



REPUBLIC OF UGANDA
Ministry of Gender, Labour & Social
Development

UWEP

Uganda Women's Entrepreneurship Programme



UWEP's Most Significant Change Stories 2016-2021



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MOST SIGNIFICANT CHANGE STORIES FROM UGANDA WOMEN ENTREPRENEURSHIP PROGRAMME (UWEP)

The Government of Uganda (GoU) initiated the Uganda Women Entrepreneurship Programme (UWEP) in 2016 to assist the poor and vulnerable women improve their social and economic welfare. The Programme involves provision of revolving interest free credit of up to **UGX 12.5million** to groups of vulnerable unemployed women, 18-79 years and its implementation is mainstreamed into Government structures at the national and local government levels. With a goal of empowering Ugandan women to improve their income levels and contribution to economic development, UWEP is anchored on six key outcomes ;

- a) Increased survival of women businesses,
- b) Increased participation of women in enterprise development,
- c) Increased access to affordable

- credit and other services,
- d) Increased access to markets for women's products and services,
- e) Improved adoption of appropriate technologies for production and value addition,
- f) Effective delivery of UWEP activities at national and local government levels.

The Programme strongly emphasizes the integration of the following categories of women into beneficiary groups:

- (i) Unemployed women.
- (ii) Vulnerable Groups E.g. Single young mothers, Widows and Gender Based Violence (GBV) survivors.
- (iii) Women with Disabilities.
- (iv) Women living with HIV/AIDS.
- (v) Women heading households.
- (vi) Women slum dwellers.
- (vii) Women living in hard to reach areas, and
- (viii) Ethnic minorities.

Programme Components

1. Capacity and Skills Development: This component takes up 15% of the total funds allocation. It focuses on upgrading needs-based skills development for women to enable them initiate and manage enterprises. Women can apply for these funds to get hands-on training in skills needed for effective implementation of their enterprises and purchase of required inputs. Through Local Governments, individuals or institutions are identified to train the women in appropriate skills.

2. Women Enterprise Fund (WEF): This component takes up 70% of the total funds allocation. Women groups are provided interest-free credit for enterprise development on a revolving fund basis. The women are required to be in groups of 10-15 members to ensure successful

implementation of their priority enterprise and full repayment of the Revolving Fund.

3. Institutional Support (IS):

This component accounts for 15% of the total funds allocation. It ensures effective and efficient Programme management and coordination at all levels. Under this component, beneficiary groups receive basic training in bookkeeping, teambuilding, enterprise planning and implementation, entrepreneurship/ business skills and group dynamics. In addition, business counseling is provided to the women to enable them realize their potential.

Programme scope

Uganda

Women

Entrepreneurship Programme was initially in only 19 District Local Governments and Kampala Capital City Authority (KCCA) in the Financial Year 2015/2016. The Districts included; Moroto, Katakwi, Kaliro, Mayuge, Kamuli, Kalangala, Kayunga, Wakiso, Kibaale, Bundibugyo, Kiruhura, Koboko, Nebbi, Kitgum, Ntungamo, Otuke, Kole, Nakasongola and Kisoro. However, from Financial Year 2016/2017, the Programme rolled out to the entire country with separate budgets for each District and Municipalities.

Terms and Conditions

i. Zero interest for repayments made within the first twelve months (one year) and a service fee of 5% per annum for the repayments made after

12 months. The service fee is meant to cater for inflation.

ii. No physical assets/collateral required;

iii. Repayment period of 1-3 years, depending on the nature of the enterprise;

iv. Each repayment schedule is based on the nature and maturity period of the enterprise;

v. Accessible for both existing and new groups,

vi. Formal registration of groups not a pre-condition for access (but encouraged after access of funds as part of enterprise sustainability)

The most significant change stories

With that background, below are some of the most significant change stories from the women groups who benefited from UWEP;

01

1. MERISA BEVERAGES DEVELOPMENT ASSOCIATION

LUWEERO DISTRICT



They are located in Katikamu Lutamu Village wobulenzi town council Luweero district. This group consists of 12 women and they have a cooperative of about 50 out-growers. The women joined Uganda Women Entrepreneurship Program (UWEP) in 2016, this group was formed on 23rd August 2014.

“UWEP was introduced at

a time when the group was soon collapsing,” narrates Ritah Nabimuli Musoke, the chairperson of Merisa beverages development association “we didn’t have enough capital to buy raw materials.”

They were given 6 million Uganda shillings which enabled them to buy bottles of 2 sizes; 300mls and 500mls and this was worth 2.2 million. They also

purchased sugar which had been a challenge because by the time they got this money the cost of sugar was very high yet they had to buy about 4 sacks, the sugar then was 200,000 per 50kgs. They were capable of buying charcoal and hibiscus calyces. The funds really boosted the business.

The main item that brings them together as a group is the

Most significant change stories from uganda women entrepreneurship programme (UWEP) - Luweero District

hibiscus juice. The group has 11 women in production the rest are out growers. They come together at their small factory where they have machines namely; a pasteurizer, a holding tank, some tables. they have currently acquired a queue mark. This has made production faster and they are able to produce more juice in a short period of time.

Merisa beverages Development association further adds value to Hibiscus by making Jam, hibiscus fruit beverage, hibiscus calyces and hibiscus powder. From the UWEP they have been able to form a Cooperative of out growers with around 50 farms located in Jera and Nakasongola. These provide raw materials (the hibiscus calyces and seeds) which are of high quality for the production of high quality juice.

Their main customers are school going children and with these they make good sales and are able to pay for the rent of the place where they work from. But even as the schools are closed the juice sales they are making now of 40 to 50 dozens of 300mls they can be able to pay for their rent, however this is on the low end when their market has been unstable. From this Programme they have been transformed and lifted, other businesses have been established and are being managed at individual level, for example, some women are able to purchase hibiscus calyces, make it into powder and sell it. Other members have

come up with other businesses like poultry keeping, banana growing where they can all earn some money. They encourage each other to develop other income streams to boost their well-being. But even as they do this they make sure that the hibiscus value addition continues.

We have mentored and trained other women, for example we have 50 out growers in Kyangogola Jera, Nakasongola to make sure that the raw materials come out well and that the calyces are of good quality. Because when you get Hibiscus of bad quality the juice also is not of good quality and up to standard therefore, we had to train the women starting with the farmers to the women in the factory in order to meet the standard set for the product that we produce.

We have women living with HIV, single mothers and also school going children. These women have trained their children as well in this Hibiscus business and also do the marketing so well.

" The group has 11 women in production the rest are out growers. They come together at their small factory where they have machines namely; a pasteurizer, a holding tank, some tables. they have currently acquired a queue mark "

Sarah Nalumansi is one of the women in this group and she's been living with HIV for more than 30 years she's one of the founders of the Merisa group, and the company name was formed from the names Maria, Elizabeth, Ritah and Sarah (MERISA). Her life has changed she sells hibiscus and drinks hibiscus. There has been positive change in her life and her health has greatly improved. Before Sarah joined she had reached a point of death bed. This is because she had lost meaning of life, she had no income, she was depressed and had no friends but when they started this group and UWEP also came in to boost them, she has since then lived a very successful life.



Sarah's story from joining this group has transformed people in her community especially those living with HIV. She counsels them, talks to them and also sells to them hibiscus. They are really grateful for UWEP because when it came in the group had collapsed but it lifted them up. In addition to the hibiscus farming this women group has started urban farming among others.

02

BAKYARA TUKORE WOMEN GROUP

KABALE MUNICIPALITY

This women group is based in Kabale Municipality from the All saints church and they deal in tailoring. They received 4,400,000/= (Four Million Four Hundred Thousand) on 5/07/2017 and the Money was spent as follows;

No.	Particulars	Qty	Cost Unit	Totals	Profits
1.	Tailoring Machines	2	300,000	600,000	-
2.	Knitting Machines	1	540,000	540,000	-
3	Knitting Threads	25	17000	425,000	75,000
4	Roles of Cloth	9	285,000	2,565,000	595,000
5	Beads	10	10,000	130,000	130,000
6	Free Dresses	6	20,000	120,000	30,000



Ever since UWEP was introduced to the region, the women have benefited from this group and some of the benefits are;

they have obtained tailoring and knitting machines, some women have managed to pay school fees for their children (from the profits), improved standards of living as a group, they have also obtained a big shop of clothes i.e. women clothes and school uniforms and these have enabled them to recover the money to **100%**.



03

RWOBUZIIZI TC WOMEN TUHWERANE MILLING GROUP

IBANDA DISTRICT

The group is located in Ibanda municipal council in Ibanda district. It started its operations in 2018 with the membership of **15 members**. The group originally had a component of savings and credit where every member was mandated for a loan at 3% payable for a period of four months. The group resolved to always have a saving of **5,000/=** at each sitting every month in addition

to what they would get from the project (Milling Machine), where each kilogram was at a cost of 100/=. In 2019, the group applied for funds under UWEF programme and was funded with **4,000,000/= (Four Million shillings)**, this money was used to purchase a Milling Machine, the group started to grow gradually with the little money they had and managed to repay it in the period of one year

without interest.

The funds received under UWEF programme have helped the group members to educate their children by a way of acquiring soft loans from the profits got from the project. Out of the profits generated from the project, each member was given 10 chicks as a startup capital for their gains.



Rwobuziizi TC Women Tuhwerane Milling



Rwobuziizi TC Women Tuhwerane Milling with Joseph the Focal Point Person



Katushabe Scola a member of the group says that out of 10 chicks which she were given from the group, she has now acquired 100 chicks because they kept on multiplying





04 IRWANIRO BARISA BARUNGI GROUP IBANDA DISTRICT

The cows were sold twice after fattening and to clear funds from UWEP and the group remained with 4 (four) cows as profits from the first revolving fund. The first UWEP fund was paid back in one and half year and therefore, the group was reconsidered for financing with UGX 9,000,000 (Nine Million Shillings only)

The group has 10 Members who are all resident of Irwaniro Village Kikyenkya sub county and it has been in existence for 6 (six) years dealing in cattle fattening.

The group has Village Saving and Loans Association (VSLA) amongst them totaling to **UGX 1,200,000 Million** where every member borrows and pays back as agreed in their lending policy at an interest rate of **3%**

Their first funding from UWEP under Ministry of Gender Labour and Social Development was received in 2016 amounting to **UGX. 5,100,000 Million** (Five

million one hundred thousand only). The group bought 10 cows both for fattening and sold them after **6 (Six) months**.

The cows were sold twice after fattening and to clear funds from UWEP and the group remained with 4 (four) cows as profits from the first revolving fund.

The first UWEP fund was paid back in one and half year and therefore, the group was reconsidered for financing with **UGX 9,000,000** (Nine Million Shillings only).

The group bought 10 cows and so far one has been sold to pay

their first installment and now there are **9 cows** which are healthy and 3 cows are about to produce. All the 10 women now have a Heifer that was shared from profit of the first UWEP funds, save for one member who has no farm that bought 3 pigs.

The group currently has 9 (nine) cows valued at **UGX 16,200,000** (Sixteen million two hundred thousand only). Support from UWEP has improved the standards of living for group members and their households and community at large.

05

KITAGWENDA WOMEN ENTREPRENEURS
NETWORK WINE MAKING

KITAGWENDA DISTRICT

The group is located in Kitagwenda District, Kabujogera Town Council, Kabujogera Ward, Kabujogera Cell. It started with 3 members who set up their high profit enterprise in 2016 with an eye on the business profitable turnover which was a gate way to women economic empowerment. They started with a capital of 250,000/= and they started making a range of 5-10 jerry cans.

