



## Women's Center for Job Creation



**ANNUAL REPORT 2017/2018**



<b>FOREWORD</b>	<b>3</b>
<b>1.0 WCFJC OVERVIEW</b>	<b>4</b>
1.1 WCFJC Vision	4
1.2 WCFJC Mission	4
1.3 The Problem	4
1.4 The Idea	4
<b>2.0 WOMEN IN BUSINESS (WIB) PROGRAM</b>	<b>5</b>
2.1 Women in Business Program Objectives	6
2.2 Program Impact	6
2.2.1 Sarah Magimbi – Sells water in her community	7
2.2.2 Hasifa Ssajabbi – Caterer	8
2.2.3 Betty Kisakye – Nursery School	9
2.2.4 Mary Namwase - Tailor	10
2.2.5 Fina Namukaya – Tailor	12
<b>3.0 WOMEN IN BUSINESS (WIB) TRAINING</b>	<b>13</b>
3.1 Group dynamics and leadership	13
3.2 Follow up coaching on group formation	15
3.3 Saving and Credit groups	16
3.4 Marketing and market development	17
<b>4.0 WCFJC AND JINJA DISTRICT LOCAL GOVERNMENT</b>	<b>19</b>
<b>5.0 WIB PARTICIPANT PROFILES</b>	<b>20</b>
<b>6.0 WCFJC JINJA OFFICE GETS A NEW LOOK</b>	<b>21</b>
<b>7.0 WCFJC HOSTS INTERNATIONAL GUESTS</b>	<b>22</b>
7.1 Ignacio (Harvard MC/MPA 2014) and Guadalupe from Spain	22
7.2 Maria Rica and Samir Abbas from Egypt	23
7.3 Susan Warshauer and Julia Pettingill, from the USA	24
<b>8.0 LESSONS LEARNED FROM THE WIB PROGRAM</b>	<b>25</b>
8.1 Undocumented Impact of WCFJC on families and communities	26
8.2 Attitude Change	26
8.3 Change of behaviour after accessing the loan	26
8.4 Poor economic environment	27
8.5 Low levels of education	27
8.6 Conflicts	27

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### FOREWORD



Over the last year, we at the Women's Center for Job Creation (WCFJC) have watched with enthusiasm as women in every walk of life are finding their voices and raising their visibility. We are also excited about the growing global interest in women-in-business and the showcasing of solutions provided to the challenges women-in-business face.

At WCFJC we hope this global interest will continue, deepen sustainably and transform women-owned businesses all over the world. On our part, we continue with our mission: "To train and equip economically disadvantaged women micro-entrepreneurs in rural and peri-urban East Africa to grow their enterprises profitably."

We remain committed to changing the way that women run their businesses and in so doing, contributing towards business growth and improved standards of living for our program participants and their families.

In 2017/2018, WCFJC focused on providing additional training to participants in our Women-in-Business Program, strengthening the project sub-groups that our participants have formed with a view to pursuing additional income-generating activities and documenting the results our participants have achieved thus far. This is what you will read about in this report. We are thrilled to announce that we now have a lending / training model that works and we look forward to growing our Women-in-Business Program to reach many, many more women across Uganda and beyond.

I take this opportunity to thank our committed donors, our supportive local government partners, our devoted WCFJC Team namely, our Uganda staff: Charity, Helen, Harriet and Stella; our Board of Directors and last but most certainly not least, the women entrepreneurs without whom we would not exist. Forwards!

Dorothy M. Tuma

**Founder, WCFJC**



## **1.0 WCFJC OVERVIEW**

The Women's Centre for Job Creation (WCFJC) seeks to train and equip economically disadvantaged women micro-entrepreneurs in rural and peri-urban East Africa to grow their enterprises profitably. Launched in 2004, WCFJC has changed the lives of over 1,000 women directly and over 5,000 of their family members indirectly. This has been achieved through the provision of in-kind loans for both farming and non-farming entrepreneurial projects, the provision of relevant training and access to markets.

