



Women's Center for Job Creation



ANNUAL REPORT

July 2013 – June 2014



Women's Center for Job Creation

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FOREWORD

WCFJC is grateful for the continued support of our funders, partners, volunteers and Board of Directors. Without you, we would not be able to transform the lives of Uganda's women rural micro-entrepreneurs in the manner that we do.



Dorothy M. Tuma, Founder WCFJC

In 2013/2014 alongside our continued engagement in agricultural projects, WCFJC adopted new approaches to its work as well as an increased interest in new initiatives that we believe will enhance our effectiveness. Key among our new developments however, was the hire of a new member of staff. Isabella Ainomugisha a recent graduate of Mbarara University comes to us with a Bachelor of Business Administration degree. She joins Charity Nduhura who first came to WCFJC as an intern in 2010. Our expanding staff signals our continued commitment to the women of Jinja District.

To elaborate on WCFJC changes we took an increased interest in Water Sanitation and Hygiene owing to the tremendous amount of time that rural women spend in search of clean water. Additionally, we revised our mission, expanded our approach to our work and decided to roll out the WCFJC model to other sub-counties of Jinja District, Uganda.

WCFJC's revised mission focuses our attention on the support of women rural micro-entrepreneurs. Additionally, as a result of our learnings in Butagaya Sub-county, Uganda over the last several years, we will be expanding the WCFJC offering to include access to water and support for food security in addition to micro-enterprise support for WCFJC beneficiaries.

Our research shows that when water and food security distractors are eliminated, then women micro-entrepreneurs have more time and resources to spend on their micro-enterprises. We anticipate that with this more holistic - or as one of my professors puts it "the mayoral" -



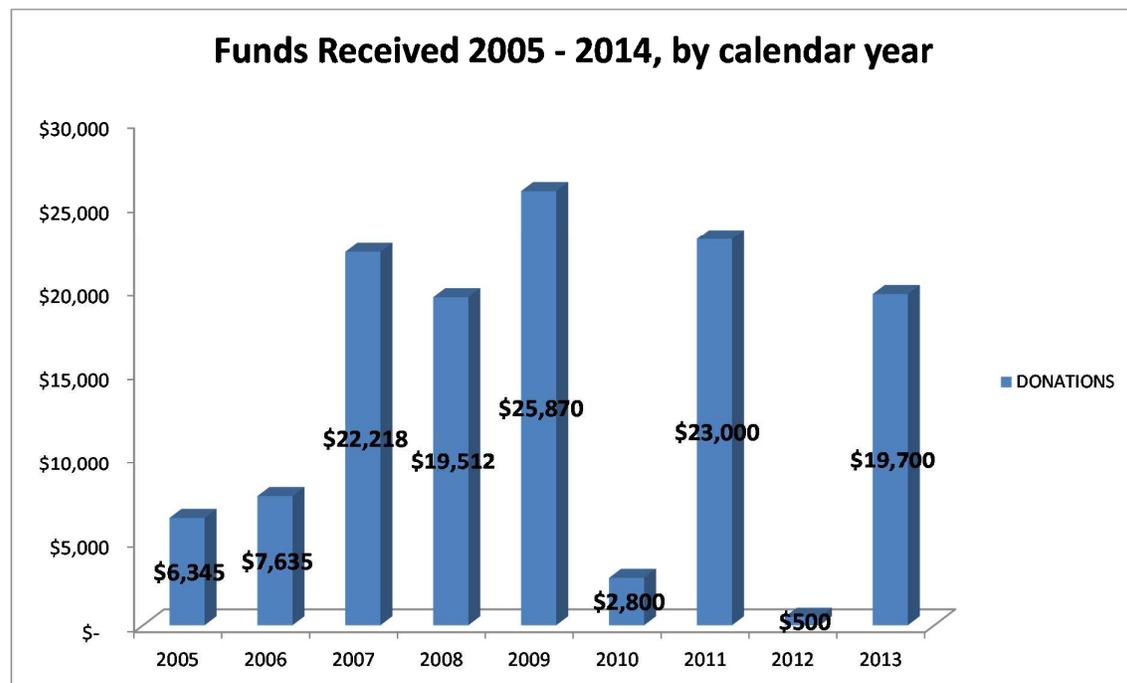
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approach” to our work, WCFJC will see even stronger results from its beneficiaries in the years ahead. Finally, in 2014/2015, WCFJC will work with women community groups in two new areas namely Budondo and Mafubira Sub-counties of Jinja District.

