² However, there are no statutes or acts which specifically state that women cannot own land. One of the major factors inhibiting women's land ownership is the customary practice of not allowing women to own their own land. However, in some regions, such as Kabale, custom gives women control over land even though they do not typically own land. Thus, in Kabale region, women have the power to make important decisions over land use, for example, to determine which crops to grow.

Access to land in Uganda is historically based on the traditional African land tenure systems established prior to colonialism. Traditionally, economic activity was organized according to kin groups which were central to the social order. Similarly, production, distribution, and consumption of goods were based largely on kinship ties and behavior. Land was the property of the authority group. While individuals had some land rights, it was usually the group -- through the chief -- who ultimately claimed ownership or stewardship of the land (Troutt, 1994).

Since 1900 a multiplicity of land tenure systems have existed in Uganda. Today four different types of land tenure are predominant in Uganda: customary, *mailo*, freehold, and leasehold.

²² However, it should be noted, as explained below, that 90% of Uganda's land is held under customary land tenure, which is not officially titled. Thus, even men who "own" such land can rarely use it as collateral.

Customary land tenure is the oldest system of land holding. The greatest portion of land in Uganda is held under this system and it is estimated that almost 90% of Ugandans live on customary land. Land is held according to the customary rules of a particular tribe, which may vary from tribe to tribe. Within this system it is not part of customary practice for women to own land. In fact, no land title is issued to women or men under this system. Land ownership simply passes down from father to son, one generation to another. The primary economic disadvantage to this system is that the value of the land can not be used as a marketable asset by the government, tribe or tenant (Twinomkunzi, 1993).

Freehold tenure is not widespread in Uganda. It is mostly found in the areas of Ankole, Bugisu, Kigezi, and Toro. Under freehold land tenure a certificate of title is issued and the interest in the land goes on in perpetuity. Therefore, the land can be used by the current owners, sold, or inherited. Freehold land tenure offers a number of advantages. It provides the maximum security of tenure and the maximum flexibility in business transactions involving land (e.g., selling and buying land, and using land title as collateral for financial transactions).

Assuming a businesswoman could gain access to available freehold land to purchase for her business, she must then follow the documented 45 steps to gain title to that piece of land. Given the first step is the "applicant must currently hold the land," it is obvious that it takes more than the stated 45 steps to gain title to land.

Leasehold land tenure is a third type of access to land and is more common in Uganda than freehold land tenure. The majority of leasehold titles are granted by the Uganda Land Commission over public land in rural areas. Additionally, organizations and individuals with freehold or *mailo* titles (explained below) also grant leases. The leases are for 99 and 49 years.

Finally, the land tenure system called *mailo* is arguably the most controversial. *Mailo* land is confined to territories of the former Kingdoms of Buganda and Bunyoro. Under the Uganda Agreement of 1900, Buganda land was parcelled out among the Protectorate Government, the Kabaka (king), chiefs, and notables. The recipients received a certificate which limited ownership of the estate to the person and his heirs. The ownership was assigned forever without limitation or condition. The certificate was in effect a type of land title called *mailo* title. The word "mailo" was derived from the unit of measurement used -- a square mile.

Under *mailo* land tenure, a land title is issued and the interest in the land goes on in perpetuity. However, three laws were later enacted which reduced the status of the *mailo* estates. The Land Law of 1908 imposed restrictions on the *mailo* owner's ability to dispose of his land to anyone who was not of the Protectorate, Church, or other religious society without approval of the Governor. In addition the *mailo* owner could not lease his land beyond "one European year." The Law of 1928 made it very difficult for a *mailo* owner to evict his tenant. The third law which superseded the previous and is still technically in effect was the Land Reform Decree No. 3 of 1975. This law abolished all freehold and *mailo* interests in land by reducing the ownership rights to a maximum of 99 and 199 years.

- Business Registration

In theory, all businesses -- female-owned or male-owned -- in Uganda are required to register either under The Registration of Business Names Act or under The Companies Act of 1958. The Companies Act of 1958 is based on the British Companies Act of 1948. In order to own land and buildings as part of the business, the business must be registered under The Companies Act. The Companies Act also limits the liability of the owners. Registering a company is a prerequisite to obtaining official licenses or to obtaining commercial bank loans. The primary constraints to both women's and men's ability to register a business are time and money.

The Registrar-General's office is non-computerized and poorly organized. Company registration takes 30 days to obtain. While local trade development officers stationed outside Kampala technically have the authority to register businesses, most are unwilling to do so. As a result a trip to Kampala to register one's business is a prerequisite. The time it takes to travel to Kampala, the 30 days it takes to register a business at the Registrar's office, and the costs associated with the registration process (e.g., stamp duties and fees, lawyers' fees, actual registration fee etc.) serve as major constraints to the registration of many businesses. These hurdles are even more challenging to women as domestic responsibilities, lack of transportation, and cultural values limit them from travelling long distances.

- Taxation

Under the Income Tax Decree of 1974, Section 51, "where spouses are living together (they do not have to be married) the income of the wife shall be deemed to be the income of the husband" for tax purposes. Any taxes owed by the husband can be collected from the wife or her estate. The necessity of earning money to pay business taxes is one of the reasons women give for needing to earn cash income.

- d. Access to Information and Organizational Support

Weak or unrepresentative organizations and thus limited access to information is a major constraint to women-owned businesses, second to finance. Information is a necessary input for women to create and expand their economic activities and impact. Women lack information in the following areas:

- Markets -- identification and expansion
- Production techniques and technology for diversification, expansion, increased productivity and quality control
- Training, credit and other donor programs
- Trade fairs and other business networking and marketing opportunities
- General private sector activity; most information for women is not targeted to businesswomen

Lack of knowledge about export markets is a particular problem for many women. They have heard about opportunities in exporting, especially from Kenyan entrepreneurs, and want to get involved. For example, a woman farmer from Kabale went on a study tour to Kenya and picked up the idea of growing statice (a type of flower) for export. However, she is currently only selling in Kampala because she does not know how to link into international trade or even regional markets.

- *Donor Emphasis on Rural Areas and "Income-generation"*

Many women entrepreneurs are unaware of available resources. In fact, donor emphasis on the "poorest of the poor" in rural areas has resulted in less attention to urban areas, where the bulk of women entrepreneurs are located. Also, information from donors often goes directly to Ministries, not to the private sector. For women entrepreneurs, this means that relevant information often gets channelled through the Ministry of Gender and Community Development. As this government body (unlike the Ministry of Trade and Industry) is not directly related to the private sector, information often never reaches businesswomen.

In general, women as businesswomen are not receiving adequate attention. Most donor, NGO and government programs view women as beneficiaries of community development activities, rather than focusing on their individual abilities and potential for participation in mainstream economic activities. However, the increased role of Ugandan women in politics has enabled women to speak out and be heard on a range of political and economic issues that would not have been possible 10 years ago.

- *Lack of Strong Organizations Supporting Women's Entrepreneurs*

Lack of a strong businesswomen's organization intensifies the constraint of lack of information. See Chapter 4, Organizational Development from a Gender Perspective, for details on women's participation in business associations.

As mentioned earlier, while the Ugandan government has succeeded in bringing attention to women, businesswomen report that women politicians are not raising issues relevant to business women. For example, the return of the Asians is causing rents to increase, presenting a serious problem to many women entrepreneurs. However, none of the women in politics are raising this issue.

- e. *Business Education and Training*

Lack of adequate skill levels -- both business/management and technical related -- are serious constraints to both men's and women's advancement in business. This constraint is closely related to that of access to information. Women cite lack of time and money, as well as time-consuming domestic responsibilities as major constraints to attending training. Even when women are appointed or given scholarships, they frequently cannot attend due to family obligations. In some cases, women who do receive training cannot apply the skills gained

because they can't afford the necessary equipment. Intensifying these constraints is the fact that the training infrastructure is very weak in Uganda. Business, technical, and vocational training is almost fully operated by the government. Such institutions are in general underfunded and mismanaged. Private training institutes, with the exception of the Eastern and Southern Africa Management Institute (ESAMI), are virtually non-existent. Moreover the MBA program at Makerere University is very weak. Donors have been trying to fill this void with targeted seminars and courses, but they rarely reach the potential pool of participants outside of Kampala.

- Training needs

For women, business training should focus on writing business plans and feasibility studies, conducting market analysis, as well as how to deal with the financial system. Technical training should be market-oriented, and to the extent possible, include a plan to lease or finance necessary equipment upon completion of the training. One woman interviewed explained that a woman's group was given training in sewing, but as they could not afford to purchase machines or materials the training was essentially wasted.

There appears to be an opportunity to use training to make group projects or women's associations more business-oriented. For example, World Learning is promoting use of a manual oilpress for processing edible oilseeds such as sesame and sunflower into cooking oil. The technology, a light, simple machine, is targeted at women for use in income-generating activities. The presses have been distributed to several villages, but they are not becoming the center of entrepreneurial activity they way initially envisioned. The potential for the project to be fully market-driven is great. While the project includes some business training, mainly in terms of keeping books, the press activities are not really seen or treated as businesses. It appears that more assistance in the areas of business training and marketing would help transform this project into a more sustainable initiative.

Training can be effectively delivered through a variety of mechanisms, including site visits/study tours, trade fairs, and workshops, at both the regional and national levels. The recommendations of women interviewed is that training be practical, hands-on, and close to based in country to avoid long absences from home. While PTA regional activities offer one channel for training, only a few Ugandan women have benefitted from its activities; until Ugandan women have a strong women in business association they will remain isolated from mainstream training opportunities.

- Lack of skilled labor

Lack of skilled labor was mentioned by several women as a business constraint. Several women in tailoring businesses complained that they train workers in sewing -- mainly women -- and the trainees tend to leave after receiving the training to start their own businesses or work for someone else.

f. Socio-Cultural Considerations

Women, especially rural women, face cultural barriers to meaningful economic participation; in other words, they are already very economically active, but they are frequently prevented from obtaining the inputs -- training, credit, information, and technology -- needed to expand and diversify their activities. Moreover, as a result of traditional gender divisions of labor that prevent women from marketing what they produce, women rarely have access to or control over the income generated by their labor. Many individuals interviewed believe these to be the strongest forces working against improved economic participation of women.

In addition, women's dual role as caretaker and income earner limits their ability to attend training sessions and meetings, travel abroad, and network. In fact, women's "dual role" may be their greatest constraint to expanding out of the subsistence sector into the formal private sector. It is suggested that improvements in infrastructure and the spread of labor-saving technologies will lessen some of women's household responsibilities, thus freeing up time for them to spend on business activities.

4. Current Initiatives

While Ugandan women are demanding women in business programs, few donors are undertaking activities that support women in business beyond the microenterprise/poverty alleviation level. For example, the Peace Corps is providing training to women microentrepreneurs; and World Learning is involved in microenterprise lending and training. The British Council and the Canada International Development Agency (CIDA) have supported some training for women executives and entrepreneurs and women in management. Local NGOs have expressed an interest in getting more involved in income-generating activities, but in general they tend to be more focused on women's participation in the political process and on women's health issues. In contrast to working with women in formal business and dealing with women's business issues, the interest of NGOs is mainly in "income-generating activities" and "women in development" as opposed to "women in business." As mentioned earlier, there is no strong women's business association in Uganda to lead or unite those women and donors who are interested in supporting women entrepreneurs enter or expand into the formal sector.

Two programs are currently attempting to reach women entrepreneurs in the formal sector. The Preferential Trade Area leadership has organized a regional women in business association which has been working with the International Trade Center in Geneva to implement some of its programs. And the United Nations Economic Commission for Africa is working with African governments and private organizations to establish an African Women's Bank.

The Preferential Trade Area (PTA)

Upon realizing that little was being done to support women entrepreneurs in the PTA region, the PTA initiated the Federation of National Associations of Women in Business in Eastern and Southern Africa (FEMCOM) in July 1993. The objectives of FEMCOM, as outlined in an

October 1994 draft report, are to promote the creation of new enterprises and strengthen existing ones; increase the participation of women in export promotion, expand women's businesses and increase the competitiveness of their products; enhance women's awareness of the PTA/COMESA market potential; promote training in entrepreneurship at different levels and in different sectors; and to strengthen the national associations (NEED CITATION). Greater participation of Ugandan businesswomen in this association -- through a stronger UWEAL -- could greatly improve Ugandan women's access to information, markets, and business opportunities.

A specific example of an activity undertaken by FEMCOM is the "First Buyer/Sellers Meeting for Women in Business in the PTA," facilitated by the International Trade Center (ITC). This activity resulted in confirmed orders of US\$500,000; \$640,000 worth of orders under negotiation; joint ventures for production, distribution, and marketing; efforts to diversify production to meet regional demand; and increased awareness of the PTA market and its potential. Only two Ugandan women participated in this meeting. Due to the lack of a strong and dynamic women in business association, a government organization (UEPC), rather than a private organization, was contacted to submit names of women to be invited to the meeting. The UEPC was unable to recommend a list of eligible women because few women utilize its services. (A similar opportunity is available for Ugandan women in July 1995 in Accra, Ghana when the first North America-Africa Women's Trade Show will be held.)

United Nations Economic Commission for Africa (UNECA) -- Women's Bank

The UNECA has plans to establish a regional African women's bank. The bank "will be expected to have the right attitude towards women -- as credit worthy individuals in their own right" (Womannews, July - Sept. 1994). Fully fledged commercial banks and branches will be established in individual countries, linking with existing women's organizations and NGOs. In addition to offering savings and lending facilities, the bank will provide training, advisory services and technical support. The feasibility study was reviewed at an expert group meeting held in Kampala in August 1994.

5. Conclusions: Implications for POWER

Analysis of the involvement of Ugandan women as business owners leads to two recommendations for the POWER design team: first, re-examination of the target group, and second, a possible niche opportunity.

a. Definition of Target Group

The review of current initiatives shows there is a clear gap -- and thus opportunity -- for provision of support to women entrepreneurs in the formal private sector. In designing its activities, POWER should look beyond those women in traditional jobs (low-paid workers and employees and those engaged in survival-level income-generating activities) to the increasing numbers of (i) dynamic women entrepreneurs and (ii) role models who are agents for change in

their society -- that is, those emerging economic leaders who are chief executives, policy-makers, managers, and trainers. These two categories are the catalysts who can instigate social change in their break away from the traditionally perceived role of women and lead one of the most fragile and vulnerable groups -- the rural poor -- to productive activities.

If POWER wants to maintain the target group of women in formal business and employment, the Project Paper will have to make the linkages between working with "middle income" women and the ripple effects on rural and poor women very clear in order to attract USAID/Uganda, and most likely other USAID missions in Africa. On the other hand, realizing that POWER depends on mission participation for success, it may need to reconsider its target group. USAID/Uganda's principal target group, for example, is poor rural men and women. Most women entrepreneurs are urban, and not poor by Ugandan standards. Although this group still faces severe constraints -- one woman who has owned her own business for over twenty years still has trouble getting a loan she claims, *because she is a woman* -- the mission's program does not target this group.

