



AFRICAN WOMEN'S
DEVELOPMENT FUND



BASELINE REPORT FOR "MAPPING WOMEN'S INFORMAL ECONOMIES: A PARTICIPATORY APPROACH TO DOCUMENTING AND ENHANCING WOMEN'S ECONOMIC GROWTH"

AWDF-PROJECT



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LIST OF ACRONYMS

AWDF	African Women's Development Fund
GBV	Gender Based Violence
STI	Sexually Transmitted Infections
VSLA	Village Savings and Loan Association

CHAPTER ONE: BACKGROUND

Introduction

Gender Tech Initiative in Partnership with the Africa Women's Development fund (AWDF) is implementing a project seeking to empower girls and women in rural areas with skills for economic empowerment. The project focus on: increasing visibility and recognition of women's informal economic activities; enhancing economic opportunities and capacity-building for women; and improving policy and decision-making for women engaged in informal economic activities. The project is expected to increase awareness and recognition of women's informal economic contributions through:

- Conducting surveys and interviews with women/sex workers engaged in informal economic activities to identify the types of work they do and the resources they use.
- Hosting community meetings or focus groups to share the findings of the survey and discuss the economic contributions of women in the community.
- Organizing public events or exhibitions to showcase the products and services of women engaged in informal economic activities.

The baseline exercise therefore is expected to map out women organizations and women operating in the informal sector; assess the current status, strengths, weaknesses, opportunities, and threats related to the women-focused initiatives; provide recommendations based on the findings to enhance the effectiveness of women organizations and future interventions; and map out participants for the training to be conducted.

Data Collection Approach and Tools

A mixed method approach was applied in the baseline data collection. Secondary data were obtained through desk review of relevant project documents. Primary data were collected from the women engaged in different informal economic activities through individual interviews. Fifty two percent of women were sampled for baseline out of the 60 identified from Gulu City. The sample sized was determined using Krejcie & Morgan (1970) approach. The sampled women were therefore identified from the field using snow bowl approach. Interviews were conducted using a survey questionnaire developed with the help of Gender Tech Initiative project contact persons. The primary data were collected by a team of research assistants with a minimum qualification of a diploma in the relevant field, previous experience in field data collection, and knowledge of the local language. Research assistants were introduced to the survey tools prior to data collection to facilitate their understanding and rectify any ambiguities. Quality control was ensured through sharing and review of notes and data captured by the research assistants.

Data Analysis

Questionnaire data were analyzed using appropriate descriptive statistics. The findings are therefore presented as Figure and Tables as appropriate following the format specified in the ToR.

CHAPTER TWO: PRESENTATION OF THE FINDINGS

Demographic Characteristics of the Baseline Review Respondents

All the respondents interviewed were female engaged in different informal economic activities. Majority of the women (42%) attained education up to primary level only (Figure 1). Sixty four percent of the respondents were youths aged between 18 – 35 years, meanwhile 34% were adults aged between 36 – 59 years, and only 2% were elders aged 60 years and above. Most of the women (58%) were married, in relation to the equal proportion (18%) of them who were single, and divorced respectively (Figure 1).

