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BUSINESS MANAGEMENT IN THE INFORMAL SECTOR;
A CASE STUDY OF MARKET WOMEN

BY

Edith Irene Manyire,
Department of Social Work and Administration,
Makerere University

April 1991

A RESEARCH STUDY SUBMITTED TO THE AFRICAN TRAINING AND RESEARCH CENTRE FOR
WOMEN (ATRCW); UNDER THE RESEARCH COMPETITION ON "WOMEN IN THE INFORMAL SECTOR
AND AGRO-INDUSTRY" FOR WOMEN IN EASTERN AND SOUTHERN AFRICA FINANCED BY THE
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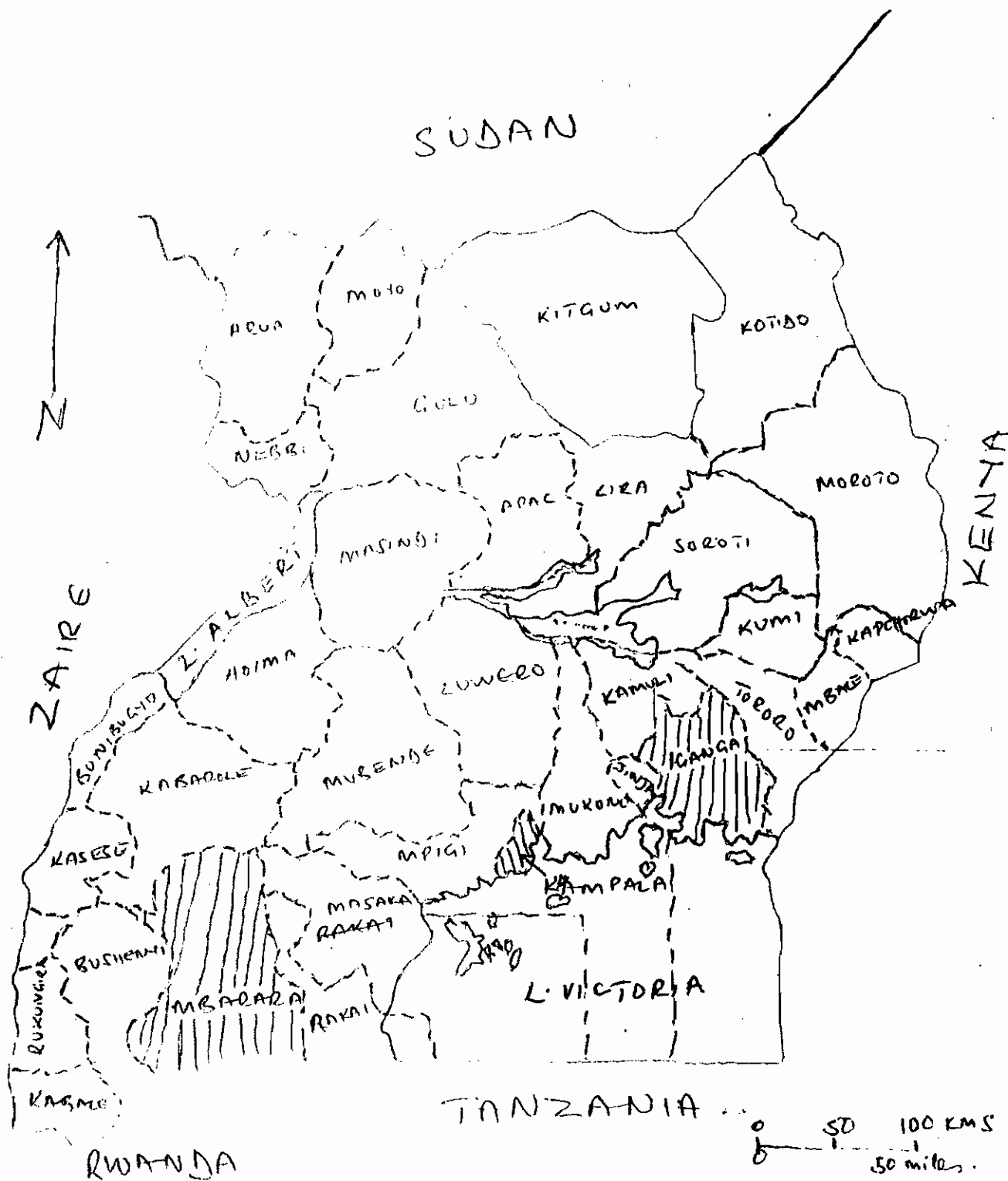
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ACKNOWLEDGEMENTS

We wish to express our sincere appreciation to the African Training and Research Centre for Women who provided financial support for this study.

We thank Mr. Fabian Nabugoomu and his group of the Makerere University Computer Centre who were extremely helpful in the analysis of our research data.

Our research assistants, namely M. Kwehangana and P. Busobozi who worked very hard, often under adverse weather conditions, and the noisy market environment to complete the interviews, to them we express special gratitude. Also thanks go ^{to} the R.Cs and Market Masters.

Lastly, we wish to acknowledge that this work would not have been possible without the willing and enthusiastic response from our respondents. We are indebted to all the 489 respondents who gave us their invaluable time. Indeed, their interest in the study far exceeded our expectations.

SUMMARY AND RECOMMENDATIONS

This report presents the major findings of a study of the business management practices, inadequacies, and needs of Ugandan women market traders among 489 Ugandan women aged 15 years and above in the towns of Kampala, Iganga and Mbarara. Only 34.3% of the respondents described themselves as practicing the basic rules of enterprise management. The most important factors associated with practicing of the rules of business management were found to be living in a more urbanised area, having more years experience in market trading, and trading in commodities which required a higher capital base. Social-cultural controls and constraints were found to be a hinderance to women's entrepreneurship in general.

Approximately 4 in every 10 respondents acknowledged that their traditonal methods of entrepreneurship were a drawback to their operations in market trading. The majority welcomed the idea of being offered business management skills enhancement programmes. 58.9% preferred the programmes to be offered in form. of extension services while 30.8% the respondents preferred scheduled formal lectures. Generally, male trainers or extension staff were preferred to females.

The women showed more interest in acquiring technical management skills than financial management.

Their grasp of the significance of financial management (book-keeping) in general business management was minimal. A number of factors related to the women's caretaker and reproductive roles, limited control over their trade activities, difficulty of breaking away from their traditional methods of entrepreneurship were indicated as likely to hinder full undertaking and utilisation of the offered skills' enhancement programmes.

Basing on data from the study, we do recommend that the programmes deliverers should demonstrate to the women the relevance of sound financial management (book-keeping) and how effective technical management cannot be attained without proper book-keeping. The book-keeping enhancement programmes should not follow the technical accounts format but should indicate the need to record all transactions involved in acquisition of merchandise, administrative and selling expenses, and sales price. The programmes should also emphasize the significance of periodic comparisons of the kept records. This would enable effecting rational changes in modifying prices, purchasing policies, or merchandise control procedures.

As regards technical management, the programme deliverers need to assist the women in attaining satisfactory levels in work organisation, coordinating and forecasting skills. The latter have to be

determined after reflection from the kept records of accounts.

Given that book-keeping requires functional ability in literacy and numeracy skills, and since most women had reported no, or little education, we suggest that the offered programmes, as part of the package, include personnel to assist women who cannot read and write to record their expenditures and receipts. However, scheduled formal lectures should also be availed to women who preferred them.

We also do suggest that the programmes should also be availed to male traders. This is because the study results indicated that women sought assistance more from men than from fellow female traders. Hence men could be relied upon to assist women, once the former have been equipped with the skills.

Further, the trainers or extension staff also need to be enlightened about the social-cultural constraints that influence women's entrepreneurial behaviour, so that they are well prepared to deal with the women market traders.

Periodic evaluation of the women's progress also needs to be done, and envisaged obstacles to undertaking and utilising the offered programmes handled. Finally, the extension staff should discuss with the women and set up the appropriate times when they will be consulted. Consultation places need to be

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in the same markets where the women are operating, most convenient, in the Market Masters' Offices, if the latter agree to co-operate.

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SECTION 1

Introduction

This report presents the findings of a survey that was undertaken between July and August 1990 in Kampala city, and the towns of Iganga and Mbarara in Uganda on the topic "Business Management in the Informal Sector: A Case Study of Market Women". The study was funded by the African Training and Research Centre for Women (A.T.R.C.W.) through its programme of launching a research competition for women in Eastern and Southern Africa. A total of United States dollars Seven thousand and five hundred was approved for the project.