Currently they are 37 members with capital and assets worth **120,000,000/=**. Of this number, **15 members** accessed funds from UWEP and have been funded to the tune of **12,500,000** to boost their wine business project.

The chairperson Alinaitwe Ritta Redemptra is grateful to the

Ministry of Gender Labour and Social Development (MoGLSD) for the support from UWEP funds, which they used to buy a sieving container and a sealing machine. Previously they used cloth and local materials for sealing bottles.

They have achieved among others; paying school fees for their children, equipping their households with different equipment, providing employment opportunities to group members and boda-bodas (motor bikes) who distribute their products.

They have promoted markets for local materials like bananas (fia) which was at **3,000/=** but due to this wine project, the bananas are currently at 10,000/=. In this case, they produce small bottles of wine which are user

friendly and this was done after the lockdown due to closure of bars and supermarkets.

Through dependency of the beneficiaries the group has expanded and trained other women in neighboring sub counties of Kicheche, Ruhunga, Buhanda and their production is steadily increasing.

They produce wine in different sizes as shown below;

- 1. Small bottles**
1,000/=
- 2. A dozen of small bottles**
10,000/=
- 3. Carton of small bottles**
20,000/=
- 4. 1 big bottle of wine**
12,000/=
- 5. Wholesalers 12 bottles**
100,000/=



"Currently they are 37 members with capital and assets worth 120,000,000/=. Of this number, 15 members accessed funds from UWEP and have been funded to the tune of 12,500,000 to boost their wine business project"

06

KATOOMA WOMEN PIGGERY

BUSHENYI DISTRICT

Katooma Women Piggery is located in Rwentuuha Town Council in Bushenyi District, South Western Uganda. The Project is comprised of 11 members who are all active.

They received funding under UWEP in April 2019 worth **5,726,000/=** to implement a piggery project which was started with 11 pigs while rearing them as a group at Joan Tuhumwire's home.

They procured **11 pigs** which were all old and each costed them averagely **400,000/=** adding up to **4,400,000 million shillings** and the balance was spent on feeds and veterinary services.

After giving birth, **3** more rearing centers were established at Edisa Katuramu, Rose mbabazi and Atwiine Faith's homes.

As of today, the project has 24 pigs and five piglets and the pigs have given birth 8 times. The project has so far sold 6 old pigs at an average cost of **700,000/=** each totaling to **4,200,000/=** and 48 piglets at a cost of each **50,000/=** totaling **2,400,000/=**.

The beneficiaries have achieved a lot from this program and have secured farm yard manure that has resulted into high matooke production e.g. Ms Edisa Katuramu acknowledged that before COVID-19, a season would fetch **200,000/=** from 10 matooke on a weekly basis. The Group also started savings and credit and they have accumulated **UGX. 2,000,000/=** that is revolving among members.

Their livelihood income has greatly improved from the sale of matooke, Coffee and the

pigs.

The beneficiaries have the capacity to secure credit and can also obtain household essentials with ease.

"They procured 11 pigs which were all old and each costed them averagely 400,000/= adding up to 4,400,000 million shillings and the balance was spent on feeds and veterinary services"



Garbage collection centre in preparation to make farm yard manure



07

MOYAO AND CAN OMIA DIRO WOMEN'S GROUP

OTUKE DISTRICT



Located in Otuke district, these women groups are engaged in value addition of Shea nut products.

Women have bought assets such as lands, animals (cattle, pigs, goats etc.) from their profits. They are supporting their husbands in paying school fees and supporting one another, a case in point is where a group member for Moyao Women's group was supported with **2,000,000/=** from the group's profits to go for medication at Mulago Hospital.

There is reduction in Gender Based Violence among UWEP beneficiaries' households. This is because the women are also seen as partial bread winners for their households.

8 Women groups in Otuke have come up to form SACCOS dealing in Shea butter processing and value addition, the initiative was championed by Moyao Women Group and Can Omia Diro Women group that were brought on board by UWEP. Women have built simple Houses, a case in point is a member of Barilec Women's group (a widow) who has put up a **14 iron sheets** permanent house from her savings from UWEP project.



They are supporting their husbands in paying school fees and supporting one another, a case in point is where a group member for Moyao Women's group was supported with 2,000,000/= from the group's profits to go for medication at Mulago Hospital

08

KANKIMA WOMEN LEATHER WORKS GAYAZA

WAKISO DISTRICT

Back in 2007, ten members of the Kankima women leather works in Gayaza parish Kansangati town council in Wakiso district acquired skills in shoe making and other products.

Formally the ladies in this group were jobless and although they had acquired the skills, they had little hope they would ever put the knowledge they had acquired into use that is when they heard of the Uganda Women Entrepreneurship Programme (UWEP).

Christine Tushabe says they applied for funding from UWEP to start an enterprise in making different leather products such

as shoes, bags, belts and other head gears she says they received **5 million shillings** from the programme which they used to buy a sewing machine, grinder and also use part of the money to rent space for their enterprise. The group has already been able to pay back much of the money they borrowed from UWEP and all the money was recovered in time.

Sharon Namubiru secretary of the group says starting the shoe making enterprise is one of the best decision they have ever made. "Our products are now in different outlets in Kampala and the neighboring areas and we have participated in a number of

exhibitions across the country" says Namubiru.

"Formally the ladies in this group were jobless and although they had acquired the skills, they had little hope they would ever put the knowledge they had acquired into use that is when they heard of UWEP"



09

KWAMI WOMEN
VALUE ADDITION AND
MARKETING GROUP
KIBUKU DISTRICT

Here in the small farming village of Kwami found in Dodoi parish Kadama Sub county in Kibuku district in Eastern Uganda, women have turned cassava into supermarket material

much to the surprise of many who thought cassava is but just for eating by the locals.

The group got some basic training from a certain NGO on how to add value to cassava and took advantage of a funding opportunity from the Uganda Women Entrepreneurship programme (UWEP) that launched them into business and now they are moving places and making money.

For the Bagwere people and other ethnic groups, Cassava is people's staple food and the crop is found almost in each homestead. Apart from cassava forming the greater part of the menu for the people, not many actually knew they could make a lot of money by just adding value to the crop, and that is exactly what Kwami Women Value Addition and Marketing Group has done and the results are encouraging

When they heard of UWEF they put in their application from Kibuku district and they were funded with 6 million, this is what has greatly propelled them into "Things" as they say.

The group makes at least 8 different products from cassava including Starch, Gari, Fufu, Cakes and other Products.

Their products especially Fufu has become so popular especially among Nigerians who buy and even export it back home to Nigeria where Fufu is the traditional food.

Nigerian Clients say the Kibuku Fufu has a great taste you will not find anywhere in Nigeria.

President Yoweri Museveni who

visited the women stall during the exhibition for International youth day in Kampiringisa Wakiso district directed that the women be supported further to scale up their operation so they can produce industrial starch to substitute imported starch used by local pharmaceutical industries.

10

ACENGRYENY WOMEN'S GROUP DOKOLO DISTRICT

"They found us with little businesses in a saving group and took us to another level, I thank the government for the support," Okello says.

The Acengryeny Women's Group is located in Dokolo Town Council, Dokolo District. The group comprises of 12 women and their main activities are acquisition of plastic chairs, tents and utensils for hire as well as outside catering. To date they have every reason to celebrate. In 2018 upon receiving 11million shillings from the Uganda Women Entrepreneurship Programme the group bought 3 tents, 200 plastic chairs and other items.

"Some of our members have opened up personal restaurants in the trading centre and other businesses out of the profits we share every time we get business," says Bena Okello the chairperson of Acengryeny Women's Group.

She says out of profits from their business women are able to build iron roofed houses and the project has changed their lives for the better.

Bena Okello says their group brings together women from different backgrounds. Some of our members have disabilities, while others are living positively with HIV and others are widows. The women were somehow surviving with hitches when UWEF gave them a boost of capital

"They found us with little businesses in a saving group and took us to another level, I thank the government for the support," Okello says.

When the women hire out their items and make profits they service the loan in accordance with the repayment plan and the balance is shared among the group members for their personal requirements at home. It's this money that some members have used to start side businesses.

11. ANGAI WOMEN LIVESTOCK TRADERS DOKOLO DISTRICT

This group is found in Kangayi Subcounty in Dokolo district. The group was started in 2014 and in 2017 they received Six million nine hundred Seventy-Seven thousand shillings (UGX. 6,977,000) from the Uganda women Entrepreneurship Programme.

Jennifer Etapu says some members of the Angai Livestock Trade wanted the money shared among the members which is against the guidelines attached to the money by the district. The majority prevailed and the money was not shared so two members opted out of the group

"Those of us who remained are doing very well am happy that as the chairperson I stuck to my guns," Etapu says.

The 13 members of Angai

Livestock Trade continued with their enterprise of animal trade specializing in cattle. They buy bulls and resell for a profit. The members started with **17 bulls** which they supplied within the district. They have already paid off the loan and the profits were shared among the members to start their personal businesses.

The women have mastered the trade and won a contract from their district to supply them with bulls and out of the profits realized, the group turned to liquid soap making to increase on the profits which enabled the members to procure solar power for each group member

to light their houses. Two of the members have managed to construct semi-permanent houses awaiting completion while one chose a bicycle to ease transport. In addition, members have met school dues for their school-going children.

On a good day they sell 8 heads of cattle and the business is on a growth course, the business has grown so much that even the members who had opted out asked to be readmitted on realising they had made a big mistake. Etapu says that she has been able to build a 4 roomed house while other members have bought land of

their own which is quite unusual for a woman in Lango region. Another member has bought 2 personal bulls for animal purchase and they are currently being trained.

Seeing all these results, the group wants to venture into vegetable growing such as tomatoes, cabbages and others and currently the members can now afford to support their families with daily house hold items and other personal needs like clothing. But the group wants to be refinanced to be able to buy a water pump to carry on with the project.

12

ACANADIRO WOMEN'S GROUP

AGAGO DISTRICT

Acanadiro Women's group in Agago District dealing in produce-buying and selling like maize, groundnuts and sorghum is one of the groups funded by Uganda Women Entrepreneurship Program to have realized 100% of return on the investment.

It's an enterprise which has to some extent managed to curb the cases of Gender Based Violence (GBV) in most of the homes of the group members since every one contributes to the wellbeing of their families. Since the two parties have the money, women believe that it has played a major role in reducing GBV cases.

The financial pressure put on the husbands has been

lifted hence a reduction in domestic violence. "The husbands became supportive after realizing the project was profitable" Pasca, the group chairperson recounts.

UWEP loaned to the group Seven Million Two Hundred Thirty-Nine Thousand Two Hundred shillings in the year 2018 and the following year the group paid back the loan. This was after the group generating Seventeen Million shillings. Pasca said members shared some of the profits where each of them met her personal financial needs.

"Some members have been able to buy land in the trading Centre, others purchased boda bodas (motor bikes) while others

chose a pair of bulls to cultivate their land and purchase solar systems," Pasca said. She added that some members cleared the school requirements for their children in private schools.

The fifteen members in the group meet in Kotomor to save their money as a group in the village savings.

"UWEP loaned to the group Seven Million Two Hundred Thirty-Nine Thousand Two Hundred shillings in the year 2018 and the following year the group paid back the loan"

13

NENI-ANYIN COMMUNITY FARMING WOMEN'S GROUP

AKOLE DISTRICT

Neni-Anyin Community Farming Women's Group started with a nursery tree planting bed and selling to communities around them with little hope to succeed not until they cleared a loan from Uganda Women Entrepreneurship Program (UWEP).