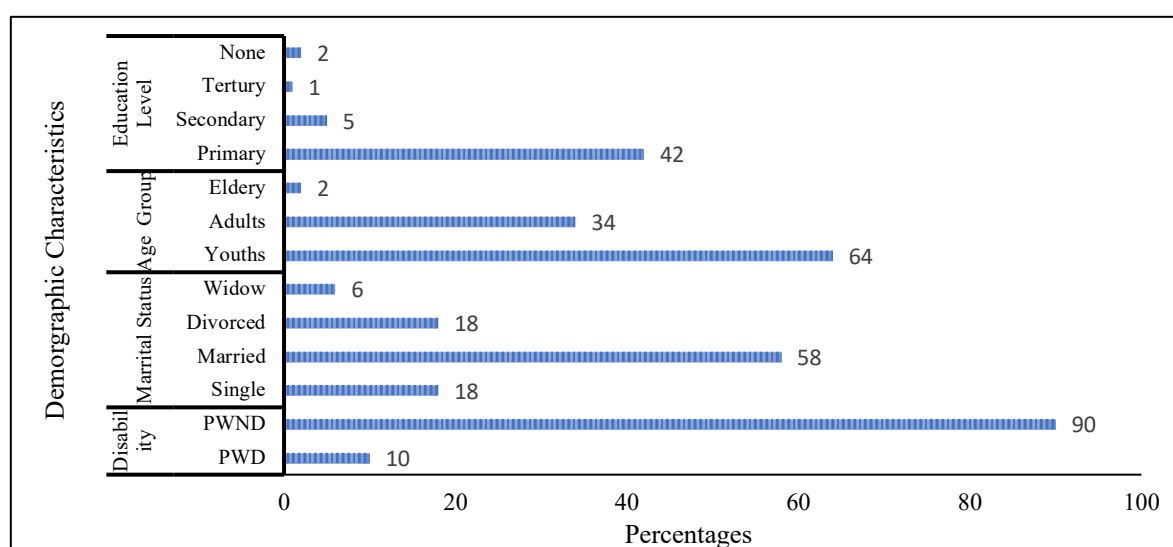


Figure 1 Demographic characteristics of respondents involved in the baseline

Mapping of Participants

The participants include women engaged in the informal income generating activities sampled from different locations in Gulu City. Majority (46%) were from Bar-Dege, followed by Unyama (22%). Others were sampled from Gulu Main Market, Layibi, Pece, Koro, Aywee, Loyo-Boo and Pece Vanguard respectively (Figure 2).

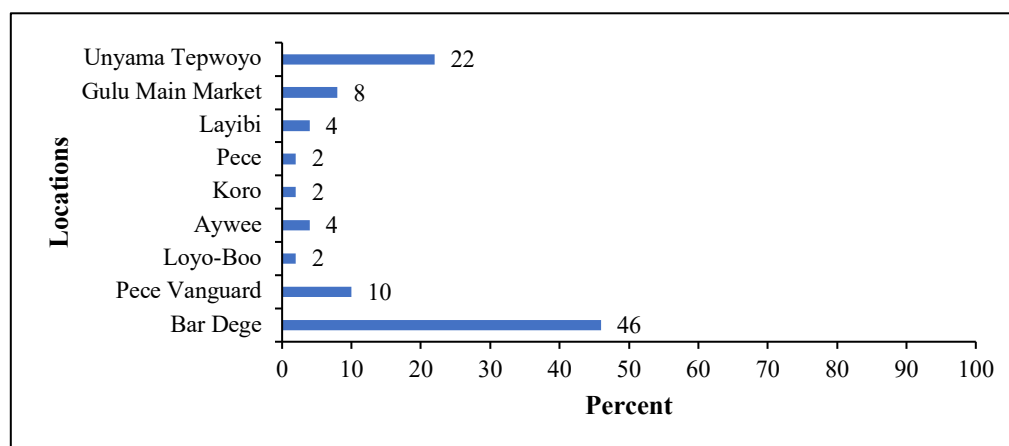


Figure 2 Location of participants in the baseline exercise

The list of participants in the baseline are presented in Table 1 below.

Table 1 List of women who participated in the baseline and their locations in Gulu City