There is, however, an important need to focus on women's more formal economic activities, including those of urban women, to enable such women to reap the benefits of economic reform, as well as expand and diversify their enterprises into more lucrative and dynamic subsectors. Support at this level, to this middle group, has the potential to make important contributions to long-term economic growth through job creation and generation of foreign exchange, in addition to household welfare. Moreover, there is strong evidence that those women who have "made it" want to help other women. This can be seen through UWEAL's decision to start a branch in Kabale, its mentoring activities, and the existence of buyer/seller linkages between women-owned enterprises. There is also some indication that these women prefer to hire women employees as a way to help other women. Lastly, educated, middle-income women may be able to influence national decision-making as it pertains to women in the private sector.

Duval (1991) writing on women and credit in Uganda, supports this focus: "Although most women in Uganda live in rural areas, they are for the most part engaged in subsistence farming; it is not clear that the primary solution to their problems is access to credit for income-generating schemes." In other words, availability of credit alone will not stimulate growth in rural areas, but rather there is a need for a catalyst to mobilize rural women and enable them to effectively use inputs such as credit and training. This hypothesis is confirmed by many interviewees.

b. POWER's Focus

Based on information gathered through interviews and secondary sources, it appears that stronger organizations -- both financial and business -- are the key to overcoming most of the constraints that women entrepreneurs face (e.g., access to information, training, credit, weak representation in policy-making bodies, etc.). Thus, a potential niche opportunity for POWER is in the area of organizational development and support. Missions could use POWER when they want to strengthen local organizations' capacity to reach and address the needs and concerns of women

entrepreneurs -- be they women's groups or mainstream private sector associations. POWER should seek out technical expertise primarily in organizational development -- practitioners with on-the-ground experience in setting up and strengthening organizations (from personnel to finance to leadership to fundraising to program planning to training).

For example, existing organizations, like UWEAL, the National Association of Women's Organizations in Uganda, financial institutions like UWFCT, mainstream private sector associations like UMA, and smaller producer associations need to be strengthened and expanded to reach rural areas, and linked, to maximize use of available services and expertise. Women also need better access to and a greater number of high quality training programs, especially in the areas of business plan writing, marketing, technical expertise (e.g., processing techniques) and management. Stronger and more extensive organizational support will improve the flow of information and resources to women.

C. ORGANIZATIONAL DEVELOPMENT FROM A GENDER PERSPECTIVE

1. Why Gender Matters

As a result of the political and economic reforms in Uganda, women's participation in organizations has increased and a more favorable environment for the formation of new organizations to represent women's interests has been created. The coming to power of the NRA/NRM government in January 1986 marked a turning point in the lives of many Ugandan women.

Women, acting as soldiers, food suppliers and intelligencia, played a major role in the guerilla war that brought the NRA/NRM into power. Their active participation contributed to raising gender-based inequality consciousness among the leadership which [has] committed itself to altering the situation (Ssenabulya, 1994, p. 55).

This commitment is illustrated by President Museveni's bold policies to raise the status of women in Uganda. These policies have included: the establishment of mandatory positions for women representatives in the country's legislative and political bodies where they currently hold 16% of the seats, the creation of a Ministry of Gender and Community Development (MOGCD, formerly the Ministry of Women in Development, Youth and Culture), and the appointment of a Director for Women's Affairs within the NRM Secretariat.

On the non-governmental side, the Uganda NGO Status Report, drafted in preparation for the 1994 African Regional Preparatory Conference in Dakar, Senegal, concluded that favorable conditions in Uganda have encouraged many women to form or reactivate groups and organizations from the grassroots up to the national level throughout the country. The report emphasizes that:

The particular characteristics of NGOs, with their clear understanding of the needs and problems of women, have enabled them to play an extremely important role in the development process, both as implementers in their own right and as a force to lobby for Government action ... NGO influence has been significant in campaigning for the establishment of a national machinery for women and affirmative action to encourage women's political participation (Matovu, 1994, Executive Summary).

Specifically, consideration of gender issues with regard to organizational development in Uganda is important because increased participation of women in organizations strengthens and sustains the political and economic gains of the democratization and liberalization process. Through the continued and increased participation of women in effective organizational structures which lobby on the behalf of women, economic policies can be re-oriented to enhance, rather than constrain, women's economic participation in Uganda.

2. Organizations Addressing Women's Interests and Concerns

This section provides summaries of the activities of selected government and non-government organizations in Uganda, highlighting both their achievements and constraints to addressing gender issues -- particularly in relation to women's economic empowerment. Over 40 organizations were interviewed to obtain a broad perspective of the strengths and weaknesses of women's participation and representation in organizations in Uganda.

While the majority of organizations interviewed have multiple objectives and program activities, only those activities which directly or indirectly support women's *economic* participation and decision-making are reflected in the summaries below.

For each organization, a summary is provided describing its:

- current programs and initiatives to strengthen women's economic participation and decision-making;
- primary constraints, both within and outside the organization, to achieving its objectives; and
- opportunities identified by the organization to strengthen women's economic participation and leadership in decision-making bodies and processes in Uganda.

Overall, women's participation in formal organizations and decision-making fora is limited; only 18% of women are members of women's groups and only 2% belong to agricultural cooperatives (World Bank, 1993). Thus, despite the growth in number and membership in organizations serving and representing women, there is still a lot work to be done.

a. Government Agencies, Programs and Political Parties

The GOU has demonstrated a commitment to enhancing the participation of women in politics and decision-making at the national and local levels through legislative and administrative measures. In 1985, the GOU ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).²³ In 1988, the GOU established the Department of Women in Development, which is now the Ministry of Gender and Community Development (MOGCD). The Ministry has been given the mandate of "raising the status of women and promoting their emancipation from socio-economic, political and cultural shackles" (Maitum, 1994, p. 13). In order to fulfill this mandate, the Ministry is carrying out measures aimed at ensuring that women are brought into the mainstream of the development process, including policy formulation, planning, implementation and evaluation, at all levels.

²³ The convention provided the basic concepts and guidance for signatory countries for the advancement of the rights and interests of women.

While a number of government bodies interviewed by the POWER assessment team demonstrated varying levels of effort and success in strengthening women's economic participation and representation, the initiatives of (i) the NRM political party, and (ii) the GOU's Ministry of Gender and Community Development (MOGCD), have been exceptional. They were therefore selected for further description below.

- National Resistance Movement (NRM) Political Party

Current Initiatives: Under the NRM leadership, the GOU has taken several steps to ensure that women participate actively in the process of democratization and decision-making. These steps include the creation of institutional structures and bodies through which women can be mobilized, educated, and supported; active support for the activities of international and local women's NGOs; affirmative action directives to increase the number of women in decision-making positions; facilitation of the political participation of women at all levels; and the promotion of women's participation in non-traditional higher education through affirmative action policies.

Opportunities and Constraints: Due to the strong emphasis on the decentralization process in Uganda (being facilitated through the RC system), women's participation at all levels in the decision-making process has increased. Existing structures and procedures could be enhanced, however, through the provision of targeted skill building assistance to women leaders at all levels to improve their ability to influence the political process.

- Ministry of Gender and Community Development (MOGCD)

Current Initiatives: The MOGCD is spearheading a major effort to encourage the mainstreaming of women in all fields of economic development, and to increase their participation in the political decision-making process. Each sectoral ministry has a focal point officer that works as a "gender liaison" with the MOGCD -- an approach the MOGCD finds practical.

The Ministry is not expected to be an implementing Agency ... [our] main objective is to coordinate and not to isolate women. We try to work with other sectors and within existing structures [at both the national and district levels] to develop plans [that] consciously target women (Mugambe, 1995).

The MOGCD views its primary task as setting the policy framework for the development of gender sensitive development planning. The actual implementation of gender sensitive planning is expected to be carried out by other agencies and organizations. As such, the Ministry has an advisory and mobilization team that works to support the process of establishing linkages with non-governmental organizations. The Ministry works with a variety of organizations, most notably FIDA, the Ugandan Women's Finance and Credit Trust, the YWCA, and the National Association of Women's Organizations in Uganda (NAWOU).

An internal evaluation in 1994 documented that the MOGCD, with the assistance of various NGOs, has successfully incorporated gender considerations into the national policies and programs of the following Ministries: Agriculture, National Resources, and Education (Maitum, 1994). The Ministries of Local Governance, Health, and Finance and Economic Planning are currently in the process of reviewing their national sector plans to include gender dimensions. The MOGCD also works directly with district officials to identify gender issues within ongoing development activities. The Ministry reviews constraints to male and female participation, and provides recommendations to the district on how to address gender discrepancies.

Opportunities and Constraints: Ministry officials interviewed believe that the overall framework of the MOGCD is solid and allows them to carry out their mandate effectively. Ministry officials emphasized that the MOGCD's approach could be viewed as a model for other African countries whose government's are committed to addressing gender concerns.

The Ministry has identified two areas of opportunity to receive focused attention in 1995. The first opportunity is to strengthen women's councils. The existence of women's councils on local assemblies at the district and local levels increases women's voice in the decision-making process. Ministry officials emphasized that since rural women are not yet organized, the opportunity for them to have a substantive voice may be missed if an effort is not made to prepare them to take advantage of the new forums created through the RC system. The second opportunity Ministry officials identified is to support Uganda's youth councils. There are youth councils at the village, country and national levels. Ministry officials believe these councils will provide additional opportunities for women to express their needs and concerns.

While the Ministry's approach has proven effective, Ministry representatives cited the lack of funds as a primary organizational constraint. The 1994 increase of 2% of the total development budget was not sufficient to enable the MOGCD to adequately carry out the tasks assigned to it (Maitum, 1994). A majority of the MOGCD budget is provided by international donors; making funds unreliable and sometimes tied to conditions.

b. Community Based Organizations and Non-Governmental Organizations

NGOs have played a significant role in supporting the advancement of women's economic empowerment in Uganda directly, and indirectly, by transforming the legal, political, economic and/or socio-cultural environment. This section provides a summary of NGO definitions and characteristics; highlights the unique approaches and contributions of Ugandan NGOs; and provides descriptions of three selected NGOs -- NAWOU, FIDA, and ACFODE, which offer particularly useful "lessons learned."

• Characteristics and Definitions of Organizations

Since 1988, many self-help grassroots groups have also been established. These groups are typically called Community Based Organizations (CBOs). There are over 2,000 such groups in Uganda (Maitum, 1994), formed primarily as a means of pooling resources to obtain access to

services and resources for income generating activities. Additionally, the GOU and international donors have strongly encouraged women in the rural, informal sector to form groups to obtain grants, loans and other economic and social benefits. Examples of CBOs interviewed include the Tokiika Women's Association, which is involved in silk production and mushroom growing, and the Kashambya Women's Group in Kabale, which is also engaged in mushroom growing as outgrowers. Larger non-governmental organizations (NGOs), whose membership is typically composed of professional and educated women, have been formed or were recently reactivated to address issues of concern which were affecting the status of women such as legal issues, health issues, the need for gender-specific research, and women's political representation.

Several different types of NGOs are addressing gender issues in Uganda. First are indigenous organizations, which have been formed with the purpose of uplifting the position of underprivileged women. Among the most well-known and active NGOs in this category are Action for Development (ACFODE) and the Uganda Women's Effort to Save Orphans (UWESO). There are 42 such organizations registered in Uganda.

A second category of NGOs is the professional organization. Examples of these are the Uganda Women's Lawyers Association (FIDA), the Association of Women Engineers and Technicians of Uganda (WETSU), and the Ugandan Women's Entrepreneurial Association, Ltd (UWEAL). UWEAL's activities are described in the following section on business associations.

In addition to indigenous NGOs and CBOs, the Uganda NGO Status Report concludes that other types of NGOs operating in Uganda for the advancement of women have also contributed to the improvement of the status of women over the last nine years. These are categorized into two groups:

- branches of international organizations which are funded and subject to their international headquarters (e.g., Oxfam, Care-Uganda, Accord, World Vision-Uganda); and
 - local chapters of foreign PVOs, who while affiliated to the foreign counterpart, operate independently (e.g., YWCA, Soroptimist International).
- NGO Collaboration with the Government of Uganda

There are several NGOs working in partnership with the GOU's efforts to advance the position of women in Uganda. The National Association of Women's Organizations in Uganda (NAWOU) was established as the umbrella organization for indigenous NGOs and CBOs dealing with issues related to the advancement of women. It is recognized as the primary body responsible for facilitating and coordinating collaboration efforts between the MOGCD and Uganda's NGOs and CBOs. The government has effectively worked with NGOs and CBOs to carry out program activities, and has benefitted from their membership in structures which provide a particularly important channel to reach the majority of women in rural areas.

- NGO Support to Women's Economic Participation

According to the 1994 Uganda NGO Report, NGOs in Uganda have increasingly supported women's economic participation. The report describes NGO support to women's economic empowerment as falling into three categories: (i) income generation, (ii) women's entrepreneurship, and (iii) women's employment. With regard to income generation, women have joined together to start income generating activities such as beekeeping, poultry raising, bakeries, nursery schools, among other activities. Many NGOs were created or were reactivated to offer training in basic business skills to these groups. Additionally, in reaction to structural adjustment programs, NGOs have tried to fill some of the gaps left by deteriorating social services, and to help women supplement their incomes by engaging in a variety of projects. With regard to women's entrepreneurship, both women-only and integrated organizations have been formed since 1985 that provide support to entrepreneurs (e.g., UMA, Uganda Small Scale Industries Association (USSIA), and the Uganda Women's Entrepreneurial Association, Ltd. (UWEAL). Finally, it should be noted that the Uganda NGO Status Report does not document progress on the establishment of NGOs which specifically lobby for women's employment in the formal sector. However, many NGOs "have established viable organizations with full-fledged offices which have played an important part in capacity building for women by offering employment opportunities and training (e.g., NAWOU, UWFCT, ACFODE, FIDA-Uganda etc.)" (Matovu, 1994, p. 43).

- NGO Support to Women's Political Participation

NGOs have played a major role in the promotion of women's political participation and access to decision-making positions in Uganda. According to the 1994 Uganda NGO Status Report, NGOs have played an active role in lobbying the government to appoint women to leadership positions. NGOs have provided training in communications and negotiation skills to female Constituent Assembly (CA) delegates. NGOs have also trained women to be politically active. As a result, in the recent CA elections held in April, 1994, nine of the 39 women leaders of NAWOU District Organizations or Executive members contested CA posts in their respective districts. Further, civic education, especially before the 1994 CA elections, was primarily conducted through NGOs. As a result of the major focus on women's civic education, women voted in large numbers.

