

Voices

OF WOMEN ENTREPRENEURS
IN UGANDA



ILO IN PARTNERSHIP WITH IRISH AID

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Around the world, a large number of women are involved in entrepreneurship. The majority of them operate micro and small-scale enterprises. In most developing countries and particularly in Africa, women-owned and operated businesses have increasingly played an important role in stimulating economic growth and creating new job opportunities.

The International Labour Organization (ILO), in partnership with Irish Aid, promotes women's entrepreneurship development and enhances employment opportunities for women, including women with disabilities or living with HIV/AIDS, by building the capacity of governments, communities and organizations representing workers and employers to support them at all stages of their economic growth. Since 2002, this assistance has been geared towards the establishment of locally supported business development services, including advice, group training and sustainable programmes of support for women entrepreneurs.

The ILO–Irish Aid Partnership Programme helps provide business knowledge and training; access to markets through trade fairs and exhibitions; support services; and strengthens women entrepreneurs' voice and representation through networks and groups. Training also emphasizes confidence building and encourages women to see and take advantage of business opportunities in their immediate surroundings.

In 2007, approximately 530 Ugandan women participated in ILO–Irish Aid sponsored programmes and activities aimed at building their skills as entrepreneurs and enhancing their business knowledge on topics including, among others, management, business plans, production, costing and pricing that have been adapted to specific country conditions.

Some of the success stories of women entrepreneurs who participated in the training activities and events in Uganda are illustrated in their personal stories found in the following pages. Many have achieved financial and personal independence; some have provided valuable skills training to other women that led to jobs; and still others are actively involved in their communities, working hard to improve the quality of life for all members. Despite their lack of financial resources, this did not prevent them from starting up their businesses. Their stories also demonstrate their resourcefulness and creativity in finding solutions to challenges they faced.

All across Uganda, women entrepreneurs are proving that they have a driving business spirit and that they are part of the solution to achieving economic growth and pulling people out of poverty.

BENEDICTA

RECYCLING



"Everyone should endeavor to start something. I see many people on the streets without any employment. These people can go and get used straws to start something constructive."

When used plastic straws, bags and other non-biodegradable waste items started piling up in her community and obstructing the drainage system, Benedicta saw a way of turning a burden into an opportunity. She and six other women from her group, Kinawataka Women's Development Initiatives (KWDI), each contributed 2,000 Ugandan Shillings (UGX) (approximately US\$ 1.18) towards the purchase of water and "jik", a brand of household bleach, and they arranged for transport of the waste items to their business in the suburbs of Kampala. There they began recycling the items into useful products such as handbags, earrings, bags, belts and mats, and, in Benedicta's own words, began "selling rubbish".

"We are a group of women of various categories – HIV-positive, single mothers, widows, orphans and women with disabilities. We started little by little in 1998. But the project of using straws started in 2006", she says. Benedicta teaches other women her craft, encouraging them to create business opportunities for themselves. "Because the material is accessible, we don't have to buy it. I have taught many people how to use the straw – at Kololo High School, women at Kawempe Division and women at Kinawataka. I am very happy because people appreciate our finished products".

Participation at a recent exhibition contributed to an increase in sales, which vary from month to month, and exposure in international markets. According to Benedicta, November's sales reached record earnings of UGX 277,400 (approximately US\$ 167). Training in record keeping, organizing exhibitions and advertising, provided by the Uganda Women Entrepreneurs' Association Ltd. (UWEAL), an ILO implementing partner, helped make the difference. "UWEAL taught us a lot about displays, how to exhibit and advertise; Development Network of Indigenous Voluntary Associations (DENIVA) gave us a computer and taught us how to use it and the Uganda Investment Authority taught us how to manage our business. UWEAL chose us to represent Ugandan women entrepreneurs in Kenya. This put Uganda on the map since our products had not been made anywhere in the world."

Benedicta spends most of her income to provide for her family and eight orphans whose parents have died due to war, HIV/AIDS or poverty. "I can feed them unlike before. My children, who were not in school, are now in school. So, this project really helped me a lot. I have really benefited".