<i>S/N</i>	<i>Name</i>	<i>Location</i>	<i>S/N</i>	<i>Name</i>	<i>Location</i>
1	Akello Sunday	Gulu Main Market	26	Patricia Cathy	Unyama Tepwoyo
2	Atyeno Stella	Gulu Main Market	27	Anena Docus	Unyama Tepwoyo
3	Lakot Sylvia	Gulu Main Market	28	Alaba Stella	Unyama Tepwoyo
4	Oroma Lucy	Gulu Main Market	29	Amono Beatrice	Unyama Tepwoyo
5	Atimango Sara	Bar Dege	30	Akech Hellen	Unyama Tepwoyo
6	Ajok Florence	Bar Dege	31	Arach Jackline	Bar Dege
7	Adong Lucy	Bar Dege	32	Alyec Jackline	Bar Dege
8	Ayoo Betty	Bar Dege	33	Adokorach Winnifred	Bar Dege
9	Aciro Jannet	Bar Dege	34	Abalo Joyce	Bar Dege
10	Auma Evelyn	Bar Dege	35	Oyat Joyce	Bar Dege
11	Aol Margaret	Bar Dege	36	Akello Stella	Bar Dege
12	Alanyo Stella	Bar Dege	37	Alobo Jennifer	Bar Dege
13	Ayoo Evelyn	Bar Dege	38	Akot Florence	Bar Dege
14	Oyella Rose	Bar Dege	39	Amono Agnes	Pece Vanguard
15	Adokorach Betty	Bar Dege	40	Lamaro Nancy	Pece Vanguard
16	Alanyo Lucy	Bar Dege	41	Layet Jennifer U.	Pece Vanguard
17	Faidah Margeret	Bar Dege	42	Akello Fiona	Pece Vanguard
18	Latabo Evelyn F.	Bar Dege	43	Lanyero Christine	Pece Vanguard
19	Pollyne Lukwiya	Bar Dege	44	Akello Brenda	Loyo-Boo
20	Auma Mercy	Unyama Tepwoyo	45	Alok Patricia	Aywee
21	Ajok Irene	Unyama Tepwoyo	46	Agenorwot Desire	Aywee
22	Akello Sunday	Unyama Tepwoyo	47	Ajalo Fadia	Koro
23	Lacaa Gloria	Unyama Tepwoyo	48	Anena Judith	Pece
24	Lakaraber Prisca	Unyama Tepwoyo	49	Abalo Linda	Layibi
25	Auma Sharon	Unyama Tepwoyo	50	Anena Faith	Layibi

Informal Economic Activities

Majority of women interviewed (94%) were actively engaged in an income generating activity of their respective preference (Figure 3). Only six percent were not actively involved at the time of interview. Making pottery (33%), small scale business (24%) and saloon business (18%) were the most cited income generating activities where the participants were engaged (Table 2). Other income generating activities cited include: stone quarrying, craftwork, vegetable production, and tailoring.

When asked whether the income generated from their informal economic activities can sustainably cover the well-being of their family, 51% of the women stated that they were unable to fully cover the family basic needs (Figure 4). Accordingly, 86% of the respondents were unable to cover utility bills, 70% were unable to cover family health care costs, 68% were

unable to pay for their children school fees, and 66% were unable to meet their accommodation needs (Table 3). Likewise, 50% of the women interviewed were unable to re-invest their earning back into the business.

Most of the respondents (67%) particularly those in production sell their goods in the nearby markets close to their respective residences (Table 4). Nineteen percent of them were able to get a place in Gulu City main market for selling their goods. Others were selling through hawking, street vending, and transporting across to other nearby districts.

Competition among other dealers (38%), running costs (20%) and produce prices (18%) were considered the key determinant of business profitability (Table 5). Other factors considered influential in determining profit also includes: transportation costs, involvement or avoidance of middlemen, good customer care which attract more customer and increase sale volume, and diversification of goods as security for losses from an item.