- NGO Contributions to Legal Reform

In the forefront of women's NGOs providing legal literacy training are ACFODE, FIDA-Uganda, and NAWOU. Methods utilized by these NGOs to successfully carry out legal education and reform programs include legal aid clinics, training of law enforcement officials, literature and information dissemination, drama, and the training of legal trainers. It should be noted that there has been increasing collaboration among NGOs in the provision of legal education in the rural areas. For example, FIDA-Uganda has utilized the networks and structures of existing organizations such as ACCORD in Mbarara, ACTION-AID in Mityana, UWFCT in Mbale, and the MOGCD to teach rural women about their legal rights and the

Constitution. The objective of such NGO collaboration has been to reach more women by integrating services into existing programs -- rather than creating new organizations or duplicating NGO efforts.

- NGO use of Media for Socio-Cultural Change

Women's NGOs and CBOs in Uganda have used the media as a tool to promote gender sensitization, as well as a means to publicize their services and program activities. For instance, the Uganda Media Women's Association (UMWA), an NGO, has as its primary objective to find ways of changing the images of women in the media in Uganda. With the support of UMWA, other women's NGOs and CBOs have increasingly realized the potential power of the media toward improving the status of women in Uganda. For example:

- A women's desk was established at Radio Uganda to make it easier to broadcast programs for women. FIDA-Uganda and ACFODE are involved in radio and television broadcasts on different aspects of the law.
- ACFODE and FIDA-Uganda have established specific sections in newspapers such as, "Dear Counsellor," and "Women and the Law," which give answers to legal questions sent to their editors. The legal issues covered have included inheritance, marriage, child custody, among others.
- There are also several magazines and newsletters that are devoted to women's issues in Uganda, such as, the ARISE Magazine produced by ACFODE, the "Womennews" produced by the MOGCD, NAWOU's bi-annual newsletter, and the Plida Magazine, produced by FIDA-Uganda.

Following are descriptions of three Ugandan NGOs which provide particularly useful lessons learned or illustrations of targets of opportunity.

- National Association of Women's Organizations in Uganda (NAWOU)

The National Council of Women (NCW) was a quasi-parastatal body which coordinated women's NGOs until 1993 when it evolved into an autonomous umbrella body for women's NGOs called the National Association of Women's Organizations of Uganda (NAWOU). The NAWOU is an NGO umbrella organization which has a membership of 33 women's NGOs and over 600 CBOs. The majority of these groups were formed and registered with the NAWOU between 1987-1991 (NGO Status Report, 1994).

Current Initiatives: NAWOU's primary objective is to empower women through groups by providing coordination and lobbying on behalf of women's organizations in Uganda. For example, NAWOU has been working to create linkages between women's organizations and national policy decision-makers. An effort has been made to facilitate the dialogue between men

and women CA members to raise their awareness of gender issues so that provisions concerning women will be incorporated in the new constitution. NAWOU also manages a variety of programs including a program on child sexual abuse, an export marketing program for handicrafts, a settlement scheme for women prisoners, and a resource center program.

Opportunities and Constraints: The primary weakness of NAWOU is that its coordination and lobbying role is overshadowed by its micro-program activities. For example, NAWOU has been working as an intermediary between women basket weavers and potential buyers. While this activity has served to directly increase the incomes of many Ugandan women, this activity has taken attention away from NAWOU's primary roles as coordinator and advocate. A particularly important role that NAWOU could play is to coordinate with donors and act as an informational clearing house to identify gaps in NGO services and eliminate duplication of NGO efforts.

Secondly, NAWOU is dependent on donor funding (e.g., USAID and Christian Aid) and is unable to expand some of its current services -- such as its Gender Information Resources Center -- due to funding limitations. In addition, while NAWOU is the lead Uganda NGO responsible for preparations for the upcoming U.N. Women's World Conference in Beijing, it will have to rely on donor funding to support its initiatives for this important event.

- Uganda Women Lawyers Association (FIDA-Uganda)

Current Initiatives: FIDA-Uganda is a registered membership-based NGO formed by professional women lawyers which provides legal education and clinical legal services. Interviews with FIDA members revealed a unique organizational approach which considers ongoing consultation and dialogue between men and women as key to achieving long-term, sustainable, socio-cultural change. FIDA representatives believe this participatory approach is critical when addressing conflicts between customary and civil laws. FIDA has effectively utilized the media (radio, drama, television, literature) to communicate its legal education messages to reach audiences of all income levels, in both rural and urban areas.

Opportunities and Constraints: Political changes in Uganda have created a supportive environment within which FIDA can work. This window of opportunity to strengthen FIDA should be seized to encourage the process of legal reform and democratization. It should be noted that FIDA representatives cited the lack of police enforcement of civil laws as a major constraint to women's legal advancement and protection in Uganda. FIDA has therefore identified the expansion of its pilot police sensitization training workshops as key to ensuring that progress made in legal education is then enforced by Uganda's law enforcement officials. In terms of constraints, as with many Ugandan NGOs, the demands on FIDA to undertake multiple activities is strong. For example, FIDA is being pressured to start a business training activity for women. Due to limited monetary and human resources, this additional activity could take energy away from its current emphasis on legal issues. Moreover, while FIDA carries out small-scale fund raising activities through craft selling and charging small fees for FIDA information brochures, t-shirts, and other items, it remains largely dependent on donor funding.

- Action for Development (ACFODE)

Current Initiatives: Action for Development (ACFODE) is a voluntary, non-profit, women's NGO which works in close collaboration with other organizations to improve the status and lives of women in Uganda. Formed in 1985, the organization "seeks to create and stimulate awareness among the Ugandan society to the needs, problems and rights of women" (Mugisha, 1995). ACFODE'S objectives include sensitizing society about women's needs, increasing women's representation and participation at all levels of decision making, introducing gender issues in education and training curricula, and empowering women economically.

Program activities focus on legal and political education; research and documentation and information dissemination; health; education and training; and economics. For example, through the Economic Program, ACFODE seeks to "empower women economically" with an emphasis on training rural women in project identification, planning, management and marketing of their produce. Through the Legal and Political Education Program, ACFODE advocates for law reform and encourages women to participate actively in politics. For example, ACFODE sponsors a radio program called "The Link," which aims to link citizens with the Constituent Assembly delegates during the CA debates. Through ACFODE's Research Program, publications and magazines with information on women's employment issues are produced and widely disseminated. Emphasis is placed on action-oriented research to strengthen the programs of other organizations and to influence the government's decisions on gender issues.

Rather than having branch offices in its areas of concentration, ACFODE uses a networking strategy to reach both rural and urban women. Through networking, ACFODE members and staff regularly visit rural women/communities to share knowledge and experiences on issues regarding health, family planning, legal rights, income generating projects and other social problems. Programs are concentrated in the Koboga (Central), Pallisa (East), Lira (North), and Rukungiri (West) regions of the country.

Opportunities and Constraints: As with many Ugandan NGOs, ACFODE is not very active in women's economic empowerment beyond the microenterprise level. ACFODE's action-orientation and proven lobbying capacity and influence could be utilized to draw attention to women's business and employment needs beyond the micro-enterprise level. Interviews with ACFODE representatives indicate that the organization considers such issues critical to women's advancement, however, the immediate needs of poor women in rural areas dominate its agenda.

c. Business and Professional Associations

Though several new business associations have sprung up to address the needs of Uganda's growing private sector (e.g., the UMA), lack of a strong businesswomen's organization remains a key constraint to Uganda's women-owned businesses. For example, it intensifies other constraints businesswomen face such as limited access to information and training opportunities. Moreover, informal business networking -- where the majority of "business" gets done -- tends to occur after office hours in bars and clubs, settings where women's participation is still

severely restricted by culture. However, all women entrepreneurs interviewed were members of at least one, if not several organizations. Several women in Kabale are members of the Uganda Small Scale Industries Association (USSIA) and UWEAL, as well as savings clubs. Women still complain that organizations like USSIA, the Chamber of Commerce, and the UMA, while linked with UWEAL, are male-dominated.

Businesswomen have remained underserved and unorganized in Uganda for two reasons: (i) many women-owned businesses are informal and unlicensed which precludes their membership in a business association, and (ii) the government, rather than individual businesses, was the key organizer for business groups in the past.

- *Uganda National Chamber of Commerce and Industry*

Current Initiatives: In 1988, the Uganda National Chamber of Commerce and Industry (UNCCI) was reorganized as a private association. The recent economic reforms have increased the Chamber's membership, primarily among the returned Asian business community (the number of Ugandan members is comparatively small). The Chamber's total membership comprised of individuals, companies, and associations, includes 10,000 members, of which 15% are women. Most of UNCCI's members are involved in trade and commerce. The UNCCI is represented on several government boards (e.g., the President's Economic Council, and the Uganda Investment Authority) where it provides significant input into matters relating to the country's economic policy and planning process.

The UNCCI provides a variety of services to its members in the areas of lobbying and advocacy; training in business development (e.g., product development, bookkeeping, computers, and management); business advice; and information dissemination. At present, the UNCCI has 39 district branches.

Until the revival of the Chamber in 1988, few women were members. However, women's participation in leadership positions at the District Council level is much higher than at the national level. The majority of districts have between 2 and 5 women on their 13-member Executive Councils, however, few women are delegates at the national level. According to the Secretary General of the UNCCI, the under-representation of women at the national level is partially due to family-based socio-cultural constraints. For example, husbands frequently prohibit their wives from traveling alone to attend meetings.

Opportunities and Constraints: Both the recent liberalization reforms and the return of the Asian business community have served to strengthen the UNCCI. The Chamber has a seat on a number of influential government boards through which it has been able to influence the government's recent budget decisions. If the number of women members could be significantly increased, the potential for lobbying by the UNCCI on their professional behalf would be substantial. Further, the current UNCCI administration has expressed a keen interest in further representing the needs of businesswomen. Because the Chamber has an existing and extensive country-wide network it could potentially reach and benefit many businesswomen.

In terms of constraints, the Chamber's effectiveness has historically been hampered by political favoritism and corruption. Another key constraint to its effectiveness has been that until recently, there has been a general public mistrust of the business community. The negative perception of business people working in the private sector lingers from previous political regimes, hampering the UNCCI's reputation. The creation of the Uganda Manufacturers Association (UMA) by former UNCCI members who were disgruntled over changes in UNCCI National Chair qualifications severely weakened the Chamber. Additionally, the lack of sufficient funds to support the UNCCI's business information center was also cited by the UNCCI's Secretary General as a significant organizational constraint.

- *Uganda Women Entrepreneurs Association, Ltd. (UWEAL)*

Current Initiatives: Established in 1987, the objective of the Uganda Women Entrepreneurs Association Ltd. (UWEAL) is to promote women's entrepreneurship in Uganda. Interviews with UWEAL members indicated that the organization was established primarily because existing organizations were not meeting businesswomen's needs. The 1985 United Nations Women's World Conference in Nairobi, Kenya, also played a role in creating awareness among UWEAL's founding members of the need for such an organization.

UWEAL members indicated that while the organization does not yet have an official office or paid staff, it reports 200 active members (85 from rural areas). Currently, UWEAL provides mentoring support and technical assistance to members on business start-up, and facilitation of communications with banks regarding loan applications. UWEAL promotes women entrepreneurs to policy-makers through lobbying efforts in collaboration with the UMA and the UNCCI. This parallels UWEAL's efforts to encourage the government to mainstream women's linkages with the formal private sector. UWEAL also creates linkages with government ministries, the UMA and UNCCI, and regional institutions such as the PTA's FEMCOM and the Africa Federation of Women Entrepreneurs. UWEAL members also work with NGOs such as ACFODE and NAWOU to educate these organizations about women's business needs.

UWEAL members emphasized that one of their primary goals is to change the perception of self-employed women as "beneficiaries of donor assistance," to "self-employed women as businesswomen." UWEAL members explained that when the government or an international donor has a scholarship or a reserved seat for a businesswoman for training etc., the position is frequently filled by a female NGO leader or a female secretary, rather than an appropriate businesswoman who could more fully benefit from such an opportunity.

Opportunities and Constraints: UWEAL's primary constraint is a lack of start-up funds which are needed to establish an office and to hire core staff. UWEAL members are also concerned that while there has been significant attention to women's needs under the NRM government, women political and government officials are not raising or addressing issues relevant to businesswomen. For example, the return of the Asian business community is resulting in increases in rents and property costs -- particularly affecting small business owners, many of whom are women.

d. Trade Unions and Other Labor Organizations

According to the National Organization of Trade Union's former General Secretary, who recently completed a study on the representation of women in Uganda's trade unions, the two most important issues facing all formal sector workers in Uganda in the 1990s include (i) retrenchment, and (ii) wages which are too low to allow workers to meet their basic needs. She argues that retrenchment has affected women disproportionately because lower skilled workers (typically women) are being retrenched first. Under such transitions, it is worthwhile to explore those organizations which represent workers rights. This section summarizes the role of trade unions in Uganda, with a focus on women's participation and representation, and the impacts of union policies and procedures on women.

- Women's Participation and Representation

In 1989, there were 57,000 trade union members representing mostly formal sector urban-based workers. Approximately 21% of the total wage labor force is unionized in Uganda, and an estimated 20% of union members are women. As of 1993 there were fifteen registered trade unions. Prior to 1993, 46% of women workers in the formal sector were not eligible to be represented by trade unions. The 1993, legalization of the right of civil servants to join unions increased female representation due to the large number of women nurses and teachers. However, women's trade union membership is generally low (despite the 1993 unionization of public sector employees) due to the small proportion of women engaged in formal sector employment. In fact, since 1992 there has been a decline in the percentage of women union members -- from 25% in 1992 to 21% in 1993.

[The decline] ... may be attributed to the retrenchments carried out in the Uganda Post and Telecommunication Corporation and the Civil Service during those years following the government's adoption of structural adjustment programs. Since these started with the unskilled and non-established staff where there was a [large] number of women, they suffered a heavier blow than men (Ssenabulya, 1994, p. 65).

Unions generally do not have specific policies and strategies in place to address inequalities and constraints women face in formal employment. Besides having few openings to formal employment, the few women who have managed to enter are confronted with a host of problems ranging from low pay and inadequate support services, to sexual harassment and unequal opportunities for advancement.

Women are confronted with inequalities in access to employment in the formal sector and inequality within formal employment. This manifests itself in restrictions in recruitment to certain categories of jobs, placement or overcrowding into specific occupations considered as female jobs, inequalities in rewards, training, promotion, and working conditions fashioned to the convenience of men ... Although women constitute approximately 20% of the

total trade union membership, little has been done to address these problems (Ssenbulya, 1994, p. 48-58).

