



Women's Center for Job Creation



ANNUAL REPORT

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FOREWORD

Every year we at WCFJC are 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 and peri-urban micro-entrepreneurs in the manner that we do.

We spent the first half of 2014 winding up programmes that did not fit with our new focus on individual rural and peri-urban women micro entrepreneurs.



Dorothy M. Tuma, Founder WCFJC

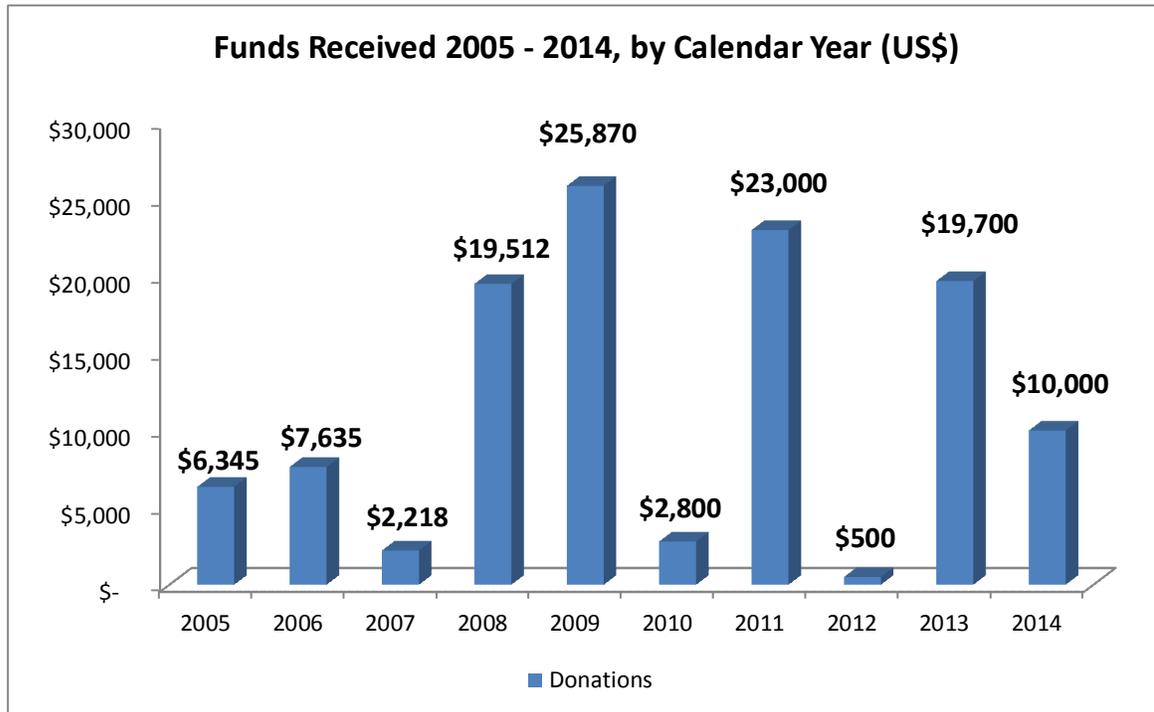
In the second half of 2014 we launched our new strategy with our Women in Business (WiB) Programme. We also engaged with women in two additional sub-counties in Jinja District, namely Mafubira and Budondo.

WiB Programme performance thus far has been incredibly encouraging! Although the pilot rolled out with just 15 women, to date, after four borrowing phases, there have been no loan defaulters at all. Indeed, every woman borrower has paid off her in-kind loan well ahead of her repayment schedule. By June 2016, we expect to have a borrower base of 60 women each of who will participate in the WiB programme for a total of 24 months. Our projections show that after 24 months in the WIB programme (receiving in-kind loans as well as business training and mentoring), a woman borrower would have tripled her enterprise earnings.

Fundraising continues to be a challenge. In the last quarter of 2015 however, WCFJC will engage a Communications professional whose primary goals will be to raise WCFJC visibility and prepare funding proposals. Below is a graph showing WCFJC funding since 2005. In 2014, WCFJC received a total of US\$10,000.



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Going forward, WCFJC will focus on developing its WiB programme and scaling it up. WCFJC will also seek to identify and develop new streams of revenue and funds as well as new partners.

As is the case every year, commendations are due to the WCFJC board, staff and volunteers for achieving all our accomplishments to date on a shoe string budget. We are grateful that in Uganda a little goes a very long way.

With deep gratitude,

Dorothy M. Tuma
Founder, WCFJC



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1.0 WCFJC Overview

The Women's Center for Job Creation 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, to date WCFJC has changed the lives of just under 3,000 women and their families in Uganda through the provision of in-kind loans for farming and entrepreneurial projects as well as training and access to markets.

Between 2004 and 2014, WCFJC worked primarily with rural subsistence farmers interested in farming as a business. In the fourth quarter of 2014, WCFJC updated its strategy to focus on rural and peri-urban women micro-entrepreneurs.