### **1.1 WCFJC Vision**

Economically vibrant East African rural communities hosting thriving, job-creating women-run micro-enterprises.

### **1.2 WCFJC Mission**

To train and equip economically disadvantaged women micro-entrepreneurs in rural and peri-urban East Africa to grow their enterprises profitably.

### **1.3 The Problem**

29% of rural married women are in polygamous unions and find themselves solely responsible for providing for their families.

Women start micro-enterprises to supplement earnings from subsistence farming but lack:

- a) business knowledge and skills,
- b) financial resources,
- c) sufficient time and
- d) the confidence to express their needs and/or advocate for their rights to be respected.

### **1.4 The Idea**

Expand women-owned micro enterprises to:

- a) improve rural and peri-urban standards of living (and by projection national standards of living) and
- b) alter gender stereotypes.



## Women's Center for Job Creation

The in-kind loans are issued to women entrepreneurs with micro enterprises under our Women in Business Program. Throughout each loan cycle (typically 4 to 6 months), participants receive WCFJC business coaching and training in: creating a personal vision, business record-keeping, group formation dynamics, saving as a group, financial literacy and business management skills, among others.

The borrowers form sub-groups which hold each member accountable for their personal vision and timely loan repayment, support the development of a saving habit and typically embark on a new group income-generating project to supplement revenue earned from their individual micro enterprises.

### **2.0 WOMEN IN BUSINESS (WiB) PROGRAM**



The Women in Business (WiB) flagship Program of WCFJC was launched in October 2014 when WCFJC changed focus from primarily agricultural-based group initiatives to individual rural and peri-urban women micro entrepreneurs.



## Women's Center for Job Creation

In line with WCFJC's focus on women economic empowerment, our WiB Program was introduced to ensure that participants increase their business earnings, start additional income generating projects and enjoy improved standards of living.

### **2.1 Women in Business Program Objectives**

- Identify women micro-entrepreneurs who currently belong to a community group organized for business purposes, in order to create a pipeline of project participants. Each selected micro entrepreneur receives in-kind loans, tailored business counselling and training for a period of 24 months.
  
- Triple the sales of each participating micro enterprise by providing business training/coaching, in-kind loans and access to markets.

### **2.2 Program Impact**

The WCFJC WiB participants represent a variety of sub-sectors, each with different measures of success. Nevertheless, WCFJC is able to determine its impact by assessing the difference between a number of participant business variables before and after joining WCFJC. Variables include: revenue earned, number of customers served and savings.

On average, within two years of joining WCFJC, our borrowers are able to double their revenue and even begin saving. The women also form sub-groups that pursue group-based income generating projects. Below are illustrative examples of the impact of the WCFJC WiB Program on WCFJC borrowers.



### 2.2.1 Sarah Magimbi – Sells water in her community



*Sarah fetching water acquired as WiB in-kind loan from WCFJC*

#### **Business activity**

Sarah Magimbi sells water in her community. She has received four in-kind loans worth US\$537 from WCFJC since 2014. Two of the loans were in the form of construction materials, used to construct a 15,000 litre rain-water harvesting tank. The water collected in the tank supplements the water she used to collect and sell from the town council's water outlet. With the proceeds from her increased income earned from the sale of higher volumes of water, she purchased a rental tent. Sarah's third WCFJC loan was in the form of plastic chairs to hire out alongside her newly purchased rental tent. Her fourth loan was in the form of fencing materials for her banana plantation.

#### **The change**

Sarah's annual earnings more than doubled from US\$ 400 in 2014 to US\$ 1,476 in 2017 (+269% growth). Her savings grew from zero to US\$ 336 a year. She has realized 50% of the goals in her personal vision.



