

**USAID/UGANDA**

**MICROENTERPRISE CREDIT STRATEGY**

by  
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## TABLE OF CONTENTS

BACKGROUND	1
<i>Difficulties of absorbing the former military into the economy (1),</i> <i>Difficulties of meeting the needs of the orphans of war and of AIDS (2)</i>	
CONSTRAINTS TO IMPLEMENTING MICROENTERPRISE CREDIT PROGRAMS	3
UGANDAN ORGANIZATIONS OPERATING IN THE MICROENTERPRISE SECTOR	3
The PAPSCA Misperception (4)	
World Learning Incorporated's <i>Small Scale Rural Productive Enterprises Project</i> (4), Uganda Women Finance and Credit Trust (4), Saint Malumba Friendly Society (4), Uganda Cooperative Savings and Credit Union (5), Centenary Rural Development Trust (5)	
World Vision (5)	
Uganda Women's Efforts to Save Orphans (5)	
Peace Corps/Uganda (6)	
Women in Small Enterprise (6)	
Association for Women Industrial and Agricultural Development (6)	
SEDCO (7)	
Foundation for International Community Assistance (7)	
SUGGESTED STRATEGIC INITIATIVES FOR SIGNIFICANT INCOME GENERATION	8
1 Establishment of a Uganda Rural Enterprise Program (UREP) (8)	
2 Establishment of a UREP "NGO Bank" facility to fund the development of large scale, sustainable, income generating projects benefiting Ugandan veterans and orphan care-givers (10)	
3 Feasibility analysis, by a USAID-funded project development team, of the Ugandan projects recommended by CEC has having significant income-generating potential for veterans and orphan care-givers This team would also produce designs for those projects found to be feasible for immediate implementation by individual managers to be screened and selected (11) Construction of housing (11), Producing and marketing non-traditional crafts (12), Meeting needs of some established markets (12), Affordable tourism facilities (12), Appropriate technology oil press (13), Appropriate technology passion fruit juice (13), Work for the disabled (13), Help for rural NGOs (13)	
OPPORTUNITIES FOR INSTITUTIONAL DEVELOPMENT TO GENERATE INCOME	14
THE OPERATIONAL PHILOSOPHY OF THIS STRATEGIC INCOME INITIATIVE	14
<b>Appendix</b> List of Persons Interviewed, List of Background Resource Materials	

## BACKGROUND

USAID/Uganda faces two primary challenges both of which will require significant levels of long term, sustainable income generation capability

The demobilization of approximately half of its 90,000 person military force, and the productive integration of those former soldiers into the country's socio-economic mainstream, and,

The number of children and adolescents (approximately 1.5 million and growing) orphaned by the effects of protracted warfare and of the AIDS epidemic

### *Difficulties of absorbing the former military into the economy*

This is a process which began in December of 1992 with the stage-one demobilization of 22,735 former soldiers. The second stage in the demobilization and reintegration process begins this month (February 1994) and involves an additional 10,000 former Ugandan soldiers. The Ugandan government anticipates reintegrating an additional 10,000 former soldiers in the later part of this year.

The first stage of demobilization has cost approximately US\$13.4 million. The cost of the second stage is expected to be US\$9.9 million. Cost projections for stage three have been estimated at approximately US\$10 million in additional expenditures.

However, the substantial financial costs of this socio-economic reintegration process pale in comparison to the destabilization which will result if this challenge is not effectively overcome. Stage one demobilized soldiers have been given a cash and in-kind resettlement payment of approximately US\$530 US dollars. This one-time-only offer will be insufficient resources to implement the government's comprehensive socio-economic reintegration program.

There are already indications that a significant number of stage one veterans have spent their demobilization "pay-out" and are becoming impatient with the pace of their reintegration. These veterans have been engaged in armed conflict for an average of eight years and expect commensurate compensation for the hardships and risks they endured. They are becoming frustrated and anxious about their prospects for earning a living for their families without the necessary job skills.

