



# **WOMEN'S STRATEGIC DECISION-MAKING IN BANANA-PROCESSING**

**A CASE STUDY  
OF  
UGANDA BANANA PRODUCERS COOPERATIVE UNION LTD (UBPCU), WESTERN UGANDA**

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September 2022**



Women's strategic decision-making in banana-processing.

A case study of Uganda Banana Producers Cooperative Union  
Ltd' (UBPCU), Western Uganda

A research project submitted to Van Hall Lrenstein University of Applied Sciences in partial fulfilment of the requirements for the degree of Master in Management of Development, specialisation Social Inclusion, Gender and Youth

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September 2022

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## **Dedication**

I dedicate this research project to my Lovely wife Mrs Rachael N. Owoesigire, my handsome Sons Adriel and Adlai and my beautiful daughter Adela. You have made me who I am today, a proud Husband and Father!

## ABSTRACT

This research project about women's strategic decision-making in banana processing with a case study of the Uganda Banana Producers Cooperative Union (UBPCU) located in Mbarara Western Uganda. The study objective was to find out why female members of the cooperative have not taken strides to fully participate or invest in the different banana value chain banana-processing technologies despite having received business development training services technology transfer, financial literacy, and business management skills offered by EHCAI to members of the Uganda UBPCU. The researcher conducted semi-structured interviews with 22 female cooperative union members (married and single women) as the main respondents, 4 key informants and 2 FGDs.

Traditional social norms have greatly hindered women's involvement and also their desire to invest in a banana processing business. Women members of UBPCU are often denied the chance to attend the banana processing training by their husbands who believe that women's default role is to take care of the children and do domestic work. The young women's voices are also often silenced during cooperative activities due to the social norm that woman is not supposed to respond to their elders or men therefore most young women in the cooperative remain passive participants which affect their progress in starting processing business after receiving the training.

The study found out that the management of the cooperative is majorly dominated by the men who take up all the top positions of the union which makes women's concerns not fully addressed due to a lack of representation at the top management level.

The banana processing business requires unrestricted access to productive resources such as land, access to technology including knowledge, skills and equipment and a vibrant cooperative membership however women lack entitlement and land rights due to the stated cultural norms which limit their chances to fully attend training thereby not giving them a comparative advantage of deciding to start a business compared to men who own land. Due to the high illiteracy levels among women, they also lack the knowledge and skills to operate this processing equipment since also the manuals are never translated to the local languages.

The study revealed that the traditional cultural norms have in most cases taken precedence over formal policies and yet the constitution of Uganda states vice versa therefore regardless of governments laws and policies related to equal access and control of resources between men and women, most women have given up of fighting for their constitutional rights even when they are aware of such rights in fear of being rebuked by their communities and seen disobedient.

Therefore to enhance the cooperative union and EHCAI's efforts to strengthen, the researcher recommends the following pathways of transformative and systemic change for union women members' participation and investment in banana processing including the creation of a community of practice to continuously discuss gender issues, use of role models, strengthening the governance of primary cooperatives, translation of technical manuals and further research was recommended by the research to look into the formal and informal policy environment about women in banana processing.

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## **List of abbreviations**

UBPCU: Uganda Banana Producers Cooperative Union  
EHCAI: Excel Hort Consult Agribusiness Incubator Ltd  
VC: Value Chain  
NARO: National Agricultural Research Organisation  
MBADIFA: Mbarara District Farmers Association  
UNDP: United Nations Development Program  
FGDs: Focus Group Discussions  
PSFU: Private Sector Foundation of Uganda  
SSI: Semi-Structured Interviews  
KII: Key Informants Interviews  
NGO: Non-Governmental Organisation  
NDP: National Development Plan  
FAO: Food and Organisation of the United Nations

# CHAPTER ONE

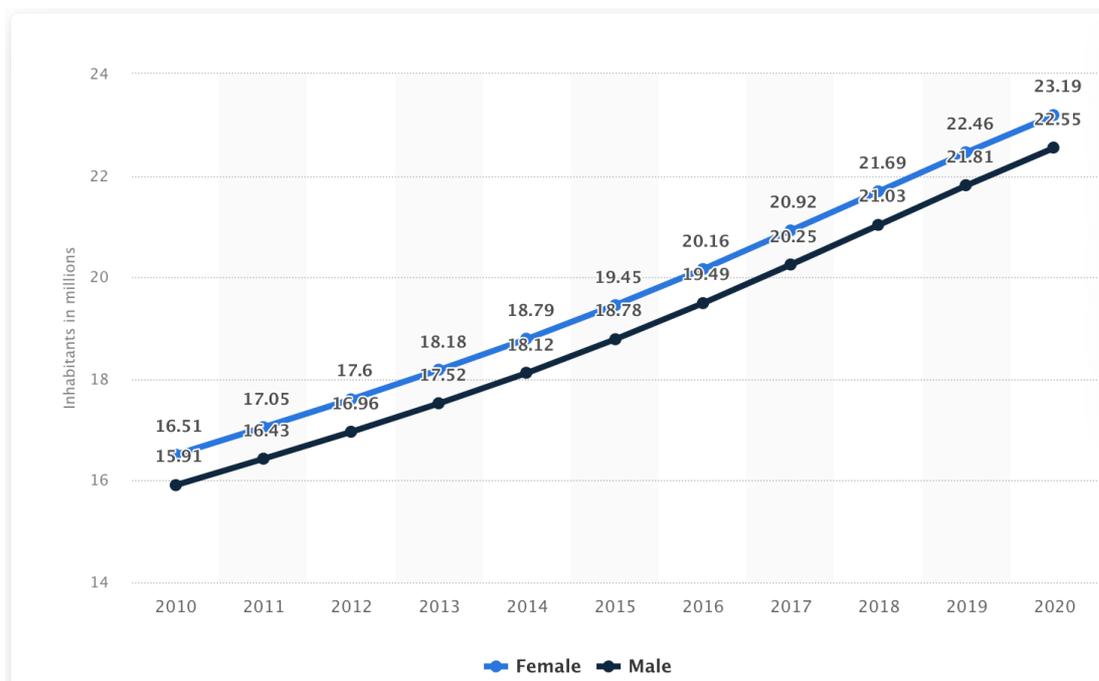
## 1.0 INTRODUCTION

This research project about women’s strategic decision-making in banana processing with a case study of the Uganda Banana Producers Cooperative Union (UBPCU) is produced as part of the requirements for the award of a Master in Management of Development, Specialisation in Social Inclusion, Gender, and Youth (SIGY) at Van Hall Larenstein University of Applied Sciences. The research study was commissioned by Excel Hort Consult Agribusiness Incubator Ltd (EHCAI) located in Mbarara Uganda and was conducted between July and September 2022.

### 1.1 Background

According to Statista (2022), Uganda's female population was estimated to be about 23.19 million in 2020, while the male population was estimated to be around 22.55 million. The total population trends from 2010 to 2020 by gender are indicated in the graph below;

Figure 1: Uganda: total population trends from 2010 to 2020 by gender



Source: Statista (2022)

The population trends above clearly indicate that the female population has always been higher than the male in Uganda and this presents an opportunity for increased economic growth if all women were able to make their own informed strategic decisions on how to participate and invest in businesses such as banana-processing.

Despite reducing gender inequalities in labour force participation and entrepreneurial ventures, Uganda continues to suffer gender imbalance in economic empowerment and economic results. Women earn less than males and improving women's incomes to match men's would improve national wealth by 11.8 per cent (USD 1,619 per capita), according to the World Bank's 18th edition of the Uganda Economic Update (UEU). The COVID-19 pandemic widened the inequality gap in paid work and business ownership, and the 2020 lockdown triggered a wave of work stoppages and business closures that disproportionately impacted women, while job losses and school closures resulted in a higher share of unpaid care work for women, who already bear disproportionate household responsibilities (World Bank, 2021).

According to the Uganda Gender Policy (2007), "livelihoods" refers to the means of subsistence. Sources of income, employment, vocation, and commerce are examples. Gender has a significant impact on better living conditions. Poverty, which manifests itself in insufficient access, control, and ownership of assets, resources, incomes, and power, is a key barrier to improved livelihoods. Given the gender relations and division of labour in each community, the manifestations have varied effects on men and women.

FAO (2007) examined Uganda's gender policies further, stating, it is based on the recognition that the pursuit of gender equality and women's empowerment is a duty shared by all areas of development. All players in the public and commercial sectors have a part to perform in the policy's implementation. Institutions must establish entry points and prospects for building partnerships to maximize synergy and impact in tackling gender disparity. Because gender is cross-cutting, different actors/sectors are responsible for funding gender mainstreaming programs relevant to their sector.

### **1.1.1 Banana value chain in Uganda**

In Uganda, the green cooking banana is a major source of food and nutrition security for smallholder farmers. The country's annual output is 8.9 million metric tons. Banana meets 17% of Uganda's daily calorie requirements. Similarly, each banana farming household makes an average of USD 1244 each year (Mutebi Kikulwe *et al.*, 2018). These statistics reveal that with such a vast amount of bananas produced, rural village markets in Uganda are highly unlikely to be meaningful avenues for market access since the majority of people in these localities are most likely to be banana producers (especially in major banana-producing areas) (Ariho *et al.*, 2015).

The Green cooking banana Value Chain (VC) is dominated by men, with just 30% of VC participants being women. Women's participation in this VC is hampered by social standards and corporate admission criteria. Along with the VC, men and women play diverse roles, with males playing some parts and women playing others. Most of the production is controlled by males, who own and handle the majority of plantation management and marketing. Less women own plantations, and their size is typically less (1.5 ha) than men's plantations (2.4 ha). Women make up 70% of the retail node but are missing from the wholesale node. The retail node has the biggest post-harvest losses (18.42%) and the smallest profit margins. Women mostly obtain financing from non-collateralized sources such as farmer's groups (Ajambo *et al.*, 2020)

### **1.1.2 Land tenure system**

Banana is often grown as a permanent crop in Uganda. Stands that are 40 to 60 years old are frequent. Planting bananas in a field, as is commonly the case with trees, is interpreted as claiming ownership of the land. Because land is still firmly in the hands of males in much of the East African highlands, it is predominantly men who control (manage and benefit from) banana plantations. Women's possibilities for a living are so restricted since they have not (yet) bought land and are farming on relatives' land or renting land (Rietveld and Farnworth, 2018)

In Uganda, there are four different types of land tenure systems: traditional, mailo, freehold, and leasehold. The term "leasehold" refers to a system in which land is held on the terms of an agreement between the lessor and the lessee. This tenure is risky since terms and circumstances can be readily changed, and ownership can be withdrawn. The most common system in Uganda is the customary system where land can be owned by an individual, a family, or a community. Proper documents are not preserved throughout this tenure, making it harder to acquire land and handle land-related problems specially to do with social norms such as inheritance rights. CGIAR, (2022). Farmers can change their land tenures to freehold where they can acquire land titles from the local district offices however most women would not have that opportunity since customarily the land was passed on to men.