We are excited about extending our reach and look forward to assessing the impact of our new focus on “positive messaging” as well as testing our recently finalized new monitoring and performance evaluation tools.

Commendations are due to the WCFJC staff and volunteers for achieving all our accomplishments to date on a shoe string budget. As is clear from the graph below, WCFJC has much to do in order to break through the \$30,000 funding ceiling. We trust that with the new partnerships currently under negotiation this will become a reality.

As of June 2014, WCFJC had received US\$4,000 in funding. We do expect to receive additional funds in the second half of 2014.





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Below, pictures of our capable staff, contractors and volunteers in action. They join me in thanking you for your support.



Isabella (left) and Charity (right), our field officers



Helen (Administrative Support) helping with tank construction



Ibrahim (Vet) deworming goats



Daniel (Animal Specialist) spraying goats

With deep gratitude,

**Dorothy M. Tuma
Founder, WCFJC**



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1.0 MISSION

Towards the end of 2013, the Women's Center for Job Creation (WCFJC) changed its mission from **“To increase economic empowerment and improve the standard of living among low-income women in Africa”** to **“Train and equip economically disadvantaged women micro-entrepreneurs in rural East Africa to grow their enterprises profitably.”** The new and more focused mission more clearly defines what WCFJC does, how and for whom. It will also keep all WCFJC stakeholders on track.

2.0 HOW WE WORK

At WCFJC we believe that:

- If a woman earns more, then her family is assured of a higher standard of living because women spend increased earnings on family welfare first.
- If women are able to effectively meet their domestic needs for food and water, then they will devote more time and effort to their income-generating enterprises.

In light of the above, we work through the infrastructure of existing community groups to transform women's struggling income generating projects into profit creating entities and ultimately into sources of job creation in their respective communities. Beginning in 2014, WCFJC will do this by first removing the “distractors” that we have found typically keep women micro-entrepreneurs away from their micro-enterprises. These are:

- Limited access to clean water. The daily ferrying of water from source to home typically accounts for up to four hours a day of WCFJC beneficiary time.
- Food insecurity. When a woman has to divide her energy between ensuring her family has enough to eat and running a micro-enterprise, the micro-enterprise suffers neglect.

Once the distractors have been addressed through the provision of access to clean water and food security, WCFJC then provides micro-enterprise support by providing beneficiaries with



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access to value adding resources (i.e. the inputs women need to advance their income-generating projects), access to markets and relevant micro-enterprise management

Historically, within each community project that WCFJC has supported, the appropriate mix of three WCFJC services is provided namely – access to value-adding resources (inputs or equipment), access to markets and access to integrated, beneficiary appropriate training.

1. Access to value-adding resources

WCFJC purchases appropriate value-adding resources that the beneficiaries would not have been able to afford on their own and distributes them to beneficiaries. Each beneficiary signs a contract with WCFJC in which the beneficiary commits to repay WCFJC for the inputs provided. Once the distributed inputs earn returns, beneficiaries repay WCFJC in affordable installments. Total payments to WCFJC by beneficiaries for value-adding resources will not at any time exceed the amount WCFJC paid to acquire the value adding resources.

This gives beneficiaries a stake of ownership and also contributes towards the sustainability of WCFJC programs. WCFJC is able to use the repaid funds to extend similar services to new beneficiaries. Examples of inputs to date include pesticides and improved seeds for farming, dairy she-goats, beauty salon supplies or recycled paper for jewelry making. Examples of equipment include bicycles, farming implements, pesticide sprayers and jewelry making tools.

2. Access to domestic and export markets:

Domestic markets are local retail distribution outlets (e.g. supermarkets), hotels and institutions of learning. Export markets are yet to be developed but will initially include markets in the neighboring East African countries, especially for the jewelry items.

3. Access to integrated beneficiary-appropriate training:

Working with local experts and leveraging Board of Director skills as much as possible WCFJC provides beneficiaries with relevant project related training. Examples in the past have included: effective and efficient crop management and farming practices, training in animal husbandry, the harvesting and use of organic manure, jewelry production from recycled paper, hair plaiting and treatment, basic book keeping and business management,



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managing bank relationships, constructing water tanks to harvest rain water and construction of Ventilated Pit Latrines (VIPs). Beneficiaries further participate in exchange visits to other communities.