The extent to which a trade union has incorporated women's issues into trade union demands and collective bargaining agreements is one measure of a union's attention to the needs of women workers. According a recently study on the representation of women in Uganda's trade unions,

Trade unions, whose principal objective is to protect workers against the exploitative arm of employers, fall short in their protection of women workers [in Uganda]. More emphasis in collective bargaining is placed on higher pay, better service conditions and job security, all of which have been designed around the expectations and convenience of male workers. Negligible attention is paid to women's specific problems that lead to gender inequalities in employment like under valuation of women's work, family responsibilities, childcare facilities, and sexual harassment ... (Ssenbulya, 1994, p. 4).

Interviews with numerous unions revealed that several unions have recently initiated activities to promote women's advancement within the unions. These activities include, for example, the establishment of women's wings and women-only educational seminars. Generally, however, solid goals and objectives for the women's wings have not been established, and most receive no formal funding from the unions they represent.

Following is a description of the union system in Uganda, and the constraints and opportunities that exist within trade unions to support women's participation in the economy.

- *Uganda National Organization of Trade Unions*

Current Initiatives: By law, all unions are affiliated with the Uganda National Organization of Trade Unions (NOTU). NOTU and its affiliates have a hierarchical structure with rank and file members at the bottom, followed by shops, shop stewards, etc., up to an annual delegates conference and a quinquennial delegates conference. With the exception of the rank and file level, which is open to all members, access to other levels is through elections. Women are disproportionately concentrated at the lower levels of the union as rank and file members with only a few in decision-making positions. Data from five unions showed that out of the 145 shop stewards in 1984, 29 (20%) were women. By 1993, the number of women shop-stewards had risen only 2 percent to 88 (22%) out of 305 stewards. At higher levels of leadership, representation of women has been marginal -- yet it is these bodies that play the decisive role in the unions. The secretariat plays a crucial role within the unions, equivalent to that of a board of directors in an organization. In 1993, there were 9 women (9%) out of a total of 104 national office holders within the 15 unions and the trade union federation (NOTU).

91

**WOMEN AND LABOR UNIONS:
THE UGANDA HOTEL, FOOD AND ALLIED WORKERS UNION**

The Uganda Hotel, Food and Allied Worker's Union (UHFAWU) was established in 1988 to: regulate workers' wages and terms of services; improve relations between employers and employees and among employees; and improve the social and economic status of workers it represents in hotels, nightclubs, food-processing plants, national parks, non-medical staff in private hospitals, and domestic workers in both the public and private sectors. Presently, forty percent of its 1,000 members are women. Although UHFAWU's mandate includes representation of domestic workers (primarily women), they have not been officially represented to date. According to the Union's General Secretary, a significant proportion of domestic workers are unpaid relatives of their employers, and the union has avoided involvement in "family" affairs.

Prior to the establishment of UHFAWU, hotel employers typically denied their employees overtime pay, disregarded public holidays, and indiscriminately fired pregnant female employees. Women who took leave often were denied their legal right to 60 days paid maternity leave; such dismissals were frequently carried out without consultation or due cause. While many of these practices have been corrected through union collective agreements, under the government's policy of divesture, the government-run hotel chain is being privatized (8 of 20 hotels have already been sold to private investors, 1 is now a joint-venture, and the remaining eleven will be privatized). As a result, the union will need to work with the build new alliances with the new management of the hotels now under private ownership -- a time-consuming effort. Privatization has had other negative effects on the union and its members such as loss of membership due to retrenchment and loss of terminal benefits and housing among those retrenched. The loss of labor protections has particularly affected women employees working in non-unionized hotels. For instance, some privatized hotels are now refusing to cover the cost of maternity benefits. UHFAWU's General Secretary believes that while privatization will "improve efficiency and profits, however, [it] should have a human face."

Due to limited resources, the union has not initiated specific activities to increase women's representation within the union. Union officials said the primary obstacle to women's participation in union leadership is socio-economic: meetings and conferences are typically scheduled on weekends and evenings when working mothers must take care of their children, and there is often a lack of childcare facilities. When asked what other issues affect women workers, UHFAWU's General Secretary stated, "[Sexual] harassment happens frequently, mainly with new employees, trainees, part-time staff, and hotel room attendants ... it happens between fellow employees, supervisors and guests." Although recognized as a serious problem in which "many women are forced to quit due to the high level of sexual harassment," the union has not developed procedural mechanisms or strategies to act upon complaints. Further, "due to cultural norms, survivors are not encouraged to speak up and most of the information obtained is from fellow employees ..." Union officials indicated a keen interest in obtaining technical assistance to develop effective procedures to enforce protections and curb the high level of sexual harassment in the workplace.

With financial and technical assistance from regional and international trade unions, NOTU and some of its affiliates have increasingly conducted seminars for women, developed educational materials, and trained women instructors to act as "study circle" leaders. The long-term effectiveness of these women's education activities is yet to be seen. Additionally, the continuation of these education activities depends largely on the availability of finances from outside organizations.

Opportunities and Constraints: There is widespread belief that trade unions can be used as effective channels for empowering women workers in Uganda. The creation of alliances between trade unions and women's organizations represents a unique opportunity to strengthen women's economic participation. There is very little interaction between the women's wings and the other national women's forums, namely the MOGCD, the NRM Women Affairs Directorate, and NAWOU. Such alliances could be used to lobby for common goals identified by both trade unions and women's organizations.

Further, women's wings should develop clear objectives and plans of action. This can be done by incorporating women's committees into all collective agreements so that they are established in all organizations. A network could be created between the various women's wings at union head offices. Many union members and leaders emphasized that the commitment to gender issues needs to be internalized within the unions -- rather than imposed from outside donors. Through gender sensitization, trade union leaders can learn to appreciate the gains of improving women's participation in trade union activities.

Some of the primary constraints faced by unions in addressing the needs of women workers include financial constraints, lack of collaboration between trade unions and other NGOs, lack of gender sensitization, and a lack of clear objectives and plans of action to address the needs of unionized women workers.

e. Research and Training Institutes

Several research and training institutions exist in Uganda. The GOU has a large network of management and vocations training centers, but like many GOU programs, they are severely underfunded. Many donors also sponsor various types of training, but their scope and outreach are somewhat limited. The two institutions that appear to have the greatest potential for improving the economic status of Ugandan women are described below. In general, there is a great need to support these and other similar organizations since lack of adequate data and statistics on women in the economy, and lack of affordable, accessible, and practical management and vocational training are consistently mentioned as key constraints to women's economic participation.

PROMOTING WOMEN IN TRAINING

In early February 1995, the Ministry of Labor and Social Affairs, Directorate of Industrial Training posted an advertisement in The New Vision for training opportunities at the Vocational Training Centre Lugogo. Applications for a three-year engineering program in areas such as mechanics, welding, plumbing, carpentry, and painting were invited from "suitable boys and girls ... to qualify the trainees as craftsmen/-women and entrepreneurs."

Why the special emphasis on including women? The ad states a "gender awareness" policy:

"The country needs a strong technical labor force. Why should it be male only? We would like to encourage females as well to apply for a technical training because we know, they can do it. Please help the country to eradicate the traditional discrimination against involvement of females in practical vocational training."

From The New Vision, Friday, February 3, 1995.

- Women's Studies Program, Makerere University

Current Initiatives: Initiated in 1991, the Makerere University Women's Studies Program offers courses in women in development at the undergraduate and graduate levels. Through its applied research activities, some of their research findings have played a role in influencing economic policy-making -- such as a recent publication on women and credit which was utilized by the Uganda Commercial Bank. Faculty and students have also established linkages with the Ministry of Gender and Community Development and NGOs. Further, the program collaborates with the Ministry of Finance to offer courses to students and to provide senior managers a program on gender sensitivity coordinated through the British Council.

Opportunities and Constraints: While these initiatives indicate a positive beginning, the many opportunities which could be exploited to strengthen the programs potential impact on women's economic participation and decision making could be strengthened considerably. During interviews with faculty members, several such opportunities were discussed and identified including: (i) holding faculty-wide workshops on gender issues to promote gender sensitivity in student-teacher relations, as well as research topics, (ii) further coordination between faculty and outside business groups to increase the exchange of gender information, and 3) to increase the collection and analysis of gender-disaggregated data by students to share with government decision-makers and businesses. Makerere University faculty cited financial constraints as a major impediment to their ability to print and distribute their gender-specific research findings.

- Eastern and Southern African Management Institute

Current Initiatives: Created in 1974, the East and Southern Africa Management Institute (ESAMI) is a regional management development institute whose goal is to improve the management performance and effectiveness of governments, parastatals and the private sector through training, research and consultancies. ESAMI is jointly owned by twenty East and Southern African countries.

The ESAMI Women in Development, Entrepreneurship and Management (WIDEM) Center was established in 1980. WIDEM specializes in providing gender-focused training, research, and consultancy services in the areas of gender in development, entrepreneurship, and management for Africa. The mission of the WIDEM Center is to "initiate changes at the individual, organizational, and policy levels that will facilitate gender-responsive and sustainable development" (WIDEM Brochure, 1994). WIDEM offers programs in strengthening management skills, gender sensitization and policy analysis, and strengthening the capacity of national training institutions. ESAMI clients are frequently senior-level managers and professionals, including Ministers, Permanent Secretaries, and executives of both private and public commercial companies and parastatals.

ESAMI has made a concerted effort to mainstream women and gender concerns into their program activities. Under a "Matched Fellowship Program" with CIDA, ESAMI is working to increase the number of women participants in ESAMI training programs, which have

traditionally been dominated by men. The fellowship pays for one female participant, if the recipient organization sponsors a second woman.

Opportunities and Constraints: ESAMI has the capability to provide specialized courses for women who have been retrenched. Further incentives could be provided to both public and private employers to encourage them to select more women for ESAMI training. A draw-back is that ESAMI training is costly and requires mid-level educational and professional experience, thus excluding a large proportion of Ugandan women. Despite the high cost, ESAMI provides a good model for management training programs because its programs are tailored to meet the specific needs of small groups, and it operates on a cost-recovery basis -- student fees cover 80% of ESAMI's costs. Participants in a focus group meeting of several former ESAMI students spoke very highly of their ESAMI training experience. Several women reported that in addition to improved skills, probably the most important impact of their ESAMI training was the confidence it gave them:

The ESAMI environment makes one feel that he/she is someone who matters hence the beginning of one to get that built in capacity of confidence and as a result make a very big positive change in that individual.²⁴

3. Conclusions: Implications for POWER

This "Conclusions" section summarizes relevant lessons from the unique experiences of several Ugandan organizations. Its purpose is to ascertain the degree to which organizations in Uganda, including government agencies, political parties, business and professional organizations, trade unions, research and training institutions, and NGOs, are providing support to: (i) strengthen women's economic participation; and, (ii) strengthen women's participation in the legal/economic policy-making process.

With this objective in mind, an effort has been made to draw some general conclusions with the hope that it will contribute to the analytical framework to be used in the design of the Participation of Women in the Economy and Reform (POWER) Project. Select questions and answers follow:

- *Have new institutions/associations emerged as a result of economic and political reform? Are they supporting women's efforts to take advantage of resulting new economic/political opportunities?*

The GOU's emphasis on decentralization has, and will continue to provide, significant opportunities for women's increased participation in the economic policy-making and legal

²⁴ Rosemary Sennyondo, January 23, 1995, Kampala Sheraton Hotel.

reform processes. NGO influence has been particularly significant in Uganda in campaigning for the establishment of a national machinery for women and affirmative action to encourage women's political participation.

The political and economic reforms have also played an influential role in the individual program activities and orientations of many existing organizations, such as the Uganda National Chamber of Commerce and Industry and Uganda's trade unions -- both which have recently entered a period of restructuring. For example, the retrenchment of formal sector workers has weakened the unions' lobbying influence, while it has increased union recognition of the importance of female membership. On the other hand, the privatization process (and the return of the Asian business community) led to the privatization of the Chamber of Commerce -- strengthening its position and role in Uganda, and increasing its potential as an important lobbying force for women and men in Uganda.

- *To what extent do women participate in integrated organizations, and what are the benefits and drawbacks of integrated versus women-only organizations in Uganda?*

The extent to which women participate in integrated economic-focused organizations in Uganda is mixed. However, it is clear that women have historically been severely under-represented in most mainstream organizations. For example, the women-only organizations, UWEAL and UWFCT, were both established as a direct result of the inadequacy of existing banks and business associations to meet the financial and business needs of women.

Clearly, such women-only organizations in Uganda are filling serious gaps in the legal, financial and business services that Ugandan women are demanding. Many of these efforts are vital at this point in time in Uganda's development. Therefore, rather than suggest that women-only or integrated organizations work "better," it may prove more productive to assess such organizations within the local context of what other similar mainstream services are available, and how realistically such existing mainstream organizations can be re-oriented to represent and service the needs of women.

For example, some women-only organizations (such as the UWFCT, a non-bank financial institution and NGO) are currently operating outside mainstream structures. Concerted efforts are needed, therefore, to mainstream, or link, such women's organizations with the formal economy -- to avoid the risk of marginalizing women's initiatives and prevent duplication of effort. On the other hand, some women-only organizations might serve an important role that is not likely to be achieved by existing mainstream organizations. For example, ACFODE works to continually push the gender agenda into the forefront of Uganda's political and social life. Such an organization can build solidarity between women and encourages women to speak out on sensitive issues such sexual harassment in the workplace, which until recently were not discussed in public.

Finally, some mainstream business associations and organizations have established women's desks or specific programs designed to reach their female members. Although welcomed, and sometimes beneficial to Ugandan women, these efforts have not yet been adequately exploited to fully mainstream women into their organizational activities. In the case of Uganda's trade unions, for example, women's wings were established as a result of financial conditionality on the part of international donors. Women union members are only now beginning to "own" these initiatives, and are working to strengthen such mechanisms to reflect their "true" needs. Those efforts that are "identified and owned" by Ugandan women to mainstream gender issues into existing organizations may have the greatest chance of success and sustainability. This presents a clear target of opportunity for POWER -- mainstreaming existing women's groups and programs into formal economic, political and social structures.

- *Are there gaps in services provided by organizations to support women's economic and political empowerment?*

One gap is a lack of intermediary organizations that provide (i) marketing services for businesswomen, especially rural women entrepreneurs, and (ii) business information and skills training to enable women to take advantage of new growth opportunities in Uganda. As a consequence, existing women's organizations, such as FIDA, NAWOU and ACFODE, are finding themselves engaged in micro-marketing and business development schemes -- diverting their energy away from advocacy for national economic and legal reforms. There is also lack of funding support for female political candidates in Uganda. No private organizations exist that specifically raise funds for female-only candidates, or for male candidates that have demonstrated a commitment to addressing gender issues pertaining to women's economic empowerment.

These are two broad areas in which POWER should consider the need globally, and perhaps offer services: provision of business and market information and services to women, and training to women political candidates in fund-raising.