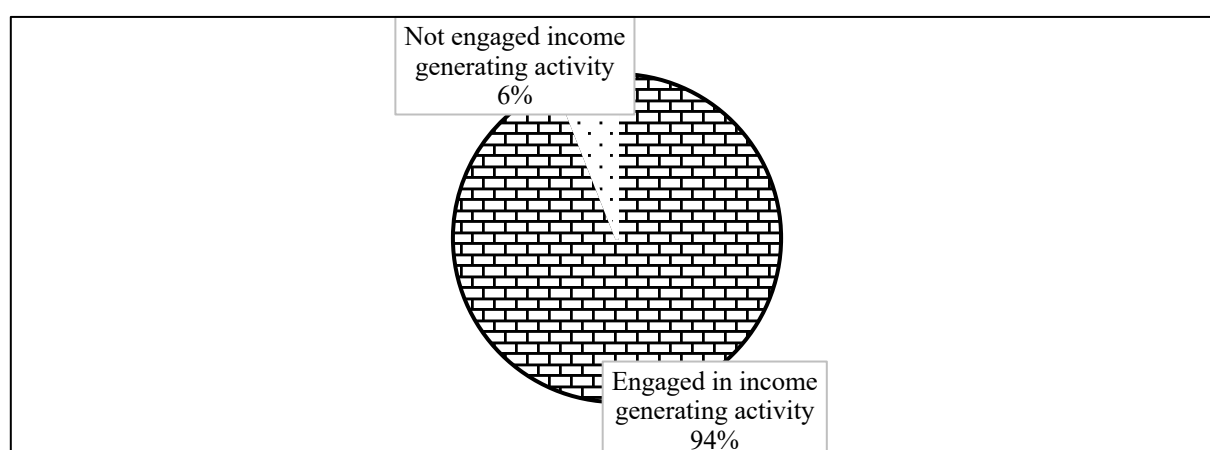


Figure 3 Percentage of women engaged in income generating activities in Gulu City

Table 2 Informal economic activities where women in Gulu City were involved

<i>Activities</i>	<i>Percent</i>	<i>Frequency</i>
Saloon Business	18	12
Quarry	3	2
Pottery	33	22
Craft	8	5
Farming (Vegetables Production)	9	6
Tailoring	5	3
Small Scale Business	24	16

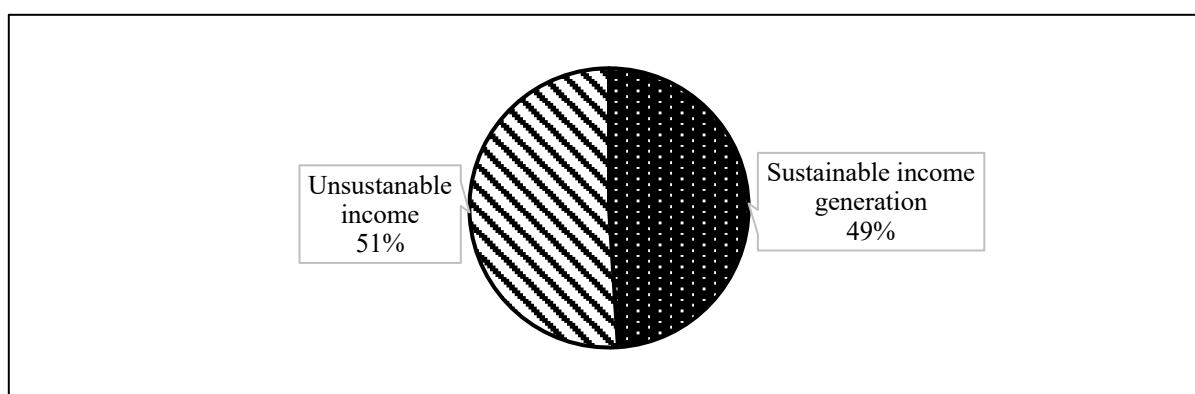


Figure 4 Percentage of women whose income from informal economic activities were either sustainable or unsustainable

Table 3 Affordability of basic needs based on income from the informal economic activities among the respondents in Gulu City

<i>Basic Needs</i>	<i>Affords</i>	<i>Can't Afford</i>
Accommodation Needs	34	66
Re - Investment	50	50
School Fees	32	68
Family Health Care	30	70
Utilities	14	86

Table 4 Markets where women engaged in the informal economic activity sale their products

<i>Markets</i>	<i>Frequency</i>	<i>Percent</i>
Gulu Main Market	9	19
Local Market Near Home	32	67
Across Other District	1	2
Hawking	2	4
Street Vending	4	8

Table 5 Factors influencing the profitability of the informal economic activity where the women interviewed were involved

<i>Profitability Factors</i>	<i>Frequency</i>	<i>Percent</i>
Product Price	12	18
Running Cost	13	20
Transport Cost	6	9
Involvement of Middlemen	3	5
Diversifying	3	5
Customer Care	3	5
Competition	25	38

Access to Credit and Financial Resources

Majority of participants were members of village savings and loan associations (VSLA) within their areas (Figure 5). VSLA memberships provide their members with the opportunity to save money. Likewise, VSLA members can easily access credit to finance their business or other basic needs.