The government of Uganda lacks the funds required to provide additional resources to stage one demobilized veterans and there are projected funding short-falls for stages two and three. There is also some doubt that international donor organizations may be unable to meet the costs of stage three within the projected timeframe. The urgency of the situation is compounded by a changing Ugandan political process which is expected to be less supportive of the reintegration process in 1995 with a new constitution and nation-wide elections for all political offices.

USAID/Uganda's development strategy for dealing with this problem is to use US\$3 to \$5 million dollars from its demobilization earmarked funds for a range of activities. These program initiatives include microenterprise credit programs to provide loans for sustainable income generating initiatives.

This would build on reported on-going efforts by some stage one veterans to organize and train themselves to get the skills required for long-term economic reintegration. Data on the extent of these promising self-help initiatives is currently anecdotal and incomplete. But it does provide evidence that some veterans realize they must assume the responsibility for reshaping their lives without long term GOU financial assistance.

#### *Difficulties of meeting the needs of the orphans of war and of AIDS*

USAID/Uganda faces another development challenge which is potentially as socially and economically destabilizing as thousands of frustrated veterans who may not be able to become socially and economically reintegrated as productive members of society. That challenge can be seen in the number of children and adolescents orphaned by the effects of protracted warfare and the AIDS epidemic.

It is estimated that there are approximately 1.5 million orphans in Uganda and the number is growing without signs of a downturn. One indicator of family disintegration is the presence of at least 3,827 street children living without supervision and reinforcement of an extended family system of care-givers. These children lack access to education and health care and are at risk to become criminals and/or be victimized and exploited because they are defenseless.

Twenty percent of Uganda's orphans (juveniles up to 18 years old who have lost one or both parents) are the result of AIDS. An estimated one million of Uganda's seventeen million people are infected with HIV or have developed AIDS. In many rural villages,

grandmothers, older women and children are the only survivors of AIDS because those in the sexually active age bracket have died

USAID/Uganda supports the position taken by local experts who stress the need to generate sufficient income so that extended families are able to care for orphans rather than placing them in an institutional environment. This objective will be financially out of reach for traditional extended family care-givers unless microenterprise income generating activities can be established with the required credit, technical assistance and training support.

### CONSTRAINTS TO IMPLEMENTING MICROENTERPRISE CREDIT PROGRAMS

The following is a brief summary of the obstacles to implementing a microenterprise credit program in Uganda, which are not presented in order of importance.

- There are no indigenous credit-providing Ugandan NGOs,
- Credit programs of international NGOs lack a track record,
- The vast majority of banks in Uganda have default problems,
- GOU tight money policies have caused a liquidity problem,
- The World Bank's PAPSCA loan funds are seen as free money,
- There is a lack of market information and feasibility data,
- Many farmers see co-ops as politicized, corrupt non-payers,
- A strong Ugandan Shilling makes local exports expensive,
- Transportation costs are very high (US\$50 to fill a car tank),
- The poor condition of infrastructure (roads and electricity) is a constraint,
- Structural adjustment has resulted in GOU down-sizing, and,
- Rural poverty and drought resulted in poor loan repayment.

### UGANDAN ORGANIZATIONS OPERATING IN THE MICROENTERPRISE SECTOR

During this two week consultancy, I briefly interviewed some two dozen organizations and a dozen Ugandan micro and small entrepreneurs. A list of the key organizations interviewed appears as an addenda document. The following is a brief description of my impressions of these Ugandan organizations which helped shape my recommendations for a strategic microenterprise credit response.

- *The PAPSCA Misperception*

The World Bank's Program for the Alleviation of Poverty and the Social Costs of Adjustment (PAPSCA) is an attempt to focus grant funds on specific population groups in individual communities. The effect of this grant program has been to create the perception that World Bank loan funds being provided through local organizations are "political" and do not have to be repaid. This perception has badly damaged several microenterprise credit programs which utilize funds provided by PAPSCA.