### **1.1.3 Banana Processing**

Banana-based beverages (BBBs) are consumed daily by millions of people in East and Central Africa. They are consumed as juice, which is often from auto-production, or as beer, wine or gin, which are highly commercial products. The large majority of BBBs are produced in homesteads using traditional processing technology (Kakuru *et al.*, 2018), however, Banana-processing has been regarded as critical due to the various opportunities the banana value chain offer as per the study findings by (Alex *et al.*, 2015), where Excel Hort Consult Agribusiness Incubator Ltd, Presidential Initiative on Banana Industrial Development (PIBID), Afri Banana Products Ltd, Biblical wines, and Centre for Textile Innovations (TEXFAD), were identified as modernized value addition leads in banana juice, banana flour, fresh vacuum sealed matoke, wine and banana textile making: respectively. This indicates the advancement of traditional (cottage) technologies and, in certain cases, the application of relevant technology. These are some of the opportunities in banana processing that women could take up if they were given their free will to explore any business idea without any limit

### **1.1.4 Chain Actor: Cooperative union of banana growers**

Background of the Uganda Banana Producers Cooperative Union

According to the strategic plan of UBPCU, The 'Uganda Banana Producers Cooperative Union Ltd' (UBPCU) is the body representing the all-banana producer's cooperative societies in the country. It is a certified member of the Uganda Cooperative Alliance (UCA). The Union is currently headquartered in Mbarara City in Biharwe Division, P. O. Box 664, Mbarara District.

It was formed in 2017 through a merger of seven primary cooperative societies and continues to register cooperatives among other value chain actors. The membership of the Union is made up of all primary cooperative banana growing farmers in the banana growing districts Mbarara, Isingiro, Ntungamo, Sheema, Bushenyi, and Masaka among other actors along the banana value chain who include; Banana farmers who are organized in primary cooperatives, input dealers, producers of planting materials like propagated banana plantlets, processors, banana traders, extension workers and research organisations.

According to the Secretary General of the Union, the Union started in 2012 as a banana innovation platform, where different actors along the banana value chain would come together to discuss issues that were affecting them with the support of Afri Banana Products Ltd, Excel Hort Consult Agribusiness Incubator, National Agricultural Research Organisation (NARO), Mbarara District Farmers Association (MBADIFA) and TRIAS Uganda. According to the chairperson of UBPCU, as time moved on in 2015 Since the main objective of the innovation platform of dealing with the Banana bacteria wilt had been achieved, the members held several discussions on how to transform the platform into a sustainable initiative that can keep the banana actors together and hence the birth of the cooperative union which we officially registered in March 2017"

According to the Daily Monitor (2021), The Uganda Banana Producers Cooperative Union was formed by banana farmers in Uganda's Ankole sub-region to raise crop output, expand marketing, and encourage good handling and value addition.

## **1.2 Research Problem**

Women comprise more than 70% of the agricultural workforce and are a considerably overrepresented group in rural cooperatives (Agriterra, 2020). Despite having the most workers, they lag in formal participation and decision-making. They are frequently denied property rights, land ownership, access to credit, and access to education, among other factors. Cultural beliefs place women in a backwards position in which they are perceived as taking care of household concerns but not economic affairs, even though they devote a lot of their time as labour in the agricultural sector while not receiving a fair portion of the economic advantages from it.

When women lack effective ownership of factors of production such as land, processing equipment, knowledge and skills, and access to advanced technology, it hurts their strategic decisions for long-term investments in banana processing as well as their ability to access financial services because they lack collateral and are perceived as inferior and incapable of running businesses as men.

Therefore, the **problem owner** (Excel Hort Consult Agribusiness Incubator (EHCAI) Ltd) who is my commissioner, seeks to know why female members of the cooperative have not invested in the different banana value chain banana-processing technologies such as banana juice processing, banana fibre extraction, charcoal briquettes production, fresh vacuum sealed banana and winemaking, despite having received business development training services technology transfer, financial literacy, linkages to access finance and business management skills offered by EHCAI to members of the Uganda Banana Producers Cooperative Union Ltd (UBPCU)

### **1.3 Research Objective**

To assess the factors affecting women's strategic decision-making in banana processing among female members of the Uganda Banana Producers Cooperative Union Ltd (UBPCU). This study's findings and recommendations will supplement UBPCU and EHCAI's efforts to enhance women's participation and investment in the banana value chain.

### **1.4 Research Question**

What factors affect strategic decision-making in banana processing among female members of the 'Uganda Banana Producers Cooperative Union Ltd' (UBPCU)?

#### **1.4.1 Sub Questions**

1. What are the existing social norms and stereotypes regarding women in the banana-processing business?
2. What are the roles and responsibilities of men and women members within the cooperative Union?
3. What factors are related to access to productive resources by women?
4. What are the policies related to access to productive resources by women in Uganda?

## CHAPTER 2: LITERATURE REVIEW

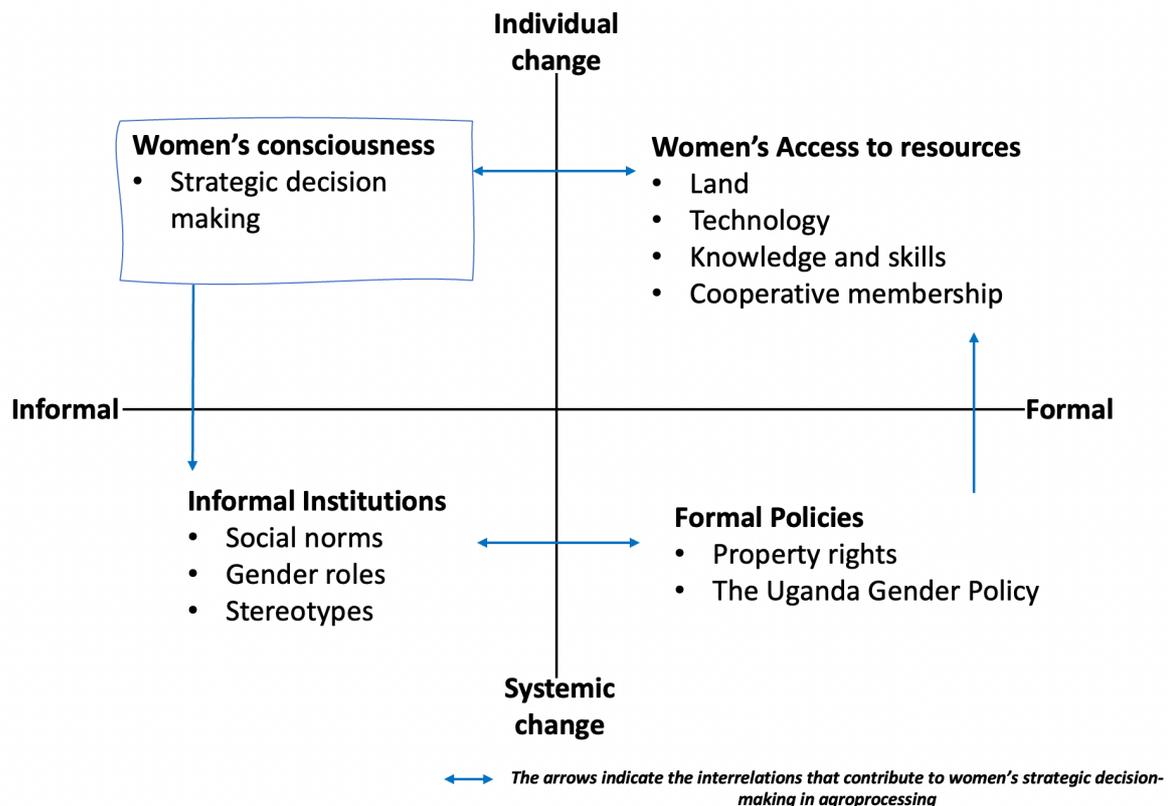
### 2.1 Introduction

In this chapter, the researcher will conduct a desk review based on the various elements highlighted in the conceptual framework below to discover the different perspectives of various authors about the research questions.

### 2.2 Conceptual framework

There has been an increase in banana funding (e.g., by the Department for International Development, the Forum for Agricultural Research in Africa, and the Uganda Government), changes in demographics (urbanization), transportation and communication systems (modernization), and consumer preferences, all of which have necessitated the adoption of a change theory in Uganda's banana sub-sector (Ariho *et al.*, 2015).

Women's strategic decision-making as a component of women's agency requires systemic change, there is a need for transformation of the social norms about the formal policies such as property rights that advance women's access to resources required for banana-processing, this, in turn, will raise the consciousness of men and women where each of them will confidently make their own strategic decisions for investment in the banana value chain as illustrated in the framework below which the researcher adopted and customized based on the Gender at work framework by Oxfam Novib, Gender Traffic lights.



Source: Adopted from Oxfam Novib, *Gender Traffic lights* (2007)

Figure 2: Systemic change conceptual framework for women's engagement in banana-processing

This framework will guide the research to develop sub-research questions that will enable me to collect the relevant data regarding the different variables highlighted in the conceptual framework. I will also use this framework to perform my desk study for related literature regarding Women's consciousness, access to resources, informal institutions, and formal policies.

## 2.3 Strategic decision making

Strategic decision-making, according to Toynote (2022), is the identification, assessment, and choice of the most appropriate strategy that improves the likelihood of achieving the organization's objectives.

One way to think about authority is in terms of its capacity to make independent decisions: to be disempowered, therefore, means to be deprived of that ability (Kabeer, 1999). According to Kabeer (2001), "choice" has three interconnected components: "resources, which establish the context through which decisions are taken; agency, which is at the centre of the process through which decisions are formed; and successes, which are the results of choices." Agency means the capacity and freedom to make independent life decisions (Desai et al, 2010). Women's successes and goals reflect changes in their capacity to participate and have a role in strategic life decisions, particularly in education and reproduction. Women's increasing agency enables them to transition from total obedience to limiting and unequal gender norms to questioning those norms in the face of possible possibilities, changing their ambitions and abilities to pursue and accomplish desired outcomes (World Bank, 2012).

The role of women in intra-household decision-making in rural areas has been the focus of much development study. Attempts to assess women's level of empowerment have relied mostly on assessing their domestic production and consumption decisions in rural households. The extent to which women have exclusive or shared decision-making authority in certain areas is regarded as an indicator of their level of empowerment in these activities (Acosta *et al.*, 2020)

Women in Uganda have been described as having low levels of decision-making authority inside their homes, which is a significant case in both academic and development spheres (IFAD, 2014)

A variety of individual, home, and communal factors are likely to impact women's empowerment. Identifying, investigating, and comprehending these variables is the first step toward developing measures to reduce gender disparity and enhance food and nutrition security (Sell and Minot, 2018).

## 2.4 Gender Roles

Women continue to be under-represented in Uganda's mixed Farmer Organizations at the political, policy, and decision-making levels. This is due in part to cultures that assign men to leadership and decision-making roles, as well as organizational rules that place a high value on literacy skills as eligibility conditions for leadership (Edidah *et al.*, 2020)

Edidah et al, (2020) further argue that women's limited participation in planning meetings indicates a low representation of women in leadership, as these meetings are mostly attended by leaders.

According to UNDP (2020), the gendered division of labour implies that women frequently face more time and work obligations, spending an average of 48 hours per week on unpaid domestic and care duties, compared to 36 hours for males. Cooking, cleaning, washing clothing, fetching water and fuel, and caring for children, the elderly, people with disabilities, and able-bodied individuals are all examples of unpaid domestic labour.

## 2.5 Access to productive resources

Control over resources does not always result in empowerment, but it can act as a "catalyst for empowerment" (Sell and Minot, 2018). Together with agency and resources, accomplishment, or "functional achievements," refers to both generally shared fundamental functioning and individual choices (Kabeer, 1999). These resources include land, technology including processing equipment, Knowledge and skills, and Networks including cooperative membership.