In tree seedlings, the 15 Women from Aboke Subcounty in Kole district realized that there lies the money and since then they have never got any regrets for starting such a business.

UWEP funded the group with Shs. 8million in 2018 and by 2019 they had cleared the loan awaiting to be refinanced. Through their commitment to prosper, one member surrendered her land to the group so that they can start the project without spending more money to hire land but also to avoid delaying starting the project.

This time they had allowed their husbands to take part because they needed their business to be secure. "Our husbands work at

night as security guards for fear of our seedlings being stolen," revealed the Chairperson of the group.

Among the seedling varieties include guava, avocado, pine and eucalyptus.

She says they have been able to work effectively because there is group unity for instance looking for market of their seedlings. Trust has also been enhanced, hard work and commitment.

14

MORIBONG CROP GROWING WOMEN GROUP

KOBOKO DISTRICT

Moribongo Crop growing is a Women's group located in Koboko district and it comprises of 15-members. Under their group, each woman shares a portion of the crops she has harvested with the group for purposes of development. These are women growing cassava, maize and beans. Every enterprise gets challenges when starting. Along the way, for the case of the widowed women in Koboko district, lack of land ownership had become a stumbling block to their progress but this never stopped them from working

around to realize their dreams.

In the year 2017, the 15-member group led by the group Chairperson, Nakabugo Penina, received 2 Million Three Hundred Fifty Thousand shillings from UWEP to help them better their business after realizing that what they were doing could spar development if well managed. They used to borrow from loan service providers but could give them too much headache because of high interest rates that in their view could not help them develop.

"This money from UWEP without too much pressure has done a lot to get more money to access decent housing for instance, iron roofed houses and also provide for our families. We have been able to sponsor our children at school and build houses," Nakabugo reveals.

She insists that not having land for the group remains the most challenging situation the members face because their husbands fear such projects on their land. But this has not discouraged the group from moving forward, the women

resorted to giving a small percentage of what they have harvested to the group in the name of personal development.

Nakabugo says that at the end, women are able to save some profits with the chairperson totaling to 8 million shillings which they share among themselves when the right time comes. According to her every member takes home whatever

she had managed to save.

By next year the group wants to have its own store for keeping the produce collected from various group members and with the urge to keep the project moving, the group has requested for another financial support having successfully cleared the first loan in order to carry on with farming.

This request was fully honored and they were given more Four Million Two Hundred Twenty Thousand shillings. They already had crops which they harvested and again started paying back immediately.

15 MULANGA WOMEN VEGETABLE BUYING AND SELLING GROUP BUTALEJA DISTRICT

Butaleja district has received a total budget of **474,814,431** with **123 groups** for **1,356 women** beneficiaries and one of the groups that is excelling in this district is Mulanga Women Vegetable Group which is located in Busaba sub-county Butaleja district in Eastern Uganda and it deals in vegetable buying and selling in the markets.

The group is comprised of 12 members who are active till date. They received **3,000,000** in June 2017 and recovered all the funds and this has enabled each member to have a market



stall where they keep their vegetables for consumption.

The women have developed a sense of saving scheme where every Saturday they meet. They can now afford to buy scholastic materials for their children i.e. books, school uniforms, pens etc. They are looked at as role models by other women in the community



"Mulanga Women Vegetable Group which is located in Busaba sub-county Butaleja district in Eastern Uganda and it deals in vegetable buying and selling in the markets."

16. NAWONYA WOMEN G.NUT GROWING

The group is located in Budumba sub county in Butaleja district in Eastern Uganda. They received funding **3,000,000 shs** from UWEP in December 2018. They have registered 11 members and they have so far recovered **2,000,000 shillings** remaining with the balance of **1,000,000 shillings**.

They started with 2 acres and harvested 25 bags of rice and sold at 4,000,000 Shillings and in addition to that, they secured a g.nut grinding machine at

2,000,000 shillings. Among the achievements obtained, the women in this group have Improved on nutrition in the house hold, the project has built confidence and empowered them to participate fairly in many businesses and reduced dependency syndrome amongst them.

17. BUSOKO-BUNGHUMU WOMEN RICE GROWING

This Rice growing Group is located in Busolwe sub county in Butaleja District Eastern Uganda. It consists of 15 members. They received 3,300,000 shillings in 2017 and all the money was recovered in

the first season because they harvested **35 bags** of rice and sold at **6,000,000/=** Success stories accrued out of UWEP and these are; the women are now able to employ other community members including men in their gardens especially during harvesting period.

They also offer labour in their businesses especially drying of rice where they do not depend on their husbands so much as they used to, before the project. They have saving scheme weekly which has enabled them to acquire the necessities as required at home and for their children's school dues.

18

LYANTONDE WOMEN WINE MAKING GROUPS

LYANTONDE DISTRICT

Lyantonde Women Wine Making Group was one of the pioneer value addition projects of **UWEP FY 2016/2017** which received **UGX. 4,000,000** to kick-start their project. They used the WEF to procure a manual machine to grind ingredients like pineapple, passion fruit, ginger and others. With the little resources that they had, they didn't give up on their dream and they managed to make some profits.



On 1st May, 2018, the group was invited by the Technical Support Unit (TSU) under MGLSD to showcase their products on the International Labour Day celebrations in Ssembabule District where His Excellence, the President of the Republic of Uganda (Guest of Honour) applauded all groups with the value addition model.

Because of the group's outstanding performance, it was highly recommended for refinancing to a tune of **UGX. 11,500,000 FY 2019/2020** (part of the revolving fund). They have bought a larger machine

and bigger containers for a largest production.

They have procured their own land where they grow their own ingredients (pineapples and passion fruits). The group members are in the process of certification. The wine has a large market base, i.e. sold in super markets, wedding ceremonies, church functions, and many other ceremonies. They have been affected by the Covid-19 lockdowns; especially when transport means to other districts was halted. Customers are no longer consuming in large quantities.

Despite the overwhelming challenges the group members are not ready to give up on their dream. As a result, domestic violence has drastically reduced since the women no longer wait for their husbands to provide.

They extend their heartfelt appreciation to MoGLSD through UWEP for economically empowering the women of their district.

"They used the WEF to procure a manual machine to grind ingredients like pineapple, passion fruit, ginger and others. With the little resources that they had, they didn't give up on their dream and they managed to make some profits"



19

KARUSANDARA HIV/ AIDS CRAFT MAKING WOMEN GROUP

KASESE DISTRICT

When members of the Karusandara HIV/AIDS Craft Making women group applied for funding from the UWEP, they were just giving it a try and had little hope they will ever get funding to implement their project.

Komuhangi Donata Chairperson of the group says they had sought for funding from multiple sources including the village saving and Credit Societies but they were never successful because members of the community knew them as HIV victims who would die anytime and they could not risk loaning to them.

"Nobody wants to be your

guarantor to a financial institution for fear they will be forced to pay back your loan if you die" says Komuhangi who is living positively with the HIV virus. The group learnt of UWEP and applied for **Ugx 3,300,000** (Three million three hundred thousands) from the programme to buy materials and start making baskets, a craft they have mastered from their fore fathers and they have not gone wrong

"We thought that if we ask for a lot we may not succeed so we decided to ask for little and see how it goes" Komuhangi says. According to the guidelines of the UWEP the women would have been eligible to get an

interest free loan of up to **12.5 million** shillings to be paid back in a period of **3 years**. With a small loan, the women were able to start off and have launched big into the export market.

Initially the vision of the 15 member women group many of whom are widowed and living positively with HIV and some girls orphaned by the disease, was to make baskets for sale in Kasese town and its neighborhoods. They never imagined they would become exporters one day. Then one customer from an international charity CARE international bought a basket from them and was impressed with the quality. It's this connection that

has launched them into big business.

The women were recommended by a satisfied customer to a UK company TJX which gave them an order of baskets worth **43 million** for export to the UK. They serviced the order satisfactorily and with profits from that order alone the women got excited and paid back the UWEP loan in just 8 months and shared the balance among members to solve domestic needs. Some used their share to pay schools

fees others built small houses and the group is up and running.

The group learnt of UWEP and applied for Ugx 3,300,000 (Three million three hundred thousands) from the programme to buy materials and start making baskets, a craft they have mastered from their fore fathers and they have not gone wrong

They also have a savings scheme now worth **7 million shillings** and that is not all; The

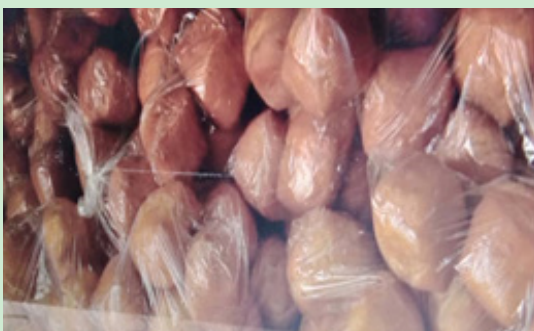
Karusandara HIV/AIDS Craft Making women group have been certified to export their products to the UK market and they have at hand their one-year certificate. They have more good news; the group has got another order to supply **4000 baskets** worth about **60 Million** and UWEP has noticed their potential and will refinance them with **12 million shillings** so they can supply the order with ease. Why not? They have proved it's possible.

20 HIMA WOMEN'S BAKERY GROUP

This group is found in Kasese district and they bake all forms of bread

in all shapes and Mandazi. This women's group is thriving because they work as a team and their clients are very supportive. Most of the women in the group are very interested in this bakery. When they started, they had some background knowledge

on how to bake and they also had ready market. When UWEP was introduced to them, they were greatly empowered and were able to get new machines that have helped them increase productivity.



When they started, they had some background knowledge on how to bake and they also had ready market

This bakery business is flexible for most of the women since the bakery is near their homes therefore, they can strike a balance between the bakery and house work.

From this women's bakery group there have been tangible results like starting other groups in other localities.

21 BEE KEEPING WOMEN'S GROUP

This group is located in Kasese and it started in **2016** and was given **4,020,000 million**. They harvest every after 6 months **500 liters** of honey where each liter costs **15,000** Uganda shillings. They have **30 bee hives**.

Edison Bule narrates to us that they make sales of **500 kilo grams** to the local market during the harvest season. From these sales they are able to pay off part of the loan and the rest is re-invested back into the business.



22

KARUSANDARA HIV+ WOMEN BASKET WEAVING ENTERPRISE



These women were given **7 million** and they work together as a team. They deal in crafts where they make baskets, table mats, decoration mats

These women were given **7 million** and they work together as a team. They deal in crafts where they make baskets, table mats, decoration mats, etc.

They have committees in the group namely; procurement and management which are all functional. These committees make sure that the group is running, making enough baskets, getting market for them and also selling them.

One thing we emphasize is making sales and engaging many girls and women especially those living with HIV, we also do this through drama shows.

When they joined UWEP we had some skills in weaving however, this program added more to us when we were taken to Wakiso for a skills training workshop in shoe making.

This was very good in boosting our skill and our interest in making more items outside just weaving.

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23

NYABITOJO WOMEN GOAT FATTENING GROUP

This group is located in Nyabitojo Village, Hima Parish, Bugaki sub county and consists of **15 members**. They were given 4 million shillings for goat farming in July 2018 and they began to pay back in April 2019 and it was completed in June 2021.

After pay back each member remained with a number of goats as her own source of income. The total number of the remaining goats among members is **47 goats**.