Some examples of the effects of PAPSCA are found in World Learning Incorporated's *Small Scale Rural Productive Enterprises Project* which provides grant funds from PAPSCA and SIDA to local organizations providing microenterprise loans. These funds are interest free and can be on-lent at the current 22% commercial rate. Despite this generous spread, three of the four NGO organizations receiving "free money" are suffering significant arrearages.

- 1 The **Uganda Women Finance and Credit Trust** has high headquarters overhead costs and arrearages which can be traced to drought conditions and rural poverty. Management clearly attributes some of their loan recovery problems to the borrower's belief that PAPSCA funds are political and don't have to be repaid. World Learning has expressed concern about what they see as UWFCT's inability to loan out funds already in their pipeline.
- 2 The **Saint Malumba Friendly Society** has a similar pattern of high arrearages and low loan recovery. This has endangered the sustainability of its previously successful small scale loan program which was secured by the client's savings. The need for accumulating savings as a condition for receiving a loan was removed when PAPSCA loan funds became readily available without savings based collateral.

This situation is so bad that staff salaries are not being paid and the organization's management is concerned about Saint Malumba's ability to continue functioning after April or May of this year. Their core problem is that loans were made for agricultural production and the area has been experiencing drought conditions.

- 3 The **Uganda Cooperative Savings and Credit Union** is losing much of its urban "check off" members because of structural adjustment reductions in civil service employment. Their rural members are not economically viable because of insufficient rainfall and can't repay their loans. Only 60% of the organization's members are currently classified as active. The cooperative movement suffers from a history of having issued "script chits" as payment for farmer's crops. Unreliable or in some case nonexistent payment for these "chits" resulted in a lack of confidence in the organization by farmers in the organization. That popular perception will be difficult to change.
- 4 The exception to this pattern of high arrearages and defaults is the **Centenary Rural Development Trust**. CRDT is a well run credit program which uses the name of the Catholic bishops but is free from their influence. This organization overcame a history of high default and insider loans to become highly efficient and free from outside pressures. Its loan portfolio has the reputation of being well administered.

Some of the other organizations (and other than PAPSCA funding) providing credit and/or training and technical assistance to income-generating activities include, but are not limited to, the following:

- **World Vision** is well run loan program which has sound credit policies and good recovery rates, despite the need to restructure some rural loans because of drought conditions. Their headquarters costs are reasonable and they have a very good community outreach program with low operating costs. World Vision has the demonstrated ability to mobilize popular participation for program implementation in rural areas.
- **Uganda Women's Efforts to Save Orphans (UWESO)** was established in May of 1986 and is headed by Uganda's First Lady, Mrs. Janet Museveni. UWESO chapters operate in every district of Uganda. UWESO is a non-political, non-denominational NGO. UWESO began its credit program in 1992 by giving US\$1,000 to each of three districts (Jinga, Rakai and Kiboga) to be lent out at 10% annual interest (commercial rates are 22%). The agricultural/livestock loans in Jinga went to four projects which received US\$300, \$150, \$250 and \$70. Loans

in the other two regions are also for piggeries, poultry, and agriculture. None of these loans were made for manufacturing or crafts projects.

There is no repayment performance data on these loans because the first one in Jinga just came due the end of January. That payment is now two weeks late because the crops did badly due to a drought. When payment is late, the borrower is charged an additional 2% interest per year (total of 12%).

UWESO's ability to administer a loan fund portfolio appears to be over-extended and in need of technical assistance. The organization has requested a United Nations volunteer to assist in the administration of their credit program which will be done in conjunction with Peace Corps Small Business Development volunteers. That request has been denied and they will have to use an SBD/PCV in that role. The success of this program will depend heavily on Peace Corps' ability to recruit an SBD/PCV with the required expertise and experience.