### **2.5.1 Land Ownership**

The land is one such critical resource that has been proven to increase a woman's bargaining position in the home, and women's access to land is thus a significant factor of empowerment (Sell and Minot, 2018).

As stated in the World Bank report, (2006), Women entrepreneurs confront a fundamental hurdle in the form of land allocation procedures, which limit not only their access to credit but also their ability to obtain business premises. Under formal succession rules, women have inherited property rights, but traditional patrilineal customs (as well as many women's unwillingness to use their constitutional rights) mean that the necessary laws are rarely enforced. Only around 15% of Uganda's land is regularly registered, and it is unusual for women to be named as owners or have their rights stated on the register.

In Uganda, there is a policy gap in terms of land ownership and access, particularly for women, even though land laws promote gender equality. The Uganda National Land Policy emphasizes redressing past injustices to preserve the land rights of groups or communities who are marginalized due to gender. Women dominate labour provision in the banana subsector, particularly at the production level in families, even though ownership of banana farms is fairly low, at just 20%. This shows that women are at the heart of plantation management and would be very helpful in increasing production if they had ownership rights. (Alex *et al.*, 2016)

Women's legal standing has improved since the new constitution of 1995, yet Ugandan women continue to experience significant *de facto* discrimination. For example, traditional customs about land require that women do not own property in parts of Uganda. Women obtain land primarily through their relationships with their fathers, husbands, and brothers, and the property awarded to women by their male connections is frequently in the form of tiny, fragmented parcels in marginal areas. Women are frequently evicted from their land following the breakdown of their marriage or the death of their spouses. The new constitution removed legal restrictions on women's land ownership, although women are frequently uninformed of their rights. (Fisher and Carr, 2015)

### **2.5.2 Technology/ Knowledge and skills**

The banana value chain in Uganda has long maintained its traditional manner which contains repeated operations that might be done by one or a few chain players. However, as globalization has increased through international commerce, creativity has been encouraged to reach worldwide consumers who wish to preserve their food culture (Ariho *et al.*, 2015).

Despite women's significant role in agriculture, household production and processing, and as guardians of a huge quantity of traditional knowledge and technology, there are few references to women as inventors in the literature (Ragasa, 2012). Women frequently have less access to farm knowledge than males, limiting their participation in the crop, technology, and practice decisions (Lecoutere *et al.*, 2020). However, in many situations, agricultural decision-making lies outside of women's duties and responsibilities, preventing them from adopting modern farm technology (Fisher and Carr, 2015)

Ugandan women have less education and formal business skills than males, dealing with tax concerns is more challenging for them, and time-strapped women find it difficult to comply with rigorous tax registration procedures (World Bank 2006). Ikoja, (2002) argues that the majority of Ugandan women are illiterate or semi-literate. They are very poor. They do not have time to look for information because they are heavily involved in family chores. Women have little time to attend meetings, nor are they encouraged to participate in decision-making. Married women have even more problems. Their movements are more often restricted by their spouses who limit their participation information-

based activities outside their homes, thinking that seminars/workshops are platforms for gossiping and promiscuity. Their low education levels limit their ability to attend training, and their inability to attend impromptu meetings reflects women's limited mobility. (Edidah *et al.*, 2020)

### **2.5.3 Cooperative membership**

When farmers join a cooperative as a resource for empowerment, they benefit from economies of scale. Fischer and Qaim, (2012), investigated banana-growing cooperatives and found that they were part of a program that gave members access to technical innovation and extension services, as well as connecting farmers to higher-value markets. Members who participated in communal marketing earned more money than those who did not. Better product information and planting material were considered to provide benefits. The enhanced earnings were due to the provisions of the intervention that were made accessible to the cooperative. (Ferguson and Kepe, 2011) went on to discuss how women members' confidence, negotiating skills, ability to serve their communities by sharing knowledge with non-members, and ability to take control of some household decisions while dealing with men have all improved since they joined the cooperative. We argue that these societal gains may be maximized if change agents fully recognized their importance.

### **2.6 Formal Policies and Informal institutions**

Even when discriminatory traditions, customs, and attitudes against women in land access, usage, and ownership are forbidden, the Ugandan government and its related institutions have failed to execute land laws. Land transmission as inheritance continues to be done in defiance of the law, putting women's inheritance rights in the hands of male relatives. Women will benefit from the provisions of the Domestic Relations Law (Marriage and Divorce Bill 2013 and Administration of Muslim Personal Bill 2013) that provide for co-ownership of land (Alex *et al.*, 2016)

Property rights law and family law both have an impact on women's property rights. In Uganda and many other nations, the prevalence of 'legal pluralism' affects legal rights, particularly for women. The coexistence and interplay of statutory laws with "various legal regimes such as state, customary, religious, project, and municipal laws, all of which offer a basis for asserting property rights" is referred to as legal pluralism (Doss, Truong and Namaalwa, 2012)

The Constitution specifies that state law prevails where it conflicts with customary law to reduce areas of dispute between the customary system and state laws. This provision, however, is frequently disregarded, leading to persistent gender inequality and discrimination in land and other asset ownership, as seen in many Ugandan communities today (Butegwa, 1991)

## CHAPTER 3: RESEARCH METHODOLOGY

### 3.0 Introduction

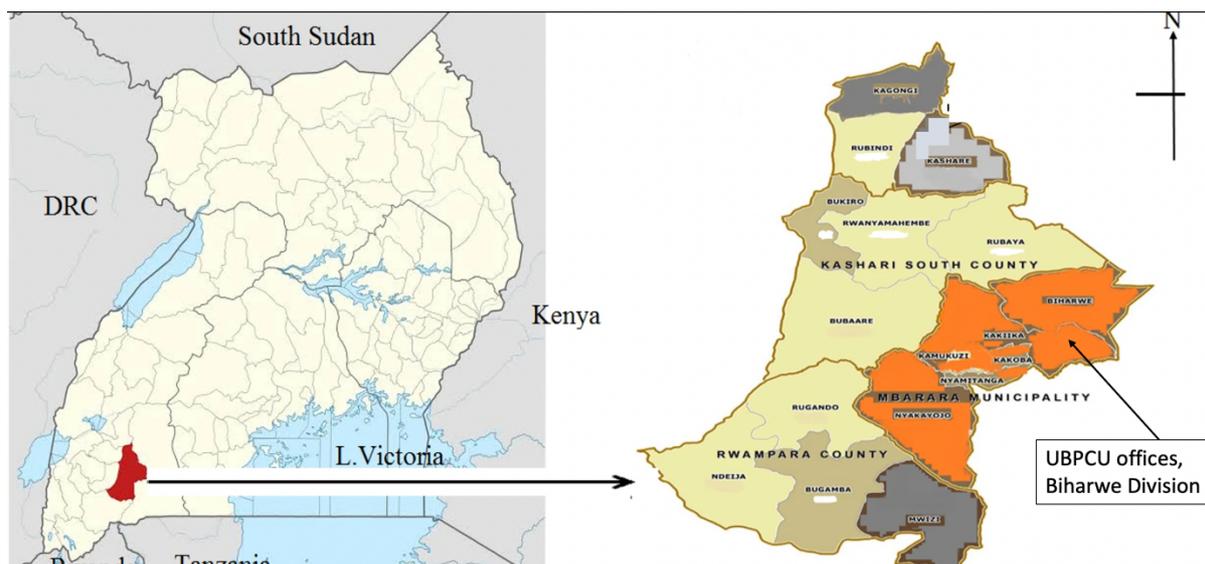
This section includes information on the study area, a description of the research strategy, research design, the data collection tools, ethical considerations and the limitations of the research aimed at answering the research questions and realizing the research objective.

### 3.2 Study Area

According to UBOS 2018, the Western Region produced 68% of the banana crop, followed by the Central Region (23%), the Eastern Region (8%), and the Northern Region (less than 1%). The Western Region had the greatest yields (6 tonnes/ha), and the highest producing districts were all in Western Uganda with Mbarara being the second-highest banana producing district after Isingiro, they recorded production of 540,000 tonnes on 32,000 ha) and 597,000 tonnes from 45,000 ha respectively.

The study area is Mbarara Municipality, western Uganda where cooperative union offices are located. The study area was chosen conveniently based on the researcher's understanding of the region and its characteristics as the second largest banana-producing district in Uganda. However, the researcher was able to expand the fieldwork to the neighbouring districts of Sheema and Bushenyi where some members' banana plantations and processing facilities are located.

Figure 3: Study area map



Source: Springer (2022)

### 3.3 Research Strategy

This is a case study that explores the in-depth views, opinions and facts of selected respondents from the members and stakeholders of the 'Uganda Banana Producers Cooperative Union Ltd' (UBPCU) about the factors affecting women's strategic decision to invest in banana processing. The cooperative union was chosen as the case study because it brings together primary cooperatives from over 7 districts along with other banana value chain actors and I was able to collect credible valid information about factors affecting women's decision-making in banana processing.

#### 3.3.1 Data Sources

The researcher relied on both secondary and primary data sources where secondary sources included the UBPCU strategic plan (2021 – 2025) and the PSFU – UBPCU skilling project closeout dated May

2022. The primary sources included interviews with women members of the cooperative as the main respondents, Key informants and FGDs. The researcher also used observation to supplement the responses received.

### 3.3.2 Data Collection Tools Used

#### 3.3.2.1 Semi-Structured Interviews (SSI)

Through face-to-face interviews with 22 female members of the cooperative union, the researcher was able to collect data regarding social norms, roles of men and women in the cooperative union, and their experiences regarding access to resources using an interview guide with a list of questions that were used to answer sub-question 1, 2 and 3. Each respondent was to be interviewed for not more than 30 minutes however some interviews were lengthy which made some women who had gathered to be interviewed leave before their turn, due to the distance from one interview to another also were not found at agreed locations some of whom I was not able to get scheduled again as they kept postponing my appointments. This affected the researcher's earlier total target of interviewing 26 women members of the cooperative.

Figure 4: Interview with female respondents



Source: fieldwork (2022)

The SSI was also used to interview 4 key informants to seek expert views and information as per the research sub-questions and comparison with what the women respondents stated about women's decision-making regarding investments in banana processing to be compared with what the women interviewees had stated. The Key informants were 2 representatives of development partners of the union including Excel Hort Consult Agribusiness Incubator and AfriBanana Products Agribusiness Incubator, these were selected based on their long-term experience in programs supporting youth and women's livelihoods through business incubation. The other 2 key informants are men who are members of the Cooperative union that have successfully established factories or facilities processing wine and juice, Silgad Investments Limited and Uhuru Fruit drinks Ltd respectively.

Figure 5: Interview process with Key informant (KI1)



Source: fieldwork (2022)

### 3.3.2.2 Focus Group Discussions (FGDs)

To further triangulate the information received from the semi-structured interviews, the researcher conducted 2 FGDs which included one FGD for the cooperative union leaders and the other for female members only. This was critical for the researcher to be able to gather more general information about the management and operations of the cooperative union regarding all the sub-questions and also to validate the information obtained earlier.

Figure 6: FGD discussion with entrepreneurs who are members of the Cooperative union



Source: fieldwork (2022)

### 3.3.2.3 Observations

During the different interviews and visits to the respondents' locations, the researcher was also able to observe the nature of activities that were being carried out by men and women, taking note of how men especially husbands were reacting as I interviewed their wives as well as taking photos which I was able to later further analyse to validate my information.