3.0 RECENT ACHIEVEMENTS

3.1 Water Hygiene and Sanitation Program (WASH)

Poor sanitation and hygiene is a cross-cutting health concern in all rural Ugandan villages. Poor sanitation leads to diarrheal diseases, which are responsible for 17% of all deaths of children under five (WHO). In Jinja District, communities find their health is at risk due to limited sanitation facilities. This situation has caused a number of sanitation diseases like cholera, dysentery, worms, and many other diarrheal diseases.

In the rural communities of Jinja District girls and women devote anywhere up to four hours a day fetching water. This greatly limits the amount of time they have available for activities. Girls in school end up getting to class late and women with micro-enterprises have limited time to devote to their micro-enterprises. Additionally, the health of girls and women is at risk owing to the long distances they must walk in search of clean water. Some have to walk about to three kilometers each way.

In trying to address these challenges, this year WCFJC completed two phases of a three phase WASH program by constructing two 15,000 liter rain water harvesting tanks and four VIP Latrines in two schools. Since the start of its WASH program in 2011, WCFJC WASH beneficiaries have included:

- 796 direct beneficiaries (including school students and women) and 1,079 indirect beneficiaries with improved access to water and/or sanitation.
- Of the above 796 beneficiaries, 150 have been trained in water testing, WASH education and Participatory Integrated Community Development (PICD).
- At least 244 school students have access to Ventilated Pit Latrines (VIP) constructed by WCFJC.



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Our efforts resulted in recognition from the area Member of Parliament as well as the Resident District Commissioner who have both indicated a strong interest in partnering with WCFJC program implementation in the future.



Namagera students carrying bricks for tank construction at the secondary school



15,000 liter tank constructed at Namagera Secondary School



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Nawampanda pupils carrying bricks for the construction of a VIP latrine at the primary school



WCFJC Women and school pupils constructing a VIP latrine at Nawampanda Primary School



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Two VIP latrines for girls and boys constructed at Namagera Secondary School



Two VIP latrines for boys and girls constructed at Nawampanda Primary School



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3.2 Food Security and Income Generation Program

WCFJC found out that beneficiaries do not feed their livestock and poultry or attend to their micro-enterprises if they do not have enough to eat themselves. They will also not fetch water for their livestock and poultry if the exercise uses up too much energy, which they do not have owing to their poor feeding. Beneficiaries also find it hard to envision a better life in the future and so end up giving up on the projects, in spite of the fact that they initiated the projects themselves.

Given the above, WCFJC realized:

- The need to establish food security before any income generating project can succeed.
- An appreciation of the need to create income generating projects that yield quick returns and “daily income,” before investing in projects with longer lead times.

Going forward, WCFJC will take both the above observations under consideration in project design.

Through the WCFJC Food Security and Income Generation Program, a number of families have benefited in different program phases as follows:

- Phase I – 11
- Phase II – 40
- Phase III – 8

Despite unpredicted climate changes that have greatly affected food production, beneficiaries state that they have enough food for their families and can support children in school with income got from the sales. On average, for an investment of US\$50 in a beneficiary, WCFJC can expect a three to four-fold return for the beneficiary, over a period of three to four months.



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Seed distributor training WCFJC beneficiaries before they receive farming inputs



Buyinza one of the beneficiaries in his bean garden



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Garden belonging to one of the WCFJC Food Security and Income Generation Program beneficiaries



Maize almost ready for harvest



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Harvested beans ready for sale

3.3 Salon Program

The two groups engaged in this activity are pursuing an idea that is quite entrepreneurial in its approach to income generation. Not only do their hair salons generate income but, they also fulfill a key emotional need in the community – boosting women's self-esteem and confidence. One salon is housed in the home of a group member while the other is in a trading center.

All salon revenues are ploughed back into the business and used primarily for the purchase of salon supplies for example shampoos, rollers etc.

In 2013 WCFJC organized a hair-dressing workshop. Its objective was to teach different hair dressing techniques that would allow participants to compete favorably in the market.

Participants were trained in braiding styles like twist, corn roads, and pencil; weave as well as chemical hair treatments. WCFJC provided salon inputs totaling to \$270 to the salons on



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loan, to improve their services. As of printing of this report, the two salons have paid back the in-kind loans advanced to them for salon inputs.