- **Peace Corps/Uganda** has submitted a project entitled *Women in Small Enterprise* (WISE) to USAID/Uganda. The project will provide technical assistance and training in three districts, working in cooperation with UWESO to increase the income of women providing care for orphans within an extended family setting. Five Small Business Development volunteers will arrive in Uganda for pre-service training and five additional SBD/PCVs will arrive new year. Peace Corps/Uganda feels strongly the SBD/PCVs will not collect loans for UWESO's "fledgling" revolving fund. Peace Corps/Uganda describes the role of the SBD/PCVs as "Human Resource Networkers" linking women entrepreneurs with sources of specific production skills training, T A and marketing. The success of the Peace Corps' SBD/PCVs operating in Uganda's rural districts will depend on their ability to network effectively with local sources of technical assistance for production and marketing.
- CEC established contact with Mrs. Margaret Ndekera, Executive Director of the **Association for Women Industrial and Agricultural Development**. She is able to make payments up front to purchase honey from rural women, which will be marketed through established sales outlets in Europe and South Africa. She is also able to provide technical assistance to these women in how to use their weaving.

skills to make technically superior bee hives with can produce larger volumes of honey

Mrs Ndekera is also very familiar with local crafts producers, whom she feels need to have their skills up-graded and more attention paid to quality control and establishment of profitable niche markets CEC was not favorably impressed with the quality of available local crafts However, taste is subjective and some buyers have recently agreed to purchase local crafts for pre-established markets Data on market absorption rates and income generating potential for local crafts artisans was not available at this time

- **SEDCO** is a private sector training and technical assistance company in which the Frederick Ebert Foundation has an equity relationship as a shareholder SEDCO has been influential in shaping the industrial guidelines for Uganda and provides up-market business training and training of trainers which are well regarded The affect on micro and small scale entrepreneurs may have "trickle down" benefits but the training and T A was not intended to directly benefit businesses at that level SEDCO reportedly has established competence in training of trainers, which is an essential skill needed to multiply scarce available human resources
- **The Foundation for International Community Assistance (FINCA)** built its reputation in Latin America and opened its first African office in November of 1992 in Jinja, Uganda FINCA/Uganda now has 12 village "banks" (savings mobilization and group credit associations) with 380 borrowers (30 members per group on average) and a reported repayment rate of 92% It was not possible to verify those performance statistics during this brief interview

FINCA charges 3% monthly interest on four-month start-up loans of about \$50 Borrowers must save 30% of their loan amount to qualify for credit Loan amounts are increased after successful repayment records are established Their loan capital comes from Rotary International and FINCA International

FINCA is under staffed The sole promoter serves 12 village banks FINCA's staff needs to be significantly increased along with its operating budget For example, FINCA's well qualified Executive Director is requesting a large pay increase to stay on the job FINCA will require some time to adapt its Latin

American methodology to Africa and it should be closely monitored during the early stages of program development. One question is whether the initial loan ceilings are adequate for local farmers to generate sufficient profits.

## SUGGESTED STRATEGIC INITIATIVES FOR SIGNIFICANT INCOME GENERATION

Responding to the development challenge of creating significant levels of income generating activities for very large numbers of demobilized former soldiers and orphans will require a large scale, sustained programmatic effort.

The following suggested strategic initiatives are not intended to solve the macro-level income generation needs of all of Uganda's veterans and orphans. CEC's objective is to suggest projects with significant income generation capability which can become part of USAID/Uganda's larger, multi-faceted initiatives to assist veterans and orphans. USAID/Uganda is fully aware of mounting pressure to establish a feasible and viable income-generating mechanism to begin coping with these problems which are potentially destabilizing.

CEC strongly recommends that USAID/Uganda fund feasibility studies leading to the design and implementation of the following types of income generating programs in the very near future. These are relatively large scale programs which will need full time, qualified managers and on-going program development and support assistance.