Kinawataka Women's Development Initiatives (KWDI)

KWDI was set up by Benedicta in Kampala, Uganda in 2003. The group aims to provide sustainable employment opportunities for local women through a social group enterprise that produces hand-woven products from recycled plastic straws. By doing this, the group recycles thousands of plastic straws which would otherwise be destined for the dump.

Development Network of Indigenous Voluntary Associations (DENIVA)

DENIVA is an Ugandan Network of Non-Governmental and Community-Based Organizations providing a platform for collective action and a voice to voluntary local associations to strongly advocate for the creation of more opportunities for people and civil society organizations to participate in the country's development. Its main goal is to influence poverty reduction policies and related decision-making processes in favour of poor and marginalized groups such as women, children, internally displaced persons, persons affected by HIV/AIDS and persons with disabilities.

DEBORAH

SMALL SHOP OWNER

“It is time to discuss issues on employment because people with disabilities are left out.”



ILOS Basaba

A loan of 30,000 UGX (approximately US\$ 18) from Blind But Able, a local non-governmental organization that trains blind people in adapting to daily living situations and developing hand skills, helped Deborah start her business as a small shop owner nearly eight years ago. With virtually no competition from other similar vendors in the Kakiri, Wakiso District, her instincts told her that venturing into business made good sense.

Now in her mid-thirties, Deborah supports eight people on her monthly salary of UGX 800,000 (approximately US\$ 470), further supplemented by a salary she receives as District Counsellor. She not only sells crates of soda and beer but also dispenses water from a tank she installed on her home property. She came up with the idea to install the tank during an ILO-supported training given to the women's group to which she belongs, Wakiso District Disabled Women and Girls Association (WADDWGA). A loan from Centenary Bank secured the funds to purchase the pipes for the tank. “The assistance they provided taught us how to budget for things, how to use things that are next to us, how to examine the market and how to arrange our business. We really gained a lot.” She also says that exposure to ILO's approach to mainstream people with disabilities or HIV/AIDS in training provided her with an unequalled experience, “we learned from each other. You get to know that when one is infected (with HIV), it is not the end of the world. We also wish that training by the ILO and the Uganda National Association of the Blind (UNAB) be extended to grassroots women, either in parishes or sub-counties.”

As Chairwoman of the Association of the Blind in Wakiso District, Deborah is also actively involved in outreach to parents with children with disabilities, providing both encouragement and information. But her involvement in disability issues goes even further. As a board member of UNAB, Deborah helps distribute grants to other entrepreneurs in the central region, “They gave us four million for four regions. I had to pick out fellow entrepreneurs and encourage them to apply. I register women and give them money. I then take back my report to UNAB.” Deborah also says that awareness raising on disability issues must also target higher levels of public office. “It is time to discuss issues on employment because people with disabilities are left out. They should reinforce some of the laws under the National Disability Council which have been approved and signed.”

Confident in her business, Deborah says, “the business is not bad. It's been easy for me. That's why I am still running it. It gives me peace and puts little pressure on me. Also, it allows me to easily do things for myself. I am happy because it is me assisting my family.”



Inclusive approach to training

Virtually all ILO programme partners, in particular women entrepreneurs' associations (WEAs) and disabled persons' organizations (DPOs), support the inclusion of women entrepreneurs with disabilities or living with HIV/AIDS in entrepreneurship development training and activities. Skilled trainers, facilitators and coordinators have played a key role in ensuring the effective management and running of integrated activities to date. These include workshops, trade fairs and exhibitions.

Uganda National Association of the Blind (UNAB)

Founded in 1970, UNAB's main objective is to improve the general life situation of visually impaired persons by enhancing public awareness, education and employment. It also provides training for persons with disabilities. In 2000, UNAB established a committee on Hi-Tech, Employment and Jobs for Visually Impaired Persons Stakeholders' Committee whose main purpose is to enable persons with visual impairments to use modern technology.

EVELYN

HANDICRAFTS



"Business does not always mean a capital of millions or billions. It is about how you run your business. You can begin with 5,000 shillings."

Thirty-one year old Evelyn started her handicraft business in beadwork over seven years ago in Kampala. As a craft maker, she works under the umbrella organization called Exposure Africa, which is a craft village run by the Uganda Small-Scale Industry Association (USSIA). Evelyn works with and trains others, she says, "they have something they are also doing to earn a living".