However, most of the participants (63%) who were VSLA members could only save between 5,000/= and 20,000/= Uganda shillings per month (Table 6). Only a few (7%) were able to save 100,000/= and above. On the other side, majority of the VSLA members (38%) borrows more than 100,000/= Uganda shillings per month (Table 7). The trend in saving and borrowing therefore leaves a credit deficit in most of the VSLA group. In addition, 90% of the respondents could not access other financial institution for credits (Figure 6).

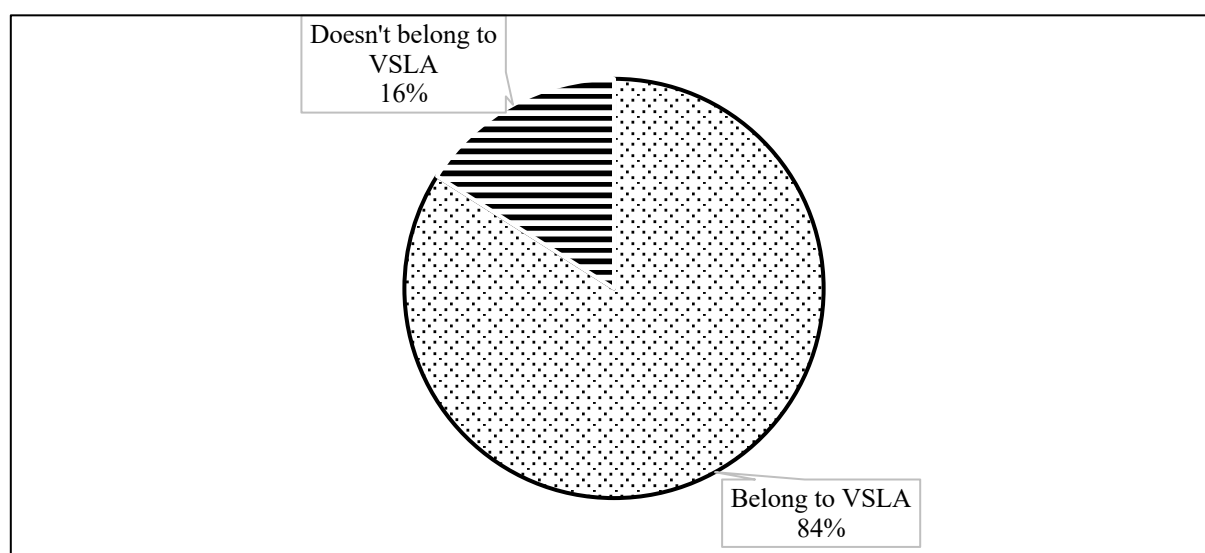


Figure 5 Participants' membership to VSLA

Table 6 Monthly saving for those who are VSLA members

<i>Savings</i>	<i>Frequency</i>	<i>Percent</i>
5,000 - 20,000	26	63
21,000 - 40,000	5	12
41,000 - 60,000	4	10
61,000 - 80,000	1	2
81,000 - 100,000	2	5
100,001 and above	3	7

Table 7 Monthly borrowing for those who were VSLA members

<i>Borrowing</i>	<i>Frequency</i>	<i>Percent</i>
5,000 - 20,000	4	11
21,000 - 40,000	4	11
41,000 - 60,000	6	16
61,000 - 80,000	1	3
81,000 - 100,000	8	22
100,001 and above	14	38