### **1 Establishment of a Uganda Rural Enterprise Program (UREP)**

#### *Background*

Uganda does not have an indigenous and/or international NGO which is currently capable of effectively providing microenterprise credit to large numbers of veterans and women providing child care to orphans. Therefore, USAID/Uganda should allocate grant funds to establish a Ugandan NGO with the capability to provide top quality microenterprise credit, technical assistance and training to income generating activities by veterans and orphan care-providers.

Creating a new Ugandan credit-providing NGO will require a very accelerated institutional development process because the problems are too pressing to use a long

term trial and error approach. It will be necessary to have a cost-effective and efficient microenterprise credit and technical assistance program up and running in Uganda within three to six months. Experience will determine that actual timeframe required to transfer the required expertise without sacrificing KREP/UREP program quality.

Therefore, CEC recommends that USAID/Uganda fund the Kenya Rural Enterprise Program (KREP) to train carefully selected Ugandans. Graduates of this intensive, hands-on training will establish and operate the Uganda Rural Enterprise Program by replicating KREP's highly successful administrative and program service delivery methodology. This process will be facilitated by the prior work KREP has done in producing training materials and documenting its approach and methodology.

The Kenya Rural Enterprise Program (KREP) was established over 10 years ago with a grant from USAID/Kenya and is now completely under Kenyan management as a non-government organization. KREP's Juhudi loan program is located in one of Nairobi's poorest slum areas and provides initial loans of US\$330.

According to the most recent impact data to which CEC currently has access (July 31, 1993), KREP has 13,591 clients and has achieved a loan repayment rate of 95%. KREP estimates that it has also reached a total of 136,000 people who have benefitted indirectly from its loans. In the next five years, KREP expects to reach an additional 52,000 clients directly and another 300,000 indirectly.

KREP's loans have created 27,200 jobs and stabilized 7,200 microenterprises which would otherwise have gone out of business. KREP is consulted about microenterprise policy formation by both the Government of Kenya and local NGOs.

#### *Suggested Program Implementation*

Carefully screened and selected Ugandans would be trained by KREP in neighboring Kenya where they would receive supervised, hands-on, on-the-job training and performance based testing. This KREP training in group formation, business counseling, producing business plans, loan appraisal, loan portfolio management, management information systems and program administration will be done in Kenya under actual working conditions.

Following this intensive KREP training of the UREP staff, the Ugandan affiliate organization would use KREP as a central coordination and support resource to facilitate

the accelerated transfer of expertise it has developed over the past decade KREP would transfer all of its programmatic and administrative mechanisms to UREP and closely monitor them to assure quality control KREP is only 45 minutes from Kampala and good phone and fax communication facilities exist KREP has prepared excellent training materials to transfer their expertise in operating a successful credit program

**2 Establishment of a UREP "NGO Bank" facility to fund the development of large scale, sustainable, income generating projects benefiting Ugandan veterans and orphan care-givers**

*Background*

UREP would establish a deposit-taking and credit facility which would allow it to operate as an "NGO Bank" specializing in making loans to generate income within the micro-enterprise sector All loans would follow solid business principles, charge market rates of interest and maintain a repayment record in excess of 95%

The UREP "NGO Bank" could also take equity positions where appropriate in small enterprises with the potential to create significant levels of earnings and/or employment The "NGO Bank" would make these equity investments to cover the costs of T A and training provided by UREP, thereby promoting institutional self-sufficiency without protracted dependency on donor funds Financial self-sufficiency will be a realistic goal of UREP from the beginning and will be fully achieved in less than 10 years

CEC has initiated a dialogue between the Director and executive staff of KREP and Mr Abbas K Mawanda who has established banks in Uganda and is currently lactive on the Board of Directors of several major banks Others participating in this dialogue include Mr John Kaggwa of the Securities and Capital Markets Office of the Bank of Uganda and Mr Wasswa Kajubi of the Bank of Uganda