Salon members during the workshop



Chairperson of the group in Salon A, Annet Sooka



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Salons receiving inputs from WCFJC



Salon B - a customer's hair being plaited



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3.4 Breeding Center and Dairy Goats Program

The Breeding Center Project has played a big role in modeling and demonstrating best practices in dairy goat zero-grazing. The current WCFJC dairy goat herd at its breeding center is broken down as follows:

Table: 1 Old and New Born Goats in the Breeding Center

Category	Old goats		New Born (2013 – 2014)	
She goats	Hope Good Grace	03	Happy Peace Patience	03
He goats	King Persistence	02	Brave Love Gold Victor Frank	05
Total (number)		5		8

The she-goats yield an average of **four** liters of milk each a day.

3.5 New Employee Hire

Following interviews held on 3rd May 2013, WCFJC hired a second graduate employee. Isabella Ainomugisha has a Bachelor's degree in Business Administration. An additional member of staff signals WCFJC commitment to expansion and growth.

3.6 Marketing Activities

WCFJC Website Redesign (www.wcfjc.org): In 2013, WCFJC redesigned its website. The website is a dynamic one and is an improvement on the old static version. As before, donors can make donations on the website and can also follow WCFJC on twitter.

WCFJC T – shirts: To improve visibility of the organization's activities, WCFJC printed t-shirts that will be distributed to active beneficiaries.



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3.7 First Financial Audit

In 2013, WCFJC hired auditors to conduct the organization's first-ever external audit. This demonstrates our commitment to good governance even with limited funding.

4.0 SUCCESS STORIES



Director, Namagera Mixed Secondary School, Paul Bikina

I am a director of Namagera Secondary School. The school has four hundred twenty students. It is a day and boarding school. The school benefitted from WCFJC in 2012. WCFJC has constructed a water tank and two VIP latrines in my school. Before we got the water tank, I would hire labor to get water for the school. Because I offer lunch to students who can afford to pay for it, we always need water to prepare the meals and do the cleaning in the school. When I could not afford to hire people to fetch the water, I would ask the female students to fetch it.



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We had a challenge of getting water from dirty wells and they were far from the school. This was so costly because students would get illnesses from that water and at times, it is the school to meet such bills. Besides illnesses, we would experience delays in preparing the meals since we were getting the water from far. At times, rude men out there would harass female students, so it always put our female students at a risk. We even lost students to other schools because their parents would not allow them to fetch water for the school not forgetting poor academic performance because we would waste time in fetching water and other students would miss classes because they never wanted to fetch water.



Female students, Namagera Mixed Secondary School. In front of one of the newly constructed pit latrines.

WCFJC also constructed VIP latrines for our school. The population of my school requires a ten-stance latrine but we only had eight stance. Thanks to WCFJC, we met the government requirement of ten-stance. We had planned to build more latrines because the students were sharing with teachers. It being a mixed school we always stood a risk of students misbehaving since they would share latrines.



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Since we joined WCFJC, our life as Namagera School has change because the money that we would spend on water was put on other important issues like meals for the students and equipping our laboratory. There is also enough time for both students and teacher. The conditions in the school have improved because we have more latrines and water at our disposal.

Rebecca Namabiro



I am married and I have six children, all of them are schooling. I joined WCFJC in 2005. I participate in Agriculture. Ever since I joined WCFJC, it has been so helpful. Without it, I would not have managed on my own. WCFJC gave me a female goat that has produced two kids. I milk the goat every day and it gives me two liters a day.

WCFJC also gives me seeds every planting season to plant. This has really helped me to keep moving because I sell the crops and get money. This money has helped to pay school fees for my children. I have been a farmer all my life, though it was always very hard to get what to



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plant. Therefore, I would do farming on other people's garden to get what to feed my family on.

I have had challenges as a woman because my husband has been sick for three years. It has been me taking care of the family ranging from fees, food and even my husband's hospital bills.

WCFJC has helped me overcome the challenges. I have generated money from the sale of milk because I get at least Uganda shillings 58,000 (US\$24) a month, and I am always assured of getting meals every day. I also get an extra income from the sale of what I plant. Life has changed because I am able to feed my family, pay fees and even second hand clothing. I used to move up and down looking for food and money. Now all this is history all because WCFJC has helped me in all ways. Thanks WCFJC.