WCFJC Mission

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

WCFJC Vision

We envision economically vibrant East African rural and peri-urban communities hosting thriving, job-creating women-run micro-enterprises.

The Problem

- 29 percent of rural married women are in a polygamous union¹ and find themselves solely responsible for providing for their children and families.
- Women start micro-enterprises to supplement subsistence farming earnings in order to provide for their families but lack: a) business knowledge and skills b) financial resources c) sufficient time and d) the confidence to express their needs and / or insist that their rights are respected.

¹Uganda Bureau of Statistics. Uganda 2006 Demographic and Health Survey – Key Findings.



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The New 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.

The Strategy

- Identify existing rural and peri-urban women micro-entrepreneurs who currently belong to a group organized for business purposes. Support each micro-entrepreneur for 24 months. This is a change from the previous WCFJC strategy in which community groups were eligible to receive WCFJC support.
- Triple sales of each participating micro enterprise by providing relevant training, inputs and access to markets over a period of 24 months.
- Create business roles for the children in the home, with a view to altering gender stereotypes. Engage graduating micro-entrepreneurs as field “evangelists” and mentors.



2.0 Implemented Programmes / Achievements (2009-2014)

Below is a summary of the WCFJC programmes implemented from 2009 – 2014. In the fourth quarter of 2014, WCFJC launched its new strategy focused on individual micro-entrepreneurs in rural and peri-urban communities.

No.	Programme Implemented	#Direct Beneficiaries	#Indirect Beneficiaries
1.	Women in Business	15	75
2.	Food Security and Farming as a Business	51	295
3.	Water Sanitation & Hygiene	683	N/A
4.	Dairy Goat Farming	150	400
5.	Beauty Parlour / Salon	30	150
6.	Paper Jewelry Initiative	30	150
	TOTAL	959	995

2.1 Women in Business Programme

This programme is singled out for mention because it is the only current WCFJC programme, in line with WCFJC's new strategy. Launched in the fourth quarter of 2014, the Women in Business (WiB) programme has benefitted 15 direct beneficiaries in different sectors. As of June 2015, the direct beneficiaries had borrowed and repaid the equivalent of US\$ 2,000 in in-kind loans. The loans were disbursed in four different phases during which WCFJC registered 100 percent early payback and 100 percent repayment. In other words, there were no defaulters.

The target number of borrowers for July 2016 is 60.

In 2014 / 2015, borrowers received:



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- Access to value adding resources² (in the form of in-kind loans)
- Access to markets
- Business skills training and coaching
- Advocacy training



3.0 Stories of Achievement

3.1 Women in Business

Zauja Kaudah

After giving birth to four girls, Zauja found herself without a home. In her own words, her husband “kicked her out” because she had not borne any male children. Zauja moved back to

² Value-adding resources vary by business. Examples include saucepans for catering businesses, building materials for water vendor, retail stock for retailers, day-old chicks for poultry farmers, etcetera.



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her parents' home and started making the local version of doughnuts (mandazi). Zauja now runs a retail shop. With support from WCFJC under the WiB programme, in less than six months, Zauja saved enough to complete the stalled construction of a two-unit rental building. The provision of stock for her retail business made it possible for her to save enough to both keep her business running and complete her construction project.



Zauja's rental units

Florence Kitabye

Florence Kitabye's business mills jackfruit and avocado seeds into a nutritious powder. Before joining WCFJC, Florence sold each packet of milled flour for UGX 1,000 (US\$ 0.30) and earned UGX 5,000 (US\$ 1.50) a week. Florence's religion forbids her from borrowing money so she came to WCFJC in search of business skills and mentoring.

WCFJC linked Florence to a mentor in her field who encouraged her to improve her product packaging. In addition to being mentored, Florence attends the WCFJC WiB meetings where



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she and other borrowers receive training on a different aspect of business management each month.

Florence now sells her milled flour in plastic jars that boast a new label with a bar code and expiration date. Each plastic jar fetches UGX 8,000 (US\$ 2.45). Weekly earnings are up from UGX 5,000 (US\$1.50) to UGX 80,000 (US\$ 24.50). The Office of the President of Uganda recently selected Florence's "Health Powder" as an item to be featured on the Uganda stand at a trade show in Italy.



Florence with her Health Powder

3.2 Food Security and Farming as a Business

This programme was launched in 2012 when WCFJC realized that unless beneficiaries had food security they would not focus on any kind of income generating activities. Beneficiaries received farm inputs – for both subsistence and cash crops – as in-kind loans. All



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beneficiaries committed to repay WCFJC once they harvested their crops. Owing to a high borrower default rate however, this programme was terminated in 2014.

Regina Mulondo

In her own words Regina Mulondo says before the WCFJC intervention "I was a local woman without any daily income. My children were constantly chased away from school after the death of my husband. I had no projects in the home. My whole family of nine depended on a very small banana plantation of about 40 plants and a potato garden." Food was grown strictly for home consumption. The family lived in a two bedroom house and the children fell sick frequently. No one knew Regina beyond her village community. WCFJC was the first NGO she had ever worked with.