- *What are the unique advocacy and lobbying strategies Ugandan organizations have used to reach economic policy-makers?*

Ugandan women's NGOs, in particular, have effectively utilized the media in the following ways: to promote wide-spread socio-cultural change; to educate men and women about gender issues pertaining to legal protections; to provide and publicize their economic, legal and other services; and, to keep gender issues on the forefront of the country's political and social agenda. Through newspaper columns, radio and television programs, issues pertaining to women's political and economic advancement are being actively discussed and addressed in the public arena. Among the organizations and businesswomen interviewed in Uganda, this open discussion on gender issues is perceived as positively affecting the enabling environment for women's economic participation. This is an important model for POWER to further investigate, and perhaps replicate.

- *Is it more effective for organizations to integrate economic and legal services, or to offer them separately?*

In the context of Uganda, the relationship between women's legal rights and their economic participation is clear. Interviews with organizations and Ugandan businesswomen indicate that they have found it to be more effective for organizations to integrate services provided to women, such as financial planning and legal literacy, than to offer them separately. Representatives of FIDA-Uganda, the UWFCT and ACFODE, strongly argue that legal and economic issues pertaining to women are so closely linked to one another in Uganda, that presenting such integrated services to the client provides her with a more comprehensive package with which to improve and assess her situation. Numerous examples of programs that were initially started as solely economic-focus programs, but eventually added a legal education component due to this dependent relationship, were described by those interviewed. This is an important lesson for POWER: while the project's focus is on women's *economic* participation, it should not overlook the important linkages between economics, politics, and laws. Moreover, due to socio-cultural considerations, it is less time-consuming for women if they receive several services at the same time. POWER activities should thus try, where possible, to link with other women's empowerment initiatives, and investigate the "one-stop shop" model for providing information and services to women.

- *What has and/or can be done to strengthen the linkages between businesses, research institutions, NGOs and government agencies in Uganda who share a commitment to support women's economic empowerment?*

While there is a significant amount of networking between women's organizations in Uganda, their leverage at the policy level could be strengthened through increased information sharing and strategizing on common agendas. In a recent paper on the women's movement in Uganda, Dr. Joy Kwesiga states, "There is no point in having millions of women's groups all over the country if their collective power is not being used to bring about change. NGOs therefore have a challenge now and beyond 1995 to have sustained action with a common voice which receives support from all women."

For example, there is a need to strengthen the link between the RC Officials and the Women's Councils; the link between government agencies (besides the MOGCD) and NGOs; the linkages between women's NGOs, themselves; and the linkages between women's NGOs and non-gender specific groups which are committed to the advancement of women -- to broaden the support base concerned with gender and development.

In addition to the establishment of national-based linkages, the value of establishing linkages through exchanges of women and organizations both regionally and internationally, was repeatedly brought the teams' attention by those interviewed. For example, interviews with the National Organization of Trade Unions, as well as individual union members, confirmed that legal assistance on the establishment standard grievance procedures to address workplace sexual harassment cases is needed. Union officials stated that while such procedures should be included

under union protections, they have delayed acting due to the socio-cultural sensitivity surrounding the problem. In such cases, where an outside perspective could shed light on a possible solution, exchanges of union officials with unions (or other organizations) in neighboring African countries that have successfully developed and enforced such procedures, could be of particular value. POWER could assist in facilitating such linkages and exchanges.

- *Are women in rural and urban areas, and in the informal and formal sectors being represented equally, or sufficiently, by organizations in Uganda?*

The labor organizations, led by the NOTU, do not represent informal sector workers. For example, although their mandate includes representation of domestic workers, they have not met this international labor standard requirement. Further, there seem to be few alternative labor organizations representing women in the informal sector.

On the other hand, NGOs have neglected (or perhaps chosen not to) lobby on behalf of the discriminations and constraints faced by women employees in the formal employment sector. The great majority of NGO activities are targeted to reach the financial, legal, or micro and small enterprise development-related needs of women in the informal, and mainly rural, sector. These facts indicate two possible areas of opportunity for POWER -- organizing informal sector women workers, and linking NGOs with trade unions.

- *What kinds of resources do organizations in Uganda need to enhance their capacity to influence women's economic participation and leadership?*

Many of the organizations interviewed in Uganda expressed a need for various types of expertise to enhance their capacity to improve women's economic participation and leadership including: organizational, program, and workplan development, financial management/fundraising, personnel management, membership development, use of volunteers, program implementation, monitoring and evaluation, needs assessments, communications and publicity, and use of the media, research and dissemination, networking, legal assistance, and training in leadership, lobbying and advocacy skills.

With regard to organizational development, a variety of effective women's organizations already exist in Uganda which could be strengthened with assistance in strategy development -- POWER could be called on to provide this type of technical assistance. Due to the numerous and varied needs of Ugandan women, many women's NGOs, such as NAWOU and ACFODE, tend to spread themselves too thin -- and as a result, may be less effective in affecting policy change. For example, while the NAWOU's mandate is to act as a coordinating body to improve NGO leverage at the policy level, in reality, NAWOU has devoted significant resources to micro-level, program activities.

Other organizations, such as the Chamber of Commerce (UNCCI) and the Uganda Manufacturers Association (UMA) could, with assistance, be important vehicles for delivering critical business services (such as feasibility studies and business plan assistance) and information

(such as markets, prices, credit) to women. Assistance through POWER could be provided to help them develop effective outreach mechanisms and tools to recruit women members and ensure that women have equal access to key business information and services. Similar assistance could benefit NOTU, so that union policies and plans of action are developed to improve women's leadership capacity in the unions and ultimately, to improve women worker's legal rights.

With regard to financial security, all of the organizations visited by the team are largely dependent on outside financial assistance. There were no indications that steps are being taken to improve NGO sustainability through the introduction or use of cost recovery and business-like practices. The Uganda NGO Status Report concluded, "financial competition is greatly affecting the effectiveness of NGOs. They do not have well thought out, consistent plans to fundraise for their programs and to cover their administrative costs. [As a result,] NGOs are forced to initiate programs that do not help them realize their objectives but are of interest to the donors." POWER could provide NGOs with training in fund-raising techniques to improve their prospects for self-sufficiency.

Many NGOs and business associations identified the lack of statistical information (both qualitative and quantitative) on the status of women workers and entrepreneurs in Uganda, as a barrier to influencing policy makers on issues relating to economic policies. One solution offered was the provision of assistance to national statistical offices to help them produce reliable gender-disaggregated data and research on women's economic participation. Many NGOs, as well as the MOGCD, however, expressed a keen interest in the provision of technical assistance to help them improve their own program monitor and evaluation systems -- to better assess and monitor the impact of their ongoing program activities on women. POWER could serve as a vehicle to address these and other data needs.

ANNEX A
BIBLIOGRAPHY

BIBLIOGRAPHY

- Action for Development (ACFODE), "The Dilemma of Working Women," Arise, No.11, Nov - Jan, 1994.
- ACFODE, "Uganda set for Beijing" and "Women and the Constitution," Arise, February - May 1994.
- ACFODE, "Making a Democratic Constitution," The Link Bulletin, Issue No. 9, 1994.
- ACFODE, "ACFODE: An Organization for Women of Vision, Commitment, Talent and Energy," Brochure, Kampala, Uganda, no date.
- ACFODE, "The Link: Constituent Assembly Debate in Uganda Enhancing Civic Competence."
- Agard, Beverley Coleman, "Women Focused Initiatives in Uganda," for USAID/Kampala, June 1991.
- Atherton, Joan, Edward Costello, and Thomas Herlehey, "A.I.D. Economic Policy Reform Program in Uganda," USAID, December 1991.
- Blackden, C. Mark. and Elizabeth Morris-Hughes, "Paradigm Postponed: Gender and Economic Adjustment in Sub-Saharan Africa," Human Resources and Poverty Division Technical Department, Africa Region, The World Bank, AFTHR Technical Note No.13, August 1993.
- Blumberg, Rae Lesser, "Making the Case for the Gender Variable: Women and the Wealth and Well-Being of Nations," Technical Reports in Gender and Development No.1, Mark H. Clark (ed.), Office of Women in Development, Bureau for Research and Development, United States Agency for International Development, Washington, D.C., 1989.
- Boyd, Rosalind E., "Empowerment of Women in Uganda: Real or Symbolic," Review of African Political Economy, No. 45/46, 1989.
- Buckley, Stephen, "Uganda, in Comeback, Attracts Investors," The Washington Post, March 13, 1995.
- Butegwa, Florence, "Challenges of Promoting Legal Literacy Among Women in Uganda," in Schuler and Kadirgamar-Rajasingham, eds., Legal Literacy: A Tool for Women's Empowerment, Women, Law and Development OEF International, (New York: UNIFEM), 1992.

AT

102

Constituent Assembly Gender Information Centre with NAWOU in conjunction with the Friedrich Ebert Foundation, Kampala, "Towards Fair and Balanced Representation," November 1994; "Dialogue Does it," October 1994; "Nothing for Us Without Us," December 1994; "The C.A. Gender Information Centre," August 1994.

Duval, Ann, "Uganda Women Credit Programs," The Future's Group for USAID, August 1991.

Eastern and Southern Africa Management Institute (ESAMI), "WIDEM: Empowering Women Through Management Development," Arusha, Tanzania, no date.

ESAMI, "ESAMI Brief," Arusha, Tanzania, no date.

ESAMI, "A Brief on What it Does and How it Works," Arusha, Tanzania, no date.

ESAMI, "ESAMI's WID/WIM Experience: The Gender Perspective for the 1990s," no date.

Economist Intelligence Unit, Uganda: Country Profile 1993/1994, (London, United Kingdom: Economist Intelligence Unit), 1993.

Economist Intelligence Unit, Uganda, Rwanda, Burundi: Country Profile 4th Quarter 1994, (London, United Kingdom: Economist Intelligence Unit), 1994.

FIDA, "Overview of FIDA (U) Activities 1993," unbound report, Kampala, 1993.

FIDA - Uganda, "A Simple Guide on How To Make a Will."

Foster, Annie, "Successful Approaches to Integrating Gender in U.S. Development Assistance: USAID/Uganda," February 1994.

Ghate, P.B., "Interaction Between the Formal and Informal Financial Sectors: The Asian Experience," World Development, Vol. 20, No. 6, 1992.

Government of Uganda and the United Nations Development Program, "Report of the Government of Uganda's First National Workshop on Human Development Initiative," Kampala, January 1994.

Government of Uganda, "The Draft Constitution Simplified," Law Development Center, 1992.

Hansen, B. Holder, and Michael Twaddle, Changing Uganda: The Dilemmas of Structural Adjustment and Revolutionary Change, (Athens: Ohio University Press), 1991.

- Helleiner, Gerry, et al., "Report of an Independent Working Group on the Ugandan Economy," Kampala, July 1993.
- Hilhorst, Thea, and Harry Oppenorth, Financing Women's Enterprise, The Netherlands Royal Tropical Institute, 1992.
- Hood, Ron et. al., "Gender and Adjustment," Report prepared for Office of Women in Development, Bureau for Research and Development, United States Agency for International Development, Washington D.C., 1992
- Igaga, Sam, "Methods of Networking in Development," A paper presented at The Women's NGO's Forum, under the auspices of NAWOU and the Friedreich Ebert Foundation, Kampala, 1994.
- International Trade Center UNCTAD/GATT, "Women in Trade Development Programme: Contributions to the Fourth International Women Entrepreneurs Conference," Hyderabad, December 1993.
- Jayaraman, Lalitha, "Women and Development the Agricultural Development Project," Unpublished report, May 1993.
- Kabonesa, Consolata, Research notes from "Gender Training as Public Policy Strategy for Improved Individual Optimal Development: The Uganda Case Study," WID Information, University of Illinois at Urbana-Champaign, Vol. 14, No.3, March 1994.
- Karugaba, J., The Role of Organizations in the Development of Women Entrepreneurs, Makerere University, Kampala, 1993.
- Katahoire, Anne, "An Evaluation of the Paralegal Program in Bugabula County, Kamuli District: Final Evaluation Report," Makerere University, September 1994.
- Kintu, et al., "Women and Poverty: Country Strategy Paper," Actionaid-Uganda, September 1993.
- Kuenyehia, Akua, "Women in Law and Development in Africa: Organizing at the Regional Level to Enhance the Legal Status of Women."
- Kwesiga, Joy C., "Women Managers and Women Entrepreneurs in Uganda," United Nations, Division for the Advancement of Women, Secretariat for the Fourth World Conference on Women, Expert Group Meeting on Women and Economic Decision-Making, New York, November 1994.
- Langseth, Peter, "Civic Service Reform," A paper presented at the "Workshop on Developing Uganda," Denmark, June 1994.

Law Reform Commission, "Terms of Reference for the Reform of the Domestic Relations Laws," 1994.

Lorch, Donatella, "Uganda Strongman Favorite of World Lenders," The New York Times, January 29, 1995.

Maitum, Mary I.D.E., "The Effect of: Law, Customs and Government Administrative Measures on the Status of Women in Uganda," for African Women's Development and Communication Network, October 1994.

Management Systems International, "Status Report: Uganda National Forum on Strategic Management for Private Investment and Export Growth," August 1994.

Mazrui, Ali A., "Privatization versus the Market: Cultural Contradictions in Structural Adjustment," in Changing Uganda: The Dilemmas of Structural Adjustment and Revolutionary Change, ed. Hansen and M. Twaddle, (Athens: Ohio University Press), 1991.

Mbire, Teresa, "Women and Property Ownership," in "Women in the Market Initiative: Meeting of the Steering Committee Members," prepared by Labat-Anderson Incorporated for USAID, Nairobi, November 1992.

Meyer, Richard L. and Geetha Nagarajan, "Financing Non-Traditional Exports in Uganda," Report to USAID/Kampala, April 1994.

Ministry of Finance and Economic Planning, Statistics Department, Key Economic Indicators, 19th Issues, Entebbe, Uganda, November 1994.

Ministry of Finance and Economic Planning, Statistics Department, Report on the Uganda National Integrated Household Survey, 1992-93, Three Volumes, The World Bank/UNDP Project UGA/91/RO2, December 1993.

Ministry of Finance and Economic Planning, Public Investment Plan: 1994/95 - 1996/97 Priority Projects, August 1994.

Ministry of Finance of the Republic of Uganda, "Income Tax Decree of 1974, Section 51, Part VII, as amended up to the 31st of October of 1983."

Ministry of Justice of the Republic of Uganda, "Employment Decree of 1975, Section 45, Part V."

Ministry of Justice of the Republic of Uganda, "Marriage and Divorce Act of 1904."

Ministry of Women in Development, Culture and Youth, "Summary Report on Activities Under Law Reform Fund for NGOs and Women's Groups/Clubs WID/DANIDA Program," June 1994.