The women in the group started up other businesses such as Bee keeping where each member owns bee hives in her home. They also have an apiary house which encloses **28 bee hives** from which they sell honey as a group to earn income. This group also has a savings and credit initiative where all the members are involved.



FPP appreciating Nyabitojo group members for being active and payback government support on time



Nyabitojo women group members together with the UWEP focal person SUSAN KABAJWEKI



The CAO, district chairperson and secretary CBS Kyenjojo district monitoring Nyabitojo women group



RDC, DISO, production officer, chairperson women council and FPP monitoring Nyabitojo women group



Apiary house for Nyabitojo women group, as addition source of income



24

**KYAFORA BAKYALA
TUTUNGUKYE GROUP**
NTUGAMO DISTRICT

This group started in 2015 and it deals in tie and dye. Musimenta Alice Chairperson of Kyafora Tutungukye women group found in Rugarama Subcounty Ntungamo district looks back to days before the Uganda Women Entrepreneurship Programme came onto the scene.

Before UWEP was introduced they had invested some money in the activities of the group and they were boosted with **4 million** from UWEP in early 2018 having applied for the funds in 2017.

They have now formed 2 more groups; one group has 12 the other has 5 members still undergoing training.

“To buy a good cloth you had to go to Mbarara because even in Ntungamo town you were not sure you can get what you want” recalls Musimenta.

Now she cannot only get what she wants, but her group has conquered the market for tie and dye linen, surprisingly they are made at her home in Kyafora.

The group buys plain fabrics from Kampala as well and give them the treat of Tie and Dye to make different designs which are the dream of every woman in Ntungamo and the neighboring districts.

Ampeire Sheela secretary of the 10-member group says the business is booming. “We sell to districts like Kabale, Rukungiri, Mbarara and even Kampala people buy our clothes” says Ampeire

The group has so far paid back 2 million shillings of their loan of **4 million shillings** and are still within their payment period.

The group's dream is to buy

weaving machines so they can make fabrics of their own and stop applying designs on imported clothes.

During an exhibition their works impressed many including President Yoweri Museveni who promised to support them further so they can achieve their dream of buying weaving machines.

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***To buy a good cloth
you had to go to
Mbarara because
even in Ntungamo town
you were not sure
you can get what you
want***



25

TWETUNGURE WOMEN SALT MINING GROUP

KASESE DISTRICT

This group is found at Lake Katwe in Kasese District. They mine and sell salt and they were given 3 million to boost the mining project. They are now capable of each owning a salt plate. These women are now employing other women to work on their salt plates where they have 8 people employed.

They have also managed to support individual members with the money they get from the profits they make. With the money they got from UWEP, their livelihoods have been

improved. "We can now support our families with basic needs like shelter, food, clothing and education," says Suzan Kabasinguzi.

Betty said that she's able to buy strings to tie boats and get facilitation to transport the salt to the markets easily as a great benefit out of the funding from UWEP. Other women now own individual businesses in addition to the salt mining for example, some deal in buying and selling Irish potatoes, Fishing among others.



One of the women also mentioned that they sale salt to the Democratic Republic of Congo and this has increased their profit and as a result they have bought nets for fishing as their side income.



In general, this women's group makes a profit of 1.6 million Uganda shillings after paying off all expenses, and they divide the profit amongst the group members.

The chairperson also mentioned in close that they save cooperatively as a group and also do money lending which increases their profits which they also share as a group.

26

BUMU WINE MAKERS GROUP

MASAKA DISTRICT

Before this women's group started their winery business, almost all wines on the shelves in Masaka were imported mostly from South Africa. The women saw an opportunity and they have not looked back.

They believed they could change the situation especially after training on how to make wine from Banana which is common in the area. Their dilemma was, they lacked capital to implement their project and UWEP under the

Ministry of Gender Labour and Social Development came just at the right time.

The women received **7million shillings** from the Programme in the financial year 2017/18 and started their enterprise immediately.

They are dominating the wine market in Masaka and surrounding areas mostly serving at parties and have so far paid back **1,450,000 shillings**.

The group is found in Kabonera

sub-county Kirimya parish Gayaza Fuwe village and has become an example of value addition at the local level.

Florence Kakooza Chairperson of Bumu Wine Makers says their brand is quickly replacing imported wine and could in a long run save the country a fortune in foreign exchange spent on imported wine.

The women group comprising 10 members are adding value to locally produced Matooke to produce high quality wine.

27

MUNGU UMARO JUMAKWAYE

NEBBI DISTRICT

This group is found in Thatha Cell, Thatha Ward, Thatha Division and it's composed of 10 members. They received **UGX. 8,800,000** in 2016/17 FY from UWEP and this fund helped them to implement the enterprise of Rice growing. To date they have recovered **UGX. 8,650,000** with an outstanding balance of only

150,000 Shillings.

"They received UGX. 8,800,000 in 2016/17 FY from UWEP and this fund helped them to implement the enterprise of Rice growing"

Amidst a few challenges like floods, they have not given up and have maintained their rice growing, out of which a cooperative society was formed.

From the profits they got, their livelihood has greatly improved.

In this case, the women are able to assist in home affairs like buying the house hold items, paying school dues and scholastic materials for their children and they have also managed to startup small businesses for a daily income.

The group also is planning to buy a Rice Huller to process their rice and fetch higher prices in the nearby future.



Innocent Tusabe from MGLSD monitoring in the rice field of Mungu Karo Jumakwaye

28

WOMEN OF HOPE

This group is found in Kasuku Cell, Nyacara Ward, Abindu Division and it comprises of 15 members who received **UGX. 5,200,000** in **2016/17** FY from **UWEP**. This was used as a steering tool to implement their enterprise of Produce Buying and Selling cotton.

The members have managed to recover **UGX. 2,353,000** only and they have remained with a balance of **2,847,000 Shillings** only which is expected to be recovered very soon basing on the progress of the project and therefore, log in their request for more funding from UWEP.

As an achievement, the group managed to plant cotton in order to supplement their income in 2019 which added on the profits got from the Project. They have also maintained the group meetings where they discuss other developmental ideas like starting up more projects like poultry farming in addition to what they have at hand. Through the project, the spirit of togetherness has been instilled

amongst members and this has brought about development because of proper allocation of resources which has greatly improved on the livelihood of various families in Kasuku.

29

KWOLONYO WOMEN GROUP

This group is composed of **12 members** and is found in River View Cell, Central Ward, Central Division. They received funding from UWEP **UGX. 6,000,000** and this helped them in Producing, Buying and Selling food items like Simsim, Soya Beans, Ground Nuts, Millet, Rice and "goi". They have been able to recover **UGX. 5,000,000** and remaining with only **1,000,000 Shillings**.

Among the achievements, the Group has been monitored by many stake holders including Officials from MGLSD, Municipal and Division Technical Team and political leaders and this has encouraged them to remain united and strengthened.

One of the Widows in the group said that they have been able to buy goats and also pay school fees for her children and another member said that she was supported by her husband to increase her merchandise to a wholesale shop which helped to improve on the income status of the home.

The chairperson Beatrace is now able to go for radio talk show on Radio Christ the King at Goli Nebbi district to mobilise, sensitise and encourage other women to apply for UWEP.

This group is planning to apply for refinancing to get involved in value addition by grinding Ground nuts paste and package it and also seek endorsement from UNBS for validity.

They have been able to recover **UGX. 5,000,000** and remaining with only **1,000,000 Shillings**



Apio Maurine Programme Officer
Northern Region buying from Kwolonyo
Women Group in Nebbi Mc market



UWEP on Radio Christ the King at Gili
Nebbi District

30 KUYIC TAILORING WOMEN GROUP

This group comprises of 10 members and is found in River View Cell, Central Ward, Central Division. UWEP was introduced in 2016 and this group was given **3,500,000 Shillings** in 2016/17 FY. This fund helped them to start-up their enterprise of tailoring. To date they have recovered **3,190,000 Shillings** only and remaining **UGX. 310,000** to be cleared so that they can request for more funding from

the UWEP through MGLSD. UWEP has helped the group in various ways for example, they are able to train at least 9 girls in a period of three months and these girls are empowered with the skills to startup their own workshops. This has reduced on poverty levels since the girls help their parents in house hold items as well as financing other small projects like saving with the Village Saving and Loans Association (VSLA) which has

increased their capital to buy material for selling.

On the other hand, a member was able to buy a cow which has now produced 3 calves and later sold one to pay fees.

Kuyic Tailoring Women Group is planning to apply for refinancing and open up a garment whole sale shop, increase on productivity to match demand and the global standards.



31 RWENTOBO FRUIT DRYING WOMEN GROUP

RWAMPARA DISTRICT

This group is located in Rwentobo village, Mirama Parish, Rugando Subcounty, Rwampara District and was formed in 1997 with **15 members**, chaired by Abigail Mwesigwa. The group deals in adding Value to fruits like Apples, bananas(Ndizi), Bogoya, Straw berries, Goose Berries and Pawpaws by drying them.

These fruits are dried up in solar driers for two days, after which they are prepared for

selection process to get those which are ready for human consumption. They are later packed, sealed and supplied to Fruits of The Nile in Jinja where they are repacked and shipped overseas (UK, Netherlands, wales, Austria).

Rwentobo Fruit Drying women group believes that not even the sky can be the limit as they look forward to success. Before the UWEP was introduce to them, the group was already in

existence but struggling with their fruit drying enterprise. However, it was a blessing when UWEP through MGLSD managed to fund their fruit drying Project with **12 million Shillings** in 2019.

On receiving this money, the group was able to receive various items like; Two big solar driers, modified metallic tables, Filter machines, 3 water tanks, slicing machines, Chopping Boards and Setting up a

warehouse.

They are not only drying fruits for export, but also into floriculture and fish farming. Initially they bought all the fruits for drying from other farmers, now they are also growing fruits of their own because the local farmers cannot satisfy their demand.

The group uses solar driers to dry and preserve all fruits which are supplied to Fruits of the Nile in Jinja and for export to the Middle East.

Basically what the company in Jinja is doing is to add a label to already solar dried fruits by the women of Rwentobo Fruit Drying Women Group and ready for export.

Before the women venture in solar drying of the sweet bananas, farmers were losing a lot of harvest.

"Almost every one produces sweet bananas of their own and nobody can buy from the other this reduced the demand and the members only expected buyers who travel all the way from Kampala and other places" says Abigail Mwesigwa.

The funding from UWEP has enabled group members maintain value addition to sweet banana, and they have introduced, straw berries as well as pineapples to their product range.

This fruit drying project has in return provided access to market for the banana farmers, fruit farmers and offered employment opportunities to young people in the area.



The group uses solar driers to dry and preserve all fruits which are supplied to Fruits of the Nile in Jinja and for export to the Middle East

The project is on a smooth growth rate and in the process of installing bigger solar dryers to insulate the business from bad weather conditions.

According to Abigail Mwesigwa, their project is providing self-employment for women members on top of other benefits and women are no longer dependent on their husbands for household items because they can even facilitate their medical expenses and other services.

A few challenges have been experienced like the global pandemic effects, the Labour costs which are comparatively high because the men who provide hard labour tend to overcharge them because they realize the benefits.

Also the transport costs are too high considering the distance

right from Rwampala District where the fruits are produced, to Jinja where value addition for the fruits is done.

Despite the challenges, Abigail Mwesigwa the Chairperson of the group says that, the women are aware of this and their intention is to grow capacity to start processing all their products and do away with the middlemen so that they are able to export directly and earn more profits which is lost along that process.