The problem and background to the study

The initial impetus for undertaking this study was provided by the A.T.R.C.W. advertisement of a research competition for women in Eastern and Southern Africa that was launched in February 1989. Proposals that could address the problems of women in agro-industries and the informal sector were invited. We accordingly submitted a proposal entitled "Business Management in the Informal Sector: A Case Study of Market Women". This interest was justified because following the collapse of formal commercial and industrial sectors in Uganda due in part to Idi Amin's political and economic

mismanagement, and also due to the persistent civil wars that have bedevilled our society for the last two decades, market trading emerged to be of tremendous significance. Most significant, women form the bulk of market traders. Yet, most women are illiterate or have had only a few years of formal schooling. The deficiencies in functional literacy and numeracy among market women traders is expressed in lack of capacity in financial and technical management; need assessment, unfamiliarity with bookkeeping techniques and cashflow projections. Moreover, women operate in a more culturally constraining environment due to limitations imposed on them by gender construed role expectations, obligations, and responsibilities.

Thus it was felt important to learn about existing business management knowledge and practices among women market traders, and their entrepreneurial behaviour in general, with a view of identifying indicators of need for business management programmes tailored specifically for "general population" women market traders.

Business Management skills of Women Market traders in Uganda

Apart from the general observations regarding management practices of women market traders made in the previous paragraphs, in Uganda, the situation was made more urgent because there has been no systematic inquiry

into the entrepreneurial behaviour patterns among women traders and their influences on their management practices.

Objectives of the Study

The main objectives of the study were:

- (a) To assess the depth of the knowledge and practice of the rules of enterprise management among women market traders.
- (b) To identify features of the social - cultural dynamics that are associated with poor management skills.
- (c) To ascertain whether the women traders understand the risks and consequences of operating in a haphazard manner.
- (d) To determine whether the women's perception of their work corresponds with their levels of enterprise management.
- (e) To determine whether knowledge of their constraints plays or would play a significant role in women's decisions about undertaking business management programmes.
- (f) To identify indicators of need for business management programmes tailored specifically for "general population" women market traders and to assess the likelihood of a positive response.

Literature Review

Studies that focus on women market traders have been few and far in between. Notable among these have been Hay and Stitcher (1975), Byangwa (1967), Obbo (1973), Feil (1973), Gugler and Flanagan (1978), Reny (1968), Greenstreet (1971), and Russel (1974). However, these studies were descriptive and focused in general terms on the women's characteristics and bottlenecks. No study specifically focused on the business management needs of women market traders. Studies which attempted to address the problem of management skills focused on the informal sector in general, particularly the modern informal sector i.e. manufacturing. Notable among these are Egau, (1973), Hafman (1986) and Nihan et al (1979). However the respondents in these studies were men, yet women in the informal sector are either in trade or artisanal activities. Women are also constrained by cultural constraints imposed on them due to gender ideologies on both the supply and demand side, which was not taken into account in the above cited studies. It is therefore evident that action oriented research on business management skills of market women has been lacking.

Study design and methodology

This study took the form of a comparative investigation of women market traders in three defined areas of Uganda. New data was collected.

Conceptual Framework

The theoretical framework on which this study was conceived is based on the belief that women's entrepreneurial behaviour can be understood and accounted for in terms of four society-wide population characteristics or dimensions:

- (a) Social rank including such social class factors as education and training, category of trade and income,
- (b) Degree of urbanisation and age,
- (c) Marital and reproductive status,
- (d) Cultural social structures particularly social status (ethnically determined sanctions)

A number of hypotheses emerge from the conceptual framework presented above;

- (a) The poor standards of technical and financial management among women market traders are due to inadequate education and training.

- (b) Behaviour patterns conditioned by the socio-cultural environment may prevent positive coping responses i.e. seeking information, seeking business management advisory services and changing their entrepreneurial character.
- (c) Women Market traders are more likely to be receptive to programmes offered under their mutual aid associations than those run by state institutions.
- (d) Women trainers, or change agents are likely to be received more positively than male change agents.

Overall study design

This study was comparative, cross-sectional, action oriented and analytical involving:

- (a) Collection of data through the use of a questionnaire administered in the market to the respondent: (see appendix 1 for a copy of the questionnaire).
- (b) Conducting focus group indepth discussions with volunteers from the same market places where the questionnaire was administered (see appendix 2 for a copy of the focus group discussion guide).

Research clearance

Research clearance for the study was obtained in June 1990. In pursuance of this clearance, permission was obtained from the following bodies and organisations.

- (a) National Research Council, Ministry of Planning and Economic Development.
- (b) President's Office, Research Secretariat.

Before proceeding to the towns of study, we obtained letters of introduction from the National Research Council to the District Administrators (D.A.) of Kampala, Mbarara, and Iganga. The D.A.s in turn gave us letters of introduction to Market Masters and R.C. (Resistance Councils) officials in the markets where the study was going to take place. (Note: R.C.s have been established throughout Uganda to assist in community mobilisation efforts in agriculture, health, commerce, and other development initiatives). The introductory letters to Market Masters and R.C.s were important because in Uganda, most people will not readily have any dealings with strangers unless such people have been introduced by area authorities.

SECTION 2

THE MAIN STUDY

Kampala city and two towns were selected for the main study. These were Mbarara and Iganga.

Kampala with its population of about 458,530 of which women are 226,788 was chosen because it is the centre of Uganda not only in a geographical sense but also in its centrality in relation to government functions. Parliament sits in Kampala. The headquarters of public enterprises and government ministries are also situated in Kampala. Foreign embassies and missions make their home in Kampala. Kampala is also the commercial centre of Uganda. The largest banks and firms locate their head offices in Kampala. Kampala also boasts of the largest daily markets in the country.

During the last 20 years there has been a big decline in the Gross National Product of the country. The industrial sector has collapsed and so has organized commerce. The last two decades also witnessed the exodus of Asian businessmen from Uganda. These used to control most of the business activity in the country. Very few new schools have been built in Kampala in the last 20 years. This state of affairs is likely to

continue for a long time although the National Resistance Movement (NRM) government is trying to reverse this negative trend.

Uganda undertook a national population census in February 1980. The results of this census put Kampala's population at 458,503 (see Report on the 1980 population Census, Sept. 1982, Republic of Uganda). This compares with a figure of 157,825 in 1959 (see, Temple, 1968) and a figure of 330,700 in 1969 (see, Uganda, Third Five Year Development Plan). In the years between 1955 and 1969, Kampala's population increased at an annual rate of 8%. Projections for 1980 had put Kampala's population at 800,000 (Human Resources Group, 1971). However, the results of the 1980 census clearly indicate that there has been a marked drop in the population growth of Kampala. In the last twenty years, many persons left the city for rural areas. However, as the economy begins to pick up, this rural urban migration is likely to stop and the trend reversed.

In the final analysis, Kampala was included in the study because it offers a wide range of economic opportunities and constraints to women market traders that is not likely to be found in other towns and hence Kampala serves as a model for comparison.

Mbarara lies 256 Kms south of Kampala, and was formerly the headquarters of the Southern region. It has a population of 23,255 of which 11,864 are women (1980

Census Report). Its population is predominantly of the
X Banyankole ethnic group, with a sizeable proportion of
Baganda, Ugandans of Rwandese origin, Rwandese refugees
and other ethnic groups which we have characterised as
4R (Runyankole/Rukiga/Runyoro/Rutoro).

Iganga town lies 128 Kms east of Kampala and it is
predominantly populated by the Soga ethnic group, and
Baganda. It has a population of 9,899 of which 5,365
are women. It lies along the highway to the Kenya-
X Uganda^a border and is a fast developing town due to
increased trade activities which are a result of its
proximity to the Kenya-Uganda boarder. It also has a
high population growth rate - 5.0%, if compared to
Kampala - 3.2% and Mbarara - 3.4% (see Report on the
1980 Population Census, September, 1982, Republic of
Uganda).

Sample selection and procedures

The target population of this study were female
market traders aged 15 years and above. Although there
were child female traders, i.e. aged 14 and below, we
did not include these in the sample for we assumed aged
15 and above to be mature enough to know what they were
doing. No upper aged limit was fixed because we observed
that women of all age groups were represented in market
trading, hence, felt the need to investigate all age
groups' business management practices and needs. Since

there were big differences between the different commodities traded in, we wanted to test if there were differences in enterprise management by commodity traded in.

Sampling in Kampala City

In Kampala city, the required sample was obtained through a process of multistage sampling technique. A list of 14 markets in Kampala was obtained from the Kampala City Council. Owino, Wandegaya and Kalerwe markets were selected by simple random sampling. Lists of traders in each of these markets were available from the Market Masters' Offices but they were not reliable, we were informed, for traders leave at times without informing the market authorities. Thus we had to construct sampling frames using the R.C. system. Sampling frames were constructed separately for household goods, clothes and foodstuffs dealers, which were our three main commodity traded in categories in each of the three markets.