### Sarah Majimbi's earnings pre and post joining WCFJC

Activity	Prior to joining WCFJC		After the WCFJC In-kind loan	
	Monthly	Annual	Monthly	Annual
Sale of water	\$33	\$400	\$67	\$804
Tent hire	N/A	N/A	\$56	\$672
Savings	N/A	N/A	\$28	\$336

### 2.2.2 Hasifa Ssajabbi – Caterer



*Bugembe Sub-county Internal Security Officer, Stephen admiring warmers acquired as Hasifa's in kind loan*

#### **Business activity**

Hasifa Ssajabbi is a caterer. Prior to joining WCFJC in 2014, she was trapped in a vicious cycle of unending debt. Hasifa has received four in-kind loans worth US\$ 713 from WCFJC. Two loans were in the form of food-warmers, one in the form of giant saucepans and one in the form of plastic rental chairs.

#### **The change**

Since she joined WCFJC, Hasifa's annual earnings have doubled from US\$ 1,000 to US\$ 2,001. She has escaped her vicious cycle of unending debt. She is absolutely debt-free and able to save on a monthly basis. Furthermore, as a single mother, she is now able to





comfortably meet all the school fees requirements of four of her children. She too has realized 50% of the items she listed in her personal vision.

**Hasifa Ssajabbi's earnings pre and post joining WCFJC**

	Prior to joining WCFJC			After the WCFJC in-kind loan		
	Capacity per event	Average Monthly Earnings	Average Annual Earnings	Capacity per event	Average Monthly Earnings	Average Annual Earnings
Catering	100 people	\$83	\$1,000	500 people	\$139	\$1,668
Equipment hire	N/A	N/A	N/A	N/A	\$28	\$ 333
Savings	N/A	N/A	N/A	N/A	\$8	\$96

**2.2.3 Betty Kisakye – Nursery School**

Betty received a set of 12 chairs and a table for her nursery school as her first WCFJC in-kind loan.



*”Baby class” using the chairs and table acquired as an in-kind WCFJC Loan*



### The business activity

Betty Kisakye runs a nursery school. Prior to joining WCFJC in 2015, Betty could not afford chairs for her nursery school. Betty has received two in-kind loans worth US\$ 214 from WCFJC. Both loans were in the form of chairs and tables for the pupils. Before Betty joined WCFJC she had 23 school chairs. Today, she has 142 chairs including 36 chairs and 3 tables from WCFJC as in-kind loans. The chairs have improved the image of the school attracting more parents and pupils. From 52 pupils and 2 teachers, the nursery school now has a total of 173 pupils and 5 teachers. The increased revenue from additional pupils has enabled Betty to purchase additional furniture and hire additional staff. Betty has also secured an operating licence from the Ministry of Education and Sports due to the improved image of the school. Following the WCFJC training in record keeping, Betty now keeps proper records for her nursery school and saves monthly.

### The change

Prior to joining WCFJC	After joining WCFJC
23 chairs and no tables in the school	142 chairs and 3 tables
52 pupils and 2 teachers in the school	173 pupils and 5 teachers

### 2.2.4 Mary Namwase - Tailor



*Mary in her business – plenty of fabrics in stock after joining WCFJC*



### **The business activity**

Mary Namwase is a seamstress. Prior to joining WCFJC in 2015, Mary did not know how to keep proper records and her business was always short of cash. Following the WCFJC training in record keeping, Mary started keeping business records. She has received a total of three in-kind loans worth US\$ 334 from WCFJC. Her first two loans were in the form of brightly colored fabrics for dress-making, buttons and thread. Her third in-kind loan was an electric sewing machine.

### **The change**

Mary invested her increased profits in the purchase of three additional machines. She has also started offering tailoring classes to school dropouts in the community for a fee. So far, she has trained 15 girls. Mary has since started other income-generating projects including liquid soap making, charcoal retailing and the mobile money business. Following the WCFJC training on group dynamics, Mary organized the women in her community into a group that started a catering business and a savings circle. Members make weekly contributions of US\$ 8. Mary's visibly growing business caused her community to elect her to the position of General Secretary, Women's Council in her area (sub-county). Mary has multiplied her annual earnings by a factor of 14 and saves regularly.