### 3.4 Study Sample

The researcher hoped to conduct semi-structured interviews with 22 female cooperative union members (married and single women) as the main respondents including those females who have already invested in the banana processing business and ones who are merely members of the union, these were to be selected using the simple random method from the membership list which was provided by UBPCU secretary. However, the telephone contacts of the 9 out of 22 women names selected were not reachable and the secretary of the Union had to hand pick the ones available for me to interview.

The 2 key informants are male members of the union who were directly selected purposively by the Secretary of the union based on the criteria that they had been in the processing business for over 5 years, employing at least 30 men and women and active members of the cooperative union. The Key informants were 2 representatives of development partners of the union these were selected based on their long-term experience in programs supporting youth and women's livelihoods through business incubation. 2 Focus group discussions among UBPCU leaders who include both male and female members and these were selected to obtain the general information about the cooperative union among other processing activity information however some union leaders did not turn up for the FGD and a member stated that they were scared to attend thinking that the researcher had come as an evaluator while the female only member FGD was to further probe women's participation in banana-processing.

### **3.5 Data Analysis**

The researcher reviewed and validated the Data collected daily every evening after the field day to identify any gap filling required and sometimes contacted the respondents for missing information to ensure that the data recorded was consistent with what was stated. The researcher obtained some interview recordings and therefore had to transcribe them alongside the notes which were recorded. The Information collected using the interview guides was then categorised per sub-question or subcategories to assist draw out the information gathered during fieldwork. To enable comparison and accuracy of data the respondents were categorised into homogeneous groups such as Single women, married women, Divorced and widows, Key Informant interviews and FGDs for Union leaders and female members. Due to the confidentiality of the respondent, codes have been used instead of directly using their names when quoting them directly. (See respondent profile in annexe 1)

### **3.6 Ethical Considerations**

The researcher conducted an opening meeting organised by the commissioner to officially hand me over to the secretary of the cooperative union who would be the official point of contact throughout the research period. The researcher sought permission from any respondent before taking a photo or making any interview recording and assurance was also given to the interviewees that all the data collected would be used for academic purposes only and would not be used on other media including social media

## CHAPTER 4: FINDINGS

### 4.1 Introduction

In this chapter, the findings are presented. The first part deals with findings related to access to the cooperative union, the latter parts focus on gender relations regarding access to resources including informal and formal institutions.

#### 4.1.1 Profile of respondents

The research study involved 22 women members of the cooperative as the main respondents of which 8 were single, 13 are married, 1 was a widow and none were divorced. The age range of the respondents indicated that 7 were between the age of 18 – 30 years of which 6 were single and this is the category the researcher considers as young women, 12 respondents were between 30 – 40 years including 10 who are married and those who were above 40 years were only 3 women including 1 widow. All 4 key informants were males aged between 30 – 40 years, the focus group discussions with union leaders had 7 participants including 2 women while the second FGD had 4 women who were aged between 18 -30 years.

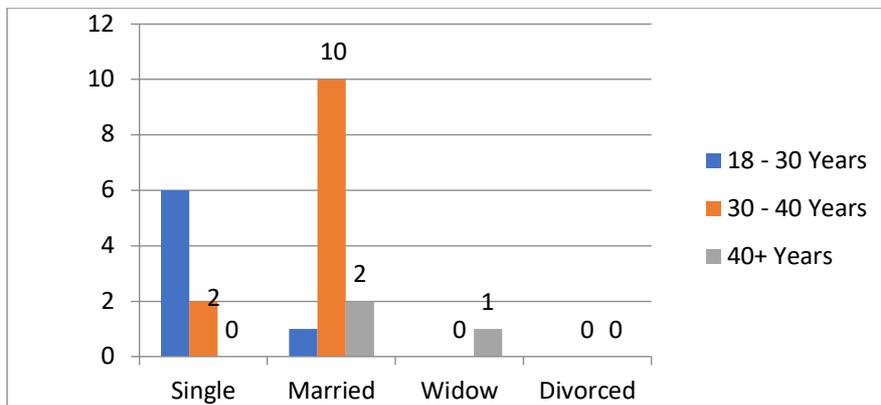


Figure 7: Age range of respondents

Regarding the level of education indicated in figure 4 below, married women were found to have the lowest level of education with 7 of them at the primary level with only 2 having completed university out of the 13 married women. The single women had 4 women having completed the university level and 4 with secondary education.

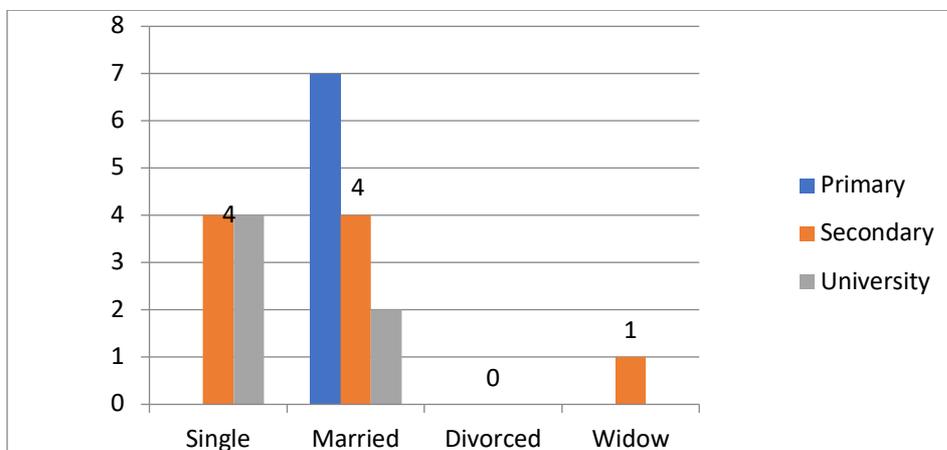


Figure 8: Level of education of respondents

## 4.2 Social norms related to women in banana-processing

### 4.2.1 Strategic Decision Making

Strategic decision-making involves making independent or joint choices and yet out of the 23 women interviewed 18 women revealed that due to cultural social norms that dictate them to be subordinates of their men or husbands, they have not been able to plan and implement their business ideas and invests into banana processing due to the restrictions upon them from men

*“It is of course a cultural mindset which also hails back from the Bible where a woman is supposed to be a subordinate of a man especially her husband and also by nature of marriage is where she leaves her home to go and live at the man’s home, she finds when he already had his assets which were provided by the parents which make the women have no ownership or control on the use of those assets”. (Union Leaders’ FGD)*

During the women FGD, women said that when they are invited several times for workshops and training far in town without their husbands, some husbands feel suspicious that the woman is giving excuses to go meet other men hence stopping them from attending or even when she attends it is highly likely that she will not start the related business she has learnt.

*“As a married woman I cannot do anything without the approval of my husband first since he is the head of the family, therefore, I have to seek permission to attend any training and if he objects, I have no choice but to stay home”. (AM, Single woman)*

This was also mentioned by AN, a Single woman, that she has most processing training but when she goes back home, her husband discourages her from starting such business ideas instead of supporting her to further develop the business idea.

*“At the end of the day, the skills women acquired like 2-3 years back are not put to use and by the time she gets freed from the family's busy schedules she has already forgotten everything” (KII 4, Development partner representative)*

*“Some of us have the will and the passion but when it comes to controlling by our husband we give up” (TK, married woman)*

The 7 single women interviewed expressed their dissatisfaction about the way culture treats them compared to men especially when it comes to marriage or relations with men, they narrated that the traditional girl is trained by her auntie at a very young age on how to treat a man and be a subordinate to a man i.e always kneeling when greeting while the boys don’t kneel, don’t respond to mana when he talks, always withhold water in your mouth to avoid responding to a man when he is to avoid responding.

It was noted during the women’s FGD that some men do not want to associate with women who are in business and already making money.

*“Culture has not welcomed women into business as such, we push ourselves to succeed in business but still, people under look our efforts. Most traditional men would not want to associate with women who have succeeded in business, they think such women are big-headed and would challenge them for their rights.” (Women FGD)*

*Only 3 married women out of the 14 said that their husbands are educated and exposed so they are given the freedom to attend training and also support them to explore business ideas from the skills I attain from the training. (KK, Married woman)*

The researcher endeavoured to assess the community's perceptions towards women who have joined the cooperative union and it was revealed that such women are viewed as proud, educated and showing off as rich. however

*“The general perspective of thinking that they're proud is wrong because these are women who have taken a step because they're empowered, of course, the level of literacy increases the empowerment levels making the decisions, and the business steps taken are different”*  
(Union Leaders' FGD)

*“So those perceptions of thinking someone is proud thinking someone is showing off sometimes they're not controllable but as we keep sensitizing the communities, they come to understand the value proposition of the union and many critics have been converted into members”. (Union Leaders' FGD)*

However, during the union leaders' FGD, it was mentioned that the union encourage cooperation at the household level by encouraging both husband and wife to be members of the union so that they always attend the training together and even when the man sometimes does not attend he already knows what is happening at the training. This cooperation also gives a good example in the communities and helps in changing people's mindset on how they view women in business. However, this is possible if both are earning and can pay for their individual membership registration, the researcher discovered that out of the 13 married women interviewed only 1 had her husband registered as a member.

Therefore, the short and long-term decisions made by women to invest or participate in banana processing, especially among married women are influenced by the social norms which give the man or husband supreme authority as head of the family to decide for the woman. Also, the perception of men not believing in women's possibilities to succeed in business at the same level as men have discouraged various women from taking the further step to invest in banana processing.

#### **4.4 Roles of Men & Women in the cooperative Union.**

##### **4.4.1 Management of UBPCU**

During the Union leaders FGD, it was found out that the union leadership consists of 5 committees namely, the Executive committee, the supervisory committee, the vetting committee, production and marketing committee.

Out of the 9 executive members, 5 are men with the chairperson and treasurer being men who have been re-elected for 3 consecutive terms equivalent to 6 years in total to date, while the Secretary is a female, a role traditionally known to be for women, however, the union chairperson insists that she meets the position requirements such as proposal writing, report writing and her availability in terms of time better than other members, the other 3 women are just committee members.

It was also revealed that supervisory and vetting committees are composed of men only and the research concludes that men took up these committees since they provide oversight on the whole cooperative union operations and are hence likely to be involved in the strategic decisions to be made by the union. The production and marketing committee is headed by a woman and is composed of 5 women out of 7 members.

*“the few women who have joined the executive committee are those who have studied and have employment somewhere else and have money to pay the subscription”*  
(KII 1, wine processor)

It was also noted during the FGD with Union leaders that, there are fewer women in top management due to the stringent voting conditions or criteria whereby members have to nominate subscribed members that are literate, can write reports and project proposals and can interface with people especially partners who cannot speak local languages, therefore, the majority of female members of the cooperatives have received less formal education than men and are not able to compete for such senior positions, this was also evident in the education profile levels of the women interviewed where out of 22 respondents only 6 had attained university education.

It was further indicated during the women's FGD that the number of male members surpasses the females yet when it comes to voting men tend to trust their fellow man to be the chairperson or take up big positions in the union. Also as earlier noted most women's membership is at the primary cooperative level yet such is represented by 1 delegate at the union hence 1 vote limits women's participation in the decision-making process of their leaders.