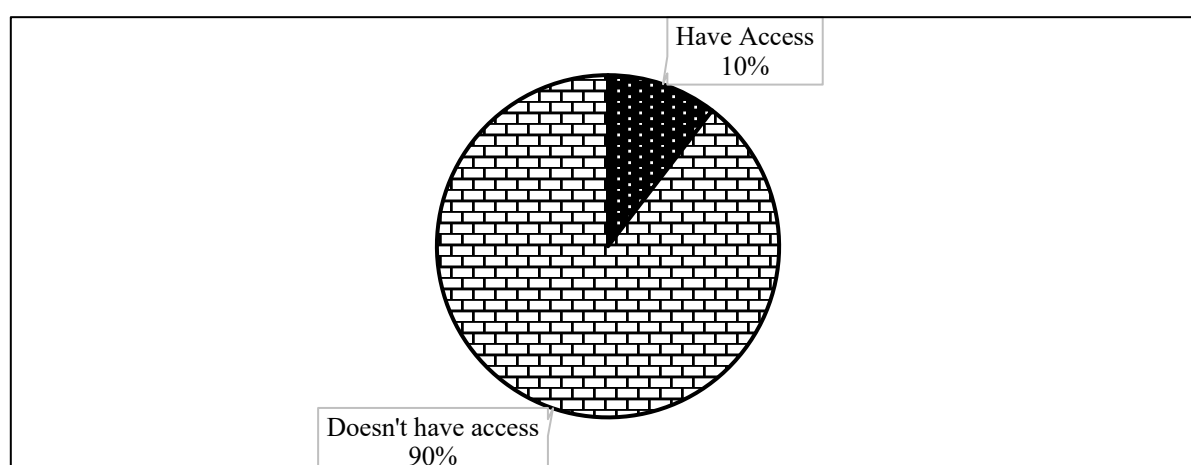


Figure 6 Participants' access to other financial institution

Gender Based Violence (GBV)

Sixty percent of the participant testified that they have ever experienced GBV either from their work places or from their respective home for those that were married (Figure 7). Physical Violence (hitting, slapping, beating) (39%) was the leading form of GBV experienced by the victims, followed by Emotional Violence (Psychological abuse) (34%) and economic violence (denial of resources) (18%) (Table 8). Other form of GBV violence cited include: sexual violence (rape, sexual assault, sexual harassments); and harmful traditional practices (forced marriages, female genital mutilation) respectively.

The most common consequence of GBV cited among the victims was psychosocial effects (e.g. depression, anxiety, post-traumatic stress, suicide, death); followed by mental health (Table 9). Other consequences cited include: sexually transmitted infections (STI), limited access to networks and markets; and limited decision-making power.

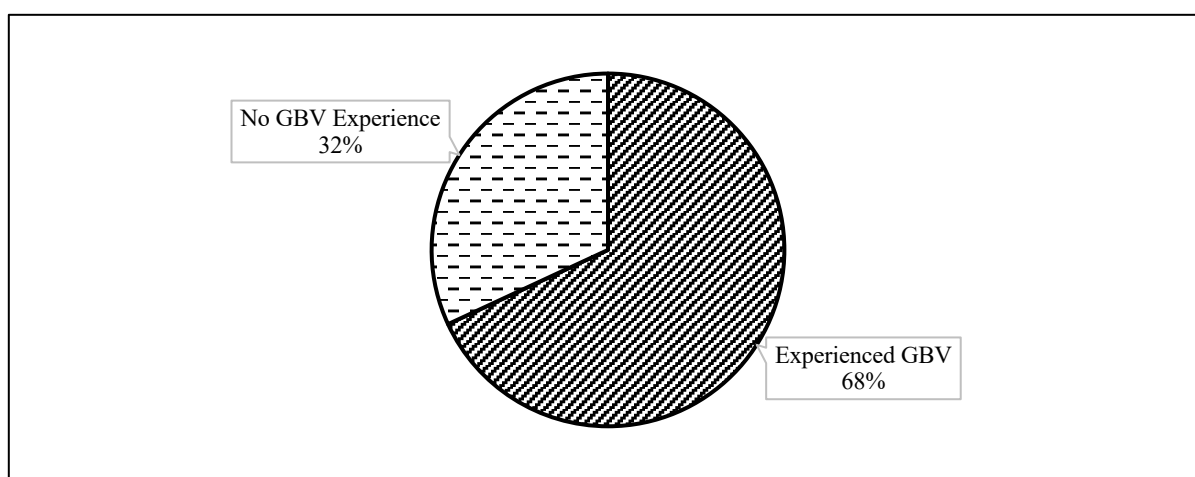


Figure 7 Percentage women who experienced GBV either at work or in their respective home

Table 8 Forms of GBV experienced by the participants in Gulu City

<i>GBV Cases</i>	<i>Frequency</i>	<i>Percent</i>
Physical Violence (hitting, slapping, beating)	24	39
Emotional Violence (Psychological abuse)	21	34
Sexual Violence (Rape, sexual assault, sexual harassments)	1	2
Economic Violence (Denial of resources)	11	18
Harmful Traditional Practices (Forced marriages, female genital mutilation)	5	8