Ministry of Women in Development, Culture, and Youth, Uganda Womenews, Newsletter, Issues April/June 1994, July/Sept 1994, October/December 1994, Kampala, Uganda.

Ministry of Women in Development, Culture and Youth, "National Policy Statement on Gender Issues: Chapter 1," 1994.

Ministry of Women in Development, Culture and Youth, "The U.N. Convention on the Elimination of All Forms of Discrimination Against Women," (Kampala: Typeset Express Ltd.), 1994.

Ministry of Women in Development, Culture and Youth, "Addendum to the Initial and Second Report by the Government of Uganda on the Implementation of the Convention on the Elimination of All Forms of Discrimination against Women," 1994.

Ministry of Women in Development, Culture and Youth, "The Republic of Uganda: Country Paper" in preparation for the Fourth World Conference on Women, Beijing, China 1995, 1994.

Ministry of Women in Development, Culture and Youth, A series of 11 booklets pertaining to women's legal rights in Uganda, (Kampala: Typeset Express Ltd), 1994.

Series 1: Sources of Our Rights

Series 2: Using Resistance Committee Courts

Series 3: The Law of Inheritance

Series 4: Law of Marriage: A Booklet on the Types of Marriages

Series 5: What the Law Says About Divorce

Series 6: Laws Protecting Children From Sexual Abuse

Series 7: Rape is a Serious Crime

Series 8: Who Has the Right to Live with a Child? A Booklet on Child Custody

Series 9: Maintenance: Whose Duty Is It?

Series 10: Domestic Violence

Series 11: Law on Land

Ministry of Women in Development, Culture and Youth, "Women in the Constitution of the Republic of Uganda," (Kampala: Rhino Camp Printers), no date.

Ministry of Women in Development, Culture and Youth, "Illustrated Draft Constitution of the Republic of Uganda," no date.

- Moor, Robley E., "Uganda: An Update," CSIS Africa Notes, The Center for Strategic and International Studies, Washington, D.C., September 1994.
- Morris, Gayle A. and Dale W. Adams, "Financial Services and Women in Africa: Case Studies from Egypt, Ghana, and Uganda," for USAID, August 1994.
- Morris, Gayle A., Linda M. Lobao, and Clare Wavamunno, "Semi-Formal Finance in Uganda: The Use of Non-Bank Financial Institutions," for USAID, August 1994.
- Morris, Gayle A. and Richard L. Meyer, "Women and Finance in Developing Countries," Annotated Bibliography on Agricultural Credit and Rural Savings, Volume 15, Agricultural Finance Program, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, April 1993.
- Morris, Gayle A. and Richard L. Meyer, "Women and Financial Services in Developing Countries: A Review of the Literature," Economics and Sociology Occasional Paper No. 2056, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, April, 1993.
- Mugenyi, Mary R., "The Impact of Structural Adjustment Programmes on Ugandan Rural Women in the 1980s: Prospects for Empowerment in the New Decade," Canadian Bureau for International Education, July 1992.
- Mukasa-Kikonyogo, L.E.M., "The Relationship Between Statute and Customary Law with Regard to Violence Against Women in Uganda," Presented to The First Meeting of the International Association of Women Judges, San Diego, California, October 1992.
- Mukasa-Kikonyogo, L.E.M., "Implementing the Enforcement of the International Convention on the Elimination of all forms of Discrimination Against Women; Fundamental Sources of Discrimination Against Women in Uganda," Paper presented to 21st International Biennial Convention in Caracas, Venezuela, February 1982.
- Mukhopadhyay, Maitrayee and Candida March, "Income Generating Projects: A View from the Grassroots, Report on a Workshop in Kampala, Uganda," OXFAM, June 1992.
- Munyakho, Dorothy, "Long Arm of the Law Too Short to Reach African Women," Arise, ACFODE, June-September 1994.
- Musoke, Maria G.N., "Research on Women in Uganda: An Annotated Bibliography," Women's Studies Department, Makerere University, Kampala, Uganda, March 1993.
- "National Association of Women's Organizations in Uganda (NAWOU)," Brochure, no date.

NAWOU, NGO Preparatory Committee of Uganda, "NGO Status Report: Uganda," in preparation for the NGO Forum at The Fourth World Conference on Women in Beijing, China 1995, and the African Regional Preparatory Conference in Dakar, Senegal, 1994.

NAWOU, "Directory of Women's Groups in Uganda, Part I," Kampala, 1991.

The New Vision, January 16, 1995 through February 3, 1995.

Nsajja, Edith and John Beijuka, Internal Evaluation of DANIDA/Women in Development Program NGO Pilot Legal/Credit Project, Mbale and Kapchorwa Districts, for the Ministry of Women in Development, Youth and Culture, Makerere University, Kampala, September 1994.

Ogwal, C.F., "Women Fail to Pay ADF Loan," The New Vision, January 24, 1995.

Preferential Trade Area, "FEMCOM," 1993.

Rwampororo, Rosern, "Uganda Country Analysis on Broad Based Sustainable Development," Unpublished report, March, 1994.

Seck, Diery and Yasim H. El Nil, "Financial Liberalization in Africa," World Development, Vol. 21, No. 11, 1993.

Seibel, Hans Dieter, and Michael T. Marx, Dual Financial Markets in Africa, Saarbrucken, Germany, Verlag Breitenback Publishers, 1987.

Ssenabulya, Rosemary Namatovu, "Women, Work and Trade Unions: A Case Study of Uganda," Thesis for a Master's degree, Institute of Social Studies, The Hague, The Netherlands, December 1994.

Tamale, Sylvia, "Law Reform and Gender in Uganda: A Situation Report," for Oxfam, Makerere University, Faculty of Law, Kampala, March 1993.

Teshome, Tedla, "A Way Forward for Rural Women," A Strategy Paper for the Advancement of Rural Women in Uganda, UNDP, Kampala, February 1994

Tripp, Aili Mari, "Gender, Political Participation and the Transformation of Associational Life in Uganda and Tanzania," in African Studies Review, Vol. 37, No. 1, April 1994.

Troutt, Elizabeth S., "Rural African Land Markets and Access to Agricultural Land: The Central Region of Uganda," PhD. Thesis for University of Wisconsin-Madison, 1994.

Twinomukunzi, Charles, Chairman of Technical Committee, "Report of the Technical Committee on Land Tenure Law Reform," June 18, 1993.

- Uganda Commercial Bank, UCB Rural Farmers' Scheme, Kampala, Uganda, 1987.
- Uganda Constitutional Commission, "The Draft Constitution of the Republic of Uganda," 1994.
- Uganda Manufacturers Association, "Effects of the 1993/4 Budget on Local Industries," August 1993.
- Uganda Manufacturers Association, "Manufacturers Catalogue 92/93."
- Uganda Posts and Telecommunications Employees Union (UPTEU), The Daily Worker News, Kampala, Vol. A, August 1993; Vol. J, 1993; and June 1994.
- Uganda Women Entrepreneurs Association, Ltd., "Report on Revitalization of Women Entrepreneurs in Uganda," workshop proceedings, sponsored by USAID, Kampala, December 1992.
- "Uganda Women's Entrepreneurs Association, Ltd.: A Challenge for the Nineties," Brochure, no date.
- Uganda Women's Network, UWONET News: Gender, Transformation & Empowerment, Quarterly Publication, No. 2, September 1994.
- UMWA, "Situational Analysis: How Communication as a Tool can be Used to Facilitate Networking."
- United Nations Development Program, "A Way Forward for Rural Women: A Strategy Paper for the Advancement of Rural Women in Uganda," February 1994.
- University of Illinois at Urbana-Champaign, "Gender Training as Public Policy Strategy for Improved Individual Optimal Development: The Uganda Case Study," WID Information, Volume 14, Number 3, Champaign, Illinois, March 1994.
- USAID/Uganda, Project Identification Document (PID) and Annexes, Private Enterprise Support, Training and Organizational Development (PRESTO) Project, 617-0134, November 1994.
- USAID, "Impact Assessment of the USAID Agribusiness Program: Uganda Case Study," Draft, February 1994.
- USAID/Uganda (a), "Assessment of Program Impact, FY 1993," 1993.
- USAID/Uganda (b), "Investment in Developing Export Agriculture Project Paper," September 1993.

- USAID/Uganda, "Report on the National Forum on Strategic Management for Private Investment and Export Growth," October 1992.
- USAID/Uganda, "USAID Country Program Strategic Plan 1992 - 1996, Volume One: Main Report and Volume Two: Annexes," no date.
- USAID/Uganda, "Agricultural Non-Traditional Export Promotion Program Project Paper," September 1990.
- U.S. Department of State, "Uganda Human Rights Practices 1993," January, 1994.
- UWFCT - The Uganda Women's Finance and Credit Trust, Ltd., Brochure, no date.
- Watson, C., "Uganda's Women: A Ray of Hope," in Africa Report, July-August, 1988.
- WID/DANIDA Constituent Assembly Project, "Women in the Constitution of the Republic of Uganda," 1994.
- World Bank, "Uganda: Gender Issues," March 1992.
- World Bank (a), Uganda: Growing Out of Poverty, A World Bank Country Study, Washington, D.C., 1993.
- World Bank (b), Uganda Agriculture, A World Bank Country Study, Washington, D.C., 1993.
- World Bank (c), Uganda Social Sector Strategy, Two Volumes, Report No 10765-UG, Population and Human Resources Division, April 6, 1993.
- World Bank (d), "Women, Legal Reform and Development in Sub-Saharan Africa," Findings, Africa Technical Department, Number 20, July 1994.
- World Bank (e), World Development Report 1994, Oxford University Press, 1994.

ANNEX B
LIST OF CONTACTS

LIST OF ORGANIZATIONS CONTACTED

Government Ministries, Parastatals, and Political Organizations

Central Government Representative (Kampala and Mpigi)
Constituent Assembly
Ministry of Agriculture, Animal Industry and Fisheries
Ministry of Finance and Economic Planning
Ministry of Gender and Community Development
Ministry of Justice
Ministry of Labor
Ministry of Tourism, Wildlife and Antiquities
NRM Secretariat
Uganda Export Promotion Council
Uganda Grain Milling Company, Ltd.
Uganda Investment Authority
Uganda Tourist Board

International Donors

African Project Development Facility
Austrian Regional Bureau for Development
British Council
Canada Fund/Canadian International Development Agency
Katwe Urban Project (World Bank/UNDP Project)
UNDP - ILO Representative
UNICEF
U.S. Peace Corps
U.S. State Department

Training Centers and Universities

East and Southern Africa Management Training Institute
Makerere University
 Faculty of Agriculture and Forestry
 Makerere Institute of Social Research
 Women's Studies Department
Uganda Institute of Bankers
Women's Education Center

Private Businesses and Banks

Interviewed representatives of 19 private businesses and banks.

Local Organizations and International NGOs

Local NGOs

Action for Development
FINCA-Uganda
National Association of Women's Organizations in Uganda
Uganda Association of University Women
Uganda Association of Women Lawyers (FIDA/Uganda)
Uganda Women's Finance and Credit Trust
Women Engineers and Technicians Society of Uganda

International NGOs

Plan International
World Learning

Business Associations

Uganda Manufacturers Association
Uganda National Chamber of Commerce and Industry
Uganda Small Scale Industries Association
Uganda Women Entrepreneurs Association, Ltd.

Village-Based Organizations

Akiika Embuga Women's Self-Help Association
Kashambyo Women's Group
Kawokokikaawa Women's Community Association
Myamiyaga Mothers' Association
Tokiika Women in Development Association

Trade Unions

National Union of Plantation and Agricultural Workers
Uganda Hotel, Food and Allied Workers Union
Uganda Postal Union

INDIVIDUALS INTERVIEWED

USAID/Uganda Staff:

42 Nakasero Road
Kampala, Uganda

Phone: 235879/242896/241521/

235174/257285/244087

Fax: 233417

Charles Balina, Engineering
Louanne Douris, WID/Program Officer
James Dunn, Agriculture
Patrick Fine, Education Officer
Edward Gerard, P.L. 480 Coordinator
Christine Kiganda, Education
Rhemie Kiggundu, PPDO
Bruno Komakech, Private Sector Officer
Kathleen LeBlanc, Controller
Norman Olsen, Chief, PPDO
Robin Phillips, Chief Economist
Rosern Rwampororo, Ag. Officer
Laurent Tusingwire, Ag. Officer
Jackie Wakhweya, Private Enterprise
Holly Wise, Chief, GDO

Individuals:

Mr. David Abura-Ogwang
Head, Planning Unit
Ministry of Tourism, Wildlife, and
Antiquities
Plot 14, Parliament Avenue
Kampala, Uganda
Phone: 232971

Ms. Agnes Awara
WID Officer - Legal Affairs Division
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Mr. Babyale
Administrative/Personnel Officer
Uganda Women's Finance and Credit
Trust
Plot 59 Buganda Road
P.O. Box 6972
Kampala, Uganda
Phone: 241275/251109

Mr. Arthur Bainomugisha
Public Relations Officer
Action for Development
ACFODE House, Plot 623/624
Bukoto, P.O. Box 16729
Wandegeya
Kampala, Uganda
Phone: 532311
Fax: 530460

Mr. Batoli and Mr. Benson
Victoria Flowers
P.O. Box 1190
Kampala, Uganda
Phone: 234382
Fax: 255529

Ms. Janet Beik
Political Officer
U.S. Embassy Kampala
Kampala, Uganda
Phone: 259214
Fax: 259794

Mr. Charles Bindeeba
Uganda Postal Union
Kampala, Uganda

Mrs. Jocelyn Bitarabeho
Farmer
P.O. Box 288
Kabale, Uganda

Mr. Adam Brett
Fruits of the Nile, Ltd.
Plot 13 William St., Flat 3
Kampala, Uganda
Phone: 236791

Hon. Constance Byamugisha
Justice of the High Court
P.O. Box 7085
Kampala, Uganda
Phone: 233422/3

Ms. Winnie Byanyima
CA Delegate and
Chairperson
Pan-African Women Engineers and
Women Engineers and Technicians Society
P.O. Box 6449
Kampala, Uganda
Phone: 41-236154/242923
Fax: 41-236155

Ms. Amy B. Davis
Project Advisor
FINCA-Uganda
P.O. Box 1659
12 Lubogo Road
Jinja, Uganda
Phone: 043-20058
Fax: 043-20138
043-22050

Mr. Peter H. Du Boulay
General Manager
Kakira Sugar Works
P.O. Box 121
Jinja, Uganda
Phone: 043 20926
Fax: 043 22217

Ms. Apili E. C. Ejupu
Department of Planning
Ministry of Agriculture, Animal Industry
and Fisheries
P.O. Box 102
Entebbe, Uganda

Ms. Grace Ekudu
Project Officer Coordination,
Communication, Advocacy
UNICEF
Kisozi House off Kyaggwe Road
Nakasero
P.O. Box 7047
Kampala, Uganda
Phone: 234591/2