### **Mary's earnings before and after joining WCFJC**

	Prior to joining WCFJC		After the WCFJC In-kind loan	
	Monthly	Annual	Monthly	Annual
Sales	\$28	\$333	\$416	\$4,992
Savings	N/A	N/A	\$32	\$384



### 2.2.5 Fina Namukaya – Tailor



*Fina with her new electric sewing machine acquired as an in-kind loan from WCFJC*

#### **The business activity**

Prior to joining WCFJC in 2015, Fina Namukaya had little capital and was struggling to pay off high interest rate loans to more than one bank. Fina has received a total of five in-kind loans worth US\$ 620 from WCFJC. Two loans were in the form of sewing machines, one manual and one electric. The other three loans were in the form of fabrics.

#### **The change**

Fina's annual earnings have increased by US\$ 1,000. She no longer borrows from banks. She is absolutely debt-free and able to save on a monthly basis. Fina was able to buy a plot of land next to her business location. She is now planning to expand her business premises.

#### **Fina Namukaya's earnings before and after joining WCFJC**

	Prior to joining WCFJC		After the WCFJC In-kind loan	
	Monthly	Annual	Monthly	Annual
Sales	\$28	\$333	\$111	\$1,336



### 3.0 WOMEN IN BUSINESS TRAINING

WCFJC regularly holds WiB workshops and coaching sessions to discuss progress and train participants in the skills they require in order to run their businesses profitably. The areas covered in 2017/2018 included:

Date	Training area
February 2017	Group dynamics and leadership
March 2017	Follow up coaching group dynamics and leadership
June 2017	Savings and operations of credit groups
August 2017	Follow up coaching on savings and operations
September 2017	Follow up coaching on savings and operations
October 2017	Group and individual investments
December 2017	Follow up coaching on investments
February 2018	Group formation and review of group dynamics
March and April 2018	Follow up coaching on group formation
May 2018	Market development for services and products
June and July 2018	Follow up coaching on market development for services and products
August 2018	Product characteristics and marketing
September and October 2018	Follow up coaching on product characteristic and marketing

Quarterly workshops were held, followed by coaching sessions to ensure implementation of what was introduced to the participants during the quarterly training. Below are the details of some of the trainings and follow-up coaching.

#### 3.1 Group dynamics and leadership

The main objective of the workshop was to train and equip WiB participants with basic knowledge and skills in group dynamics and leadership.

The WCFJC Business Coach (Mrs. Harriet Nsubuga) covered the following topics:

- a) Group formation
- b) What is a group?



- c) Importance of a group
- d) Advantages of a group
- e) Disadvantages of a group
- f) Understanding group dynamics and cohesion

Role plays were used to bring out different leadership styles. The leadership styles included: dictatorial, democratic and laissez-faire leadership styles.



*Harriet training participants on group dynamics*



*Role play on group cohesion*

### **3.2 Follow up coaching on group formation**

The objective of the session was to review stages of group formation and emphasize the importance of successful group formation.

The coaching session began with a review of what was covered during the 1<sup>st</sup> quarter workshop. In an interactive session, participants discussed the stages in group formation and the expectations at each stage. The group also discussed challenges faced in groups and how to overcome them.

#### **The group formation stages were identified as:**

- 1) Forming - It starts by individuals coming together to form a group.
- 2) Storming - At this stage disagreements start to arise and group leaders try their best to bring members together.
- 3) Norming - Members agree to a common goal and move together for the success of the group
- 4) Performing - Members work together, resolve challenges and are guided by set group policies.



*Some of WiB participants after a coaching session*

### **3.3 Saving and Credit groups**

The main objective of the workshop was to train and equip WiB participants with basic knowledge and skills in savings and operations of credit groups. The workshop was facilitated by Mrs. Harriet Nsubuga.

#### **Topics covered included:**

1. Introduction to saving
2. What is saving?
3. Advantages of saving money
4. Disadvantages of saving
5. Savings and Credit groups
6. Types of saving and credit groups
7. Advantages/Benefits of Savings and Credit groups
8. Disadvantages / Challenges of Savings and Credit groups
9. Methods of preventing fraud in Savings and Credit groups





*Harriet training participants on saving and credit groups*



*Role play on group saving*

### **3.4 Marketing and market development**

The objective of the session was to equip participants with skills to know the customer and meet their expectations in terms of quality of products and services.