Table 9 GBV consequences reported by the participants in Gulu City

<i>Consequences</i>	<i>Frequency</i>	<i>Percent</i>
Psychosocial Effects (e.g. depression, anxiety, post-traumatic stress, suicide, death)	30	43
Mental Health	13	19
Sexually transmitted infections	8	12
Limited access to networks and markets	9	13
Limited decision-making power	9	13

Access to Childcare Facilities/ Health Services

When asked whether the respondents can access childcare facilities/ health services, 60% stated that although facilities providing those services were near them, they can not afford the cost of their services. Lack of financial capacity therefore limits most participants from accessing basic childcare/ health services though it's an essential necessity for their family.

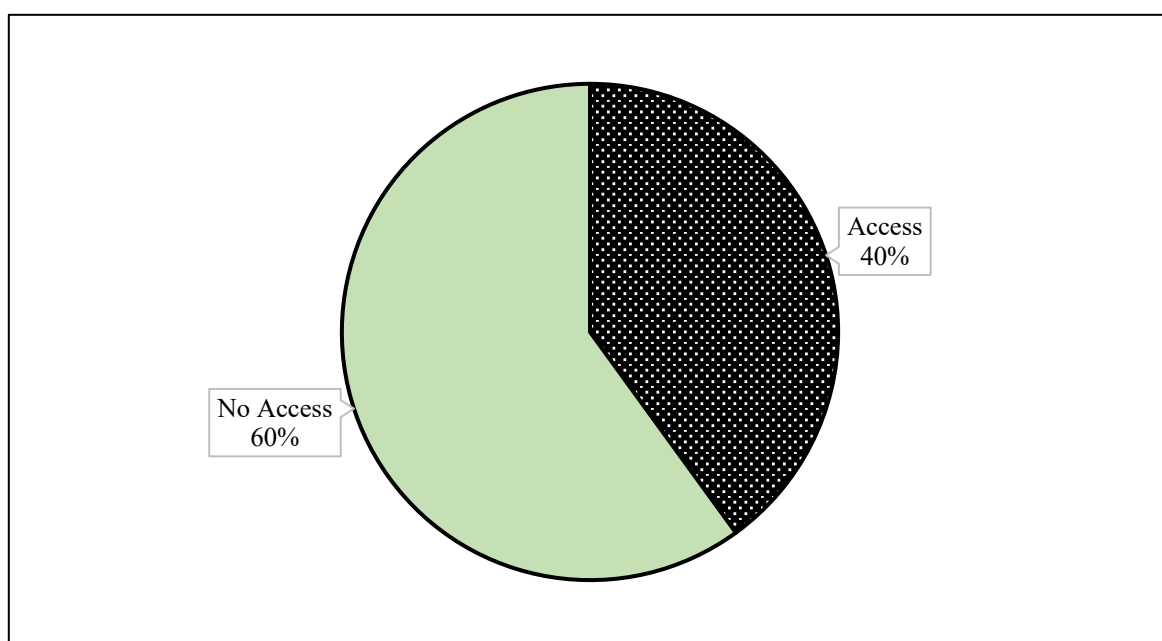


Figure 8 Participants accessibility to childcare facilities/ health services in Gulu City

CHAPTER THREE: CONCLUSIONS AND RECOMMENDATIONS

Conclusions (Strength, Weaknesses, Opportunities and Threats)

a) Strengths

Most of the women interviewed were actively engaged or making effort to participate in an income generating activities. Their involvement implies that they were willing to contribute to their family well-being and to the economic development of their community through informal economy.

In addition, majority of the women were members of the VSLA in their community where weekly or monthly savings were encouraged and promoted. VSLA memberships also provide access to credits to support business investments or cater for basic family needs.

Nearly all the women who participated in the baseline were knowledgeable of GBV and its consequences. None of them support the vise and were willing to look for measures to minimize the incidence of GBV in their community.

b) Weaknesses

Inability to raise a sustainable income from their informal economic activities that can fully cover for their family well-being and basic necessities.