Wandegaya Market had a women traders population of 162 of which 96 dealt in foodstuffs, 25 in household goods, and 41 in clothes. Kalerwe market had a female population of 257 of which 128 dealt in foodstuffs, 56 in household goods and 73 in clothes. Owino market had a female population of 669 of which 129 traded in household goods, 362 traded in foodstuffs, and 178

traded in clothes. Hence the total number of women traders in Kampala Markets was 1088 and since the required sample size was 240 and given the huge difference in numbers of operators in each cluster in different markets, different sampling intervals were used. Table 1 shows the number of respondents interviewed in each of the three markets by their clusters.

Table 1: Respondents Selected for interviewing in Kampala City Markets by Commodity Traded in

<u>Wandegeya Market</u>	<u>No. of traders</u>	<u>Sampling interval</u>	<u>No. of respondents</u>
Foodstuffs	96	3	30
Household goods	25	3	8
Clothing	<u>41</u>	3	<u>15</u>
Total	162 ===		53 ==
<u>Owino Market</u>			
Foodstuffs	362	7	50
Household goods	129	3	30
Clothing	<u>178</u>	4	<u>40</u>
Total	669 ===		120 ===
<u>Kalerwe Market</u>			
Foodstuffs	128	4	34
Household goods	56	4	15
Clothing	<u>73</u>	4	<u>18</u>
Total	257 ===		67 ==
Sum Total for Kampala City markets	1,088		240

Sampling for Mbarara

Mbarara town has two main markets, Mbarara Municipal Market and Kakyeka. We decided to include both markets in the sample. Mbarara town Council market authorities had a list of traders in their market, hence a sampling frame was readily available since they were listed according to the commodities they traded in. 45 women were trading in household goods, 79 in foodstuffs and 62 in clothes. Kakyeka Market was not as administratively organised as Mbarara Town Council market, hence a sampling frame had to be developed using the R.C. system. 38 women were dealing in household goods, 65 women were trading in foodstuffs, and 38 were trading in clothes. Eventually, 147 respondents were selected in both markets as indicated in table 2.

Table 2: Respondents interviewed in Mbarara Town Markets by Commodity traded in

<u>Mbarara Municipal Market</u>	<u>No. of traders</u>	<u>Sampling Interval</u>	<u>No. of respondents</u>
Foodstuffs	79	3	25
Clothing	62	2	30
Household goods	<u>45</u>	3	<u>19</u>
Total	186 ===		74 ==
<u>Kakyeka Market</u>			
Foodstuffs	65	3	21
Clothing	38	random sampling	26
Household goods	<u>38</u>	random sampling	<u>26</u>
Total	141 ===		73 ==
Sum Total for Mbarara Town	327 ===		147 ===

Sampling in Iganga Town

Iganga town has one main market. As in Kampala markets, and Kakyeka market in Mbarara town, Iganga market did not have a comprehensive list of its traders which we could go by. We therefore had to construct a sampling frame using the R.C. system. 108 women were trading in foodstuffs, 81 were trading in household goods and 78 were trading in clothes. The number of respondents selected per cluster are indicated in table 3 below.

Table 3: Respondents interviewed in Iganga Town Market

	<u>No. of traders</u>	<u>Sampling Interval</u>	<u>No. of respondents</u>
Foodstuffs	78	2	34
Clothing	108	3	36
Household goods	<u>81</u>	2	<u>40</u>
Total	267 ===		110 ===

Sampling for focus group discussions

In order to obtain indepth understanding of the dynamic interplay between business management skills and social - cultural system in which women traders do operate, a sub-sample of the study population was revisited and a free discussion was conducted under the guide of open ended questions. Ten percent of the study population was treated this way.

Research Instruments

Those female respondents aged 15 and above who were eligible to participate in the study and who agreed to be interviewed, were interviewed using a questionnaire and a focus group discussion guide. The Principal sections of this questionnaire were:

- Basic Demographic and socio-economic data
- Financial and Technical Management practices
- Control

- Social Cultural Pressures
- Beliefs and Perceptions.
- Women's responses towards specific business management skills' enhancement programmes

Information for focus group discussions was obtained using an open ended focus group discussion guide. The discussion guide followed roughly the format of the questionnaire mentioned above. The major difference being that with the focus group discussions, the investigator had the flexibility to decide which questions to ask and when to probe if necessary. The respondent was permitted to ask questions and generally the atmosphere was more relaxed and conversational. Both the questionnaire and the discussion guide were translated from English into the dominant dialect in the area in which the study was being conducted. This meant Luganda for Kampala and Iganga towns, and Runyankole/Rukiga/Runyoro/Rutoro (4R) for Mbarara. Translation was done with the help of experts from the Department of Linguistics and African Languages at Makerere University.

Fieldwork

Fieldwork was carried out between mid June and mid- August 1990. In all the three study towns, the two

interviewers were supervised by the investigator who also participated in interviewing.

In order to qualify to work as an interviewer, one had to be a final year student in the Faculty of Social Sciences, Makerere University, who had attended a course in Methods of Social Research, who was familiar with the local dialect and culture of the respective study district, and who was willing to work under tough and noisy market conditions. Those appointed as interviewers went through a rigorous training session conducted by the principal investigator.

In all the study sites, a reconnaissance visit was made by the principal investigator to the project area. This visit usually anteceded the visit of the actual survey team by 2 to 4 weeks. During this visit, meetings were held with all the relevant local officials and Market Masters plus RC officials to explain the nature of the study and to arrange exact dates for the surveys. Also during this introductory visit, the sampling frames (for the markets) were made and random starting points for the Kampala and Mbarara studies determined. Interviewing in all the study sites was done at the times stated by the women as most convenient to them. The interviews were held in the work (market) place of the respondents. The focus group discussions were carried out by the Principal Investigator assisted by the Research Assistants.

Data management

The following steps were taken to ensure that data collected was accurate and that no information once collected was lost:

- (a) Research Assistants were instructed to check all completed questionnaires for any errors, omissions, and any discrepancies as soon as possible after completion of an interview.
- (b) The principal investigator carried out a field edit of completed questionnaires before the questionnaires were brought back to Kampala.
- (c) During the survey process, the principal investigator made spot checks on Research Assistants to ensure that they were performing according to instructions.
- (d) At the end of each work day, the principal investigator held a meeting with the Research Assistants to discuss with them any problems they may have faced during their work and the necessary action that was taken to solve such problems.
- (e) Most questions on the questionnaire were pre-coded. However, a few questions were left open ended and the Research Assistants were instructed before hand on how to code them.

Data processing

We had anticipated that coding would be done by Research Assistants, but due to time limit we decided to employ the services of a computer. Key punching, verification, and data processing were done by staff of the Computer Centre at Makerere University. The following steps were taken to process the data:

(a) Office editing

Before submitting the questionnaire for entry into the computer, each questionnaire was subjected to a thorough manual edit and any errors that were detected were corrected. Whenever an erroneous response could not be corrected, a code for "Not stated" was entered.

(b) Machine processing

The type of computer used was the IBM XT with 640 KB of main memory and with a hard disk. After the questionnaire for each sample point had been office edited, they were moved to the machine for processing.

(c) Data entry

Data were keyed into the computer by use of a modern Integrated Survey Analysis Application Software Package called ISSA - Integrated System for Survey Analysis. ISSA has a screen design utility and a data

dictionary design that describes the structure of the questionnaire. The screens were designed to have a resemblance with the actual questionnaire and the entry process was the intelligent interactive type which ensures accuracy and correctness of the data files. Data was batched into 5 groups of 100 sample points each. Each batch constituted a separate file and the five were concatenated into one master file for tabulation purposes.

(d) Verification

Data were re-entered to check on the quality of data entry. Verification was done selectively to all fields of selected questionnaires.

(e) Editing

Once the data had been entered and verified, the data file were edited. The data files consisted of cases. Each case consisted of physical records. Each record consisted of data fields which contained the codes from the questionnaire. Four types of editing were done: structure, range, skip and internal consistency.

- Structure:** The structure of the data file and the structure of each case were checked. The structure of the file was confirmed correct if the required number of physical records were present.
- Range:** Each data field in a case had a particular set of values which were valid. Each data field was checked for the correct range.
- Skip:** Because of given responses to certain questions, other questions were not applicable for a particular respondent. The values in those fields were checked to see if they were blank or not.
- Internal consistency:** Many data fields contained values which could be tested for consistency with values in other fields. For example, decision on expansion and major decision maker in the business.

Corrections: Questionnaires that were reviewed during post entry editing and reported to be in error, were corrected in the appropriate files.

Variable recodes: New variables were created in a number of cases based on existing variables of age-group, commodity traded in, etc.

(f) Tabulations

Through a specialized command language in ISSA, tabulations were prepared to check for further consistency. Finally tabulations of the data file were generated according to the requirements of the researchers.