Regina participated in a number of WCFJC projects including Phase I of the WCFJC Farming for Business Programme, launched in March 2012. Regina received an in-kind loan comprised of 150 banana suckers as well as water melon seeds. The total value of the in-kind loan was US\$ 250.

Within eight months of planting the banana suckers, she began harvesting bunches of bananas from her banana plantation.

Since 2013, Regina saves US\$150 a month from her banana sale earnings. Regina is comfortably able to feed her family and meet their basic needs. Regina was the only WCFJC beneficiary who paid off her in-kind agricultural loan in full and on time.



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Charity (WCFJC staff) and Regina in her banana plantation

In 2015, Regina's life is dramatically different from her life before WCFJC. Regina:



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- Is the proud owner of a 400 plant banana plantation. This is up from the 150 suckers she received from WCFJC.
- Currently rears 700 layers, up from the 2006 WCFJC group poultry project of 200 birds that she participated in.
- Constructed a 1,000 bird poultry house.
- Uses her home as a learning center where members of the community come to learn about poultry rearing, zero grazing and farming on a large scale.
- Received a 10,000 liter rain water harvesting tank to supply rain water for her projects from WCFJC.
- Has put all her children through school, including three university graduates.

3.3 Water Sanitation and Hygiene

The beneficiaries contributed labour and locally available raw materials for the construction of rain water harvesting tanks, pit latrines (out-houses) and water filters. WCFJC contributed materials such as cement, iron sheets, sand, iron bars, skilled labour among others. These were materials that either could not be obtained in the local communities or that the communities could not afford on their own.

Beneficiaries received:

- 4 tanks (15,000 litres)
- 4 pit latrines in 2 schools (Nawampanda Primary School and Namagera Secondary School)
- 8 Bio-Sand Filters (BSF) in the above mentioned schools
- 4 BSF in WCFJC communities (Butagaya Sub-county)

The above interventions resulted in:

- Clean drinking water for the children and people in the target communities (683 students and school staff).
- Lower number of water borne diseases.



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- An end to the practice of schools sending female students to the local well to fetch water for the above schools.



Charity (WCFJC staff) painting a bio-sand filter



Charity and Isabella (WCFJC staff) show a school teacher how a bio-sand filter works



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3.4 The Dairy Goat Breeding Centre

The centre which was closed in 2015 provided training on how to rear dairy goats. It also provided exotic kid goats to WCFJC beneficiaries in the community.

3.5 Hair Salon

From 2006 – 2014 WCFJC provided in-kind loans and purchased salon inputs like relaxers and shampoo for participating community groups. This programme was also terminated in 2014 owing to poor repayment rates by the community groups involved in this project. Individual salon owners / operators are eligible to participate in the new WCFJC WiB programme.

3.6 Paper Bead Jewelry

Women received training, support in the purchase of materials and were connected to markets. Participating community groups also received 2 paper cutter machines from WCFJC. The programme was terminated in 2014 with the launch of WCFJC's new strategy.

3.7 WCFJC Office

WCFJC moved into its first office in Jinja on 1st December 2014. The office is located at #48 Main Street, Jinja, Uganda. This is a big achievement for WCFJC. With an office, WCFJC is better able to connect with the community, potential beneficiaries and other stakeholders like Government Sub-county Officers and other Non-Governmental Organizations. It is also used as a meeting venue for WCFJC beneficiaries. The office therefore eliminates the cost of hiring venues for the monthly WiB meetings and trainings.



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The WCFJC office in Jinja, Uganda



4.0 Challenges faced and Solutions

4.1 Poor Agricultural In-kind Loan Repayment Rates

69 percent of the Food Security and Farming as a Business Programme beneficiaries defaulted on their in-kind loans. This coupled with “competition” from NGOs that offer free seeds and farm inputs caused WCFJC to terminate its agricultural programmes. WCFJC’s new strategy that focuses on individual micro-entrepreneurs in rural and peri-urban communities in Uganda is showing early signs of success.

4.2 Sale of WCFJC Breeding Center Goats

For several months now, the WCFJC Breeding Center has not performed as expected. The Breeding Center was launched with two objectives in mind: 1) To provide a source of goats to be distributed to WCFJC beneficiaries and 2) To provide a source of income for WCFJC activities. Income was to be obtained from the sale of goats to members of the community who were not WCFJC beneficiaries and the sale of goat’s milk. Unfortunately, these objectives were not met. The goats did not multiply as expected. Additionally, the lactating goats did not produce a sufficient volume of milk to sell. Likely explanations for the poor performance include the strong possibility that the animal records were falsified at the time of sale to WCFJC. Thus the animal pedigree was misrepresented.

In 2015, a decision was therefore taken to close the breeding centre which opened in 2009.

5.0 2015 / 2016 Focus

Going forward, WCFJC will focus on developing its WiB programme and scaling it up. WCFJC will also seek to identify and develop new streams of revenue and funds as well as new partners.