CEC recommends that USAID/Uganda fund a KREP program development team to produce a specific design for this "NGO Bank", working in close collaboration with USAID/Uganda The "NGO Bank" would be implemented by a joint KREP/UREP Management Advisory Committee whose structure and function would be clearly described by the design team

- 3 **Feasibility analysis, by a USAID-funded project development team, of the Ugandan projects recommended by CEC has having significant income-generating potential for veterans and orphan care-givers. This team would also produce designs for those projects found to be feasible for immediate implementation by individual managers to be screened and selected.**

*Suggested Income-Generating Project Opportunities*

- **Construction of housing**

A project activity with very significant employment and income generating potential would be the construction of housing for low and middle income Ugandans. Housing of this type is in very short supply and correspondingly high demand.

This housing could be done using local building materials (bricks, blocks, roof tiles, wood and metal fabricated window frames, wood and metal doors, etc). Costs could be reduced by using pre-fabricated construction which would be modular to facilitate multiple design options. Construction of the houses, manufacture of building materials, landscaping, furniture, rugs, draperies, security services etc could provide work for veterans and orphan-care women operating microenterprises.

UREP would make credit available to these microenterprises on the basis of existing contracts to provide products to the housing construction project. The UREP "NGO Bank" could loan funds at market rates to home buyers, using the house as collateral.

International donors would be asked to provide loan capital for repeated on-lending cycles and/or establish loan guarantee agreements with local Ugandan banks. Project proposals should be prepared to assess the receptivity of international funders and to determine what funding conditionalities they may require. This project could produce a great deal of income and employment for target beneficiaries and have realistic potential to rapidly become financially self-sustaining.

KREP has a leadership role in the recently established African Credit Provider's Association (ACPA) which is a network of nine successful African NGOs providing microenterprise credit. One of the NGO members of ACPA is the Group Credit Corporation in Capetown, South Africa which has extensive experience in providing loans to low income people to purchase housing. GCC would be an excellent source of technical assistance to UREP on this type of housing loan activity.

There is a Ugandan architectural firm called Landplan/BMK International, Incorporated which is run by Mr Bharat B Gupta This man reportedly has experience constructing low and moderately priced housing in Kenya and Uganda His firm is affiliated with a U S company in Alexandria, Virginia which may provide a valuable venture capital investment link

CEC suggests that the Kampala firm and other qualified companies submit competitive bids for construction of prefabricated low and middle income housing using inexpensive building methods A related microenterprise activity would be a wood drying facility because many locally produced doors and other wooden items have not been properly dried and warp badly This type of microenterprise service would have a ready market

- **Producing and marketing non-traditional crafts**

There are some microenterprise opportunities available in producing and marketing what could be termed non-traditional crafts These crafts opportunities include fish leather from Nile Perch, buttons and specialty items using local cattle horns from slaughter houses, sale of honey using locally produced hives with higher efficiency, sale of solar dried fruits for European health stores, wooden furniture production to supply newly constructed low to middle income housing

- **Meeting needs of some established markets**

Loans from the UREP "NGO Bank" could also be used to establish cut flower operations with out growers to feed an established market at the Amsterdam flower auction This would have significant employment and income generating potential for veterans and older orphans or members of care-proving households

Loans from the UREP "NGO Bank" could also be used to establish cat fish out-growing operations with "fry" being supplied by a central facility Ugandans have an established taste for cat fish which are not available in sufficient number to satisfy demand This project could benefit both veterans and orphans while providing improved nutrition

- **Affordable tourism facilities**

Although GOU has placed priority on upscale eco-tourism development, there are opportunities to develop more affordable tent facilities which could employ local people as tour guides, caterers, security guards, etc

- **Appropriate technology oil press**

Appropriate Technology International (ATI) has developed a low cost, locally constructed oil press which uses sesame seeds and sunflower seeds to make cooking oil. Uganda now imports approximately 90% of its cooking oil and there is an abundant supply of appropriate seeds being locally grown. Women's NGOs could be formed which could grow the seeds, build the oil presses (low technology), provide oil pressing services in rural areas for cash and/or a share of the crop. These Ugandan women's NGOs would have ready access to ATI technical assistance which is located in Arusha, Tanzania where this approach has been widely used. A I D /AFR/ONI has provided support for this project. UREP could loan money to purchase and/or locally build these low cost ATI oil presses.