(g) Data Analysis

Analysis using SPSS to generate diverse statistical parameters was accomplished by exporting data from ISSA to SPSS format. As a first step, raw frequencies were produced for all variables and where they provided meaningful inferences these provided the first basis for preparation of reports. A number of two and three way tables were also generated to establish relationships among variables.

(h) Content analysis

Data from the focus group discussions were analysed using the process of content analysis. Briefly, this involved examining the notes kept by the principal investigator and developing broad categories to differentiate and describe the ideas expressed by the respondents. These broad categories were later broken down to indicate the direction of attitudes.

SECTION 3

FINDINGS OF THE STUDY

This section presents some of the key survey findings concerning market women traders' business management knowledge and practice. The first part of this section deals mainly with a description of the respondents answers to the various questions. The second part attempts to analyse through the process of frequency tables, cross-tabulations, various variables associated with management knowledge and practice.

Socio-Demographic Characteristics of the Women

Table 4 presents information on the key socio-demographic characteristics of the respondents.

Overall, 38.4% had never been to school. 39.0% had attained primary education and 12.2% had obtained secondary school education. Only 7.3% had acquired higher education i.e. Advanced Certificate of Education. 2.1% had achieved other types of education which ranged from church literacy classes to post secondary education. Kampala respondents were the most educated with over one half of its group reporting having attained primary and secondary education. Iganga respondents were the least educated with almost two in every three respondents admitting never having attended school. The age patterns for Mbarara and Iganga

respondents were almost similar, with the majority 72.7% and 78.1% respectively being in the 21-30 age brackets. Kampala exhibited more respondents in the 15-20 age bracket than the other two towns, a reflection perhaps of a greater tendency to employ younger people to assist in market trading.

Table 4: Percentage distribution of respondents by key characteristics according to district of interview

Characteristic	ALL N = 489	Kampala N = 232	Mbarara N = 147	Iganga N = 110
<u>Education</u>				
No School	38.4	20.6	45.5	65.9
Primary	39.0	44.3	36.7	23.0
Secondary	12.2	36.9	3.4	9.0
Higher	7.3	2.1	17.6	0.1
Other	2.8	6.0	0.0	0.0
<u>Age Group</u>				
15 - 20	11.4	15.5	10.1	9.0
21 - 30	53.1	28.4	72.7	78.1
31 - 40	24.9	30.6	21.7	17.2
40+	10.4	10.7	6.1	13.6
<u>Ethnicity</u>				
4R	31.0	13.8	76.1	4.5
Ganda	44.6	50.4	38.7	42.7
Soga	19.0	7.3	0.0	70.4
Other	5.4	6.4	1.3	8.1
<u>Religion</u>				
Roman Catholic	30.9	24.5	42.1	28.1
Protestant	30.9	19.3	41.0	41.1
Moslem	32.0	34.4	17.0	45.4
Other	6.0	2.5	3.4	9.0
<u>Commodity</u>				
<u>Traded in</u>				
Foodstuffs	36.3	44.8	28.5	28.1
Clothing	34.3	32.3	38.0	33.6
Household goods	29.1	24.5	29.2	39.0
<u>Marital Status</u>				
Single	20.1	25.0	11.5	20.9
Married	54.0	44.3	72.7	49.0
Widowed	6.7	8.1	6.1	5.4
Separated	19.2	22.4	9.5	24.5
<u>Number of children</u>				
0	4.4	3.0	6.1	4.5
1	9.0	6.8	7.4	15.4
2	7.2	7.3	6.1	8.1
3	15.9	8.1	26.5	18.8
4	16.4	20.2	10.2	16.3
5	26.9	26.2	27.8	27.2
5+	20.2	18.9	14.2	30.9
Total	100.0	100.0	100.0	100.0

In terms of ethnic composition a big fraction of the respondents (44.6%) were of the Ganda ethnic group. Over one half of the respondents in Kampala were Ganda, and in Mbarara and Iganga, the Ganda were 38.7% and 42.7% respectively. Perhaps, this reflects that the Ganda culture encourages not only geographical mobility (outside Buganda region) but also entrepreneurial activity more than the other ethnic groups. This is more especially true because there were 0.0% Soga respondents in Mbarara and only 4.5% of the respondents in Iganga belonged to the 4R ethnic group.

Overall, the dominant religions i.e. Roman Catholic, Protestant, and Islam were evenly distributed, although Kampala and Iganga tended to exhibit high Moslem populations, 34.4% and 45.4% respectively. This probably could be attributed to the fact that Islam has in most cases been associated with trade more than the other religions. Whereas, Catholic and Protestant Missions established schools, historically, Islamic Missions lagged behind. Hence, formal employment opportunities were few for the Moslems who opted for trade.

In terms of commodity traded in, a big fraction of the respondents, 36.3% traded in foodstuffs, 34.3% in clothing and 29.1% in household goods. The big proportion of overall foodstuff traders could probably

be attributed to its very low capital requirement and little competition from the male traders, for it is traditionally a female preserve. However, in Mbarara, the majority 38.0% were trading in clothes, especially second hand clothes, most probably due to Mbarara's proximity to the source of second hand clothes, the Republic of Rwanda. And in Iganga, the majority respondents were dealing in household goods, which also could be attributed to Iganga town's proximity to Jinja town, Uganda's industrial centre, and Busia and Malaba, the boarder towns with the Republic of Kenya, which is the biggest source of Uganda's industrial consumer goods like sugar, soap, milk, etc. The existence of the informal trade between the two countries, enables nearby traders to avoid taxes thus increasing their returns ultimately. Iganga town also had the least traders in foodstuffs, 28.1%. This could be attributed to fact that Iganga is the least urbanised of the study urban areas. Most civil servants live in rural areas hence obtain their food requirements from the rural areas. To a greater extent, the same could be said of Mbarara town, which is the exact contrast of Kampala City. Overall, a big fraction of the respondents, 54.0% were married, a reflection of greater marital obligations. 20.1% of the respondents were single, while 19.2% had separated. Mbarara respondents reported the highest percentage of being married, 72.7, and the least

percentage of separations, 9.5. Probably, this could be attributed to stronger social cohesion and a high value attached to family life, thereby encouraging and disapproving marital relationships and separations respectively. Alternately, the profiles of Kampala and Iganga were similar, with more respondents reporting being single, and having separated. Most probably, this is because the Soga ethnic group has a high prevalence of marital instabilities, thereby leading to separations (in case of Iganga). While Kampala being the city, social cohesion is minimal, thus short lived unions are frequent. Consequently, most women who find married life unbearable seek to earn a living through market trading.

In terms of reproductive status, overall, the majority had more than three children, which denotes greater caretaker roles for the women. Kampala had more respondents who had four and more children, 65.3% compared to Mbarara which reported 52.2% in this category. Iganga town had the biggest proportion of respondents with four and more children, 74.4%. Therefore, it would appear that due to greater reproductive and caretaker roles, most of the women have to combine their trading activities with taking care of their children at home, the two of which are at times incompatible.

Entrepreneurial History

Different women have varying business management practices depending on their general entrepreneurial history patterns. For this reason a number of questions were asked regarding the respondents' entrepreneurial life, including a detailed induction history: occupation prior before joining market trading, source of capital, advice and initiative for joining market trading, nature of ownership, and degree of control over their enterprises. This is so because women market traders in Uganda are heterogeneous. They operate in different categories that range from petty entrepreneurs, paid employees, unpaid employees, to casual workers. Hence entrepreneurial behaviour is bound to be different among the women, depending on the degree of control in their occupation.

Overall, most of the respondents 33.4% were housewives prior to joining market trading. We used the concept "housewife" not in the strict sense of legal marriage because in Uganda, marriage is an "elastic" term which encompasses anything including church marriage, traditional marriage, registered marriage, cohabitation, as well as numerous other forms of consensual union. This finding clearly points out that most of the respondents had not been exposed to the dynamics of a commercial setting prior to joining market trading. 10.9% of the respondents were neither employed

nor married prior to joining market trading. As they put it, they were "just at home". It could therefore be concluded that market trading was their first form of "non domestic work". 16.8% of the respondents were students before joining market trading. This indicates that the informal sector is providing employment to many young people who are jobless as a result of the economic stagnation. Yet formal education in Uganda is purely academic in content. It does not equip one with the skills needed in running an enterprise. It can therefore be said, with confidence, that these new entrants in market trading were lacking in skills of business management. Only 16.5% of the respondents had been exposed to situations of a commercial setting where they worked as shop attendants, bar cashiers, restaurant workers, etc. Even the extent to which this category had earlier practiced modern entrepreneurial skills is questionable.

Further information on the respondents entrepreneurial history was elicited by asking them from whom they got advice on how to go about market trading. Table 5 below bears out the responses.