Sooka Annet

I am married, and my husband is a pastor, we have eight children. I joined WCFJC in 2011. Before I joined WCFJC, I was a farmer and I am still a farmer. I am a chairperson of a group. As a group, we have a salon. WCFJC first trained us how to work on people's hair. After they provided us with the saloon items which we use on our customers' hair. WCFJC also trained us on how to make liquid detergent. This is what I use at my home and I sell it to get an extra income

I have greatly benefited from WCFJC because they have taught us how to do other businesses besides hairdressing. They have always encouraged us as women to do other small income generating businesses. From their encouragements and support, I was able to start up a second hand clothes business and I buy and sell bananas.

I had challenges as a wife and a mother of eight. I used to depend on agriculture, which would not bring in enough income. School fees and other basic needs for my children were the biggest problems I had. I would take the harvested produce to their schools in form of fees; this would leave us with little food for the family.



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WCFJC has assisted me because I can now afford the families basic needs especially school fees with the money I get from the saloon, selling of soap and other small businesses that I do. Life is better because I used to depend on my husband for everything but now I do not have to beg for anything because I always have money from my businesses .We always have enough food because I no longer use the food to pay school fees. I am feeling strong as a woman. Thank you to WCFJC.

5.0 CHALLENGES AND PROPOSED SOLUTIONS

Climate change

Unforeseen climate change - in 2013 we saw unexpected heavy rains with hailstone which destroyed crops in the field. The solution is not yet known since it is unpredictable and farmers have no control. Farmers are trying to plant trees which is a long term solution.



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Limited budget

WCFJC operates on a small budget and employees face logistical difficulties in supervising and monitoring projects in the field. To date, field transport is by motorcycle taxis which are risky and become even more so during the rainy seasons. Proposed solution is buying a small van that can be used for transport.

6.0 THE YEAR AHEAD

WCFJC will continue its current programs in Butagaya Sub-county in their present format but for the first time since its inception will also be rolling out into neighboring sub-counties.

6.1 Existing Programs – Butagaya Sub-county

Completion of WASH Project

WCFJC in partnership with Global Women's Water Initiative (GWWI) will implement the last phase of its current WASH project in late 2014. This will involve training and the construction of Bio sand filters and use of water testing to promote clean water treatments.

Agriculture Initiative (Phase IV)

WCFJC will continue implementing its food security program. The next phase is expected to begin in August 2014. It will include beneficiaries from new groups in Budondo Sub-county.

New herd in the Dairy Goat Breeding Center

WCFJC plans to change the six year old dairy goat herd in the Breeding Center. WCFJC will also undertake a major breeding center repair exercise late in 2014.

6.2 New Programs in Neighboring Sub-counties

Incorporating nine years of experience in Butagaya Sub-county and in line with WCFJC's revised mission, WCFJC will take a new approach to working with its beneficiaries. We expect this new approach to yield even better results than we have seen in the past, for a larger number of beneficiaries.



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Going forward, community groups of women micro entrepreneurs with on-going micro enterprises will be identified for a 24 month engagement with WCFJC that includes the following:

- Months 1 – 6: The host community will receive support for improving access to clean water. Costs will be shared, with the communities contributing labor and locally available materials. Women beneficiaries will also receive in-kind loans (improved seeds and other farming inputs) to improve their food security.
- Months 7 – 24: Women beneficiaries who will have improved access to clean water as well as food security will receive relevant micro-enterprise training, in-kind loans of enterprise inputs and access to markets.
- Beyond 24 months: High performing WCFJC “graduates” will be invited to mentor incoming WCFJC beneficiaries and will also repay their in-kind, interest-free loans to WCFJC.

In 2014 WCFJC will extend its reach to Budondo and Mafubira Sub-counties of Jinja District. This will allow WCFJC to empower a minimum of another 200 women and improve not only their livelihoods, but the lives of their families as well.

6.3 Performance Measuring Tools

WCFJC has designed a series of new performance measurement tools to enhance its tracking of performance and facilitate replication as well as the sharing of documented best practices with interested development practitioners.

6.4 Developing New Partnerships

WCFJC is currently in discussion with local government representatives as well as like-minded development organizations in Jinja District and other parts of the world, regarding potential partnering opportunities.