- **Appropriate technology passion fruit juice**

A similar appropriate technology driven opportunity with significant market potential would be installing mechanized facilities for the production of passion fruit juice. This technology has been used successfully in Dominica and could be replicated effectively in Uganda. UREP's "NGO Bank" could loan funds for the purchase of the required juice producing technology and provide whatever technical assistance is required. The machines could be used as collateral and there are potential opportunities for venture capital partnerships.

- **Work for the disabled**

Presently, there are no workshops for developmentally disabled veterans who will be especially disadvantaged in becoming reintegrated into the Ugandan economy. There has been much appropriate technology design work to weld attachments for bicycles which can be used to carry jerry cans, provide an alternative to cumbersome wooden wheelbarrows and carry all manner of locally produced goods. ATI could take the lead in establishing developmentally disabled workshops to produce these products which would have a strong local market.

- **Help for rural NGOs**

Many Ugandan NGO credit programs to assist rural agricultural producers are failing because these farmers do not earn sufficient income to repay loans and/or technical assistance. UREP could provide loans to these rural-based NGOs to purchase motorized hand tillers appropriate for inter-cropping. The NGOs would repay their

loans by providing plowing services which could be paid for by giving the NGO the crops produced on previously uncultivated land

## OPPORTUNITIES FOR INSTITUTIONAL DEVELOPMENT TO GENERATE INCOME

There are many opportunities for institutional development which could have income-generating repercussions if these organizations were able to function at their full potential effectiveness. This appears to be especially true in regard to women's organizations which acknowledge their need for institutional development and capacitation.

For example, **women's organizations such as UWESO** (see above) are dedicated to help households generate sufficient income to make caring for the country's large number of orphans affordable. This is an organization with local credibility which is operating far below its maximum potential to impact significantly on both orphans and the growing number of street children.

**World Education** in Boston has worked successfully in collaboration with KREP to facilitate the organizational development of women's organizations such as **Tototo in Mombasa, Kenya** and elsewhere in Africa. World Education should be contacted to send a project development team to Uganda and submit a subsequent funding proposal to USAID/Uganda and other donor organizations. This organization has a methodology which has been field tested in Africa and shown itself to be successful.

## THE OPERATIONAL PHILOSOPHY OF THIS STRATEGIC INCOME INITIATIVE

The idea behind all of these microenterprise credit ideas is to begin with a marketable product, pay producers up-front for quality products, establish pre-paid marketing contracts, use energy and cost-effective appropriate technology, have a source credit available to respond to feasible business plans and provide responsive, on-demand training and technical assistance.

KREP's microenterprise loan systems are in place and can be adapted to Uganda with little difficulty when implemented by well-trained personnel. Uganda is especially well

positioned for a USAID/Uganda initiative which would be a "cutting edge" approach to be studied and replicated in other East African countries

CEC held preliminary discussions with KREP which expressed enthusiasm and confidence that they replicate their successful credit operation in neighboring Uganda. One of the benefits of training the UREP staff in Kenya is that KREP would not have to displace key members of their staff by sending them to Uganda, which would risk managerial over-extension.

The idea of establishing an "NGO Bank" operated in conjunction with UREP may seem highly ambitious. However, KREP has done serious research on the idea and excellent Ugandan banking expertise is available to make the required adaptations to the legal and political climate. KREP is confident that this can be accomplished collaboratively and could become a regional "NGO Bank" achieving financial self-sufficiency within ten years.