### **The five pillars (5Ps) of marketing**

Planning for a product to be marketed is very important and is embedded in the five pillars, sometimes referred to as the marketing mix (each of them is dependent on the other and requires planning). The five pillars are:

1. **Product /Service** – what to sell (clothes, drugs, beauty products, plaiting hair in salon, liquid soap, eggs and chicken, catering services, herbal tea, cakes, teaching children);
2. **Place** (where to sell – home, class, streets, church or market);
3. **Price** (how much to sell);
4. **Promotion** (how to draw customers' attention or create interest in the product); and
5. **People** – (the buyers and sellers).



*Business Coach (Harriet) taking participants through the five pillars of marketing*



*WCFJC Business Coach (Harriet) explaining the five pillars of marketing by using role play*

#### **4.0 WCFJC AND JINJA DISTRICT LOCAL GOVERNMENT**

WCFJC maintains a good and healthy working relationship with the Jinja District local government by including local leaders in the planning and implementation of WCFJC activities. WCFJC is registered in the six (6) sub-counties where it operates namely: Butagaya, Budondo, Bugembe, Walukuba, Mafubira and Mpumudde Sub-counties. The government monitors WCFJC activities through the local sub-county offices which monitor all charitable organization activities on the government's behalf.



*Bugembe Sub-county NGO board members & Community Development Officer visit WCFJC office*



*Stephen, Bugembe Sub-county Internal Security Officer monitoring WCFJC activities*

## **5.0 WiB PARTICIPANT PROFILES**

A participant profiling exercise was conducted in order to document WiB Program achievements. The profiles will be updated regularly to keep track of the progress of all WCFJC participants. Some of the information collected included: bio data, main source of income, other sources of income, monthly income band, savings, business and personal expenses, among others.



*WCFJC APM collecting profile information from one of the WiB Participants, Sarah*

## **6.0 WCFJC JINJA OFFICE GETS A NEW LOOK**

The WCFJC Jinja office located at Plot 48, Main Street in Jinja was repainted. This will be done regularly for a clean and presentable office displaying a professional image.



*WCFJC Jinja Office after re-painting*



### 7.0 WCFJC HOSTS INTERNATIONAL GUESTS

During the year, WCFJC hosted guests from Spain, Egypt and USA. WCFJC participants were inspired by the visits and grateful for the encouragement from the guests.

#### 7.1 Ignacio (Harvard MC/MPA 2014) and Guadalupe from Spain

WCFJC hosted Ignacio and Guadalupe from Spain on 15<sup>th</sup> August 2017. The guests visited five (5) WiB participants. The guests appreciated the work of WCFJC in empowering women economically and were amazed at the skills the women had acquired over time through training and coaching. Guadalupe supported the business of one of the WiB participants by buying a dress made by Rebecca Matege.



*Ignacio & Guadalupe visit WiB participants*



*Ignacio & Guadalupe visit Regina's banana plantation*

## **7.2 Maria Rica and Samir Abbas from Egypt**

Maria Rica (Deputy Head of Representation, European Investment Bank) and Samir Abbas (Owner/ Operator Real Egypt Tailor-made Tour Programs) visited WCFJC on 26<sup>th</sup> February 2018. The guests visited four WiB participants and greatly appreciated the work of WCFJC. They donated UGX20,000 (US\$ 5.5) to each of the WiB participants they visited. Samir also donated UGX 350,000 (US\$ 97) specifically for a sewing machine that will be purchased and given out as an in-kind loan to an incoming WCFJC WiB participant.



*Maria (right) and Samir (left) at Sarah's WCFJC-supported water tank*



*Maria and Samir visiting Seamstress Fina (right), a WiB participant*

### **7.3 Susan Warshauer and Julia Pettingill, from the USA**

On 28<sup>th</sup> September 2018, WCFJC hosted two guests from the African Food and Peace Foundation, Boston, USA - Susan Warshauer, Board Chair and Julia Pettingill, Executive Director. They visited four WiB participants and were grateful to WCFJC for the work done in empowering women. During their visit, they also discussed the profiles of 10 of the WiB participants.