Table 5: Source of advice

<u>Source</u>	<u>Number</u>	<u>Percentage</u>
Nobody	287	58.7
Husbands	41	8.2
Friends	107	21.9
Other	<u>104</u>	<u>21.1</u>
Total	489 ===	100.0 =====

Table 5 above indicates that the majority of the women - 58.7% were totally uninstructed on joining market trading. 8.2% of the respondents received advice from their husbands while 21.9% obtained advice from their friends who themselves could have had no or little experience in trade. Only 21.2% indicated that they had obtained advice from sources like employers and fellow market traders. However given the competition in market trading, it can reasonably be argued that the enthusiasm with which would be competitors were advised was not high.

The study was also interested in finding out how the women market traders obtained their starting capital. Most of the women - 31.0% got their starting capital from relatives. 26.2% reported having got their capital from friends. In most cases, this meant their men friends. Husbands provided capital for 17.7% of the respondents, and 11.6% used their savings to start

trading in the market. Most of the respondents indicated that it was because relatives and friends realised the women's economic plight that they offered some starting up capital. The husbands also provided the starting capital so that the women could assist in solving some of the domestic economic problems. It can therefore be discerned that it was not much because of need to build an enterprise, but the need to meet economic domestic demands that the women obtained starting capital. Therefore the need for efficient enterprise management did not arise. Most probably, it is only the 11.6% of the respondents who had saved their own starting capital who had the urge to build up their enterprises in market trading. For they already had their jobs but did quit to try market trading which, to them, had better opportunities of increased income, at the same time remaining in employment.

Given the heterogenous nature of market trading, the study attempted to investigate the types of ownership in the sector. 38.1% of the respondents reported that their businesses were wholly owned by them. This means that they undertake all the major decisions such as where and when to purchase, and price fixing. 5.9% indicated that the businesses were wholly owned by their husbands/boyfriends, whereas 19.4% indicated that they were in partnership with their husbands/boyfriends. It would appear that in the latter

case, although the women claimed to be in partnership, the husbands could be taking major decisions like price fixing and purchases while their women acted only as sales assistants. Although the women could also at times take part in managing the business they may be "protected" from activities that require use of entrepreneurial skills such as recording of purchases and transportation accounts, if they do not actually do the purchasing themselves. Thus, women have lesser access to activities in the cash sector of the economy, and lesser knowledge of the external world.

Conversely, 10.2% of the respondents indicated that they were in partnership with relatives, and 2.8% were in partnership with friends. Thus it would appear that in these categories, the respondents had a stake in the business due to having invested in their money and could thus attempt to keep track of the business progress. However, 23.6% of the respondents interviewed said that the businesses were wholly owned by someone else. In essence, they were only employees. The extent to which these respondents could get involved in the management of the enterprises could depend on the extent to which the owners gave them leeway. For instance whereas some employers could allow their employees to make some purchases and also allow them to fix prices, others may only indicate the sale prices, at the same time not allowing the employees to do the purchasing.

Thus the ability to "think" progressively could be impaired.

Business Management Knowledge and Practice

This study was interested in finding out whether respondents knew and practiced the basic skills of business management. As expected, book-keeping standards were poor. 65.7% kept no records of the goods they purchased, and of the 34.3% who answered in affirmative to keeping of records of the goods purchased, only 39.6% indicated that they did it regularly. 50% of the respondents who had said they recorded the costs of the goods purchased admitted that they seldom did. Further, 64.6% of the respondents did not record their operating expenses. However, when they were asked what constituted their operating expenses, the respondents could surprisingly mention them with ease. These included daily market dues, manual labour hiring charges for lifting heavy commodities, cleaning and askari (night time security personnel) charges, and monthly rents charged for their stalls. However, they did not include their lunch, refreshment, personal transport costs, which it appears, they took for granted. Regarding computing of transportation accounts, 68.9% of the respondents did not do so.

As regards purchasing of commodities, 47.6% of the respondents did so themselves while 24.0% reported that

purchases were done by employers. 28.4% of the respondents said that their purchases were made by their husbands/boyfriends. Most of the respondents who reported making their purchases themselves were foodstuffs dealers. Most of the foodstuffs sellers (who constituted 36.3% of the total respondents) purchased their commodities from traders who brought them into the markets on trucks, pick-ups or bicycles. A few foodstuff dealers purchased their commodities from whole-salers in major markets like Owino in Kampala. Fewer than 5.0% of the respondents attempted to go into the rural areas to purchase their commodities directly from farmers. The higher incidence of purchasing from trucks that brought the foodstuffs directly into the markets could be attributed to the fact that most women obtain the commodities on credit, and pay the truck-scale dealers after sales. However, this also implies that the women have the disadvantage of accepting the purchase prices dictated by the truck-scale dealers, hence the profit margin is reduced.

Kampala respondents who dealt in household goods, and made their own purchases, obtained their goods from Kikuubo, which is the major distributional centre for industrial consumer goods in Uganda. No respondent reported personally obtaining her goods from the Kenya-Uganda boarder where they are much more cheaper than

Kikuubo. However some women who were not making purchases themselves reported that their menfolk obtained the goods from Busia boarder point, a distance of about 200 kilometres from Kampala. This reflects that men are not willing to allow their wives to travel far in pursuit of business interests probably due to the women's caretaker roles at home, and probably due to fear of infidelity since at times, it involves staying overnight or travelling with strange company. However, household goods' dealers in Iganga reported obtaining their commodities from Busia. Probably this is because Iganga is nearer to Busia, a distance of about 70 kilometres and the women are expected to make their purchases and be back on the same day. However, even in Iganga, the majority of household goods' dealers reported that it were their menfolk who did the purchases. This could further be attributed to the relatively larger capital involved in this type of trade. Hence the men felt that they had to have greater control over the working capital by making greater personal involvement especially in making purchases. This is further exemplified by 35.3% of the respondents who reported that their husbands were the major controllers of the finances in the business. An almost similar percentage, 36.4%, also reported that their husbands were the major decision makers in the business. Consequently, the women acted in most cases as merely

sales assistants. Thus, they lacked control over their labour reproduction i.e. ability to develop and maintain their own "skills" and work capacity.

The women's price-fixing and modification methods were most haphazard among the foodstuff dealers. Considering the perishable nature of their merchandise, the respondents indicated that major losses were made when they were forced to sell at give-away prices in order to avoid wastage, or made total losses when wastage (through perishability) actually occurred. These respondents were incapable of forecasting so that they could regulate their stock according to predicted demand. This could be attributed to foodstuffs' dealers chronic lack of kept sales records which could be used in forecasting; for records, if kept over a given period of time, can enable one to forecast and predict the average amount consumed over given period of time. As for the household goods and clothes' dealers, prices were fixed according to the purchase prices, and in most cases were fixed by the major decision makers already referred to above. In most cases, these prices were uniform in the markets, and the sale prices depended on the way individual traders' related to their customers. However, most women respondents, during the focus group discussions hinted that they had their prices set for them by their husbands, or employers in case of those who were salaried employees.

Consequently, as would be expected, merchandise control among market women was minimal. Although 26.7% of the respondents reported practicing merchandise control operations, indepth - interviews (focus group discussions) and our observations showed that most of them dealt in the same commodities. With foodstuffs dealers, not only did the majority stock similar items, e.g. bananas, potatoes, beans, groundnuts, etc., but they also stocked similar types of the same items. For instance traders who sold beans had those of the same size and colour, which not only increased competition amongst themselves, thus lowering prices but also posed the danger of perishability due to abundance. The same problem of dealing in exactly similar items, both in quality and quantity was also noted among clothes dealers, whereby the majority dealt in women and children's clothes. As for household goods, the stocks were similar and during the process of our investigation, it was possible to find some items lacking altogether while others were present in almost each and every stall. Thus, the women lacked planning abilities where by they could observe which items were least stocked, and thus invest where there was least competition, hence more turnover.

Similarly, apart from the 23.6% of the respondents who were salaried, the rest of the respondents, especially the 38.1% who had reported sole ownership and

thus control, were not costing the value of their labour. As a result, money needed for personal use or domestic requirements was extracted from the general business finances, without recording. This posed the problem of not only having less funds for re-investment, but also inability to build efficient enterprises, because planning becomes difficult where there is no distinction between business and personal finances.

Factors associated with inadequate business management skills

To determine the extent to which social and economic factors are associated with inadequate management skills, a series of analyses were made. This section presents those findings that were found to be most important. (Note: Due to a large number of concepts used in operationalizing "business management" we decided to use one concept throughout our analyses, book-keeping. Book-keeping, (financial management) is central to efficient management of a business because it enables keeping track of the evolution of the business. It is through the keeping of accounts that one can evaluate a business, determine its future course, and effect plausible changes, if need be. Thus, other forms of technical management like planning, forecasting,

coordination and work organisation have to be determined, in the main, with the aid of the recorded business accounts.