Also they working hard towards getting UNBS certification so that their products can be available on the shelves in supermarkets country wide and also on global market.

"it was a blessing when UWEP through MGLSD managed to fund their fruit drying Project with 12 million Shillings in 2019"

32 UPPER CELL WOMEN POULTRY FARMERS GROUP

MBARARA MUNICIPALITY

Upper Cell Women Poultry Farmers Group is found in Mbarara municipality and it was established one year ago. However, with their idea of poultry business in a new Mbarara City, the members have a strong belief that they cannot go wrong.

Muhumuza Hajara Kyomuhendo chairperson of the group says their only challenge was how to turn their idea into a workable project, because they had no capital although members like herself had land (one of the key requirements for the project.)

Then one evening the chairperson heard on RADIO WEST that government under the Ministry of Gender Labour and Social Development had initiated a UWEP that was to support and empower women to start enterprises of their choice that is what has suddenly turned the group into millionaires.

The women received 11.2 million shillings from the UWEP and this fund helped them to launch their lucrative poultry farming Project and in shortwhile, the group has managed to accumulate profits worth **18.7 million Shillings** in addition to stock of 900 (nine hundred) birds which they will be selling soon.

"For women who were poor only one year ago becoming millionaires all of a sudden is surely the envy of many in the neighborhood." Muhumuza Hajara Kyomuhendo exclaimed.

She also added that in a space of one year they have been able to produce **9,600 birds**; from which they have got **96,090,000 Shillings** (Ninety-Six Million Ninety Thousand Shillings only).

"Poultry is an expensive venture because of the ever increasing costs of feeds but somehow we

manage" Muhumuza said. The group has so far paid back **6,580,000 Shillings** of the money they received from UWEP and are sure to pay the balance once they sell the birds still on farm.

That is not all, all members have benefited accordingly where each member of the group receives from the project **800,000 Shillings** every four months for their personal needs and are free to invest in personal business.

In addition to that, they are able to pay school fees for their children, meet their health expenses and put a stop to domestic violence that was commonly experienced in certain homes because of poverty.

33 MUNGO AMURU JUMA KUUAYE GROUP

AMURU DISTRICT

Women of Mungo Amuru Juma Kuuaye Group, had tried all along, but were failing to make it and that is when the UWEP was introduced to them. In August 2017 this

group received Eight million eighty thousand Shillings from the UWEP. This fund facilitated the growing of rice and the women of Mungo Amuru Juma Kuuaye Group fulfilled their

dream as desired initially and there are no regrets registered. The land in this part of Uganda is communally owned and therefore the women in the group were empowered to hire



In Amuru district to get money you don't have to look very far, just do rice. Many are doing it and have no regrets but for women without capital it can be an uphill task.

enough land for the project to prosper and also meet other costs.

The group has already paid back **UGX. 5,460,000 (Five million four hundred sixty thousand Shillings)** due to successive bumper harvests and their enterprise continues to expand. UWEP fund has enabled these women to increase their estate for rice and the business growth is progressive because before they were funded, they used to cultivate only half an acre of rice, but now they have expanded to 14 acres as indicated by Ongomu.

The women have mastered their trade and on top of the 14 acres, the group enterprise has managed to hire more 15 acres which was shared among the 15 members out of their profits. Each acre was hired at 100,000 Shillings where every member cultivated one to 2 acres though some two members left and now they are 10 members moving on with the project.

The change in weather patterns has become a challenge to the rice growing Enterprise. For example, when drought erupts their crops are destroyed such as was the case last year," Ongom added. Also, the group needs more rice haulers since there is only one in the whole village and therefore it's the main focus of the group as they submit their request for more funds from UWEP

Despite a few challenges, this women group has registered some achievements as traced from above such as; members are able to take their children to school, Universities and all other institutions.

According to Ongomu some members have started other side businesses out of the main group enterprise for example, she makes local fabric commonly known as Kitenge which she sells for a daily income and on the other hand, group members adopted a saving scheme where they

save **shillings 10,000** every week.



The group has already paid back UGX. 5,460,000 (Five million four hundred sixty thousand Shillings) due to successive bumper harvests and their enterprise continues to expand

34

TENDEREZA WOMEN GROUP

RWANDA BORDER

This group is located at the Uganda-Rwanda border and they deal in buying and selling of cattle mainly Bulls. Not so long ago, cross-border trade was dominated by male but when UWEPP was introduced, the women of Tendereza Women group emerged one of the beneficiary groups breaking the barriers. The Tendereza group received **8.3 million Shillings** from UWEPP in July 2017 and this money has recovered **100%**. They buy bulls from neighbouring Rwanda and sell across the border in Uganda for profit.

Across the border in Rwanda bulls go for as low as **shillings 900,000**. The women buy these bulls, feed them for a while to gain weight (bull fattening) so they can attract a high price and the women have no regrets. Monica Bamurekye chairperson of the group says that a bull

bought at **shillings 900,000** is sold at **1.5 million Shillings** after a period of 3 months.

In terms of benefits at the individual level the members have bought goats and bulls, paid fees for their children and others have started personal businesses in produce buying and selling. In addition, others have gained business skills, they have been able to expand their enterprise using profits from the project, they have opened up half an acre of onions where they expect to earn more money.

The group has acquired a permanent house of their own at 8 million Shillings which they use as an office and the project employs the members running day to day operations. It has not been a bed of roses for the women though. Bamurekye says outbreak of diseases like foot and mouth disease affects

them and it's the reason they are diversifying into onions. They recall the time when there was a quarantine which prohibited movement of animals from one place to another in the areas which affected their business at the time.

"Monica Bamurekye chairperson of the group says that a bull bought at shillings 900,000 is sold at 1.5 million Shillings after a period of 3 months"

They experience high taxes at the border and in markets which has affected them in terms of profits. These challenges are not stopping these ladies and they are looking forward to requesting for more funding **12 million Shillings** from UWEPP which is expected to be used to expand the enterprise and increase on productivity levels.

35

DRIMU CENTRAL GENERAL MERCHANDISE WOMEN GROUP

KOBOKO DISTRICT

This group is found in Koboko Municipality and is composed of 10 members.

They had got a loan of **3 million** shillings from one of the commercial banks whose interest rates were high and was crippling the business and on learning about UWEP, all members appreciated the benefits and decided to apply for a UWEP fund.

The Group was given **UGX. 6,872,000** which they added to the loan they had initially to open up a shop in August 2017.

This Fund has helped the group to employ 2 people to manage the shop while the founder

members conduct other businesses. From the returns on investment the group has been able to buy land after recognition from the Municipal Council.

His Excellence President Yoweri Museveni visited their successful group he also gave them **20 goats** and they are using their land to rear these goats.

Out of all these offers, the group has fully paid back the loan and also serviced the loan of **3 million** from the commercial bank. Members have been able to expand personal businesses from profits out of the group enterprise.

Some have expanded and improved their houses.

According to the members, the most outstanding achievement is the increased unity among the members.

They have also been able to open up a village saving scheme that allows the members to borrow for their personal business development.

As a future prospect, the members want to open up another shop similar to what they already have. They hope then one day they will venture into real estate business.

"The Group was given UGX. 6,872,000 which they added to the loan they had initially to open up a shop in August 2017"



36

KEBIR WOMEN CRAFT
MAKING GROUP

KOBOKO DISTRICT



Kebir women group is one business with good qualities you would expect in an organized enterprise such as good documentation of the business, cash flow analysis, receipts as well as minutes of the meeting. The Enterprise started by training the members on how to do tie and dye business.

When the members had perfected it, they made them come up with products that attracted the export market in DR Congo.

Despite this training the women still need more training in tailoring to do better designs that march with the prevailing

market demands in order to capture the Congo market.

In the initial stage of the business they felt the money given to them as start-up capital was little to buy the raw materials for making tie and dye pieces but they settled for that so they can start to improve the lives of rural women.

“The money was not enough to buy the materials, but since we had a goal we decided to start anyway,” Tabu Faimah the chairperson, Kebir women craft making group said.

Her wish remains that the authorities could add them more money. The group makes kitenge and crafts.

The group received eight million six hundred thousand **(Shs. 8,600,000)** in 2018. Currently the group has been able to clear at least five million seven hundred twenty thousand.

Some members at first wanted to do other business because they didn't have interest but they were convinced and they had to continue though others went ahead with other businesses but had to save the money with the bank for recovering the loan.

Tabu also revealed that they are being challenged by the products being seasonal. At a time when they are not needed no serious business could take place.

“The Enterprise started by training the members on how to do tie and dye business. When the members had perfected it, they made them come up with products that attracted the export market in DR Congo”

37

Koboko Municipal Council Market Square Tailoring Women Group

KOBOKO DISTRICT

It's not about what to start with but when to start. The ten women member group when they scratched their heads they zeroed down to the idea of tailoring, tie and dye came into their mind with financial assistance.

"We first invested the money in buying clothes (raw material). It took a long time. We thought it could not yield," Chairperson of the group Salam Ashraf noted.

The women under their group code named Koboko Municipal Council Market Square Tailoring Women Group started with 6 sewing machines, 1 designing, 4 for overlock and the ordinary

machine.

The idea of tailoring came about when the chairperson was doing an internship so when they got the money she interested the members in this business. Salam says the group also has trainees in some organisations.

When they train individuals they provide labour on what they have been trained.

According to the group they want to start a fully-fledged training institution when time comes. This will be done when they have registered.

Besides the group work, she

had distributed sh100, 000 to each of the members to do a business idea of her own to encourage them to become self-reliant.

"A part from what we do as a group I had to give some money to the members. Youth think of a business idea of your own but you give some to the group for saving every week," Salam says.

Market Square has been providing products like school uniforms and sweaters which they supply to schools around their areas. The group also supplies outside markets like in DR Congo.

38

AYUMI WOMEN FARMERS

APAC DISTRICT

Ayumi women Farmers group got refinancing of **12million Shillings** and expanded to buy a grinding Mill of their own, constructed two permanent houses for members, bought **5pairs of oxen** for ploughing and bought five acres of land for growing maize



39

MAIZE MILLING WOMEN GROUP IN CHEGERE

APAC DISTRICT

This group is found in chegere Sub country, Apac, they got **6 million Shillings**, they paid about **4**

million and used profits on VSLA, bought 4 pairs of oxen for ploughing.

They have been growing rice extensively and it has improved their livelihood where they bought house hold items, paying school fees, increased saving among others.

40 TEETE STORES/CASSAVA PRODUCE GROUP

NAPAK DISTRICT

This group started in 2013 as a VSLA group and it joined UWEF in 2016/2017 while dealing in produce, buying and selling. They were given **6,500,000/=** and have recovered 100%. They used the funds to buy produce, a grinding mill for groundnut paste and renting business premises.

The group has been able to achieve the following;

- They have applied for refinancing and received **12.5million** in financial year 2018/2019.
- The group now has two stores plus a grinding mill for groundnuts (diversified).
- Each group member owns a small business besides the

group enterprise.

- They introduced VSLA which has kept the members together through regular meetings and providing credit to members for personal activities.
- The group is able to go to other markets outside the district to purchase their products and also sell in weekly markets within the district.

41 NAWALONGOR WOMEN'S GROUP

NAPAK DISTRICT

This group started in **2015** and they do art and craft. They joined UWEF in 2016/2017 and were given **5,700,000/=** and they have recovered 100%. They used these funds to buy raw materials, stationery,

bank charges and rent and below are some of their achievements;

- Recovered all the funds
- They were further identified by the town council to benefit from OPM mic since they were

doing well under UWEF.