Despite the seasonal nature of her business, Evelyn manages to generate from UGX 1.5 to 2 million (approximately US\$ 885 to \$1,180) during a good month. She reinvests a portion of this income in her business and the rest is spent on household expenses for her eight dependents. She explains that ILO-supported training through USSIA has taught her many things. "Business does not always mean a capital of millions or billions. It is about how to run your business. You can begin with 5,000 shillings." Training has also taught her how to deal with different business situations and about customer care. She says, "You do not judge clients by the way they are dressed and say 'this one has money'. Someone can come in slippers, ready to buy. I did not know these things, and most people have not discovered that".

As a successful entrepreneur, Evelyn uses her skills and knowledge to motivate and encourage others to think about starting their own business. "When I get a big order, I employ the ones I have trained here in the village. They appreciate it because at times they have no money, so by paying them they also earn their living", she says.

Evelyn believes more women should be encouraged to start their own businesses and suggests that the ILO's women's entrepreneurship development programme extend coverage to women in rural areas. "The only advice I can give is that if some of us have been trained and there is an opportunity, they should send us to other places to train those who have not been trained as well as those who are HIV-positive. The project (referring to USSIA and the ILO) should organize a group of people who can also train other women in other districts, not just within Kampala. Secondly, the nation should support this because this organization has helped women. Previously, women were not recognized, and so the government should support this, financially, if possible. There are single women down there who are suffering because they have nothing to do. If they could train them like us, it would really help them, their families and restore hope in their families".



Uganda Small-Scale Industry Association (USSIA)

USSIA is a private sector-led initiative which provides fee-based advisory services to micro and small-scale industrial entrepreneurs in six districts – Masaka, Mbarara, Kabarole, Mubende, Mbale and Lira. It promotes a culture of innovation, efficient use of existing resources, and is geared to establishing effective self-help mechanisms.

In Kampala, the Women's Development Initiative arm of USSIA supports women entrepreneurs specializing in arts and crafts by providing training courses and inputs for income generation. Exposure Africa is a craft village located in the heart of Kampala. This initiative is under the USSIA umbrella and is made up of several small shops owned and operated by women entrepreneurs.

FLORENCE M.

FARMING

"I am an example to many other disabled women and I encourage them to work for themselves."



ILO's Basaba

"I started this business because I did not have enough money to care for my six children, three orphans who are deaf and three relatives. I do not pity myself because I am a deaf woman, a widow and a single mother. I am able to do anything and I am proud that I can support my children and send them to school. You know, the joy of a woman is to be able to support the needs of her children", says Florence, who started a poultry farm after leaving her job as a copy typist with the Uganda Electricity Board. Cattle, pigs and goats are the most recent additions to her farming business.

Florence started the poultry business in 1989 with some seed capital, 100 chicks and assistance to build a bird shed provided by Oxfam. As her business began to grow, she was able to secure a loan from Uganda Women's Finance and Credit Trust (UWFCT) to buy more birds. With the loan, she also received some training on bookkeeping, managing income and expenses.

Her business has been growing steadily and she sometimes has trouble meeting customer demands, especially for the poultry products. She attributes much of her recent success to the business skills and knowledge she obtained from the ILO and the Federation of Uganda Employers (FUE) of which she is a member. "Before the training, I used to have trays of eggs here and there. I did not have a market. I didn't know how to attract customers. Now, I do not have a single tray. People who want my products are on a waiting list and this is because of the skills I have gained from FUE – training on how to Improve Your Business and how to Improve Your Exhibiting Skills. I also learned how to keep separate books for the different areas of my business. I now know how much income I have from each project, and how much I spend on each".

Today, Florence employs three full-time workers, each one specializing in a different area of the farm's business. She says she receives her best income from selling eggs. "At times, if it is a good month, I can get 1.5 million shillings. If things have not gone well, I can get 70,000 shillings", (approximately US\$ 42 to US\$ 885).

Florence uses some of her profits from the business to expand her working capital but does not have enough to cover the expansion she envisages, "I need assistance with the shelter for the poultry as it is small and I cannot satisfy demand. I need to build one more shelter. And, while I started with one cow, I now have six but the place is not big enough to accommodate them. If I get money, I can expand", she says. Florence says she would welcome additional training and support in farming.