Dr. Adipala Ekwamu
Faculty of Agriculture and Forestry
Makerere University
Kampala, Uganda

Ms. Jane Eleapu
WID Officer
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Mr. Colin Glennie
Senior Project Officer
UNICEF
Kisozi House off Kyaggwe Road
Nakasero
P.O. Box 7047
Kampala, Uganda
Phone: 234591/2

Ms. Christine Guwatudde
Gender Officer, Head of Research &
Information
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Mr. Peter Haigh
Director
Uganda Institute of Bankers
UCB Building
12 Kampala Rd.
P.O. Box 4986
Kampala, Uganda
Phone: 233628

Ms. Sarah Isabirye
Assistant General Manager of Operations
Uganda Women's Finance and Credit
Trust
Plot 59 Buganda Road
P.O. Box 6972
Kampala, Uganda
Phone: 241275/251109

Ms. Mary Kabogoza
Deputy Chair
FIDA/Uganda
Plot 54, Bukoto Street
Kamwokya
P.O. Box 2157
Kampala, Uganda
Phone: 530848

Mr. Stephen Kadaali
Program Manager
Plan International
P.O. Box 12075
Kampala, Uganda
Phone: 221495/220278

Ms. Namulondo Joyce Kadowe
Executive Director
FINCA-Uganda
P.O. Box 1659
12 Lubogo Road
Jinja, Uganda
Phone: 043-20058
Fax: 043-20138
043-22050

Ms. Catherine Kaggwa
Organizing Secretary
Uganda Hotel, Food and Allied Workers'
Union (UHFAWU)
Plot 50 Kampala Road
P.O. Box 3799
Kampala, Uganda
Phone: 230311

Mrs. Janet Kagimi
Chairperson
Akiika Embuga Women's Self-Help
Association
P.O. Box 5650
Kampala, Uganda

Dr. William Kalema
Uganda Manufacturers Association
Plot 10, Kalitunsi Road
Kampala, Uganda
Phone: 236147
Fax: 236148

Mr. Mayanja Kambuğu
Assistant to the Asst. General Manager
Greenland Bank, Ltd.
P.O. Box 6021
Kampala, Uganda
Phone: 242813
Fax: 230088

Mrs. Grace N. Kanabahitu
(Clothing store)
Kabale, Uganda

Mr. Sam Kanakulya-Lubinga
Deputy General Manager
Nile Bank Ltd.
P.O. Box 2834
Phone: 245571/2
Fax: 257779

Ms. Nina Karugaba
Nina Interiors
Plot 69, Nkrumah Road
Kampala, Uganda
Phone: 251024

Mrs. Dinah Kasangaki
Principal Agricultural Officer
Women and Youth Desk Officer
Ministry of Agriculture, Animal Industry
and Fisheries
P.O. Box 102
Entebbe, Uganda

Kashambyo Women's Group
P.O. Box 13
Mbaro - Kabale, Uganda

Mr. Francis Kasuli
Acting General Manager
Uganda Women's Finance and Credit
Trust
Plot 59 Buganda Road
PO Box 6972
Kampala, Uganda
Phone: 241275/251109

Ms. Angela Katama
Head, Policy and Planning Division
Uganda Investment Authority
The Investment Centre
Plot 28, Kampala Road
P.O. Box 7418
Kampala, Uganda
Phone: 234105/109, 251562/6
Fax: 242903

Hon. Margaret Kireju
Justice of the High Court
P.O. Box 7085
Kampala, Uganda
Phone: 233422/3

Ms. Catherine Kisumba
Equator Pharmacy Ltd.
Plot 4 #4 Johnstone Street
P.O. Box 1618
Kampala, Uganda
Phone: 242487
257425

Ms. Sarah Kitikule
Uganda Manufacturers Association
Plot 10, Kalitunsi Road
Kampala, Uganda
Phone: 236147
Fax: 236148

Mr. David Kivumbi
Assistant Secretary - Policy Division
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Mrs. Sarah N. Kiyingi
Commissioner Crop Production
Ministry of Agriculture, Animal Industry
and Fisheries
P.O. Box 102
Entebbe, Uganda

Dr. Joy C. Kwesiga
Senior Lecturer
Women Studies Department
Makerere University
P.O. Box 7062
Kampala, Uganda
Phone: 531484
Fax: 530460

(Also Chairperson of ACFODE)

Mrs. Peace T. Kyamureku
Deputy Secretary-General
National Association of Women's
Organizations in Uganda
P.O. Box 1663
Plot 1 Perryman Gardens off Holma Road
Kampala, Uganda
Phone: 258463

Mr. Patrick W. Madaya
Research Secretary
Makerere Institute of Social Research
Makerere University
P.O. Box 16022
Kampala, Uganda

Ms. Mary Maitum
Director of Law Division and Chair of
Constitutional Commission
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Mr. W.S.K. Makumbi
General Secretary
Uganda Cooperative Savings and Credit
Union, Ltd.
P.O. Box 6203
Kampala, Uganda
Phone: 567445

Mr. Wandera O. Martin
General Secretary
Uganda Hotel, Food and Allied Workers'
Union (UHFAWU)
Plot 50 Kampala Road
P.O. Box 3799
Kampala, Uganda
Phone: 230311

Ms. Stella Maserber
Senior Assistant Secretary
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Mrs. Irene Mbaruka
Suma Traders
Kabale, Uganda

Mrs. T. K. Mbire
Habitat
P.O. Box 1304
Kampala, Uganda

Hon. Alice Mpagi-Bahigeime
Justice of the High Court
P.O. Box 7085
Kampala, Uganda
Phone: 233422/3

L. Mrovwamirko
Economist
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Ms. Mary Muduli
Commissioner
Ministry of Finance and Economic
Planning
P.O. Box 8147
Kampala, Uganda

Mrs. Mary Mugambe
Under Secretary
Acting Permanent Secretary
Ministry of Gender and Community
Development
P.O. Box 7136
Kampala, Uganda

Ms. Maude Mugisha
Executive Secretary
Action for Development
ACFODE House, Plot 623/624
Bukoto
P.O. Box 16729
Wandegeya
Kampala, Uganda
Phone: 532311
Fax: 530460

Mrs. Olive Muhbwe
General Secretary
Uganda Association of University Women
Makerere University
P.O. Box 7062
Kampala, Uganda

Mrs. Assey Mukasa
Managing Director
The Uganda Grain Milling Co. Ltd.
P.O. Box 895
Jinja, Uganda
Phone: 043 20932
Fax: 043 20060

Ms. Jennifer Mukasa
British Council
Kampala, Uganda

Hon. L.E.M. Mukasa-Kukoonyogo
Justice of the High Court
P.O. Box 7085
Kampala, Uganda
Phone: 233422/2

Mr. Allen Mukungu
Acting Principal Agricultural Economist
Planning Commission
Ministry of Agriculture, Animal Industry
and Fisheries
P.O. Box 102
Entebbe, Uganda

Ms. Mutinta Adeline Munyati
Programme Officer/ILO Rep.
United National Development Program
15B Clement Hill Road
P.O. Box 7184
Kampala, Uganda
Phone: 233440/1
Fax: 244801

Mr. Fred Lubulwa Musasa
Area Secretary
National Union of Plantation and
Agricultural Workers
Plot No. 15/17 1st 2nd Street
Industrial Area
P.O. Box 6902
Kampala, Uganda
Phone: 043 41254 (Kakira)
041 245018 (Kampala)

Ms. Regina Mutyaba
Member, FIDA/Uganda
P.O. Box 2157
Kampala, Uganda
Phone: 530848

Mrs. Magdalene Mwambu
Senior Agriculture Officer
Home Economics
Ministry of Agriculture, Animal Industry
and Fisheries
P.O. Box 102
Entebbe, Uganda

Myamiyaga Mothers' Association
Kabale, Uganda

Mr. Ignatius B. Nakishero
Sales & Marketing Executive
Uganda Tourist Board
Parliament Avenue, IPS Building
P.O. Box 7211
Kampala, Uganda
Phone: 242196/7
Fax: 242188

Ms. Maria Sylvia Nalwanga
Kawokokikaawa Women's Community
Association
P.O. Box 370
Masaka, Uganda

Ms. Victoria Namusisi Nalongo
Central Government Representative
Mpigi District
Mpigi, Uganda

Ms. Deodata Namusoke
Administrative Secretary
FIDA-Uganda
Plot 54, Bukoto Street
Kamwokya
P.O. Box 2157
Kampala
Phone: 530848

Mrs. Margaret Nansubuga
Microenterprise Development Officer
Plan International
P.O. Box 12075
Kampala, Uganda
Phone: 221495/220278

Mrs. Florence Nekyon
Secretary General
National Association of Women's
Organizations in Uganda
P.O. Box 1663 (Plot 1 Perryman Gardens
off Holma Road)
Kampala, Uganda
Phone: 258463

Mr. Henry Nyakoojo
Ag. Executive Secretary
Uganda Export Promotion Council
Plot 17/19 Jinja Road
P.O. Box 5045
Kampala, Uganda
Phone: 259779
Fax: 259779

Mrs. Marcella Ochwo
Community Mobilisation Advisor
Katwe Urban Pilot Project (UNDP/World
Bank Project)
City Hall Offices
P.O. Box 46
Kampala, Uganda
Phone: 241049/243700
Fax: 230092

Mr. John Ogur Odikor
Assistant General Secretary (Sugar)
National Union of Plantation and
Agricultural Workers
Plot No. 15/17 1st 2nd Street
Industrial Area
P.O. Box 6902
Kampala, Uganda
Phone: 043 41254 (Kakira)
041 245018 (Kampala)

Ms. Pauline Ofong
Page, Ltd. and Chairperson,
Uganda Women Entrepreneurs Association
Plot 70, Kampala Road
Kampala, Uganda
Phone: 250043

Mr. F.C.B. Ogwalolang
Chief Credit Manager
Uganda Commercial Bank
P.O. Box 973
Kampala, Uganda
Phone: 234710/24

Ms. Miriam Okiror
Jewel of the Nile, Ltd.
P.O. Box 6709
Kampala, Uganda

Ms. Jana Potter
Associate Director
U.S. Peace Corps Uganda
22A Nakasero Road
P.O. Box 7007
Kampala, Uganda
Phone: 241732/241654/241610
245910/258716
Fax: 241720

Mr. George Rujojo
Secretary General
Uganda National Chamber of Commerce
and Industry
P.O. Box 3809
Kampala, Uganda
Phone: 258791/2
Fax: 258793

Mr. Frank R. Rwabyoma
General Manager - Credit Control
Uganda Commercial Bank
P.O. Box 973
Kampala, Uganda
Phone: 234710/24

Mrs. Enid Rwakatungu
Mr. Caleb Rwakatungu
Gloca Investments
P.O. Box 714
Kabale, Uganda
Phone: 486 22331
Fax: 486 23200

Mrs. Peace Sabiti
Kabale Knitwear
Kabale, Uganda

Mr. William Salmond
World Learning
Colline House
Kampala, Uganda
Phone: 242429/234900/233237

Mr. Haruna K Sebagala
Assistant General Manager
Greenland Bank, Ltd.
P.O. Box 6021
Phone: 242813
Fax: 230088

Mr. Barnabas M. Sekabembe
Executive Secretary
Uganda Small Scale Industries Association
MTAC Nakawa, P.O. Box 7725
Kampala, Uganda
Phone: 221785
Fax: 221038

Ms. Rosemary Sennyondo
Women's Desk, Central Government
Representative
P.O. Box 3556
Kampala, Uganda

Ms. Barbara Keller Shuey
Program Coordinator
Canada Fund and
Resident Representative for CIDA
P.O. Box 20115
Kampala, Uganda
Phone: 254930
Fax: 254853

Mrs. Harriett Ssali
Bamuhalu Florist
P.O. Box 16375
Wandegeya
Kampala, Uganda
Phone: 530015

Ms. Rosemary Namatovu Ssenabulya
Independent Consultant and Former
President of the National Organization of
Trade Unions (NOTU)
(No address/phone available)

Ms. Margaret Tabaruka
Resident Representative
Eastern and Southern Africa Management
Institute (ESAMI)
EADB Building
P.O. Box 824
Kampala, Uganda
Phone: 254222
Fax: 232168

Dr. Hilda Tadria
Social Development/Gender Specialist
Hilkon Technical Services Limited
P.O. Box 11192
Kampala, Uganda
Phone: 268247
Fax: 268363

Tokiika Women in Development
Association
Kampala, Uganda

Hon. Jotham Tumwesigye
Deputy National Political Commissar
NRM Secretariat
P.O. Box 7006
Kampala, Uganda
Phone: 236353

Ms. Jane Ullman
The Africa Project Development Facility
Nairobi, Kenya
Phone: 217370
Fax: 339121

Mr. Dirk B. Van Hook
General Manager - Marketing
The Cooperative Bank
PO Box 6863
Kampala, Uganda
Phone: 254772

Mrs. Ida M. Wanendeya
Businesswoman and Board Member of
UWFCT
Plot 59 Buganda Road
P.O. Box 6972
Kampala, Uganda
Phone: 268769
Fax: 255144

Ms. Gertrude Wataaka
Women's Education Center
Lugogo Bypass
Kampala, Uganda

Mr. Michael Wong
Austrian Regional Bureau for Development
Co-operation
Plot 2 Colville St., Blacklines House
P.O. Box 6457
Kampala, Uganda
Phone: 235179/235103

ANNEX C
SCOPE OF WORK

PARTICIPATION OF WOMEN IN THE ECONOMY AND REFORM (POWER)

Scope of Work for the Country Assessments

A. Background

The Center for Economic Growth is in the process of designing a new initiative, the Participation of Women in the Economy and Reform (POWER) Project, that aims to strengthen women's economic participation. The design process has been a collaborative process with significant input from the Regional Bureaus, the Women in Development Office and the USAID field missions.

The design of the POWER project is being carried out in three phases. The first phase consisted of Washington-based research and analysis in order to establish the analytical foundation for the project; the second phase will involve field work in Egypt, El Salvador, Indonesia and Uganda; and the third phase will involve the actual design of the project.

As part of establishing the analytical foundation for the POWER project, the design team conducted an extensive review of the literature on women's economic participation. The literature review focused on four main areas: gender *vis-a-vis* economic policy reform, legal and regulatory issues, business development, and institutional support. The review revealed several key questions and issues that have not yet been fully addressed. Moreover, the literature review was not able to gather or analyze country-specific data.

This scope of work outlines the objectives and parameters of the country assessments to be carried out in the second phase of the POWER project design. Similar assessments of women *vis-a-vis* economic reform have already been conducted in Poland and Hungary under the aegis of the PEDS II project. Using a similar approach, the POWER country assessment teams will gather comparable data and information on the opportunities and constraints to women's economic participation. However, the POWER country assessment teams will move a step beyond the studies conducted in Poland and Hungary in order to identify "entry points" for strengthening women's economic participation in the four selected countries. This in turn will assist USAID's Center for Economic Growth in defining the types of interventions to be carried out under the POWER project.