- The group sells their cereals (green gram and sunflower seeds) to Soroti
- They formed a VSLA which supports individuals get small loans for their personal businesses.

42 THE MOTHERS OF CHARITY

KUMI DISTRICT

Mother of Charity Association is found in St. Paul's Catholic Church Kumi, South Division, Kumi Municipality in Kumi District.

They started with so many members as a charity group visiting the vulnerable needy persons with funds collected from individual contributions.

They later opened an account with Centenary Bank Kumi Branch in the names of Mothers of Charity whereby membership fee and contributions from church liturgy, balances from

out reaches was deposited. Following the coming of Uganda Women Entrepreneurship Programme, it's a blessing from God for Mothers of Charity Association to be one of the beneficiaries. The group chose ten members who benefited

from it. UWEP gave the mothers of charity funding of **UGX 6,628,000/=** (Six million, six hundred twenty-eight thousand shillings) which they ventured into buying, stocking produce such as; Rice, millet, maize, groundnuts and sorghum.

The women were able to make some profits from the sale of the produce which enabled them to achieve success especially improvement of their livelihoods as stated below:



Akurut Susan is one of the members God blessed with twins, a boy and a girl.

remarkable, she was able to buy a goat which was an additional achievement to the group.

So members saw her as a priority and gave her some money from the group profit which she ventured into buying and selling charcoal. This has greatly helped her to bring up her children. Most

After the support was allocated to Akurut, the group had some balance of profit which was allocated to Aguti Rose.

Aguti Rose is one of the members who is a business woman in Kumi town selling fish.

The Mothers of Charity Association under the programme of UWEP was able

to help Rose build on her stock which has really enabled her pay school fees for her son who is in S.2 in St. Joseph's Seminary –Nyenga Jinja and she has successfully continued with her business.



Agoe Agnes: Thanks God so much for whatever she received from the group. This helped her to meet the medical bills for her daughter who was sick till she got well.



Adongo Angella is one of the members who really thanks God

for UWEP programme. She says, this programme has helped her through the group sharing of profits to raise some money for buying bricks.

This has encouraged her son to put up a structure for his mother.

She has also acquired a goat and topped up capital for her local brew (Ajon) business.



Apolot Esther; this is one of our members who used the money she benefited from the group to make millet for local brew (Ajon). She has also been able to buy a calf. She testifies that the day to-day running of her home affairs has greatly improved.

Three members of Mothers of Charity in the names of Akope Vicky Lilly, Ariko

Jacinta and Aryonget Juliet after receiving their shares of profits used the money to purchase water tanks for harvesting rain water.

This therefore has reduced the burden of buying water which is quite costly because even other group members are also interested in water tanks especially after the piped water project reaches Kumi town.



Aryonget Betty following the continued saving of profits, Betty was able to add-up some money which enabled her to buy a bull which has helped her in agriculture to bring success to her family hence an improved livelihood.

"UWEP gave the mothers of charity funding of UGX 6,628,000/= (Six million, six hundred twenty-eight thousand shillings) which they ventured into buying, stocking produce such as; Rice, millet, maize, groundnuts and sorghum"



Aseku Peter Immaculate: from the benefits of the group profits, Immaculate successfully opened up a grocery that has enabled her to take care of her family from her daily sales.

However, there is still a balance of **UGX 550,000/=** (Five hundred fifty thousand shillings) on the account as a start-up for buying more stock in the next harvest season.

This success has been registered because of team work and maximum cooperation from all the group members who actively participated in group activities.

More so the executive members were always on their toes giving technical advice to the group and carrying out research into markets for their products.

The executive further moved around monitoring individual member's efforts to ensure successful achievements for all the group members.

Mother of Charity is very grateful to the staff of South Division, Kumi Municipality for putting trust in them in allocation of the Uganda

Women Entrepreneurship Programme (UWEP)

They really pray and hope that Uganda Women Entrepreneurship Programme (UWEP) will be in position to give Mothers of Charity more funding to continue with the same business. It has been a great beneficial successful story of the Mothers of Charity.

"The executive further moved around monitoring individual member's efforts to ensure successful achievements for all the group members"

ABIM DISTRICT

Abim District Local Government received five thousand eight hundred and fifty-nine thousand shillings only) for 21 (Twenty-One) beneficiary groups in Abim Town Council and Morulem Sub County respectively. All the 21 beneficiary groups in the district received funding and are implementing the programme (12) in Abim Town Council and (09) from Morulem Sub County.

PHASE I

Sub County	Parish	Group Name	Enterprise Selected	Members	Amount
Abim T/C	Oyaro	Kony Paco Womens' Group	Produce Buying & Selling	15	12,000,000
Abim T/C	Obangan-geo East	Penywi Awaro Women's Group	Produce Buying & Selling	14	10,000,000
Abim T/C	Wiawer/Angwee North	Othukuluma Group	Produce Buying & Selling	12	10,000,000
Morulem	Aremo	Morulem Progressive Investment Club	Cereal Banking	10	10,000,000
Morulem	Katabok East	Mon Tye Ican	Produce Buying & Selling	10	12,000,000
Morulem	Aremo East	Aremo Vendors Saving Group	Cereal Banking	15	7,500,000
TOTAL					61,500,000

Sub County	Parish	Group Name	Enterprise Selected	Members	Amount
Abim T/C	Kiru	St. Peters' Cou Mothers' Union	Cartering	12	4,200,000
Abim T/C	Wiawer	Jing Pari Women's Group	Events Mangement	15	10,129,585
Abim T/C	Wiawer/Angwee North	Othukuluma Group	Produce Buying & Selling	12	10,000,000
Morulem	Angoleb-wal	Oringowelo Women's Group	Produce Buying And Selling	15	10,530,000
Morulem	Katabok East	Katabok West Women's Group For Change	Cereal Banking	15	11,500,000
Morulem	Aremo	Rockwo Women's Group	Produce Buying And Selling	12	11,500,000
TOTAL					47,859, 585

PHASE II

County	Sub-County	Parish	Project Name	Component	Type	Benefits	Amount Recorded
Labwor	Abim T/C	Wiawer	Nyeko Bali Women's Group	Agriculture	Poultry	15	9,400,000
Labwor	Abim T/C	Wiawer	Ribe Ber women's Group	Agriculture	Piggery	11	10,020,000
Labwor	Abim T/C	Wiawer	Abim Health Promoters	Agriculture	Produce buying & Selling	15	10,000,000
Labwor	Abim T/C	Agwata	Agwata women's Forum	Agriculture	Poultry	15	10,500,000
Labwor	Abim T/C	Agwata	Odokogum Women's Group	Agriculture	Processing fine posho	12	12,000,000
Labwor	Abim T/C	Oyaro	Promise women Dev't Group	Agriculture	Piggery	10	10,000,000
Labwor	Abim T/C	Wiawer	Nywak Thama Community	Agriculture	Produce buying & Selling	15	11,500,000
Labwor	Morulem	Akwangagwel	Akwangagwel widows Group	Agriculture	Cereal Banking	11	11,000,000
Labwor	Morulem	Akwangagwel	Akwangagwel Women's Group	Agriculture	Cereal Banking	13	12,000,000
Labwor	Morulem	Angolebwal	Umoja women's Group	Agriculture	Produce Buying & Selling	15	12,000,000
TOTAL							108,420,000

PHASE II

43

OYARO EAST KONY PACO WOMEN GROUP

ABIM DISTRICT

They deal in Wholesale and Retail Trade produce buying and selling, they are 15 members and were given **12,000,000 shillings** and have recovered **5,924,000 Shillings**.

Beneficiaries attest

to meeting their bare minimum of life like buying food, meeting medical bills, paying school fees for their families. There is also good collaboration and coordination during follow up of funds for disbursement to this beneficiary group.

44

AREMO EAST AREMO VENDERS SAVING GROUP

ABIM DISTRICT

They are **15** members who also deal in Wholesale and Retail Trade Cereal banking they received **7,500,000 Shillings** and have so far returned **970,000 shillings**.

VSLA was initiated by beneficiary groups to have a fall back in an event the project is affected by adverse risks especially those in agriculture.

45

**AREMO CENTRAL MORULEM
PROGRESSIVE INVESTMENT CLUB**

ABIM DISTRICT

The group is made of **10 members** dealing in wholesale and Retail Trade Cereal banking. They received **UGX 10,000,000** and have returned **UGX 1,000,000**

46

IKIYAI WOMENS GROUP

MOROTO MUNICIPAL COUNCIL

The group started in 2018 as a Village Savings and Loan Association (VSLA). Initially, the group wanted to join the UWEP programme in 2018, but weren't successful.

However, they later-on joined in financial year 2020/2021 where they received **UGX. 5,000,000**

and they have progressed a lot and have recovered UGX.

2,500,000 (Two Million Five Hundred Shillings) only.

The group is dealing in general merchandise and sells small shop items like refreshments, food items, though still operating as a Village Savings and Loan

Association.

Among other benefits, the group has managed to construct a small kiosk shop to continue selling their items and due to progressive profits attained, the group hopes to purchase land, with their savings and business.

47

JUWAKALI WOMEN'S GROUP

MOROTO MUNICIPAL COUNCIL

The group deals in Grinding Groundnut and Simsim paste and not only that, they also sell paste.

The group started in 2010 as village savings and Loan Association and "Mary go round", money that was given to individuals on daily basis as per schedule.

It then joined UWEP in the financial year 2018/2019. The group received Eight Million Eight hundred thousand shillings **8,800,000** to date the group has recovered **UGX 3,500,000**

The UWEP money supported the women group in feeding,

payment of school fees, some women have bought land as a result of the project and have testified to purchase of land.

The group is planning to buy packaging containers for G/nut paste direct from the factory.

48

OBARA KAAPEI WOMEN GROUP

MOROTO MUNICIPAL COUNCIL

The group started way back in 2009 as a Village Savings and Loan Association and joined UWEP 2020/2021. They received **UGX. 7,000,000** and have recovered **UGX. 1,560,000** (One Million Five Hundred Sixty

Thousand Shillings) only

The women group testifies the funds received supported them in payment of school fees and feeding at household level especially during the

Lock down period.

This has generally improved on the income status of various families who are involved in the UWEF Funded Projects.

The group intends to continue saving Money in future so that they can recover the remaining balance and also in addition, the group is also planning to buy personal plots and also save some for old age basically for retirement.

49

KWAGALA WOMEN'S GROUP

JINJA DISTRICT

This group started in 2012 and they deal in banana trade. When they joined UWEF they received UGX 7,500,000 in 2017. They have been able to recover all the money 100% and they are still operational.

Their lives have greatly improved in a way that

these women can now afford to buy household items like mattresses, utensils, food among others. They are now looking at the future and want to purchase their own truck to transport the Matooke.

50

BUFUULA AGALI AWALALA DEVELOPMENT ASSOCIATION

JINJA DISTRICT

This group was established in 2015 and they deal in poultry. They joined UWEF in 2018 and were given UGX 5,000,000 which they have been able to recover fully and are still operational. They are planning to get their own hatchery.

51

LINEKUBWA SOAP AND VASELINE FAL MAKING WOMEN GROUP

JINJA DISTRICT

They started in 2016 and they make soap and Vaseline. They were given UGX 4,750,000 in 2020 and they have been able to recover 50%. This group has improved on the quality of their products as they also plan to register with UNB and get machines to scale up production.