*“Men believe they are the ones with the capacity to lead, there's a mindset of thinking women would not be shrewd to lobby and mobilise resources, they won't be flexible and available most times because of the traditional gender roles of women seen as mothers.”*

*(EK, Married woman)*

The Union leaders stated that women are always encouraged to compete for any position and speak freely during any union activity. However, during different interactions with the single young women, it was noted that young people under cooperative end up being so reserved mostly because they're pulled back by the tradition that dictates that a woman can not oppose a man or their elder in public so they can't over-question issues of the cooperative management since it is led by their elders.

*“As young women, we are groomed not to talk when the elders are talking or even questioning their decisions”. (CK, Single woman)*

Below as some of their fears and social norms that stop young women from participating in the union leadership

*.... somethings we don't want to indulge old people into them*

*....as a member you can't ask so much otherwise, I am seen as disrespectful*

*... sometimes you reserve yourself to keep some things to yourself instead of being judged*

*... just take things the way they are to avoid the community members seeing you as showing off because you are a learned young woman.*

From the researcher's perspective, this was observed to be the case since there is no single young woman in all the different management committees of the union. This affects their levels of decision-making on how they would wish to see the union managed.

#### **4.4.2 Banana plantation maintenance**

According to the PSFU UBPCU project closeout report accessed by the researcher, a well-maintained banana plantation will produce a good mature fruit that will produce very good wine or juice. Therefore, the union men and women were trained in Banana Production, good agricultural practices, and disease control especially banana bacterial wilt, the training focused on best banana agronomic practices such as mulching, fertilizer application, banana pruning, weeding, banana harvesting practices and pest integrated management practices such as periodical farm monitoring, uprooting the affected plants and avoid using same tools during farming activities.

Figure 9: Agronomy practices for setting up a banana plantation



Preparing Suckers for the before putting them into the Humid Chamber



Removing the sprouts from the Humid Chamber



Source: PSFU UBPCU closeout report (2022)

Most women respondents stated that men are involved in setting up the plantation including digging the hole and planting the bananas then leaving all the other management practices including weeding and mulching to the women and the men later come back during harvesting and decide on what to do with the final product.

*“By the nature of the banana crop management sometimes it requires a lot of energy to be able to manage banana plantation especially when it comes to the management practices like pruning and harvesting the banana, so men come in to support us” (GB, Married woman)*

According to EHCAI, women in the central region have highly participated in the banana trade, many women are involved in wholesale trucks that buy bananas from villages and transport them to the capital city Kampala, and most women dominate the selling of bananas in food markets and collection centres but in the traditional setting especially in the western region, it is abominable to see a woman seated on a matooke or bananas truck woman on a track day and would call them “bayaye” people perceive such as loss of respect and value for the woman yet she would be making enough money from such a job that is seen as “men’s business.”

The union established market centres in the different communities through training members to understand how to manage and make decisions and control the business systems themselves along the banana value chain these markets are managed by women.

Figure 10: Bananas being sold at a collection centre and means of transportation



Source: fieldwork (2022)

KII 3 noted that the perception is changing especially due to sensitization of both men and women on how to take advantage of the different processes and activities along the chain for instance if this is where a woman feels she can invest her little capital of about 2 million shillings to buy bananas, deliver them in the capital city get back to Mbarara load another and the cycle continues, however, this has been done by single young women mostly who can be away from the families for a longer time. Mostly the single young women are also involved in the marketing of finished products which are produced by the different members of the union.

*“We attended a market strategy training at EHCAI and they learnt how to market products on social media such as Facebook and WhatsApp business, Since I have a smartphone I decided to take it up as a business, I get orders and collect the finished products from the cooperative union members at an agreed commission”. (DA, Single woman)*

## 4.5 Factors affecting women's access to productive resources

### 4.5.1 Access to the Cooperative Union

According to the union leaders FGD, the UBPCU has had its ups and downs, especially regarding mindset change that cooperatives can lead to systemic change in communities and not just a political tool as was being used by the previous Uganda governments. This presents a big hurdle for management to implement its objectives including expanding its membership according to the different respondents and the benefits of joining the Uganda Banana Producers Cooperative Union Include.

1. Accessing a network of over 1000 people which is something that you cannot pay for, and you get to know all these people who include various actors along the banana value chain, where we share and exchange a lot of information about business development strategies  
*"I usually get free advice from a range of experts when I post the inquiry on the Union WhatsApp group"* (GWK, Married woman)
2. *"It is also a platform to explore other opportunities, especially marketing and marketing systems in different regions for instance the market prices in Kampala district compared to Mbarara district to avoid being cheated"* (TM, married woman)
3. *"I joined the union to have access to a big source of raw materials (bananas for processing) because I knew that if I join efforts with other banana producers then it would be easier for me to get a consistent supply of bananas from different areas at ease"*  
(KII 2, Juice Processor)
4. A young woman stated that the Union has helped her to develop her business idea of making biodegradable bags from banana fibre and she now making money on her own money.

Membership is open to any banana value chain actors listed above if he or she has a role they perform along the banana value chain including Banana farmers who are organized in primary cooperatives, input dealers, producers of planting materials like propagated banana plantlets, processors, banana traders, extension workers and research organisations

*"It's not only primary cooperatives coming together even individuals who have a production capacity of more than 300 bunches and can pay a membership fee of UGX 50,000, an annual subscription of UGX 100,000 and purchase of at least 1 share which costs UGX 100,000 is allowed to be a member"* (Union Leaders' FGD)

The union leadership has made progress in terms of sensitization about the value proposition as per members stated above and now boasts of over 1,542 members, 40% are women of whom the majority are subscribed through their primary cooperatives mainly involved at the production level than processing.

*"Women are still not many because when comes to issues of paying an annual subscription, buying shares and membership fees, it's a big challenge to women who don't have a stable income."* (Union Leaders' FGD)

During the women FGD, 2 female banana farmers stated that they cannot join as individual members but can only access the union through their primary cooperatives where subscription per member is very low and affordable to the rural farmer.

This was confirmed during the Union Leaders FGD who stated that *"the membership fee at primary cooperative level is very affordable to the rural woman where the membership fee is only UGX 10,000, a share is UGX 20,000, then whole the primary cooperative pays to the union as a single entity and the shares it buys benefits all its subscribed members"*

Women who belong to primary cooperatives, on the other hand, are under-represented at the union level because when a primary cooperative is registered as a single entity, it is entitled to one vote during any decision to be made, and their leaders are typically male, leaving the voices and choices of women unheard.

#### 4.5.2 Technology - Banana Value addition / Processing

According to the chairperson of the Union, the banana crop is a “green gold” because nothing on the whole plant goes to waste right from the Banana fruit which is peeled for instant cooking or vacuum sealed to extend its shelf life, from the peelings you can extract vinegar or use them to make charcoal briquettes, the same banana fruit can be ripened and used to produce banana wine and juice, from the stem fibre is extracted and used to make lamp shades, crafts or wall clocks, the banana could also be dried into chips and flour for making banana cakes. Some of the products are indicated in the photos below.

Figure 11: Value-added products produced from banana



Source: UBPCU Strategic plan 2021-2025

Through the different development partners such as AfriBanana Product Ltd and Excel Hort Consult Agribusiness Incubator, the Union endeavours to organize various product development training in different banana value chain technologies indicated above and many others with the hope that men and women would be able to replicate these technologies into sustainable business hence improving the welfare of the union members

Most activities like craft making and fibre production are usually under looked by men as women's types of work or activity so they don't turn up for such training. Men tend to participate more in training to do with wine, juice production, and training talking about financial management and funding, but if such training had involved giving out money at the end of the training, all men would turn up.

*“When the youth were invited for banana cake processing training, the men turned down the opportunity saying it was girlish, but we believe it's because the process involves boiling and you know kitchen stuff men tend to look at it as a woman thing.” (Union leaders FGD)*

During the individual interviews and the women FGD, all women revealed that they are interested in processing because gives a higher consistent return than selling raw bananas,

*...the person going into processing benefits more, currently, 1 bunch of banana goes for around UGX 10,000 (2.5 euros) but when the same is used to process banana wine it yields 15 litres of wine which costs about 4 euros per litre thereby making a total income of 60 euros from one bunch instead of 2.5 euros when sold as a raw banana. (GB, Married Woman, Processor)*

From the researchers' observations during the Key informant's interview at one of the leading producers of banana wine in Mbarara city, I observed that most young women are involved in the early stages of the production process of product development such as boiling and packaging.

This narrative was also confirmed during an individual interview with one of the female members who said that,

*"When there is a practical training at the union offices, they make sure we are present since we are the ones to do the firewood cutting and collection, boiling, bottle filling and packaging while the old women and men are just watching the process". (CK, Single woman)*

Figure 12: Women packing banana wine at Silgad Investments Ltd during one interview at KII 1.



Source: fieldwork (2022)

Figure 13: Women getting ready to start peeling bananas for juice production.



Source: fieldwork (2022)

#### 4.5.2.1 Processing Equipment

Most women who trained in value addition and processing are unable to start their businesses because they are unable to access the required capital for instance starting banana fibre extraction for craft making requires automated equipment which is so expensive, and they are unable to access reasonable capital to enable them to do massive production. The automated machines are also not readily available in Uganda so sourcing and understanding the logistics of importing them from China is a long-complicated process yet the affordable manual machines available can only make a few products that can't satisfy the market which makes it hard to break even.

*“As a young woman without land or any tangible asset am not able to get a loan from the bank to purchase my desired banana juice processing equipment which includes a boiling tank, filtration machine, pasteurizer and automated packaging machine which are so expensive, so I have not been able to make any profit since I am using household manual equipment that doesn't produce enough.”*  
(KY, Single woman)

The union has been able to lobby for some equipment from different development partners and such equipment is distributed to the different primary cooperatives or left at the union offices for cost-sharing by both men and women members who can't afford to buy their equipment.

GWK a married woman processor counts herself among the women who have been advantaged and disadvantaged at the same time, through the union partners, International NGO (name withheld upon her request) constructed for her a fully equipped wine processing facility which remains underutilized and not processing to its full installed capacity since it was established on family land and she is unable to use the facility as collateral in the bank to access operating capital to buy enough raw materials and hiring skilled staff since the husband sees it as her business and not willing to support.

*“All he says is the business is yours so it's up to you and he is not willing to risk his land for her to secure funding.”* (GWK, married woman, processor)

She further narrates, that the only time they got a loan from the bank using the wine facility as collateral and most of the money was used to settle family commitments instead of investing it in the business but still, the woman is the one suffering to clear the loan since she is the business owner.”

However, during the FGD, the union leaders stated that they are now encouraging cooperation at the household level, by training the members to work together under the theme “Family farming as a business” which is done to ensure that both husband and wife are engaged in the entire process from the farm to the processing level so that there is co-ownership of the business

Also, the KII 1 discussion revealed that currently, the banking institutions have also improved by introducing a special package for women who don’t have assets for example Centenary bank has a special package that enables women to organize themselves into groups and they access money through their groups where the group members become the security or collateral.

Some young women have resorted to writing business proposals and applying for innovation grants, but they find it a tiring process since they respond to so many calls for proposals without any success.