Limited access to markets beyond their community. Hence low sales of goods and less profitability.

Poor saving culture, shown by majority saving credit deficits since majority save less and demand higher amount for borrowing.

c) Opportunities

Improve saving culture among VSLA members to increase credits availability for members as source of investment fund. Members may also explore other financial institutions offering credits to expand on their capacity to borrow for investment.

d) Threats

GBV and its consequences is the major threat among the participants. For instance, economic violence manifested by denial of resources limits performance of women in income generating activities and support to family well-being. Likewise, consequences such as limited decision-making power, limited access to networks and markets, mental health, STI and psychosocial effects are detrimental to women performance in the informal economy.

Recommendations

- Intervention should focus on capacity building to improve on women performance in the informal economic activities to generate sustainable income.
- Encourage partnerships with local businesses or markets to create new opportunities for women to sell their products or services.
- Link women to microfinance or other financing mechanism to expand women access to start up capital or grow their businesses
- Promote interventions to minimize or eliminate GBV and the effects of its consequences.

APPENDICES

Appendix I: AWDF - Project Baseline Survey Questionnaire

SOCIAL DEMOGRAPHIC INFORMATION

1. Name:		
2. Gender	Female	
	Male	
3. Education Level (Tick If Applicable)	Primary	
	Secondary	
	Tertiary	
	None	
4. Age (Tick If Applicable)	18 – 35 (Youths)	
	36 – 59 (Adults)	
	60 & Above (Elders)	
5. Location:		
6. Disability (Tick If Applicable)	Person with disability	
	Person without disability	
7. Marital Status (Tick If Applicable)	Married	
	Single	
	Widow/ Widower	
	Divorced/ Separated	
8. Household Size (# dependence)		

SOURCE OF LIVELIHOOD/ INFORMAL ECONOMIC ACTIVITIES

9. Do you have any activity you are engaged in to generate an income	YES		NO	
10. If “YES” in question 9 above, mention the income generating activities	Livestock			
	Vegetable production			
	Small scale business			
	Saloon			
	Others (specify)			
11. If “YES” in question 9 above, does the activities generate a sustainable income to cover the well – being of your family?	YES		NO	
12. If “YES” in question 9 above, is the income generated enough to save money the following (Tick If Applicable)	Buying new inputs (re-investment)			
	School fees			
	Family health care			
	Accommodation needs			
	Utilities (e.g. water, electricity etc.) if applicable			

13. If “YES” in question 9 above, which market do you sell the products (e.g. local, main market, across other districts (specify))	
14. What do you have to consider to make profit out of your activity, give an example (e.g. price of the product, investment costs, running costs, taxes, competition on the market....)? (Name at least 3 aspects)	
15. How much money do you make per day/week/month?	

ACCESS TO CREDIT AND FINANCIAL RESOURCES

16. Do you belong to any VSLA Group?	YES		NO	
17. If “YES” in question 16 above, on average, how much do you save per month (range)?				
18. If “YES” in question 16 above, how much do you borrow per month? (indicate the range)				
19. Do you have access to any other financial institution for credits?				

GENDER-BASED VIOLENCE

20. Have you ever experienced Gender – Based Violence either at work place or at home?	YES		NO	
21. If “YES” in question 20 above, what forms of gender-based violence did you experienced? (Tick if applicable)	Sexual violence (rape, sexual assault, sexual harassment)			
	Physical violence (hitting, slapping, beating)			
	Emotional violence (psychological abuse)			
	Economic violence (denial of resources)			
	Harmful traditional practices (forced marriages, female genital mutilation)			
	Others (Specify)			
22. What are the consequences of gender-based violence? (Tick if applicable)	Sexually transmitted infections			
	Mental health			
	Limited decision-making power			
	Psychosocial effects (e.g. depression, anxiety, post-traumatic stress, suicide, death)			

	limited access to networks and markets	
	Others (Specify)	

ACCESS TO CHILDCARE FACILITIES/ HEALTH SERVICES

23. Do you have affordable access to childcare or health services?	YES		NO	
24. If “NO” in question 23 above, is there any organization that provide support for the childcare or health? If so list them				

Appendix II: Sample Field Baseline Photos