52 MAGOSCO'S DINNER GROUP

JINJA DISTRICT

They started in **2016** and they deal in beverages. They were able to receive **UGX 4,280,000** in **2020** and have been able to recover **45%**. They have been able to improve on the quality of their products.

53 BUSOONA WOMEN'S DEVELOPMENT GROUP

JINJA DISTRICT

This group was established in 2014 dealing in brick making. They joined UWEP and they received funds worth **UGX 5,000,000**. With these funds the group has been able to do skills development amongst members. They however need a machine to scale up production.

54 BALICHEGOMBA WOMEN FISH FARMERS

BUJIRI DISTRICT

This group is located in Wakawa village Wakawa parish Bulidha Sudcounty Bugiri District and it started in 2020 with 10 members.

The group was given **UGX. 10,000,000** by UWEP and has managed to recover 50% of the Fund. They deal in Agricultural produce basically growing and producing maize, Rice, Cassava and fishing. In the fishing Project, the group Fishes mature Tilapia Fish as well as Silva fish (Mukene) for selling.

The group adds value by drying fish through smoking and also deep- frying the Silva fish which they sell in various supermarkets and shops around.

Amongst other achievements, the group is able to hire and pay 4-5 boys who help them during fishing, they are also able to pay for security for their Produce both in gardens and fish stores.

The group members are capable of paying school fees for their children in schools at

lower levels as well as Tertiary institutions.

They have also provided employment opportunities especially to the youth who are ready to work. The Women are also able to access the market for their produce than before.

The Project has led to an increase in the income status of the members in the group and Ms. Namusubo, the Chairperson of Balichegomba Women Fish Farmers passes on a vote of thanks to UWEP

and Ministry of Gender Labour and Economic Development for the Funding that has helped the group to sustain the business.

The group is working hard towards recovering the remaining balance and

request for more funds from UWEP to boost their Agricultural Projects.

They plan to use this fund to acquire a modern machine that can help them to dry and preserve the fish before it reaches the market.

They are also planning to buy refrigerators as well as hire more employees.

They also plan to beef up security for their Products since it has become a major challenge to this Project.



56

NDIFAKULYA TAILORING WOMEN'S GROUP

BUJIRI DISTRICT

They started in May 2015 and they deal in tailoring, knitting and training youths. They were **10 members** when they started.

Then UWEP was introduced to them in 2019 and were given **UGX 12,000,000** which they used to buy 3 machines for embroidering, overlock and tailoring and have recovered 100%.

The money they got helped them increase on the stock. They produce school uniforms, sweater, Bitengi and Gomesis. The tailoring machines are used to make

school uniforms, Bitengi and Gomesis then the overlock machine is used to do finishing and the embroidery machine is used for labelling and making sweaters.

From the profits got out of the project, they have increased the stock so as to attract customers, acquire smaller machines for training the youths which has helped them to acquire more skills in tailoring.

They have managed to pay school fees and purchase scholastic materials for their children in both

primary schools and tertiary institutions.

Future plans

- They hope to apply for refinancing from UWEP.
- They are planning on earning a monthly salary from their project.
- They hope to acquire more industrial machines to match the demand especially from schools.
- They want to acquire more machines for training the youths and increase capital.

57

ODUKAI WOMENS PRODUCE BUYING AND SELLING

SOROTI DISTRICT LOCAL GOVERNMENT

This group is located in Arapai Sub county, Arabaka Parish, Odukai Village, comprising of 14 Members and it deals in produce buying. The group received **UGX. 4,952,000** in March 2018 from UWEP and it has recovered **100%** of the Funds.

This is one of the first UWEP beneficiary group and has worked very hard to recover all the funds given by UWEP. Previously, the group was engaging in savings where the members were able to meet basic needs though not fully, but now they are able to run the same business of buying and selling on

large scale as compared to the previous state of the project. One of the members we visited have managed to construct a house, which is in the final stages for completion.

Amidst all Challenges like the closure of the weekly markets due to COVID-19 pandemic that greatly affected their business, the group is still very active and is one of the groups



recommended by the district for more funding from UWEP.

In this case, the members have the desire to upgrade their project by acquiring and setting up a grinding mill to enable them add value. This will help them to sell their products at a higher price for an increase in the profits.

"The group received UGX. 4,952,000 in March 2018 from UWEP and it has recovered 100% of the Funds"



58

OLOCHO SHEA NUT JELLY MAKING GROUP

SOROTI DISTRICT LOCAL GOVERNMENT

Olocho Sheanut Jelly Making Group is found in Arapai Sub county, Odudui Parish, Olocho Village and has a Membership of 15 women dealing in Shea nut jelly making. The group started in 2020 and received **UGX. 6,000,000** in July 2020 and so far, they have managed to recover **UGX. 1,426,000** which is 24% of the Fund and the remaining balance is **UGX. 5,300,000**

This group is a newly formed group and was initially producing the Shea nut butter on individual basis for only home consumption because there is readily available

market for the butter. The Shea nut butter is used for a number of things like; it's healthy for frying food, the oil is also used for smoothening the skin and enhances growth of hair.

The members of the group have been enhanced through team work and the women are able to supplement on family income and also support their husbands financially.

The closure of the weekly markets due to COVID-19 pandemic greatly affected their business but the women have not been reluctant due to the situation at hand since

they managed to recover the **24%** of the loan during the pandemic. This is because they have been encouraged to continue with the group activity due to its unique nature with hope that this pandemic will be overcome and the situation will come to normal.

On the other, the consumption of their products does not reduce as such.

The members appreciate the government for the assistance given to them through UWEP under Ministry of Gender Labour and Social Development.

59

OBILAI IKUKWAI WOMEN'S PRODUCE BUYING AND SELLING GROUP

SOROTI DISTRICT LOCAL GOVERNMENT

This group comprises of 15 members and is located in Asuret Sub county, Otatai Parish, Okidoi/Obilai Village, dealing in Produce buying and selling.

They received **UGX. 5,334,000** in September 2018 and they have managed to recover **UGX. 4,945,000** which is 92.7% so far

The members are able to

meet basic needs and also engage in other activities like one member has boosted her tailoring business.

The members have also improved on their homesteads, keeping them clean and orderly. They all have drying racks, bath shelters and pit latrines. They are doing value addition by buying maize and cassava, which they mill and pack and

sell at a higher price to fetch more profits.

The COVID-19 pandemic has merged as a major challenge to these women and this has affected their business due to a slight reduction in performance and demand though not totally off track. The closure of the weekly markets has caused the low pace of recovering the Fund given by UWEP and only **24%**

has been paid back.

funds after recovering 100% of what is remaining.

However, the women are determined to continue with their project despite the situation at hand and promise to work as a team since it is the spirit of the group so that they attain more benefits which they expect, and also expand on their business as well as requesting for more

The Members are so grateful to UWEP for the assistance offered through the funds that has facilitated the general development in the families and brought happiness in the homes of the particular members and other dependents of the Project.

"They received UGX. 5,334,000 in September 2018 and they have managed to recover UGX. 4,945,000 which is 92.7% so far"

60 ELIPATA EDEKE WOMEN BAKERY GROUP

SOROTI DISTRICT LOCAL GOVERNMENT

This women's group is located in Arapai Sub County, Odudui Parish, Morungaatuny Village and consists of 15 Members who deal in Bakery.

UWEP was introduced to them in January 2019 and they were given **UGX. 5,945,000** of which they have managed to recover 100% of the fund received

The funds have boosted the group business to high level than before. The products baked are scones, mandazi and cakes and there is ready market within the trading center. The members work as a team and they are now able to pay school fees (before closure of schools) and buy the family basic needs like salt, soap, food, and the women in this group are capable of taking care of

themselves without bothering their husbands much.

Though The Pandemic came in and distorted the demand which reduced on the customer base as well as the supply base, the women have not given up but still request for more funds from UWEP so that they can continue to sustain their Project and the general benefits accrued out of the expanded business

61 RIBOCING WOMEN'S GROUP

SOROTI DISTRICT LOCAL GOVERNMENT

This women's group is found in Kamuda Sub county, Agora Parish, Agora/Agule Village They deal in Brick making and it has a Membership of 10 women. They received UGX. 5,075,000 in September 2018 and they worked hard and

recovered 100% of the funds given.

This success is attributed to teamwork and the involvement of their husbands. They noted that clay molding, kiln building and firing was laborious and tasking, therefore they

involved their husbands for assistance which became a success.

The members reported that they are now able to support their families and able to provide the basics necessities amidst a few challenges like the site for clay becoming

exhausted which requires the women to acquire another site.

However, the group passes a vote of thanks to the Government through Ministry of Gender Labour and Social Development that has enabled UWEP to be implemented in

their district. This has helped to improve on the livelihood of the women involved in the project.

It has also helped them to sustain the school dues as well as scholastic materials and the general income levels.

Therefore, the group is requesting for more funds from UWEP so that they can be able to expand on their project so that in future they can offer employment opportunities especially to the youths to reduce on the pressure put on the government.



"They received UGX. 5,075,000 in September 2018 and they worked hard and recovered 100% of the funds given"

62

NEIGHBORS GROUPS KIWAFU

ENTEBBE MUNICIPALITY

Neighbors group comprises of 5 members and is located in Kiwafu-Central, Kiwafu, Division A, Entebbe Municipality.

Initially it consisted of 10 members. It started in 2015 with Mushrooming growing.

It first received **3,600,000/=** in 2016 which it paid within one year. It was later refunded with **8,000,000/=** in 2020 in which it has ventured in mushroom seed multiplication and mushroom garden preparation. It has so far recovered **4,500,000/=** within a period of 6 months.

The UWEP fund has helped the group create employment for its members in which every member grows mushrooms at a personal basis and has also given them knowledge on how to culture their own mushroom gardens and seeds without looking for them from the outside markets.

The group has a future plan of setting up a mushroom demonstration Centre and also increasing on the production and market consistency through value addition so that they are able to export some of the products.

"It first received 3,600,000/= in 2016 which it paid within one year. It was later refunded with 8,000,000/= in 2020 in which it has ventured in mushroom seed multiplication and mushroom garden preparation. It has so far recovered 4,500,000/= within a period of 6 months"

63 LUNYO CENTRAL SALOON WOMENS GROUP

ENTEBBE MUNICIPALITY

The group is found in Lunyo Central, Central Ward, Division A, Entebbe Municipality.

This group was formed in 2019 with 5 members. Before funding the group had a joint partnership of a saloon. It received the UWEP fund Of 6,000,000/= in November 2019. It has so far recovered 3,000,000/= which is about 50% of the amount it was funded.

When the group received the UWEP funded it expanded its saloon and bought more equipment in order to expand the saloon.

Three of the members of the group became employed directly into the business and the other two were in charge of managing the accounts of the group.

The advantage of this group was that all the members were

able to get employed. Not only that, they also established a training Centre where more members within the community have been trained at a reduced rate.

The group has a future plan of expanding there saloon services to not only women but also include a section of men and a training Centre for both men and women especially the youth and school drop outs in the community.

64 KATABI BUSAMBAGA SINGLE MOTHERS WOMEN'S GROUP

ENTEBBE MUNICIPALITY

This group had been in existence since 2015. It is located in Katabi Busambaga, Katabi ward, Division A, Entebbe Municipality.

Before UWEP funding, at the project site was a training Centre for Art and Craft making for skilling and livelihood. The group comprised of 50 members but during funding of the group only 5 members were liable to borrow the fund.

It received **6,000,000/=** in 2019 and has so far recovered **3,000,000/=** which is **50%** of the amount that was funded. The group makes craft shoes, flower pots, mats, ear rings, bags among others.