*“I recently received a grant of 3,000 USD from Mastercard foundation, and this is what helped me to kick start my business” ( NP, Single woman)*

Figure 14: Female interviewee shows off equipment donated by NGO



Source: Fieldwork (2022)

As recounted by a young woman during the interview, in the previous centuries, people thought women were not supposed to be in school has led to the low levels of education among women members of the cooperative

*“my mother told me that her parents would order her to go take care of the cows while her brothers would be going to school yet there were enough resources to enable him to take both girls and boys to school.”*

The demographics of this research study are in line with this narration, where only 6 out of the 22 female respondents have completed a university degree and from the researcher’s perspective such

a cultural practice has denied so many women a chance to be educated or acquire knowledge and skills that would enable them to acquire and operate advanced processing equipment and technology.

During the women's FGD, it was discovered that in partnership with NARO, the union developed a banana standard production manual to improve the quality of the banana products that are being put on the market. This manual is accessible by all men and women including non-members of the union however it has not served its purpose

*“Our group received a copy of the production manual but none of us could translate well the scientific vocabularies in it, so the union should help us translate the whole book to Runyankole” (AN, Married woman, Farmer)*

Access to equipment is challenging for women since they don't have collateral, especially land to afford financing from the bank, some women have received equipment from development partners however such facilities remain underutilised because women do not have enough capital to operate such machines on a full scale. Due to the high illiteracy levels among women, they lack the knowledge and skills to operate this processing equipment since also the manuals are never translated to the local languages. These factors related to access to equipment limit women's potential and choice to invest in banana processing.

#### **4.5.3 Access and control of Land**

Land is the main factor of production for any banana-related business either for setting up the banana plantation or production facility however 13 out of the 22 women that were interviewed indicated that lack of access and control of land has delayed or failed their pursuit to starting a business in banana.

Most of the respondents including those in the FGDs revealed that women don't own land because it has always been a tradition that land belongs to men, and it is passed on from one generation to the other of sons as heirs.

*“Culturally a woman does not own a home because she left her parent's home with nothing and went to live with her husband's home... meaning by default the woman does not own any property she finds there, her role is to take care of the children and husbands”.*

(MK, Married Woman)

Most single women indicated that it is one of the main reasons they are not getting married because they would want to first make some money from their business, buy their land and assets and then think about marriage later. After all, they don't want to economically depend on their future husbands.

*“I can work, generate my own money and buy my own land, so I am able to make my own independent decisions on what to invest in it”. ( AS, Single woman)*

However, some families have been sensitized by the union and have transformed in terms of gender understanding and they believe 100% that when distributing land it has to be done equally giving female children and male children the same share without discrimination.

*(To me even when the time comes of distributing land I'll give my girls and they're all children because I'm exposed I can easily see that women or ladies also have a role to play in developing this world so I see the perception is that to me I feel they have equal rights and they should also be given equal opportunity to do business”. (ST, Married woman)*

It was revealed during the FGDs, that some women who have been employed and earned a good salary because of their literacy levels have been able to buy their own land among other assets to finance their businesses. Other women that have been in service and are retiring from government service are able to access collective funds from their pensions and National Social Security Fund.

However, some women secretly buy land without informing their husbands in fear that their money would be taken by their men.

In partnership with Excel Hort Consult Agribusiness Incubator, a production space has been provided where women who don't own land can be able to go and produce their products from which don't require land as the main factor, for instance, propagation of banana seedlings which do not require big spaces to grow, banana fibre extraction for textiles and craft making, banana flour processing, banana juice production, banana wine production and fresh vacuum sealed bananas. Such technologies have enabled women and youth to participate in the banana value chain and investment even when they don't have any land and abundant resources. However, according to the researcher's observation, the provided space is small and can only take in 5 processors in a week.



**Trainees after Banana juicing Processing with ready products for sale**



**Preparing trainees before Banana juice processing**

Women have been disadvantaged by cultural norms that by default pass on the land title to men from one generation to another through inheritance. Single women have tried to break the barrier to land ownership by saving their salaries and buying their own property before getting married however most of this property is always converted into the family property once they get married. Also, women who don't have land can still engage in banana processing using shared facilities available at EHCAI.

## 4.6 Formal Policies related to Access to Resources

It was stated by the KII partner representative, that through the Uganda Gender policy, the Ministry of Gender and social development partnered with various private sector players such as the cooperative union to implement various programs regarding vocational and business skilling aimed at uplifting the agency of the girl child and women at large. During project implementation, most development partners now insist on 70% of targeted beneficiaries being women.

However during the union leaders' FGD, it was noted that the Gender policy endeavoured to sensitise the communities and also prosecuted communities practising forbidden cultural practices related to norms that physically harm women such as gender-based violence and female genital mutilation hence ignoring the invisible social norms such as about unequal distribution of property between boys and girls by their parents, right to education and minimising women as subordinates of men among others norms have denied women a chance to access productive resources

20 out of the 22 female respondents argued that government needs to have a law in place that enforces cultural institutions to formally adjust their traditions such as inheritance rights for both sons and daughters as equal children, in such a way women will be able to have access and control of the land.

In case of demise of their husbands women lose family property to relatives of the late husband due to the ignorance of the land law, this was revealed during the individual interview with a widow respondent who stated that when her husband died, her in-laws wanted to take the family land from her however she was quick to hide the land titles and later used her marriage certificate to process letters of administration and now owns the title of the properties.

The union has been able to lobby through collective actions thereby influencing government decisions and policies such as strategic consideration of the banana value chain in agro industrialization under the National Development Plan (NDP III).

*“The government has prioritised investing in infrastructures such as roads improvements in the rural areas where the bananas are grown, plans are also underway to construct more regional industrial parks where startups will be able to rent production spaces at subsidized fees”.* (KII 1, Male Processor)

Through the Buy Uganda Build Uganda policy, the government has reduced taxation on locally produced goods and increased taxes on imported goods that would be coming in as substitutes. This will enable women startups to be able to find a market for products. The KII Male processor further noted that the regulations for business startups are not so strict but so costly to the business who would have expected some tax holidays to encourage production and business upscaling to break even, which is not the case.

From the researcher's observations, most respondents were not aware of specific laws or policies related to access to resources, the revelations above were made after the researcher further probed by giving them examples of policies in question hence their responses otherwise most women interacted with seem to have given up on fighting for their rights “for those who know them”, otherwise they are comfortable with the status quo as dictated by the cultural institutions of not owning property, being subordinates to men and performing their major role as mothers.

## **CHAPTER 5: DISCUSSION OF FINDINGS**

### **5.0 Introduction**

This chapter entails the discussion of the findings in relation to the literature review to guide the researcher to draw conclusions for the study.

### **5.1 Social norms related to women in banana-processing**

According to Kabeer (1999), one way to think about authority is as its ability to make independent decisions; therefore, to be disempowered is to be deprived of that ability. Therefore, the study's findings confirm that women's ability to make independent or joint decisions or choices is primarily influenced by cultural social norms and stereotypes that dictate how a woman should be rather than her choosing what she should be. Young women are not supposed to respond to their elders, especially men; others are discouraged from attending training, and husbands who believe that women are good as mothers rather than businesswomen are some of the social norms that limit a woman's ability to develop her business ideas in banana processing.

### **5.2 Roles of Men & Women in the cooperative Union.**

The study revealed that only 4 of the 9 executive members are women, but that the chairperson and treasurer, both of whom are men, have been re-elected for three terms totalling six years. This suggests that women are not fully involved in the cooperative Union's management, and as a result, they do not often have the opportunity to raise their concerns. However, the secretary is a woman, as the union leaders claimed, and they cited her master's degree and extensive business experience as reasons for her position. According to Edidah et al. (2020), who agree with these findings, this is partly because of cultures that assign men to leadership and decision-making roles, organizational rules that place a high value on literacy skills as eligibility requirements for leadership, and the fact that women are underrepresented in planning meetings, which are primarily attended by leaders.

According to the study, most women's roles are maintenance of the banana plantation, but they do not have control over the proceeds after harvest, and they are also unable to determine how much harvest can be invested in the processing business because the husband has the final say. According to a study by UNDP (2020), the gendered division of labour implies that women frequently face more time and work obligations, spending an average of 48 hours per week on unpaid domestic and care duties, compared to 36 hours for males. Cooking, cleaning, washing clothing, fetching water and fuel, and caring for children, among other domestic roles. The researcher notes that such a mindset has also been shifted to the business world where men underlook women to do such work even out of their homes.

### **5.3 Factors affecting women's access to productive resources**

#### **5.3.1 Access to the Cooperative Union**

Belonging to a cooperative union gives members immense benefits such as access to a big network of actors that would avail members with a larger market, knowledge and skills and opportunities for scaleup of their businesses. Fischer and Qaim, (2012), investigated banana-growing cooperatives and found that they were part of a program that gave members access to technical innovation and extension services, as well as connecting farmers to higher-value markets and members also participated in communal marketing and earned more money than those who did not join the cooperative. However, most women who cannot afford to pay a direct subscription to the union as individual members subscribe through their primary cooperatives, but these primary cooperatives carry only one vote at the union level, undermining the strength and influence of the primary cooperative in the strategic decisions making level.

### **5.3.2 Technology - Banana Value addition / Processing**

The findings from the study indicated that women face challenges when it comes to knowledge transfer because of their low literacy levels which were caused by cultural social norms that did not give the girl child a chance to go to school in favour of the boys. Therefore, this limits their ability to comprehend scientific processes involved in banana processing including interpretation of processing manuals during the training which are always in English without translation. Even those women who have been able to start the business after training are not confident enough to negotiate markets in high-end locations involving learned people for instance a juice processor having to market her juice in the university or banking institutions.

Furthermore, the women stated that during processing activities such as training, men are not interested in the early stages of production such as boiling and packaging because they are seen as kitchen work that belongs to women, and fibre extraction and craft making are also seen as women's things, so they do not attend or assist in such activities.

According to Ikoja (2002), the majority of Ugandan women are illiterate or only partially literate. They are so busy with family responsibilities that they do not have time to do research or don't even know how to do it. Women's movements are more often restricted by their spouses who limit their participation information-based activities outside their homes, thinking that seminars/workshops are platforms for gossiping and promiscuity. This was also confirmed by Edidah et al. (2020) who concluded that women's low education levels limit their ability to attend training, and their inability to attend impromptu meetings reflects women's limited mobility.

### **5.3.3 Access and control of Land**

Based on the study findings, the land is the most important factor of production that every woman desired to have but doesn't have especially those who are married, and all the family land is registered in the husband's name. This is a very big challenge for the women since they are not able to acquire financing from banks which require land as collateral or as a major factor of production to set up a processing facility or banana plantation to access cheap raw materials. Also, the right to equal inheritance rights by both son and daughter stood out during the discussion where the current cultural norms put the girl child in a vulnerable situation of not receiving any land from her parents

According to Sell and Minot (2018), the land is one such critical resource that has been proven to increase a woman's bargaining position in the home, and women's access to land is thus a significant factor of empowerment. The findings in the World Bank report (2006) agree that women entrepreneurs face a significant barrier in the form of land allocation procedures, which limit not only their access to credit but also their ability to obtain business premises.

## **5.4 Policies related to access to productive resources**

Based on the study findings, cultural traditions and norms are deep-rooted in most areas of Uganda especially rural areas which have made it hard for formal policies and laws to be implemented including equal property rights right to education for both men and women. To reduce areas of conflict between the customary system and state laws, Butegwa (1991) concurs with the researcher's findings that the Constitution specifies that state law takes precedence where it conflicts with customary law. The fact that this clause is frequently disregarded, as is the case in many Ugandan communities today, results in persistent gender inequality and asset ownership discrimination.