As noted in the preceeding paragraphs, the percentage of respondents who kept records of goods that they purchased, recorded their operating expenses, and computed transportation accounts were almost similar. Therefore, for simplicity, we considered recording of goods purchased as representative of book-keeping in general.

This study has shown that there is a correlation between age of respondents and their practicing of book-keeping. Table 6 shows the proportion of women who kept books of accounts according to different age categories.

Table 6: Percentage distribution of Book-keeping by age of respondents

Count	A G E				
Row %					
Col %					Row
Tot. %					Total
Book-keeping	15-20	21-30	31-40	40+	
Yes	11	75	46	36	
	6.5	44.6	27.3	21.4	168
	19.6	28.9	37.7	70.5	34.3
	2.2	15.3	9.4	7.3	
No	45	18.4	7.6	16	
	14.0	57.3	23.6	4.9	321
	80.3	71.0	62.2	30.7	65.7
	9.2	37.6	15.2	3.2	
Column	5.6	25.9	12.2	51	489
Total	11.4	52.9	24.9	10.6	100%

The results in table 6 above indicate that the percentage of respondents who practiced book-keeping in each age cluster increaaed with age. Whereas only 19.6% of those aged 15-20 practiced book-keeping, in the 21-30 age group they were 29.9% while in the 31-40 age group they were 37.7%. This perhaps indicates that with increasing age, one becomes more committed to her trade,

and hence more commercially astute. However, it is most probable that a higher age denotes more years' experience, which could account for better management skills than anything else.

Further the study came up with only a slight relationship between educational level attained and the level of enterprise management skills. Table 7 bears this out.

Table 7: Percentage distribution of book-keeping by educational level

Count	E D U C A T I O N A L L E V E L					
Row %						
Col %						Row
Tot. %						Tota
Book-keeping	NO SCHOOL	PRIMARY	SECON-DARY	HIGHER	OTHER	
	45	58	50	9	6	168
	26.7	34.5	29.7	5.3	3.5	34.
Yes	23.9	30.3	83.3	25.0	42.8	
	9.2	11.8	10.2	1.8	1.2	
	143	133	10	27	8	32.
	44.5	41.4	3.1	8.4	2.4	65.
No	76.0	69.6	16.6	75.0	57.1	
	29.2	2.1	2.0	5.5	1.6	
Column	188	191	60	36	14	489
Total	38.4	39.0	12.2	7.3	2.8	100

Results in Table 7 above are rather interesting. Incidentally, 23.9% of the respondents who reported having attained no education claimed to be practicing book-keeping. It is probable that these respondents were lying. Alternately, it could be that these respondents had acquired literacy and numeracy skills informally, and actually did practice keeping records of accounts.

However, 30.3% of those who had attained primary education reported keeping records of their accounts. 83.3% of the respondents who had obtained secondary also education reported practicing book-keeping. Yet, only 25.0% of those who had obtained higher education practiced book-keeping, while those who reported receiving tertiary education and practiced book-keeping were only 42.8%. Therefore, it would appear that there is no correlation between educational attainment and practicing business management skills. This is more especially so since the education system in Uganda is purely academic, and skill acquisition (any practical skills) is only available in a few post secondary institutions. Hence, it could be said with a reasonable degree of confidence that practicing business management skills requires only a minimal level of functional

literacy and numeracy, but increased education does not necessarily lead to a greater tendency to practice financial management skills.

We had earlier intimated in the preceeding paragraphs that there might be a relationship between number of years' experience in market trading and business management practices. We therefore felt it imperative to test whether there was a correlation between experience in market trading and level of management skills practice. Table 8 shows the relationship between number of years experience in market trading and keeping records of accounts. Those who had more years experience i.e. over five years were more likely to practice the basic skills than those with less years. For example, of all those who said they practiced the skills, 41.6% were accounted for by persons who had over five years experience. A comparable figure of those with less than one year is 7.1%.

Table 8: Book-keeping by number of years experience in market trading

Count	E X P E R I E N C E				
Row %					
Col %					
Tot. %					
Book-keeping	< 1 yr	>1<3yrs	>3<5yrs	5+ yrs	Row Total
	12	32	54	70	
	7.1	19.0	32.1	41.6	168
Yes	21.4	68.3	41.8	27.8	34.3
	2.4	6.5	11.0	14.3	
	44	21	75	18.1	
	13.7	65.4	23.3	56.3	321
No	78.6	39.6	58.1	72.1	65.7
	8.9	4.2	15.3	37.0	
Column	56	53	129	251	489
Total	11.4	10.7	26.3	51.3	100

To determine whether one's economic status might be associated with book-keeping practices, data was collected about the respondent's merchandise dealt in. We decided to use merchandise dealt in as a measure of income because in Uganda, most people are hesitant to reveal their incomes for several reasons. Some of them (especially those in self employment) do not genuinely know how much they earn per month since they keep no books of accounts. Others who may know how much they

earn are unwilling to disclose this information in case it leaked to the tax authorities (many people in Uganda avoid meeting their tax obligations). For all the above reasons, merchandise dealt in becomes a plausible substitute for income estimation since foodstuffs require very little capital to start with. Clothes especially second hand articles need slightly higher capital, and household consumer goods require more capital. In event, this revealed a strong statistically significant correlation between merchandise dealt in and bookkeeping practices (see Table 9 below). As can be seen from Table 9, 56.6% of the women who traded in household goods kept records of their accounts while 46% of the women who traded in clothing also practiced bookkeeping. Yet, only 19.1% of the women who traded in foodstuffs practiced book-keeping. It is possible that due to the bigger amounts of money involved in household goods and clothing trade, and due to the bigger number of different items the women have in stock, keeping of records becomes essential if they are to keep track of price fixing. Moreover, their sources of supply are more diversified than those of foodstuffs dealers which in most cases are the few trucks that bring food into the markets.

Table 9: Book-keeping by merchandise dealt in

Count	MERCHANDISE DEALT IN			
Row %				
Col %				
Tot. %				
Book Keeping	House- hold goods	Clothing	Food- stuffs	Row Total
Yes	81	32	34	168
	48.2	19.0	20.2	34.3
	56.6	68.3	19.1	
	16.5	6.5	6.9	
No	62	21	144	321
	19.3	65.4	44.8	65.7
	43.3	39.6	80.8	
	12.6	23.5	29.4	
Column	143	168	178	489
Total	29.1	34.3	36.3	100

An assumption has been made that there might be an association between practice of management skills and level of urbanicity. Table 10 below gives the percentage distribution of the respondents who practiced book-keeping by the degree of urbanisation of their locations. As expected, those respondents in the city, Kampala, were more likely to keep accounts of their

businesses. For example, of all those who kept records, 55.9% were from Kampala city, whereas those in the least urbanised town, Iganga accounted for only 12.5%. It is possible that the more urbanised the entrepreneur, the more she looked at her enterprise as an occupation hence need for keeping records of her activities so as to monitor her performance. Similarly, the volume of trade is bound to be higher in a more urbanised setting than in a less urbanised location. This may necessitate keeping of records due to the intensity of activities, whereas where the intensity is low, one may be tempted to rely on memory.

Table 10: Book-keeping by level of urbanicity

Count	U R B A N I C I T Y			
Row %				
Col %				
Tot. %				
Book Keeping	City	Large Town	Small Town	Row Total
	Kampala	Mbarara	Iganga	
Yes	94	53	21	168
	55.9	31.5	12.5	34.3
	40.5	36.0	19.0	
	19.2	10.8	4.2	
No	138	94	89	321
	42.9	29.2	27.7	65.7
	59.4	63.9	80.8	
	28.2	19.2	18.2	
Column	232	147	110	489
Total	47.4	30.0	22.4	100

SOCIAL-CULTURAL SYSTEM IN WHICH WOMEN MARKET

TRADERS DO OPERATE

Women's entrepreneurial activity is carried out within a framework that is predetermined by the social-cultural structures of a given society. This is because gender remains a fundamental principle for organising the division of labour within the family and the wider socio-economy. Women traders do not have only to combine their monetary work with their reproductive and caretaker roles within the family, but also have to operate in a matrix of beliefs and attitudes that emanate from societal stereotypes of gender related role expectations, obligations, responsibilities and consequently, sanctions for not conforming. Therefore, we found it imperative to test widely held beliefs on such variables like role expectations and social norms which could influence women's entrepreneurial patterns.