According to the ILO, an estimated 487 million workers, or 16.4 per cent of all workers, still don't earn enough to lift themselves and their families above the US\$1 per person, per day poverty line while 1.3 billion workers – 43.5 per cent – still live below the US\$2 per day threshold.

(Source: "Global Employment Trends 2008". ILO, Geneva)

Uganda Women's Finance and Credit Trust (UWFCT)/U-Trust

UWFCT was transformed into a micro-finance institution in 2005, and subsequently changed its name to Uganda Finance Trust Ltd. (U-Trust). It provides a range of financial services and enhances access to commercial funding. U-Trust is a member of the Women's World Banking network (WWB).

FLORENCE B.

HANDICRAFTS



"I see myself grow and doing things that I never expected to do, like buying shares in Stanbic Bank. I have met people I did not expect to meet. I have gone forward."

Florence is among the group of women who started Exposure Africa, a group that encourages women to use their creative skills and talents in order to generate income and jobs. She began her textile and handicrafts business in 2000, after leaving her job as a professional secretary to raise her children. "I was already doing this type of work at home. Actually, I was the first person to start a shop in this place. I came here with just my fabrics and the things I made at home. Then, another 10 or 13 people kept coming in. We started in a group".

She now employs three people and sells many of her products on the local market. Florence says her memberships at the Uganda Women Entrepreneurs' Association (UWEAL) and Uganda Small-Scale Industry Association (USSIA) helped introduce her to better ways of running her business. "When I underwent the training course of the ILO, it opened my eyes on how to organize my shop, sensitize my workers, get my books up to date and sell during exhibitions. At exhibitions, I don't mind whether I sell or not, as long as I make contacts. I now find it profitable".

Florence has also found the training useful for networking and marketing, especially with business representatives from different countries. "They took us through the steps involved in exporting our products, how to improve upon their quality, and how to meet the competition".

Her business has been doing well and she would like to continue developing it by streamlining the goods and products she stocks to a few that are high in demand – beads, yarn for weaving, and raw materials for weaving textile. According to Florence, additional training in profit margin, pricing, competition and advertising would assist in furthering this goal. She also says that training in business clusters would help improve the market. "They should come here one day and organize us more, so that we are clustered together and do something that is substantial. When I say I am going to export, how am I going to export with a few things?"

Florence's business generates from UGX 800,000 to 3 million (approximately US\$ 479 to US\$ 1,794) a month. A portion is invested in the shop while the rest covers workers' salaries, contributions to household expenses and church tithes. "I have enjoyed making money. I see myself grow and doing things that I never expected to do, like buying shares in Stanbic Bank. I have met people I did not expect to meet. I have gone forward."



Innovative Training Tools

*The ILO's **Start and Improve Your Business** programme assists business service providers and new or existing entrepreneurs in developing effective and practical techniques for managing their businesses. Programme components include, among others, **Generate Your Business Idea** for potential entrepreneurs; **Improve Your Business** for entrepreneurs who want to improve the management processes of their business; and, **Expand Your Business**, for small to medium-sized enterprises that have growth in mind.*

Uganda Women Entrepreneurs' Association Limited (UWEAL)

UWEAL, a non-governmental organization, develops capacity and trains women to run sustainable enterprises by: providing a network for women entrepreneurs; offering training for women in business; cooperating with financial institutions to offer programs for women; and encouraging women to start their own enterprise and to continually improve the effectiveness and competitiveness of their business.

JOWERIA

POTTERY

"Women with Disabilities suffer a lot. It is not easy to find a job. When you go somewhere people look at you with your disability. They look down on you, as if you cannot do anything. That prompted me to start something."



ILO, Basaba

Joweria started her business seven years ago with the aim of helping persons, including children, with disabilities, the elderly and orphans. Her business is located a short distance from the main Kampala-Entebbe road in the town of Kajjansi. Joweria herself is disabled. "I got this disability when I was still young, six or seven years old. I got malaria and that was the beginning of the disability", she says.