B. The POWER Project

During the first phase of the project design, the POWER team prepared a concept paper in addition to the literature review mentioned above. The concept paper aims to define a vision for the project, including its objectives and potential types of interventions. It is intended to be a "working document" that will be revised following the completion of the country assessments. The objectives of the project, as described in the concept paper, are outlined below.

1. The Goal of the POWER Project

The goal of the POWER Project is to strengthen women's economic participation and their role in the process of economic policy-making. This goal statement reflects several important dimensions of the POWER Project. Of foremost importance is the emphasis on women's **economic participation**, as opposed to political participation or other forms of participation. This means that the POWER project will focus largely on strengthening the productive capacity of women and their ability to generate income -- be it as employees in the workforce or as owners of businesses.

A second important dimension of the project is the focus on **strengthening**, as opposed to merely increasing, women's economic participation. As demonstrated in the case of Central and Eastern Europe and the former Soviet Union, the number of women in the labor force is not necessarily a good indication of the strength of their economic participation or their range of opportunities. In strengthening the economic participation of women, the POWER project aims to:

- Improve the quality¹ of women's employment in those sectors where women comprise a large percentage of the workforce and where there is potential for growth;
- Expand and diversify women's range of occupational choice so that women have the opportunity to move into new areas of economic growth; and
- Strengthen women's participation in business so that women can create and expand businesses in growth areas, with a particular focus on expanding businesses beyond the microenterprise level.

A third dimension of the goal statement focuses on strengthening women's role in the **process of economic policy-making**. This means that POWER is not merely concerned with the impacts of economic policies on women; this would imply a passive role for women vis-a-vis economic policy. In contrast, POWER seeks to encourage women's active involvement in influencing how economic policies are formulated and administered so that they too are recognized as critical stake-holders in the process. In order to achieve this objective, POWER will seek to strengthen women's capacity to advocate for economic change.

2. The Purpose of the POWER Project

The purpose of the POWER project is to identify and implement interventions that enable and strengthen women's economic participation. This statement also captures several important dimensions of the project. First, the focus of the project is on identifying and

¹ What "quality" employment means is open to interpretation. The term "quality" here means the potential for growth and advancement, for wages above subsistence level (at a minimum), benefits befitting the circumstances of employment, safe working conditions, and some degree of job security.

125

implementing interventions. As such, this is not a project geared toward studying the status of women; nor is it about studying the panoply of constraints women face. Rather, it is about **taking action** and carrying out initiatives that have a direct impact on women's economic participation.

Secondly, the POWER project aims to enable and strengthen women's economic participation. As noted above, this does not necessarily mean increasing the numbers of women in the labor force. Nor does it mean increasing women's economic participation through quotas or targets. Rather, POWER seeks to:

- create an enabling environment for women's economic participation through the development of laws, regulations, policies and institutions that encourage -- rather than restrict -- women's participation; and
- strengthen women's access to skills and resources that will make them more competitive in a liberalized economy, and therefore, have greater choice in how and where to participate.

C. The Country Assessments

Working from the base established by the literature review and the concept paper, the POWER field teams will investigate the opportunities for increasing women's participation in four countries: Egypt, El Salvador, Indonesia and Uganda. These countries are by no means the only countries in which POWER will operate. Rather, they are intended to be "case examples" from which the design team can determine the types of interventions POWER should support.

The purpose of the country assessments is four-fold:

- to gather country-specific data and information on the opportunities and constraints to women's economic participation;
- to address relevant questions and issues left unanswered by the literature review;
- to identify critical "points of entry" for encouraging women's economic participation; and
- to "test" the demand for various initiatives under the POWER project within the objectives and parameters defined in the Concept Paper.

D. Methodology

Prior to travelling to each of the countries, the field teams will review the literature in order to collect country-specific data on the issues outlined below. The teams will then conduct field research for a three week period in the selected countries. The field research will enable the team to collect up-to-date information, as well as address gaps in the data provided by the literature review.

The field teams will gather information primarily through focused interviews, as well as recent studies. The teams will conduct interviews with a variety of sources representing diverse perspectives including, but not limited to: public sector officials, including members of legislatures; leaders of women's groups and other business, professional, labor, and advocacy organizations; USAID and other donor staff; businesswomen and other private sector actors such as corporate or industry managers; women workers; and bankers.

The field work will be divided into three phases as follows:

Days 1 - 3: Phase I: Establish Country Economic and Political Context: This phase will bring the team members up to speed on the recent and current economic and political developments in the country, as well as USAID's program and objectives in the country. Specific activities include: a review of the mission portfolio and strategy; planning sessions with the local consultant; briefings with USAID mission and embassy staff such as the private sector officer, women in development officer, and chief economist; working with mission staff and the local consultant to set up appointments and begin seminar preparations.

Days 4 - 15: Phase II: Field Interviews: The team will use the majority of their time in the field to conduct interviews with relevant people as described above and recommended by the mission and local consultant. The purpose of these interviews will be to gather information in the four areas most relevant to POWER as described below in part D. Interviews should be conducted in at least two regions outside of the capital city, and attempt to incorporate urban, peri-urban, and rural perspectives where time permits.

Each team should aim to interview a broad range of individuals in each of the following categories: (i) public sector (civil service and legislature); (ii) private sector (business and industry, both employees and managers); (iii) civil society (NGOs, professional associations, labor organizations, etc., both gender-specific and integrated); and (iv) donors (USAID and others).

Days 16 - 18: Synthesis and Debriefing: During the final three days, the field teams will begin to synthesize their initial findings. The teams may choose to hold a seminar for about ten key players in the country to discuss the team's preliminary findings and brainstorm ideas for POWER interventions. The teams will also provide a debriefing for the USAID mission.

During the two-week period following field work, the teams will analyze and synthesize the information collected in the field; they will also prepare a detailed report outlining their findings, conclusions and recommendations.

E. Key Issues

As noted previously, the POWER team conducted an extensive literature review during the first phase of the project design. At the end of review, the team identified a number of the "gaps" in the literature, in addition to areas with inconclusive data and areas with particular need for country-specific data. These "gaps" define some of the key issues to be examined as part of the country assessments. Consistent with the presentation of the literature review, these issues fall into five broad categories: economic policy reform, the labor force, legal and regulatory issues, business development, and institutional support.

It is important to note that the issues outlined below should be considered "guidelines" for the field teams, understanding that the specific issues will vary from country to country. Moreover, given that not all of these issues can be examined in depth in a short period of time, the country assessment teams should focus on those issues that are most relevant and important in the context of their specific country. It is most important that the teams **focus on identifying the key entry points for increasing women's economic participation and their role in the process of economic policy-making.**

1. Economic Policy Reform

- Opportunities that Arise from Economic Reform: What new opportunities for economic participation have been created by economic reform?
 - in business, including opportunities for entrepreneurship as well as employment in micro, small and medium-scale enterprises and the informal sector;
 - in agriculture, including non-traditional crop production, agro-industry, export-oriented agriculture, and micro and small agro-enterprises; and,
 - in industry, for wage employees and managers.

To what extent are women taking advantage of these new opportunities? Is the lack of information regarding benefits for women of economic reform a "gap" in the literature,

or does the lack of information reflect a true disparity between the benefits of economic reform on the broader economy versus its effects on women?

What are the barriers preventing women from accessing the new opportunities? What specific interventions could assist women to overcome these barriers and fully benefit from the new opportunities? What are USAID and other donors currently doing to overcome these constraints?

- Sectors not Addressed by the Literature on Economic Reform: The literature on economic policy reform provides little information concerning gender-specific effects of certain sectoral reforms such as financial sector reform and reforms oriented towards or affecting the services sector. Do such reforms have different impacts on women than men?; and is there evidence to support the hypothesis that such reforms will benefit women, or is it too early in the reform process to tell?
- Effects of Economic Reform on Women's Businesses: The literature regarding the impacts of economic reform does not specifically address a key issue -- the effects of reform on women-owned businesses. Nevertheless, since women's businesses tend to be concentrated in different sectors and subsectors than men's, then their businesses and their viability may be affected differently, especially since reform policies often take a sectoral approach.

Has economic reform -- for example the development of new industries and contraction of others, privatization, or deregulation -- affected women-owned businesses differently than men's?

How are women's roles in the business community changing as a result of political and economic reform? How are the opportunities and constraints facing women in business likely to evolve as a result of the reform process?

- Impacts of Economic Reform on Women in the Public Sector: The literature is inconclusive on the impacts of economic reform on women employed by the public sector. The questions remain:

Have women been squeezed out of the public sector in numbers disproportionate to men? To what extent have women's salaries been affected as a result of economic reforms such as reductions in public spending? How have women coped with public sector job loss? Are retraining or other employment services available?

2. Participation in the Labor Force

The scope of the literature review did not include detailed descriptions or analysis of women's participation in the labor force. The teams should examine women's labor force participation,

with an eye toward identifying opportunities for (i) improve the quality of women's employment in those sectors where women comprise a large percentage of the workforce; and (ii) expanding and diversifying women's range of occupational choice. The team will examine:

- gender-disaggregated trends in labor force participation, including employment, unemployment, and re-employment rates
- gender-based differences in sectors of employment
- gender-based differences in occupations
- gender-based differences in income
- social benefits, such as maternity leave and child-care allowances benefits

3. Legal and Regulatory Issues

- Country-Specific Information: The literature reveals that many types of laws -- for example, personal status laws and protective legislation -- have broad impacts on women's participation in economic life. However, the literature review also reveals the difficulty of making analytically-sound, cross-country generalizations regarding legal and regulatory issues. Instead, it appears that analysis of legal and regulatory systems lends itself better to a country-specific approach. Thus, the field work will be particularly important to develop possible POWER interventions in the legal and regulatory arena.

Describe the legal system vis-a-vis women, particularly (i) laws put in place to promote women's equal participation, but are not implemented or fully understood at all administrative levels (e.g., U.N. conventions) and (ii) specific laws, regulations, or practices that directly limit women's economic participation. Are there any laws or policies that restrict women's ability to organize or participate in public discussions?

- Business and Market Regulations and Laws: The literature provides little information about the impacts of government regulations and procedures governing business on women entrepreneurs. Do such regulations and procedures affect women differently than men? If so, how do women deal with the situation?

4. Business Development

- Status of Women in Business: What is the role of women, as opposed to men, in the ownership of businesses?

- Sectors and sub-sectors of involvement
- Capitalization
- Status within the business, e.g., owner, co-owner, manager, etc.
- Formal and informal sectors
- Multiple activities to generate income
- Numbers and gender of employees

- Women in the Formal Sector: The literature presents very little information about women in formal small-scale business (as owners, operators, or workers) and even less regarding women in medium- or large-scale business (except as workers in export processing zones). Several inter-related questions regarding women in business remain:

- to what extent do women participate in the formal sector and in small-, medium- and large-scale businesses?; does the lack of documentation of their participation in such areas accurately reflect women's participation, or does it instead reflect the interests of researchers and donors?
- if the lack of documentation is a result of the latter (rather than a reflection of women's true involvement), what are the factors that propel women toward or enable women to enter more formal or larger enterprises?
- what are the gender specific opportunities and constraints to women's involvement in the business community? Examine issues related to women's entry into business as well as the viability of their enterprises.
 - Relations with the government
 - Access to market information
 - Access to financial markets and services
 - Socio-cultural considerations
 - Physical mobility and time constraints
 - Control over income
- what government and donor efforts are underway to promote women's entrepreneurship beyond the microenterprise level? are they effectively serving the needs of local businesswomen? what else is needed?

- Appropriate Business and Management Training: One of the literature's recommendations concerns improving women's access to and participation in business and management training as well as career advisory and job placement services. The literature notes that the training offered often does not address or improve skills demanded by the market.

- Describe the business and management training programs available and women's participation in them. Has any business training been developed in light of local

economic conditions (perhaps, for example, in collaboration with local businesses) as well as in response to women's specific needs? If such training exists, what are the factors that promoted its development and can similar training be replicated elsewhere?

- What institutions support business development and, in particular, women in business? How are they perceived by women entrepreneurs? How do business associations regard women in business?

5. Institutional Support and Representation

- Women's Organizations and Economic Policy-Making: Women participate as actors and founders in a wide variety of organizations, although their influence and extent of involvement varies greatly by type of organization and by country. One issue particularly pertinent to POWER is the degree to which women's organizations -- the fledgling professional and business groups, the alternative labor organizations, and the government and political institutions in which women are active and influential -- are involved in the economic policy-making process.

- Have new institutions/associations emerged as a result of economic and political reform? What institutions and resources are needed to ensure that women are able to participate fully in economic growth and opportunities offered by the reform process? Examine opportunities for providing assistance that are conducive to on-going or planned USAID activities in each country or region.
- What institutions in the country support women's economic participation or represent women's economic concerns?
- Have any of these groups developed advocacy or lobbying strategies to reach economic policy-makers or to ensure that organizations that recognize gender concerns are included when key economic and business policies are discussed, developed, and implemented? If so, what factors have contributed to effective representation in the policy-making process? what are the constraints?
- What is the role of women in law and academia? Have any of these women used their expertise to enhance women's economic participation?
- To what extent do women participate in integrated organizations such as labor unions and chambers of commerce? Are any such non-gender specific organizations directly supporting women's economic participation?
- How conducive is the cultural climate of private business and the bureaucracy to women's participation in decision-making positions?

- **Services Provided by Organizations:** The literature notes that the organizations in which women participate provide a number of services, including, for example, training, finance, and social services. However, detailed examples of the types of services provided are rare.
 - What specific types of support services do organizations supply?; what additional types of support do women workers and entrepreneurs need?; and what support, if any, will organizations need in order to supply such services?

- **Women in Politics and Government:** There does not appear to be a direct correlation between women in top policy and decision-making positions and the status of women in general.
 - What opportunities do women have to influence political and economic reform? How are these opportunities changing as a result of the reform process?
 - To what extent have women in politics and government pursued a women-oriented agenda?
 - How do women and men view women leaders, managers, and politicians?

F. Deliverables

Prior to departing the country, the country assessment teams will present their initial findings and conclusions to the USAID mission in an oral debriefing. The teams will then return to the U.S. to prepare and submit their draft report. The draft report will be reviewed by the Center for Economic Growth and the USAID mission. Following receipt of comments, the team will finalize the report. The country assessment teams will also provide a presentation of its findings and recommendations to the Center for Economic Growth in Washington.

In order to ensure consistency, each of the country assessment reports will follow a similar outline and format, as described on the following pages. This outline may be revised during the team planning sessions in Washington.