The majority of respondents, 86.6% were of the opinion that it was a man's obligation to provide for his family. An almost similar percentage, 86.7% were of the view that a woman's first obligation was to her husband and children other than trade. Implications of these attitudes are far reaching. In the first instance, it could imply that women do not undertake their trade activities with the seriousness they deserve

for they expect economic assistance from men. This finding is supported by Tadria, H.M.K. (1987) who also found out that the dependence of women on men was high, even in female-headed households. The women in such households reported that their main source of cash was men, even though there were no husbands in the households. The perception of their work could be casual, lacking in the astuteness to face competition in market trading. Byangwa, M. (1967) added that women do not see work so much as a means of expanding their individuality as persons but rather as a means of carrying out the extensions of their expanded occupational structure of the city while retaining a productive function in the family. That is why, perhaps, 62.9% of the respondents had earlier said that they would quit trading if their husbands said so. Implications of the second view are double edged. It could mean that women's entrepreneurial patterns are disrupted by reproductive and care taker roles which may compel not working in a regular basis. Earlier studies by M. Peil (1973), Strassman (1987) and J. Jiggins (1989) have also indicated that women traders activities were fragmented because, unlike men, they were rarely free to set aside a regular amount of time each day from other chores and distractions in order to concentrate on one activity. It could also imply that women devote a greater percentage of their income on meeting the

domestic demands, other than re-investment which reduces their capital, stock and ultimately returns (we had earlier noted that over one half of the respondents spend their money on domestic requirements as compared to 31.9% that was reportedly re-invested). This finding is similar to those of Carloni, A. (1984) and E. Le Frank (1990) who noted that most women workers in the informal sector shouldered the responsibility for supporting their households, thus were not only less concerned with building efficient business enterprises than with ensuring an immediate source of ready cash, but also devoted a larger proportion of their income to daily household support.

However, the study observed that 69.9% of the respondents had no objection to a woman's involvement in trade, although 54.7% were of the opinion that a married woman should get involved in trade only when the husband approved. This probably reflects the marital tensions that follow if a woman undertakes independent economic activity. This is supported by 64.0% of the respondents who felt that men were uncomfortable with wives who were traders. This could probably be attributed to lifestyles that have come to be associated with business and trade in Uganda. They are quite different from the styles associated with wage earning and farming. For instance, due to greater geographical mobility involved in trade, women are thought to avoid social censure and

thus adopt life styles of greater sexual freedom (infidelity) and economic independence. This is supported by 36.1% of the respondents who were of the opinion that women traders engaged in extra-marital affairs. More so, women who are out earning during the day, in the hectic and noisy market conditions may be too tired or pre-occupied to lend an ear to their children. The respondents could have had that in mind when 41.3% of them said that women traders neglected their children.

It therefore becomes apparent that "vices" associated with independent economic activities of women traders, whether real or perceived, serve to undermine the women's respectability; 61.9% of the respondents were of the opinion that a housewife had better respect than women traders, and 45.3% of the respondents maintained that a stable marriage was a better choice than trading.

Societal erosion of women traders respectability seems to permeate government agencies which seem not to relate to the women as they do relate to male traders. 79.4% of the respondents maintained that government officials discriminate against women when approached for assistance. Probably, this is a reflection of the low esteem in which women market traders are held by society, including market officials who do not consider the women worth listening to.

Amidst all these constraints in which women market traders do operate, it is surprising that intra-female co-operation was minimal. Only 16.5% of the respondents said that female traders easily help each other. 79.4% said that female traders easily co-operated with male traders than with fellow female traders. Although this could be attributed to psychological barriers that arise from a sense of inferiority complex among the women, (79.4% of the respondents concurred that female traders feel more insecure than their male counterparts) hence look up to the supposedly "superior" male traders for assistance, it further entrenches the gender determined "inequalities". It could also mean that the women hope to obtain more assistance by use of sex appeal than any other method. This is because it is inconceivable that the majority of males are far better equipped to offer any kind of assistance than the majority female traders!!

Further, only 15.3% of the respondents reported belonging to an association of traders. It is significant to note that all these respondents were from Mbarara Municipal Market, the only market which had an up-to-date list of traders operating therein. If we are to attribute the presence of an up-to-date list of all traders in Mbarara Municipal Market to organisational ability, then it is not surprising that it was the only market which had a traders' association. However, this

association's key objective was to act as a liaison between the traders and civil authorities in the market and at a wider level, the District Trade Development Office. This association, which is in form of a co-operative society also acted as an informal credit society, whereby traders contributed small amounts of money that could be loaned out to fellow traders at an interest. However, only 13.7% of the respondents reported ever having obtained a loan from this credit society. It is evident therefore that the association is less beneficial to women traders, in as far as financial assistance was concerned. Moreover, only 24.8% of the respondents indicated that they got involved in making decision in this association. Probably it is because the women, like in most other co-operatives, are accorded less managerial and organisational opportunities than men (A.B.M. Wandera, 1974). The male domination and monopoly of the traders' association is exemplified by the 72.7% of the respondents who contended that males were more easily listened to and helped in the association than females. This finding certainly contradicts Nihan et al's (1979) who observed that the only assistance to the informal sector whose acceptability recieved almost unanimous endorsement of the responses - 90% - was the setting up of a mutual aid association by the entrepreneurs themselves. Probably, Nihan et al came to this

conclusion because they were studying the modern informal sector, which is male dominated, and males easily co-operate, yet we had earlier noted that intra-female co-operation was minimal, at the same time, women are marginalised in associations whose membership is unisex.

Apart from the social cultural constraints that undermine women's entrepreneurial character, the study was also interested in establishing the occurrence of beliefs and perceptions held about trading in general, although they are common among men too.

42.7% of the respondents were of the belief that trade could be done by anyone, while 33.4% were undecided. Only 22.9% disagreed with the belief that anybody could do trade, which implies that majority of the respondents were not aware that it takes more than buying and selling to be a successful trader. Although the respondents unanimously agreed that seeking advice and assistance was part and parcel of entrepreneurship - 90.6%, it is interesting to note what they thought the forms this assistance should take. 64.5% believed that success in trade depended on God's luck or goodwill from one's ancestors. Although no respondent had prescribed to traditional forms of religious belief, 61.7% of the respondents believed that traditional medicinemen do give charms for success in trade. This could imply that the women looked at prosperous traders not in terms of

efficient business managers but in terms of "powerful charms" holders. This further implies that the women could be attempting to improve their success through obtaining "charms" rather than attempting to emulate the management skills of the successful entrepreneurs, leave alone being aware of the existence of such skills.

However, it was encouraging to note that 50.4% of the respondent concurred that the only way to keep track of the evolution of a business is through proper financial management, although a lesser percentage, 41.6% agreed that one's success in business could be improved by training.

Women's perception of their entrepreneurship methods

This study was further interested in ascertaining the women's perception of the effects of their current enterprise management practices on their operations.

42% of the respondents acknowledged that their current methods of entrepreneurship were a drawback to their operations in market trading. A number of forms in which these drawbacks were manifested were given. These included (a) inability to attend to their trade in a regular manner due domestic demands on their time, like seeking health care for their children (work organisation) (b) inability to predict how much can be sold which at times led to wastage especially of perishable commodities like foodstuffs (forecasting) (c)

enability to keep steady finances for re-investment due to domestic economic demands (planning) (d) low turnover (e) reduced profits due to higher prices at which they purchased commodities especially if they did so on credit (book-keeping) Table 1 below indicates the frequencies with which the following problems were recorded.

Table 11: Percentage distribution of the drawbacks reported by market women in their operations

<u>Constraints</u>	<u>%</u>
Work Organisation	57.3
Forecasting	45.1
Planning	68.3
Book-keeping	<u>41.4</u>
	n = 489
	=====

The total is more than 100% because more than one response could be given.

Intervention

Considering the women's acknowledgement of their entrepreneurial deficiencies, it became necessary to find out if the women would be interested in improving their entrepreneurial skills. We asked them a question; do you think that your entrepreneurship would be better if you were well equipped with business management skills? Support for improvement of their

entrepreneurial improvement was unanimous with 88.7% of the respondents answering in affirmative. Table 12 below indicates the particular skills in which the respondents thought they needed improvement.

Table 11 Percentage distribution of the skills in which the respondents indicated they needed improvement

<u>Skills</u>	<u>Percentage</u>
Book-Keeping	50.9
Work Organisation	57.3
Forecasting	68.4
Planning	62.1
Cordination	<u>52.9</u>
	n = 489
	=====

The total is more than 100% because more than one response could be given. It is interesting to note that book-keeping, which is central to business management, and a key guide and indicator to trade growth or decline was given relatively lower rating compared to other skills. Probably, this could be attributed to the respondents belief that they were accountable to themselves, hence needed no book-keeping. It also implies that since their capital base and consequently goods' stock was low, the respondents imagined they could easily memorise all the transactions. The

importance of book-keeping in enterprise management was not well perceived among women market traders.