Before starting her business, Joweria worked as a cashier for a brick and tile works company in town. Eventually, she quit her work as a cashier and took a job in the Mpigi district as a secretary at an office representing persons with disabilities. "As part of the job, I visited many persons with disabilities and found that we, women with disabilities, in particular, suffer a lot. It is not easy to find a job. When you go somewhere people look at you with your disability. That prompted me to start something."

With the knowledge she had gained working at her previous job, she started making clay products with several other persons with disabilities. "We started with a machine and a drying structure donated to us by the British, though we had no money. It was difficult. When you start a business you need patience".

Gradually, Joweria's business began to grow. She attributes some of her success to membership in the National Union of Women with Disabilities of Uganda (NUWODU), an ILO development partner. She says that training in Improve Your Exhibiting Skills provided by the association helped increase her understanding of the benefits of participation at trade fairs as a means to advertise her crafts and access new markets. "I have even improved my skills. I've read books. I can now teach you how things (of clay) are made. And, if I teach you, you can also go and teach others. If I got more training, I would be an expert", laughs Joweria.

Joweria does well in the market. However, to grow her business she has identified the need for additional moulding machines to help expand her product line to include more profitable items, a shortage of drying structures and a vehicle to provide transport for workers. "In a week, I can get two to three customers. But, a good day of sales – of bricks, ventilators, etc. – can make you forget all the other days you have not worked. A good month can bring in as much as UGX 6 million (approximately US\$ 3,500)".

Joweria uses the income from her business not only to support her family but also to support orphans of those who have died of AIDS and children with disabilities. Her group, called the Kajjansi Disabled Development Group, also assists women living with HIV/AIDS by providing jobs and, in some instances, has helped pay for medicine. At 37, her family and parents are proud of her achievements. "The truth is that they are proud of me. In fact, I have promoted the family name".



National Union of Women with Disabilities of Uganda (NUWODU)

NUWODU is run by and for women with disabilities. It provides leadership and training for emerging women's organizations in other countries and focuses on economic development projects. It has made economic self-sufficiency a priority and develops strategies for the empowerment of women with disabilities.

Improve Your Exhibiting Skills (IYES)

IYES is another innovative tool developed by the ILO to improve market access for women entrepreneurs by facilitating the organization of trade fairs.

FATUMA

CRAFTS



"People living with HIV/AIDS should not isolate themselves and think that they are the only ones with problems. They can make things that can give them a little money for survival. My aim is to see that everybody is doing well."

Nine years ago, Fatuma learned she was HIV-positive. At the time, she sold used shoes at the local market. As a single mother, she struggled to provide for her six children with earnings from her business. Then, one night, her situation turned from bad to worse when she learned that her merchandise had been stolen. "When they stole my shoes, I faced problems and came back to the crafts business." As a young girl, Fatuma did not receive a formal education. She said her father refused to pay school fees for her and her sisters. At home, her mother taught the young girls how to make a variety of crafts. The skills she acquired at an early age provided the foundation for the popular craft products she now produces.

She joined The Aids Support Organization (TASO), a support network for people with HIV/AIDS, and was eventually offered a position on the clients' council, which allowed her to earn some money. Through her affiliation with TASO, she identified the idea to start making necklaces, bags and other crafts. With the small earnings she received from the council, she began her crafts business. "I made money selling crochets, making enough for rent and school fees", she says. However, it was the training provided by the Federation of Uganda Employers (FUE) in partnership with the ILO that helped improve her business management skills. "They collaborate with women entrepreneurs. They taught us how to control money, however little it may be. They also taught us about record keeping, customer care, and how to arrange a stall. I used to think that since everything is mine, there was no need to write anything. But, after training, I understood why I should record things".

Fatuma is also a member of Kawempe Positive Women's Union (KAPOWU), an umbrella body for people living with HIV/AIDS in Kawempe. Through training supported by the association, she learned that, "customers should be handled like fragile things. Another thing I learned was to pay myself a salary. Now I know it. I used to think that buying food is paying myself". Her monthly income of between UGX 50,000 to 200,000 (approximately US\$ 30 to US\$ 118) provides Fatuma with enough earnings to pay school fees for her children, as well as meet the basic needs of several orphans under her care. These earnings also help pay for medical treatment for two of her children who are HIV-positive.