According to the researcher, women have hereditary property rights under formal succession laws, but customary patriarchal family traditions, as well as many women's unwillingness to exert their constitutional rights, in fear of rebuke in their traditional communities mean that the necessary laws are rarely enforced. This demonstrates that most women in Uganda, including some of the respondents interviewed, have given up hope that formal laws and policies will ever restore their rights to access and control productive resources to engage in the banana processing business and thus struggle for survival as men's subordinates.

## 5.5 REFLECTION ON MY ROLE AS A RESEARCHER

In this section, I reflect on my role as a researcher regarding limitations and influencing factors beyond my control, the research process including the methodology, the quality of the research findings and my potential influence on the research results.

In fulfilment of the requirements to be awarded a master's degree in Management of Development (MOD) with a specialisation of Social Inclusion, Gender and Youth, I had to embark on a research study that would guide me to compile my thesis.

In liaison with my employer who is also my commissioner (Excel Hort Consult Agribusiness Incubator Ltd (ECHAI)) and with the guidance of my supervisor, I based my research study on the topic, "Women's strategic decision making in banana processing. A case study of the Uganda Banana Producers Cooperative Union (UBPCU)

The research study aimed to find out why women members of the cooperative union compared to the male members had not fully participated in the activities or training offered to members of the union and even those who had attended had not started the related businesses in banana processing which was always the overall target of organizing such meetings for the men and women of the cooperative union.

To prepare for this study I referred back to the lecturer's notes of April 2022 about the research design and implementation to familiarize myself with the research process and methodology. Along with these notes, I reflected on the Berg en Dal mini-research process and experiences which provided me with a good foundation for a successful research strategy. Therefore, with the close guidance of my research supervisor, I was able to refine my research problem, research objective, question, sub-questions, conceptual framework and methodology which helped me fine-tune my research topic. After my research proposal presentation, I was given an orange traffic light so I had to improve my methodology before returning to my home country to start the fieldwork, meanwhile, I got in touch with my commissioner to support me with a research assistant who would start familiarizing with my research proposal, pre-test the interview guide as well as make interview appointments as per the confirmed female participants that had been randomly chosen from the membership list of women members provided by the Union leadership.

When I arrived in Uganda, I had the 1<sup>st</sup> week with my family (My Wife and Children) whom I had not met physically for the last 9 months. In my second week I started with an opening meeting with my commissioner and in the same meeting, I was formally introduced to my research Assistant and to the Secretary of the Uganda Banana Producers Cooperative Union who would be my contact person during my fieldwork.

Some challenges were encountered while in the field. In retrospect, I realize that some things could have been performed better to ensure that the fieldwork ran smoothly without having to go back and forth. In the first week of my fieldwork, I had a 100% turnout of respondents including 6 semi-structured interviews with women processors and 1 FGD of women only at agreed meeting locations however from my second-week appointments with respondents became complicated for instance my second FGD with women of a primary cooperative did not materialize because we would schedule appointment details with their mobiliser and on the date of the meeting he informed me that he had travelled for a workshop away from the district, efforts to reschedule or having another contact with the group was all in vain since at a certain point the mobiliser neither could he pick my calls nor of the secretary of the cooperative union, so I ended up conducting 2 FGDs instead of the earlier 3 as planned. Also, some individual women interviews did not take place because I would travel to the meeting point at the agreed time and wait for the women, non-turned up for the interview with no reason given for their absence, I was successful at rescheduling some of the women however others

would no longer pick my phone calls and were dropped from the list of interviewees. Some respondents who turned up informed me that their colleagues did not turn up because they were not confident enough to answer my interview questions and others feared their husbands seeing them talking to a “stranger”. Through contact with the Cooperative Union secretary, we replaced such respondents with others who were available however this affected my sampling method since we now only considered those who were willing to talk to us. From these challenges I learnt that it was offensive to some of their cultural values that we left their husbands behind to interview them as well. We should have asked nicely and obtained permission, and I'm glad I was able to apply flexibility and patience to achieve my objective.

Also, time management was a big hiccup where some respondents would arrive an hour after the agreed meeting time which caused overlaps of appointments because some meetings were a distance apart from each other, yet such overlaps meant delayed travel time to another interview, in the end, this affected my sample size from 30 female members to 26 since some of them dropped out towards the end of my fieldwork. From this experience, I learnt that scheduling interview appointment one after the other without at least an hour in between is not a good idea.

I was aware that I had worked with the cooperative union in 2017 during my position as a business development consultant at EHCAI, who is also my commissioner; however, I needed to remain objective and focused without prejudice affecting my research findings. I took advantage of the situation by holding informal conversations with my former colleagues that provided me with additional insights into what had changed since 2016 and allowed me to gather additional facts about my research topic and details that I had not received during the formal interviews.

I am pleased with the quality of my findings because I received numerous data sets that I collected. It took me longer to conduct data analysis because most of my respondents gave me enough time to exhaust my interview guide questions.

During the closeout meeting with my commissioner, I was informed that my research was timely because they were looking for innovative ways to support the cooperative union but no survey had been conducted yet, so my study findings and recommendations would provide the incubator with facts on the ground, areas for further research and insights on what needs to be done to have a greater impact on the union's members, particularly the women.

## **CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS**

### **6.0 CONCLUSIONS**

According to my main research question, the study findings were able to highlight the factors affecting the women's strategic decision-making in banana processing among female members of the 'Uganda Banana Producers Cooperative Union Ltd' (UBPCU) which the social norms, practices and policies that limit women's access to resources such as land, technology and benefits accrued from being a member of the cooperative union. Therefore, such factors limit women's efforts and freedom to choose how and when to participate or invest in banana value chain-related activities, especially banana processing. Below are the conclusions whose structure and answers are based on the sub-questions.

#### **6.1 What are the existing social norms and stereotypes regarding women in the banana-processing business?**

As revealed during the study, social norms have greatly hindered women's involvement and also their desire to invest in a banana processing business. Women members of UBPCU are often denied the chance to attend the banana processing training by their husbands who believe that women's default role is to take care of the children and do domestic work, therefore, engaging in such training leaves domestic work and children unattended. Some women who are allowed by their husbands to attend, would also not be consistently and also once they return with the knowledge the husbands discourage or stop them from starting such businesses with a belief that when a woman starts earning money then she becomes uncontrollable in the home.

The young women's voices are also often silenced during cooperative activities due to the social norm that woman is not supposed to respond to, question or reject directives or statements made by their elders or men therefore most young women in the cooperative remain passive participants which affect their progress in starting processing business after receiving the training.

Traditional norms especially that belief inheritance rights only entitled to sons and nothing to the daughter during source allocation by their parents have left many women without land which limits their decision to start processing business since the major requirement in the bank to attain financing is land as collateral or even land is also required to set up the processing facility.

#### **6.2 What are the roles and responsibilities of men and women members within the cooperative Union?**

The study found out that the management of the cooperative is majorly dominated by the men who take up all the top positions including the Chairperson and Treasurer with only the secretary role given to a woman which position is always seen as a woman position in most organisations and cooperatives. Women's concerns are not fully addressed due to a lack of representation at the top management level. This is because most women who cannot afford to pay a direct subscription to the union as individual members subscribe through their primary cooperatives, but these primary cooperatives carry only one vote at the union level, undermining the strength and influence of the primary cooperative in the strategic decisions making level.

It was revealed from the findings women in the cooperative usually do the maintenance of the banana plantation including the weeding and mulching as the men do the more energetic work such as digging holes, pruning, and harvesting. However, the women do not make any decision about the harvest Therefore this affects her access to bananas to be used as the main raw material in processing businesses such as banana wine and juice production since usually, the men sell all the harvest for quick monetary gains.

During training and value addition or processing, men tend to disregard activities such as fibre production and craft making as women's activities in favour of activities such as wine and juice production however also the early stages of production such as boiling, and packaging is left to women since they are seen as kitchen work that is meant for women which hinders women progression and pursuit to learn other processes during the training.

### **6.3 What factors are related to access to productive resources by women?**

The banana processing business requires resources such as land, access to technology including knowledge, skills and equipment and a vibrant cooperative membership however women lack entitlement and land rights due to the stated cultural norms which limit their chances to fully attend training thereby not giving them a comparative advantage of deciding to start a business compared to men who own land.

Access to equipment is challenging for women since they don't have collateral, especially land to afford financing from the bank, some women have received equipment from development partners however such facilities remain underutilised because women do not have enough capital to operate such machines on a full scale. Due to the high illiteracy levels among women, they lack the knowledge and skills to operate this processing equipment since also the manuals are never translated to the local languages. These factors related to access to equipment limit women's potential and choose to invest in banana processing.

Women have been disadvantaged by cultural norms that by default pass on the land title to men from one generation to another through inheritance. Single women have tried to break the barrier to land ownership by saving their salaries and buying their property before getting married however most of this property is always converted into family property once they get married. Also, women who don't have land can still engage in banana processing using shared facilities available at EHCAI.

Therefore, the researcher concludes that women members of UBPCU are constrained by the social norms that limit them from accessing major factors of production or resources required to invest in processing business and this makes them not fully enjoy the benefits that accrue from them being members of the cooperative union compared to the male counterparts.

### **6.4 What are the policies related to access to resources by women in Uganda?**

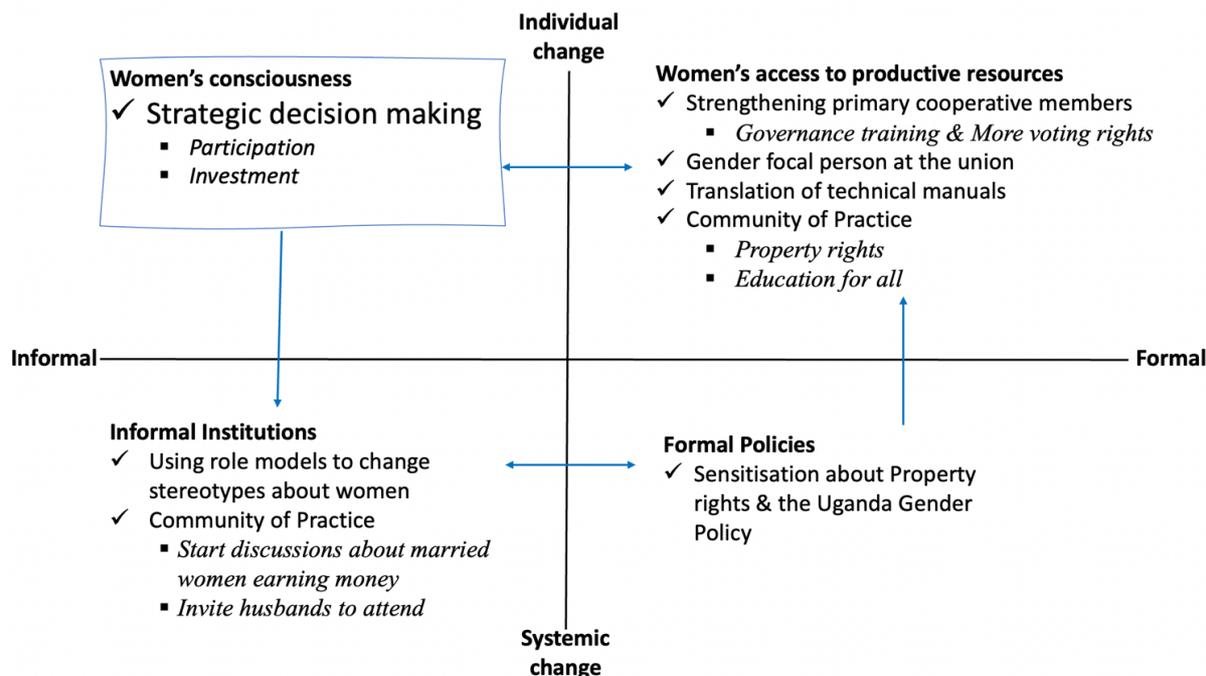
In Uganda the Gender policy is promoted through the Ministry of Gender and social development and the ministry has endeavoured to sensitise the communities on forbidden cultural practices however more focus has been emphasized on components that physically harm women such as gender-based violence and female genital mutilation hence ignoring the invisible social norms which have continued to under look women as subordinates of men.