Not all of CEC's suggested income-generating ideas need to be implemented simultaneously. Those with the largest potential for income generation (housing and cut flowers) will require more planning. Intermediate impact ideas such as catfish farming, marketing expanded honey production, passion fruit juice production and creative uses for Nile Perch leather can be implemented more rapidly with good project management personnel.

The key concern is that Uganda is capable of responding to the twin developmental challenges of economically reintegrating large numbers of demobilized veterans and the country's significant orphan population.

**APPENDIX**

## LIST OF PEOPLE INTERVIEWED IN UGANDA

Paul Warmka, *TechnoServe*, African Regional Representative

Larry Reed, *Opportunity International*, African Regional Representative

Albert J Widmann, UVAB Advisor on Project Management

Dr Willibrord J Okecho, Principal Banking Officer (Credit), *Centenary Rural Development Trust, Ltd*

Keith Sherper, Director, USAID/Uganda

W S K Makumbi, General Secretary, *Uganda Cooperative Savings And Credit Union Limited*

Mrs Sarah N Mangale, General Manager, *Uganda Women's Finance and Credit Union Limited*

Robert M Clark, Country Director, *Technoserve Uganda*

Anders C Qvortrup, Development Counselor, Danish Embassy Danida

Wolfgang Welzig, Technical Coordinator, Austrian Regional Bureau for Development Cooperation

Holly Wise, Chief, General Development Office, USAID/ Uganda

Stephen P McCarthy, Country Director, U S Peace Corps/Uganda

Craig Hammitt, Jr , President, Hammitt Associates (Co-op Bank)

Ms Jana Potter Associate Director, U S Peace Corps/Uganda

Mr William Salmond, Country Director, *World Learning, Inc*

Mr John K Twinomusinguzi, Managing Director, *Uganda Development Bank*

Bharat B Gupta, *Landplan/BMK International, Inc*

S R Gopalan, Managing Director, *Gopalan and Associates*

Gunther Haustedt, Resident Director, *Friedrich Ebert Foundation*

Michael Klesh, Private Sector Advisor, Regional Economic Development Services, Office For East And Southern Africa

Mr R E Masiga, Coordinator, *Saint Mulumba Friendship Society*

Joseph Zitabantrizasle, Project Officer, *World Learning*

John Kajoba, Project Manager, PVOP (Veteran's reintegration project)

Vincent Ssenyondo , Assistant to General Manager of *SEDCO*

Dr Luzobe Sain , Rural Development Facilitator, *World Vision/Uganda*

Sarah Mdugga, Administrative Manager, *World Vision*

Moses Domo, Rakai, Project Manager, *World Vision*

Mrs Joyce Kadoyi, Executive Officer, *FINCA/Uganda*

Emmanuel Onega, Projects Officer, *EDF Microprojects Program*

Steven Hind, Technical Assistant, *EDF Microprojects Program*

Francis Apiko (Captain Retired) UVAB

Bert Widmann, GTZ Advisor to UVAB

Daniel Rychner, GTZ Advisor to UVAB

Margaret Ndekeru, Executive Director, *Association for Women Industrial and Agricultural Development*

Francis Kasule, Assistant General Manager, *Women's Finance and Trust*

Musonge Moses, Banking Consultant, to *Coffee Processors' Association*

Bruno Komakech, USAID/Uganda

Marcella Mukasa, Administrator of UWESO

Gunther Haustedt, Resident Director, *Freidrick Ebert Foundation*

Kamau Kabbucho, *KREP* Training Director

Telucy Ntambirweki, Acting Administrtor *UWESO*

Mrs Leticia Diaz, Deputy Director, USAID/Uganda

Susan Fine, ISAID/Uganda

## BACKGROUND RESOURCE MATERIALS

*Developing The Private Sector Through Supporting Markets*, Oct 10th, 1990, John Short  
Economic Services

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