Convinced that everyone should learn crafts as a means of earning income, Fatuma has started a Mama's Club. "I teach others, as well as my children. People living with HIV/AIDS should not isolate themselves and think that they are the only ones with problems. They can make things that can give them a little money for survival. My aim is to see that everybody is doing well".



Kawempe Positive Women's Union (KAPOWU)

Kawempe Positive Women's Union was established in May 2004 to respond to the needs of HIV-positive and negative child-headed families, and HIV-positive and negative children and orphans. KAPOWU has a membership of 350 widows, 250 orphans and 10 child-headed families. KAPOWU members generate income mainly by making crafts.

FLAVIA

TAILORING

"As for the community, when they knew that I had started a business, they wanted to cooperate with me. They wanted to know how I started and asked me where I got the skills. Some have said that they want to have the same skills as I have."



Twenty-six year old Flavia works from the sitting room in her aunt's home. Here she keeps her fabrics, threads and equipment for creating the beautiful clothes she tailors and knits. Monthly she earns between UGX 5,000 to UGX 200,000 (US\$ 3 to \$118), which contributes to her livelihood and purchasing of materials and service needs of her electric sewing machine. She learned her skills during a four-year vocational training in Kenya. She started her business in 2002, she says, "I got this idea from the school in Kenya. When I came back, I started testing the knowledge I acquired and good things started coming from it".

But Flavia's training did not stop in Kenya. She also participated in ILO training offered by the Federation of Uganda Employers (FUE) and the National Union of Women with Disabilities of Uganda (NUWODU). "Since I started ILO training, I have learned how to save money, keep books, and understand customers and the market. I put into practice what I have learned. For example, after training, my ideas in fashion design have improved and I've modified them. I've learned that if we all make the same design, people will not buy". Flavia believes that the scope of training should be broadened. "You know, we need more training, even in the areas of health like hygiene, like HIV/AIDS as well as other areas of reproductive health for women. At times, when women give birth to disabled children, they are abandoned. At other times, when disabled women give birth, they do not know how to care for these children. We need training in different fields because we are all equal".

Her affiliation with a number of groups and associations has allowed her to take part in an exhibition for the Month Of the Woman Entrepreneur celebrations. "People got to know of my business and I am happy that I even have more customers as a result of participating in that exhibition", says Flavia.

Flavia is deaf and must pay the services of an interpreter to run her business more effectively. She says she needs more money to purchase materials and to help cover the costs associated with interpreters. "I need to look for money to pay for the interpreter, or else through networking I can get contributions for the interpreter. I know if I am in business, I need an interpreter but at times, I am not able to afford the fees. It is important to have an interpreter but affording the fees is a challenge", she adds.

Reflecting on the early days of her business, Flavia says, "I think my life has changed. I am working hard and getting money. I am proud of my business...As for the community, when they knew that I had started a business, they wanted to cooperate with me. They wanted to know how I started and asked me where I got the skills. Some have said that they want to have the same skills as I have."



Month Of the Woman Entrepreneur

Held annually in Ethiopia, the United Republic of Tanzania, Uganda and Zambia, the Month Of the Woman Entrepreneur (MOWE) draws attention to the achievements of women entrepreneurs, with or without disabilities or living with HIV/AIDS, through a series of national events such as media campaigns, workshops, trade fairs and exhibitions, and promotional activities. The events are planned and organized with governments, social partners and local organizations. The main aims of the MOWE celebrations are to showcase women as role models; give women entrepreneurs the opportunity to advocate and lobby on issues that are relevant to them; and, facilitate the exchange of information and good practices on women's entrepreneurship development. During 2006, 3,200 women entrepreneurs participated in MOWE events and activities across the four countries.

JOICE

HANDICRAFTS



"Running my own business has made me mature and more patient. It is not like everyday you go home with a sack of money. It helps you value people's work."

Joice operates a handicraft business under the umbrella organization Exposure Africa. She specializes in selling handmade crafts such as bracelets and baskets. Her business does well, even though it is mostly dependent on seasonal tourism. When she first opened her shop, her stock largely consisted of imported goods produced from Tanzania and Kenya. But after five years in business she has learned, among other things, that profit margins are higher if she makes her own products or employs other women to make them for her locally. ILO-supported training organized in partnership with the Federation of Uganda Employers (FUE), Uganda Small-Scale Industry Association (USSIA), Women's Development Initiatives and Uganda Women Entrepreneurs' Association Limited (UWEAL) has changed many of the methods and practices previously employed by Joice in managing her business. During high yield months her enterprise generates sales of UGX 1 million (approximately US\$ 590).