The group intends to establish a Centre for counseling and training of single mothers in

vocational studies out of the available resources in the community.



"The group comprised of 50 members but during funding of the group only 5 members were liable to borrow the fund"

65

KIMULI WOMEN BULL FATTENING GROUP

KAPCHORWA DISTRICT

The group started in 2016/17 with 10 members, dealing in Bull fattening and they were given **UGX. 4,694,000** from UWEP. This money was used to buy local Bulls that were maintained and later sold. This group has managed to recover 100% of the Fund given.

After the Project's progress, the members have managed to buy 10 Heifers from the profits, they have earned savings, they have also managed to pay school dues for their children.

Farming has been modified

since they are able to at least hire some people to help them take care of their Heifers, cater for their Health from the Veterinary Doctors and also have been able to set up other businesses.

This has contributed to the great improvement in household welfare hence building confidence among women to have a say in the society as reasonable people.

As the future unfolds, the group is not giving up on the initial idea. They are planning to buy more bulls for fattening

and this is expected on a large scale. For this to be successful, they are planning to acquire more land where the necessary activities will be performed freely.

Therefore, the Group is very grateful for the Financial assistance rendered by UWEP under Ministry of Gender Labour and Social Development and hereby request that if there is any chance of another Fund, their group should be considered basing on the hard work expressed and the Positive results accrued.

66

NAGOIGOI WOMEN PRODUCE BUYING AND SELLING GROUP

KAPCHORWA DISTRICT

UWEP was introduced to this Group in 2016/17. It consists of 10 Members and they deal in Produce buying and selling.

This women group was given **UGX. 5,000,000** and amidst all challenges they have managed to recover **UGX. 3,989,000**.

This money boosted Produce buying where the group analysed the situation and decided to purchase Matooke in large quantities which was

later sold at a slightly higher price and this helped them to get profits.

These profits helped the members to diversify into another Project of tailoring. Under this tailoring Project, the group was able to acquire some tailoring machines which they have used to train some group members as well as other people in the society especially youth.

This has helped all members to acquire skills out of which

some members have acquired capital to start up their own workshops.

These workshops have helped them to save some money aside that has helped them in various ways like, paying fees for their children, starting up some other small businesses and also being able to assist their husbands on household items.

This has greatly contributed to the love and respect of

partners in many homes and also improved the livelihood of the particular members.

Members in the group are striving hard to make sure that they pay back the remaining balance so that in future they are free to request for more funds with any queries. (No Future plans)

"These profits helped the members to diversify into another Project of tailoring"



67 CHEMWENON WOMEN GROUP

KAPCHORWA DISTRICT

Chemwenon Women Group was started in 2016/17 with 10 members and their main focus was on Produce buying and selling.

This was because of the local set-up which availed the matching demand and supply of Raw materials for

the business and the market for the finished products.

When UWEP was introduced, the group was given **UGX. 4,000,000** and they have managed to recover **UGX. 3,700,000**.

This money was used to purchase Matooke, beans and maize which was later

sold at a profit due to the demand. Out of the profits got, the members are facelifted to buy goats which are individually owned, they are able to cater for treatment of their families, and the women have managed to stand in the gap to help their husbands in taking care of the household needs.



They have also started a Village Loan and Saving Association where all members are free to borrow money at a low interest rate of 5%.

This service has been extended to outside society where anyone eligible to get a loan is free to come but this is given at an interest rate of 12%.

This has brought a great change in the livelihood status to the people of Kapchorwa in general as the project is serving the whole

District.

As the Project is progressively expanding, the Members are looking at buying Heifers for each member and due to this future plan, they are requesting to be considered for more funds from UWEP after recovering 100% for their project to be a success.

They also look at opening up more Village Loan and Savings Associations to help people in the community.

A vote thanks goes to the Government of Uganda through UWEP under Ministry of Gender Labour and Social Development.



Chemwenon Women Group selling Matooke

When UWEP was introduced, the group was given UGX. 4,000,000 and they have managed to recover UGX. 3,700,000

68 RWANDET WOMEN GROUP

KAPCHORWA DISTRICT

The group started in 2016/17 and it comprises of 10 members. They are dealing in Horticulture and when UWEP was introduced they were given **UGX. 6,220,000** and of that Fund given, they have recovered UGX. 5,590,000.

This money was used to buy seeds of onions, cabbage and tomatoes. The fund also helped them to make nursery beds which they later transferred to the main garden. This money also helped them in maintenance of the Plants and where necessary they hired some 3 to 4 people to help them on this Project.

From the profits got, they have managed to take their children to school, some members have built better houses, others have bought cows and goats and there has been a great improvement in their livelihood in the society. The other achievement is that the group has integrated into Sulu Coffee Farmer's Savings Group.

In future the group is planning to acquire more land for expansion of the project and doing more agricultural activities on a large scale.

Therefore, as the group strives to recover the remaining

balance, they are requesting to be considered for more funds to facilitate their future plan.

Otherwise, they are grateful for the financial assistance rendered by Government through UWEP under ministry of Gender labour and Social Development

"They are dealing in Horticulture and when UWEP was introduced they were given UGX. 6,220,000 and of that Fund given, they have recovered UGX. 5,590,000"



Rwandet women group doing onion farming



Rwandet women group doing Coffee

69 NASYA WOMEN GROUP MANAFWA DISTRICT

This group was started in 2018 dealing in Piggery project. UWEP was introduced in the same year and the women were given **UGX. 6,770,000**.

This money was used to buy pigs which were distributed among the 10 members of the group. The Group has worked hard and has so far recovered **UGX. 5,646,000**.

The UWEP Fund has helped the members of the project, to

improve their livelihood generally and also they have been able to educate their children. They have been able to construct a house where they keep and feed their Pigs comfortably without inconveniencing the neighborhood.

On the other hand, they have managed to set up other smaller manageable projects that have made them earn a side income for home maintenance.

As the group puts more efforts to recover the balance, they plan to expand on the business and at least operate on a large scale. So in that bid, they request to be considered when need arises for more funding to boost their project.

"The Group has worked hard and has so far recovered UGX. 5,646,000"



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BUWASIBI WOMEN CRAFTS GROUP

MANAFWA DISTRICT

This group started in 2018 and in the same year UWEP was activated in the group.

This group deals in Crafts making and they received **UGX. 4,852,000** and through selling these Crafts products like Bags, mats, to mention but a few, they have been able to recover **UGX. 3,720,000**.

The money was used to buy materials for making bags and get shelter for a workshop that

is used to host their customers.

The group members have been able establish other businesses that have helped in supporting families through the side income got from the small businesses.

The UWEP fund has contributed to the general improvement of livelihood especially to the members involved in the project.

The Group is working harder

as a team to ensure that they recover the remaining balance because, they plan to log in their request for more funds so that they attain their future dreams of training other people other than the members only and this is basically to equip the people with the necessary skills.

A vote of thanks goes to UWEP through MoGLSD and the Government of Uganda for considering the women of Manafwa District as a whole.



This group deals in Crafts making and they received UGX. 4,852,000 and through selling these Crafts products like Bags, mats, to mention but a few, they have been able to recover UGX. 3,720,000

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BUNANGABO WOMEN BAGS AND SHOES MAKING GROUP 2020

MANAFWA DISTRICT

This Group started in 2020 dealing in Bags & shoe making and food stuffs. UWEP was introduced in FY 2019/2020 where the

women in this group were given **UGX. 4,000,000**. This money was distributed accordingly where materials for bags, shoes and some

money was used to buy food stuffs which has improved their livelihood. Through their saving, they have been able to expand in their business.



"UWEP was introduced in FY 2019/2020 where the women in this group were given UGX. 4,000,000"

72

BURAMBARA WOMEN PRODUCE GROUP

MANAFWA DISTRICT

They deal in Produce buying and selling cassava and they joined UWEP in FY 2019/2020 and were given **UGX. 4,000,000** and have do far recovered **UGX. 1,100,000**

They have been able to purchase, produce beans, cassava, maize and rice, also improved their livelihood through their saving. With this success they Lobby for more funding from UWEP.



73

NANGWE WOMEN BULL FATTENING

MANAFWA DISTRICT

This women's group deals in Bull fattening and they joined UWEP in FY 2019. They were given **UGX. 5,000,000** and have been able to recover **UGX. 4,000,000**.

They bought 4 bulls improved their livelihood through their saving, educated their children. They also hope to get more funding to boost their project.

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WOMEN OF HOPE

MUKONO MUNICIPAL COUNCIL

This group started in 2013 dealing in timber Selling. They joined UWEP in 2016/2017 and were given **UGX. 11,000,000**. They have recovered 100% of the fund they were given.

They used the money to buy more different kinds of timber and they managed to get a bigger space for their timber. They even got a store for their timber since they had different kinds.

- The want to retain their business and let it grow more.
- They started giving some members money to start up small businesses that can sustain them daily

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MUKONO WOMEN CHARITY

MUKONO MUNICIPAL COUNCIL

This group has been in existence since 2014 dealing in Ground nuts (value addition). They later joined UWEP in 2016/2017. They were given **UGX 9,462,000** and have recovered **100%**.

The group used the money as they requested it and managed to buy a machine for grinding the ground nuts. They also bought ground nuts in plenty.

They started packaging their ground nuts and selling it to community, supermarkets and other retail shops. With the help of the commercial officer, the group got a Q-mark that enabled it to supply their ground nuts in various places especially in reputable supermarkets.

The profits where shared to different members so that they could start up small

businesses. They also opened us a savings group that helps them in difficult times to give themselves loans. Their savings projects have really grown and they are planning to open up an office and register it as a SACC.

This group has managed because the UWEP funds gave them a huge push to start it up.

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KIKOOZA WOMEN CATERING

MUKONO MUNICIPAL COUNCIL

They started in 2017 doing catering then joined UWEP in 2019/2020 and were given **UGX. 5,000,000** which they have returned

upto 100%. The group used the money as requested for and managed to buy catering materials like warmers, plates; they bought some tents and

chairs too. They increased on their capital and they are now well equipped since they had some before the funds were allocated and have paid up the

loan.

Since their project is affected by COVID-19 they are loaning the money now to their members.

"The group used the money as requested for and managed to buy catering materials like warmers, plates"

77

PAULINA AWAKE WOMEN WINE AND JUICE PROCESSING

MUKONO MUNICIPAL COUNCIL

This group started in **2016** while dealing in Wine and juice processing then later joined UWEF in 2018/2019. They were given **UGX. 10,000,000** and have managed to return **70%**.

The group managed to buy a machine that produces juice from fruits and also bought more storage materials for

making wine.

They kept some money that helps them buy fruits like beetroot, pineapples, grapes that help them make wine.

They achieved their goal of buying the machine that makes their work easier to squeeze juice and also bought more bigger saucepans for

the juice and also increased on their production since they have where to store their wine.

This group is still in the process of paying the loan so the profits that they get they save some and also pay up the loan.

78

GONGOBE WOMEN COSMETICS

MUKONO MUNICIPAL COUNCIL

They started out as a group in 2015 dealing in cosmetics, then later joined the UWEF in 2016/2017. They received **UGX. 11,335,000** and have been able to recover 100%.

The group expanded their business and managed to stock it with different kinds of cosmetics, and have achieved their goal of expansion and even managed to come close to the town Centre.

The project is still running but it was affected by the high costs of rent and taxes and

amidst all those challenges the group is now planning to open a saloon.



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**They received
UGX.
11,335,000
and have been
able to recover
100%**