The study revealed that the traditional cultural norms have in most cases taken precedence over formal policies and yet the constitution of Uganda states vice versa therefore regardless of governments laws and policies related to equal access and control of resources between men and women, most women have given up of fighting for their constitutional rights even when they are aware of such rights in fear of being rebuked by their communities and seen disobedient.

The researcher also discovered and concluded that most of the respondents are not aware of the policies regarding access to resources and have taken no step in finding out because they find no reason to know since even the few rights that they know, the authorities have not been able to come to their aid. Therefore, this limits the women's options when deciding to invest in banana processing since they mainly follow what culture dictates them to do than following their own free will.

## 7.0 RECOMMENDATIONS

To enhance the cooperative union and EHCAI's efforts to strengthen, the researcher recommends the following pathways of transformative and systemic change for union women members' participation and investment in banana processing, this has been visualized using the gender at work framework. Below.



Detailed recommendations are as listed below.

1. Strengthening primary cooperative members by training more women in governance and management skills because the more women leaders in primary cooperatives the more their representation at the union level would give them a chance to compete for any position.
2. Start a discussion about accepting married women earning money.
3. Consider strengthening the internal power of overcoming existing stereotypes, to work on their conscience for instance through using role models.
4. Increase primary cooperative representatives at the union level from 1 person to at least 3 people per primary cooperative to increase the possibilities of both men and women in the decision-making organ of the union.
5. The researcher recommends the formation of a community of practice moderated by a gender-focal person at the cooperative union to enable women and men to share and solve their concerns together hence addressing stereotypes and social norms about women in business
6. It is recommended that there is a need for translation of processing technical manuals from English into the local languages to enable women with low education levels to understand and follow them step by step.
7. It is advised that the cooperative union invites non-member husbands to attend some open training organized at the union for them to be able to understand the value of the training that their wives attend and will over time change their mindset and stop barring their women from attending the training.

## **FURTHER RESEARCH**

This research study mainly revealed the social norms related to access to productive resources and did not know so much about how formal policies in relation to the formal institutions have affected the women's strategic decision-making and desire to fully participate and invest in banana processing. Therefore, I recommend further study on the formal and informal policy environment in relation to women in banana processing.

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## Annex 1: Profile of Respondents

	Code	Sex	Age	Marital status	Level of Education	Main income generating activity
1	CK	F	20	Single	University	Wine & Cake processor
2	TED	F	28	Single	University	Juice Processor
3	AS	F	32	Single	Secondary	Farmer
4	NP	F	23	Single	Secondary	Crafts Making
5	AG	F	36	Single	Secondary	Farmer
6	KY	F	27	Single	Secondary	Crafts Making
7	KJ	F	30	Married	Secondary	banana seedlings
8	TG	F	25	Single	University	Charcoal Briquettes
9	DA	F	30	Single	University	Marketer
10	TM	F	37	Married	Secondary	Farmer
11	KK	F	35	Married	Primary	Farmer
12	TK	F	34	Married	Primary	Farmer
13	TE	F	34	Married	Primary	Farmer
14	TA	F	47	Widow	Secondary	Charcoal Briquettes
15	RK	F	40	Married	Primary	Farmer
16	NI	F	31	Married	Secondary	Crafts Making
17	KE	F	40	Married	University	Processor - Wine
18	BG	F	45	Married	University	Processor - Wine & Juice
19	AN	F	38	Married	Primary	Farmer
20	AM	F	36	Married	Primary	Farmer
21	AE	F	36	Married	Primary	Farmer
22	KGW	F	46	Married	Secondary	Processor – Wine & Juice

## Annex 2: Profile of key respondents

Code	Institution	Profile
KII 1	Silgad Investments Ltd	Silgad investments is a member of the cooperative union who started operating in Mbarara, Uganda in 2015 under its brand Red star wines. The company produces over 20,000 Litres of banana wine per day. The company employs over 50 employees on a full time basis.
KII 2	Uhuru Food Technology and skilling centre	The centre is a member of UBPCU and started in 2012 in Kampala Uganda. Uhuru fruit drinks is a brand name of Uhuru Food Technology and skilling centre, it produces banana juice and wine.
KII 3	Excel Hort Consult Agribusiness Incubator	Excel Hort Consult Agribusiness Incubator (EHCAI) is an Agribusiness Incubation and Innovation Business Development Centre that was established in 1999 in Uganda and is operating in East and Central Africa. EHCAI provides Business Incubation

		Management, Agribusiness Enterprise Development and Agro Industry Value Chain Development services to Local, National, Regional and International Organizations as well as private sector players.
KII 4	Afri Banana Product Ltd	Afri Banana Products (U) Ltd – ABP (U) Ltd is an Incubator up-scaling innovations aimed at improvement of entrepreneurial skills in banana value chain development among universities, business and agricultural research institutions. ABP (U) Ltd aims at commercializing agricultural technologies by working with graduates to enhance entrepreneurial and business skills through agribusiness incubator partnerships and provide a platform for sharing and up-scaling UniBRAIN’s innovative outputs, experiences and practices.

### Annex 3: Age of Respondents

Year	Single	Married	Widow	Divorced	Total
18 - 30 Years	6	1	0	0	<b>7</b>
30 - 40 Years	2	10	0	0	<b>12</b>
40+ Years	0	2	1	0	<b>3</b>
<b>Total</b>	<b>8</b>	<b>13</b>	<b>1</b>	<b>0</b>	<b>22</b>

### Anne 4: Level of education of respondents

Year	Single	Married	Divorced	Widow	Total
Primary	0	7	0	0	<b>7</b>
Secondary	4	4	0	1	<b>9</b>
University	4	2	0	0	<b>6</b>
<b>Total</b>	<b>8</b>	<b>13</b>	<b>0</b>	<b>1</b>	<b>22</b>

**Annex 5: Data collection methods based on the research questions**

<b>Research Objective</b>	<b>Sub-questions</b>	<b>Information needed</b>	<b>Source of information</b>	<b>Data collection method</b>
<p>To assess the factors affecting women's strategic decision-making in banana-processing among female members of the Uganda Banana Producers Cooperative Union Ltd (UBPCU).</p> <p>This study's findings and recommendations will supplement EHCAI's efforts to enhance women's participation and investment in the banana value chain through the UBPCU.</p>	<p>What are the existing social norms and stereotypes regarding women in the banana-processing business?</p>	<p>Society norms, practices and labels related to women</p>	<ul style="list-style-type: none"> <li>• Female members of the Union</li> <li>• Male processors</li> <li>• Key informants</li> <li>• Union leaders</li> <li>• Union strategic plan and reports</li> </ul>	<ul style="list-style-type: none"> <li>• Semi-structured interviews</li> <li>• FGD</li> </ul>
	<p>What are the roles and responsibilities of men and women members within the cooperative Union?</p>	<p>Division of labour between male and female members, activities of the union</p>	<ul style="list-style-type: none"> <li>• Female members of the Union</li> <li>• Union leaders</li> </ul>	<ul style="list-style-type: none"> <li>• Semi-structured interviews</li> <li>• FGD</li> <li>• Observation</li> </ul>
	<p>What are the factors related to access to resources in Uganda?</p>	<p>Land Technology Education Cooperative membership</p>	<ul style="list-style-type: none"> <li>• Key informants</li> <li>• Union leaders</li> <li>• Female members of the Union</li> </ul>	<ul style="list-style-type: none"> <li>• Semi-structured interviews</li> <li>• FGD</li> <li>• Observation</li> </ul>
	<p>What are the policies related to access to resources in Uganda?</p>	<p>Norms, Laws and policies related to access finance, property rights and investments</p>	<ul style="list-style-type: none"> <li>• Key Informants</li> <li>• Union leaders</li> </ul>	<ul style="list-style-type: none"> <li>• Semi-structured interviews</li> <li>• FGD</li> <li>• Observation</li> </ul>

## **Annex 6: Interview guide**

### **Women's Participation and investment in Banana Processing**

Good day to you, I am Ambrose Owoesigire, a Van Hall Larenstein University of Applied Sciences student pursuing a Master of Development Management.

I am currently undertaking research to assess the factors influencing strategic decision-making in banana processing by female members of the Uganda Banana Producers Cooperative Union Ltd.

I would like to request your help in participating in this study through this interview, which will last around 15-30 minutes. You can be certain that your information will be treated with the highest confidentiality, and that the data will only be used for scholarly and educational objectives.

This study's findings and recommendations will supplement EHCAI's efforts to enhance women's participation and investment in the banana value chain through the UBPCU.

Thank you in advance for your consideration.

### **Interview guide for Semi Structured Interviews**

#### **Introductory questions**

- Interviewee's name:
- Age:
- Marital status:
- Location:

1. When did you join the cooperative union?
2. Why did you join the cooperative?
3. What role do you play at the cooperative?
4. What is the requirement to become a member?
5. What do you benefit from being a member?
6. How are women who are members of a cooperative viewed in the community?
7. How are the male and female members involved in the activities of UBPCU?
8. Who is the chairperson of the cooperative?
9. Has it always been a man?
10. Do women freely compete for this position?
11. How are the leaders or management of the union identified?
12. Is there any recognition of women's effort in the management of the union?
13. Do women speak freely during the cooperative meetings or trainings?
14. How are women and men considered during support of union activities?
15. How are the Union assets or resources shared among members?
16. What are the conditions for members' access to training and support from the Union?

#### **Banana Processors**

1. When did you start the processing business?
2. What inspired you to go into processing?
3. How has been your business journey?
4. What are the business challenges you have met as a woman in business?

5. Why did you decide to process bananas instead of selling raw bananas?
6. What are the community perceptions of women in business?
7. What does culture perceive about women in general?
8. How would you encourage your daughter to take up banana processing instead of getting married?
9. How would it be done differently for your son?
10. Do you know any proverb that you know about women?
11. What is your view about women who earn more money than their husbands?
12. What rights to land do widows or separated women have?
13. Who in the household is responsible for harvesting and selling banana products?

#### **FGDs and Key informants**

1. Under which circumstances do women own land where they grow bananas?
2. What are some of the land restrictions that affect women?
3. How can members who don't have collateral access finance for investment in banana processing?
4. What are the requirements to start a banana processing business?
5. What are some of the challenges that you face in banana processing?

#### **Checklist**

- Social norms
- Stereotypes
- Gender roles
- Land
- Access to finance
- Access to technology and equipment