"USSIA looks for markets to help us sell our things and UWEAL organizes exhibition workshops. In this way, through them, we have acquired skills. ILO workshops organized through FUE has informed us on marketing standard products. They trained us on how to prepare for and how to benefit from trade fairs. We were also trained on costing products, customer care, packaging for preservation, and how to calculate business profits and losses. They were good workshops", she says.

Joice has big plans for her business. "I want to develop my business by going international. I want to start attending international exhibitions in order to make Ugandan products known", she says. She would particularly welcome additional training on product development and international relations.

But securing additional capital remains one of the biggest challenges to expanding her business. Joice has not applied for a loan from a bank, fearing "their too high interest rates". According to her, access to productive resources such as credit facilities or micro-financing remains too costly for many women to apply.

Joice considers that being an entrepreneur has had a positive impact on her life. "Life has been good. You get enough money to sustain you, you get to meet people and you go to trade fairs. It has made me more responsible, instead of being at home sleeping. It has made me mature and more patient. It is not like everyday you go home with a sack of money. It helps you value people's work. Most importantly, it has also improved the financial situation in my family. I've also passed along some skills in making bracelets, earrings and bangles to others within my family", she says proudly.



Federation of Uganda Employers (FUE)

FUE was founded in 1958 as the sole representative of employers in the public and private sectors on social and economic issues. It is the spokes-body of member organizations and provides them with a forum for self-expression. FUE provides advisory, advocacy, training and management consultancy services in human resource management and development, employment relations and productivity improvement.

Access to Finance

Providing women with access to credit boosts health and education outcomes. Moreover, studies show that giving women access to credit also makes good business sense given that repayment rates are higher for women in all regions of the world. (Source: D. Leipziger, Vice President for Poverty Reduction and Economic Development, The World Bank, Address to Conference 'Women's Economic Empowerment: Smart Economics', Berlin, 2007.)

VIVIAN

KNITTING

“My life has changed in that I can afford what to eat. I can buy clothes, if I need to.”



ILO/S. Basaba

Vivian has been in business since 2002, knitting sweaters, slippers, baby's clothes and sewing tablecloths and cushions. She operates her business from a room at her grandparents' house. Her family has always been a big supporter of her business, “my parents bought the tailoring and knitting machines for me. I also have an aunt in America who sent me a second tailoring machine”, says Vivian. She supplements the small income she earns as an entrepreneur, at times reaching UGX 50,000 (approximately US\$ 29) a month, with her teaching job at the Ntinda School for the Deaf. Vivian is deaf. She lost her hearing at the age of one.

For many years Vivian practiced her knitting and sewing business, producing low sales results. But attendance at a workshop on business skills provided by the ILO, the Federation of Uganda Employers (FUE) and the Uganda National Association of the Deaf (UNAD) helped changed her situation. Vivian learned how to keep accounts, market products, and about customer care and exhibition skills. Her participation in the Month Of the Woman Entrepreneur has also widened her network of potential customers. “During the exhibition, my products were on display; some were bought. I was so happy because people got to know what I do”, she says.

As a result of the training, Vivian also began thinking about diversifying her knitting and sewing business. “I want to continue my business and at the same time start a baking business. I know I can earn more”, she says enthusiastically. Vivian understands that there is still much to learn and plan for, however, she is motivated and optimistic about her future, “I think I need more skills on how to improve my business – training in baking cakes as well as in different styles and fashions for sweaters. I would like to get a loan, to further my business, to buy new sewing and knitting machines. I also need assistance with interpretation services for my business”, she explains.

Running her own business has changed Vivian's life. “My life has changed in that I can afford what to eat. I can buy clothes, if I need to. Before, I would always borrow money from my colleagues but now that I have a business I no longer borrow. I use the small income that I earn from my business. At times, I help my mother, give her some money. I also contribute to household expenses like food, soap and more”, she says.