*Susan and Julia visiting Hasifa*



*Sarah explaining her 10 year vision*



### **8.0 LESSONS LEARNED FROM THE WiB PROGRAM**

The following observations have been made during the course of implementing the WiB Program.

#### **8.1 Undocumented Impact of WCFJC on families and communities**

From our observations, there is an indirect impact on the families and communities at large although it is difficult to measure and does not get talked about. For example women pay school fees for their children using the money from their small businesses. There is improved feeding in the homes and better healthcare, among others. Our participants use the income from their WCFJC funded businesses to invest in other businesses that they do not declare. For example Mary a WCFJC beneficiary operating a tailoring business invests her income in constructing rentals in a different community which she never talks about or documents. Generally, there is a lot more done than is talked about. WCFJC has embarked on documenting any improvements in participants' ways of living as a means of better understanding the impact of the support rendered.

#### **8.2 Attitude Change**

WCFJC uses business training (an entrepreneurial approach), coaching and in-kind loans to advance the social and economic development of women. Yet, most of the people we encounter prefer receiving hand-outs to any other development model. WCFJC has faced challenges in its implementation of the WiB Program because most women want free items on top of payment of allowances to attend trainings. For example, when WCFJC stopped giving transport refund for trainees, the attendance number dropped from an average of 40 to 25 participants per training. It has since been challenging to mobilize participants for training because they do not receive any allowances. Since several development programs offer free handouts, WCFJC finds it difficult to change the attitudes of current and potential WiB participants. A lot of sensitization is required needed to change the mind-set of people and get them to appreciate that it is better to be taught how to fish than to be given fish for the day.

#### **8.3 Change of behaviour after accessing the loan**

Beneficiaries display their best behaviour before acquiring the loan; they are friendly and active. However, after they receive the loan, some become dishonest and unreliable during



loan recovery. It is important for WCFJC to anticipate this change and refrain from providing large in-kind loans that it will be difficult to recover from participants.

### **8.4 Poor economic environment**

Due to the poor economic environment caused by high levels of poverty in the communities, WiB participants (most of who are single mothers), use the income from their businesses to meet endless household needs. A woman is responsible for providing all necessities in the home, ranging from basic needs like food, clothing, school fees and medical care for children and elderly relatives. This has led to withdrawal of the little capital from their businesses to meet family requirements, resulting in delayed loan repayment. This can be minimized by equipping WiB participants to begin new revenue streams and by learning from other development partners who have successfully addressed this issue.

### **8.5 Low levels of education**

Due to their low levels of education, women tend to feel inferior and are hesitant to participate in development projects, thinking they do not have capacity to get involved. Many of them cannot read and write; they therefore have no motivation to attend trainings. When working with a group of women that fall into this category, trainings should focus on experiential, participative and practical approaches with little to no reading requirements.

### **8.6 Conflicts**

There are conflicts resulting from cultural differences, land conflicts, religious differences, property wrangles, jealousy, competition amongst themselves and others that hinder women from working in groups. Conflicts slow down economic development by making it hard for organizations to bring women together to work on projects collaboratively. These conflicts are difficult to resolve since women are hesitant to open up and share personal information. Critical monitoring is needed to identify these challenges before project implementation. Talking to individuals about their concerns is necessary to avoid cover-ups in the groups. Transparency allows for the identification of challenges and the development of solutions that in turn, resolve underlying conflicts and thus contribute to program sustainability.

Lastly, for ease of implementation, there is a need for continued support from existing structures in the communities (e.g. local government structures) as well as continuous multi-stakeholder involvement for project ownership and sustainability. All stakeholders should be involved right from the planning level, through implementation, monitoring and evaluation.



## Women's Center for Job Creation

This will also align organizational objectives with the government objectives, minimize the risk of conflicts resulting from the pursuit of different objectives and create good relationships within the program community, at all levels.