Uganda National Association of the Deaf (UNAD)

UNAD's mission is to advocate for the equalisation of opportunities and for the rights of persons with hearing impairments in all spheres of life: basic higher education, employment, health and social economic welfare. In doing so, UNAD tries to ensure that services developed or to be developed are relevant to the needs of persons with hearing impairments.

Association Memberships

Group-based solidarity and member-based associations can effectively strengthen women entrepreneurs' voice and representation, and reduce the social risks and vulnerabilities that they often face. What is more, association membership is one way to ensure access to skills and developing training, exchange of information and sharing of experiences with other women entrepreneurs.

LIST OF ASSOCIATIONS AND NETWORKS FOR WOMEN ENTREPRENEURS REFERENCED IN THIS BOOKLET

BLIND BUT ABLE

Namavundu Gayaza
P.O. Box 12593
Kampala
Uganda
Mobile: +256 772 416 542 / +256 772 643 084
Email: blindbutable@infocom.co.ug

DEVELOPMENT NETWORK OF INDIGENOUS VOLUNTARY ASSOCIATIONS (DENIVA)

P.O. Box 11224
Kampala
Uganda
Tel: +256 414 530575 / +256 414 531150
Fax: +256 414 513236
Email: info@deniva.or.ug

FEDERATION OF UGANDA EMPLOYERS (FUE)

P.O. Box 3820
Kampala
Uganda
Tel: +256 392 777 410/1
Email: fue@infocom.co.ug

KAWEMPE POSITIVE WOMEN'S UNION (KAPOWU)

C/o Kampala City Council Heath Centre
P.O. Box 16085
Wandegeya
Kampala
Uganda
Tel: +256 776 1035

KINAWATAKA WOMEN'S DEVELOPMENT INITIATIVES (KWIDI)

P.O. Box 22145
Kampala
Uganda
Tel: +256 712 221332
Email: kwiuganda@yahoo.com

NATIONAL UNION OF WOMEN WITH DISABILITIES OF UGANDA (NUWODU)

Plot 62 Ntinda Road
P.O. Box 24891
Kampala
Uganda
Tel: +256 414 285240
Mobile: +256 772 643084
Email : nuwodu@infocom.co.ug

UGANDA FINANCE TRUST LTD (U-TRUST)

Plot 59
Buganda Road
P.O. Box 6972
Kampala
Uganda
Tel: +256 41 341 275 / +256 41 255 146
Email: contact@u-trust.co.ug
Web: www.u-trust.co.ug

UGANDA NATIONAL ASSOCIATION OF THE BLIND (UNAB)

P.O. Box 6938
Kampala
Uganda
Tel: +256 41 241 659
Fax: +256 41 250 445
Mobile: +256 772 415521

UGANDA NATIONAL ASSOCIATION OF THE DEAF (UNAD)

Plot 118
Kamwokya
Bukot Street
P.O. Box 7339
Kampala
Uganda
Tel: +256 41 532875
Fax: +256 41 541874
Email: unad@infocom.co.ug

UGANDA SMALL-SCALE INDUSTRY ASSOCIATION (USSIA)

Lugogo UMA Show Ground
Kampala
Uganda
Tel: +256 772 486 024
Email: sjkawooya@yahoo.com

UGANDA WOMEN ENTREPRENEURS' ASSOCIATION LTD. (UWEAL)

Plot 38 Lumumba Avenue
P.O. Box 10002
Kampala
Uganda
Tel : +256 41 343952
Fax: + 256 41 257177
Email : uweal@enterprise.co.ug

WAKISO DISTRICT DISABLED WOMEN AND GIRLS ASSOCIATION (WADDWGA)

P.O. Box 35583
Kampala
Uganda
Mobile: +256 772 534681
Email : wadupuwaksio@yahoo.co.uk

OTHER PARTNER ORGANIZATIONS:

- National Association of Trade Unions;
- The AIDS Support Organization;
- Ministry of Gender, Labour and Social Development;
- Entrepreneurship Centre Makerere University Business School;
- Association of Microfinance Institutions in Uganda and a co-opted member on the Programme Advisory Committee;
- Private Sector Foundation Uganda.





Voices

OF WOMEN

ENTREPRENEURS

IN UGANDA