However, the respondents unanimously indicated that they were willing to undertake the skills enhancement programmes - 90.7%. This proves that the majority not only felt that their skills were deficient, but had hope in improving their occupations through skills acquisition. Nonetheless, when asked as to whether they would be able to utilize the acquired skills in their operations, the percentage dropped to 85.5.

The respondents indicated a number of methods they thought were most suitable for offering the skill acquisition programmes. They are indicated in Table 13 below.

Table 13: Percentage distribution of respondents choice of programme delivery

<u>Delivery Method</u>	<u>Number</u>	<u>Percentage</u>
Daily evening classes	55	11.3
Weekly classes	95	19.5
Provide experts to advise on weekly basis	147	30.1
Set up an office where advice can be sought	141	28.8
Train a few people who will assist others	<u>51</u>	<u>10.3</u>
Total	489 ===	100 ===

Table 13 above indicates that 58.9% of the respondents preferred management extension services. Probably, this could be attributed to their low educational levels and the nature of their work which requires attention at every moment. As had been earlier noted, intra-female traders' co-operation was minimal and probably that is why only 10.3% of the respondents felt that if a few women were trained, they could assist other women who had not obtained the training. The same line of reasoning seems to influence the respondents who preferred exclusively female programme runners. They were only 10.3%. Yet the percentage of respondents who exclusively preferred male programme runners was more than twice that of those who preferred females, 22.6%. However, the majority 67.1% considered both males and females as acceptable.

Although the respondents were enthusiastic about improving their entrepreneurial skills, the already mentioned socio-cultural constraints were thought bound to influence the women's decision about undertaking and utilising the offered programmes. We therefore felt it obligatory to find out what factors the women considered likely to hinder full undertaking of the mentioned programmes. The results are shown in table 14 below.

Table 14: Percentage distribution of factors considered likely to hinder full undertaking of the skills enhancement programmes

<u>Factors</u>	<u>Percentage</u>
Reproductive	24.7
Marital	10.3
Employer objection	17.6
Interference with work schedule	48.4
Other	<u>7.2</u>
	n = 48.9 =====

Note: The total is greater than 100 because more than one response could be given.

It is evident from Table 14 above that the greatest factor likely to hinder full undertaking of the afore mentioned programmes would emanate from the fear that offered programmes would interfere with the work schedule of the traders. Thus the programme runners would have to accomodate interruptions in attendance especially where programmes will be on a scheduled basis. 17.6% of the respondents indicated that their employers might object to the former's undertaking of the programmes. This necessitates ingraining the employers with the objectives and significance of the skill acquisition programmes; this could take the form of linking the growth and expansion of the employers' businesses with skill acquisition.

The study also attempted to investigate the factors that were most likely to hinder full utilization of the acquired skills. The results are indicated in table 15 below.

Table 15: Factors likely to hinder full utilization of skills acquisition programmes

<u>Factors</u>	<u>Percentage</u>
Marital	10.3
Employer objection	21.4
Difficulty of breaking away from old habits	25.9
Domestic demands	44.7
Other	<u>15.4</u>
	n = 489
	=====

Note: The total is more than 100 because more than one response could be given.

Table 15 above bears out that the greatest difficulty envisaged in utilizing the acquired skills would be the enormous domestic economic demands that have to be met from market trading's income. 44.7% of the respondents felt that it would not be easy to separate domestic finances from those required to run their enterprises. The key argument given was that the sole purpose of going into trade was to meet domestic demands rather than maintaining efficient enterprises. 25.9% of the respondents felt that they were used to

working in their customary habits. Hence switching to "regimented" routines would be difficult for them. 21.4% of the respondents felt that their employers would not allow them to practice the skills especially book-keeping because these would "release the employers financial secrets". Given that money issues are construed private matters, the respondents felt that their employers would regard the practicing of business management skills as 'prying'. This is more especially so since most commercial employers regard their employees merely as lending a hand in attending to customers. If this point of view is taken seriously, then it would be better to offer the skills to employers, in case they are lacking in them, or to convince the employers that the acquired skills are for the benefit of the enterprise as a whole for they would foster entrepreneurial efficiency.

SECTION 4

DISCUSSION

In less than a generation, many Ugandans have moved from farming and wage earning to trading (J.W. Harmsworth, 1987). Most of this trade has been confined to the informal sector, in particular, market trading. Market trading is providing the necessary subsistence to men and women that enables them to support families, provide goods and services, and meet basic needs. It is also offering employment opportunities to many women who are less accessible to formal sector employment due to lack of basic skills and information. At the present time, most market traders are women.

However, inspite of the fact that market women have been in trade for long and they are the majority, they operate in a customary manner without practicing the basic and modern skills of enterprise management. J. Hadzi (1968) observed that even the simple rules of enterprise management baffle the small entrepreneurs. Not only do they keep no records of their accounts, but even fail to appreciate the concepts of forecasting, planning and co-ordinating. To most women traders, economics is a function of social relationships, but not economic rules. Consequently, few women have been able

to manage large scale business or trade on a long term basis.

This study on the other hand, presents a more optimistic picture. 34.3% of all the respondents described themselves as practicing the rules of business management. One main reason may account for the difference between our findings and those of past investigations. This study was conducted during a period when government is steadily implementing the structural adjustment measures. Employees are being laid off in the formal sector and women are most affected because they suffer from the "last hired", "first fired" syndrome. There are also increasingly fewer formal sector employment opportunities, and wage ceilings in the formal sector and the persistent devaluations are rendering fixed incomes meaningless. Thus, more and more people, especially women, are joining market trading for survival. Some of these new entrants are better educated or have had prior accounting experience which they bring with them. Moreover, they tend to regard market trading as an occupation that could keep them in employment, at the same time offering higher incomes than in formal sector employment, Hence their operations are less customary and more modern. However, their numbers are still few and it is doubtful whether the methods of their work can be transmitted to those who lack the skills.

In this study, one of the most important factor that was found to be associated with practicing of business management skills was urbanicity. Regardless of other factors, it was shown that residing in the city, Kampala, was strongly associated with practicing business management skills. It would appear that this is a reflection of a greater perception of market trading as an occupation in its own right than in a small town like Iganga where market trading may be perceived as an additional extension of other responsibilities, paid or unpaid. It is also a reflection of a bigger volume of trade which necessitates one to keep records whether inadvertently or not, yet where the volume is small one is tempted to rely on memory. It also implies that the more urbanised people are, the greater the tendency to liberate themselves from the shackles of tradition, thus enabling them to adopt new technologies and practices, business management inclusive.

Another significant factor that was found to be significantly associated with practicing of the rules of enterprise management was economic status. Those respondents who traded in bigger capital requirement merchandise like household goods were found to be far more likely to practice business management skills than those who dealt in low capital requirement commodities like foodstuffs. This might be due to the fact that

higher capital, hence more diversified stock, necessitated bookkeeping more than less capital which implies fewer items for sale. It could also be a reflection of earlier sound management practices. Women who started with little capital in foodstuffs trade and became more successful changed to non-perishable and larger capital items. Probably their success could be attributed to earlier proper management practices which they continued practicing more devotedly with increased capital.

Similarly, experience was also identified to be positively correlated with practicing of management skills. Those respondents who reported more years experience in market trading practiced the rules of enterprise management more than the respondents who had had only a few years experience. Since we had earlier been informed by the various Market Masters that the rate at which women do leave trade was high (thus we could not go by the existing lists of traders for sampling purposes) then this reflects that women who remained in trade for long were those whose management practices were good, at least among other factors. The findings could also imply that most new entrants into market trading lack prior exposure to managing business hence the low level of practicing management skills among the respondents who had fewer years' experience. This is probably why those respondents who were 30 years

and below practiced management skills lesser than those who were 30 and above. They could have not yet acquired the necessary on the job experience since schools do not even equip students with these skills.

As is evident from the above paragraphs, there was no association between education and practicing of business management skills. Those with more education did not necessarily report better business management practices compared to those with lesser education. For the already mentioned reasons, it would appear that what is required to practice the skills is minimal functional literacy and numeracy ability.

As stated in the introduction, the practicing of the rules of enterprise management among Ugandan market women and their entrepreneurial behaviour in general was found to depend on the socio-cultural systems of the people. While acknowledging that cultural beliefs, controls and constraints to women's entrepreneurial behaviour differ from one ethnic group to another, results from focus group discussions in the study reveal a pattern of cultural beliefs and controls that will ensure at best only moderate levels of women modern entrepreneurship in Uganda. Most respondents indicated that it was a man's obligation to provide for his family, even among respondents who were not married, and presumably there was no man in the household. Similarly, most respondents put their children and

menfolk first and trade secondary. Seen in this context, devoting more time and energy to trade is viewed as unbecoming for it is contrary to the social norms relating to women's reproductive and caretaker roles. Afterall, husband or no husband, men are expected to provide the basic necessities. The problem is further compounded by the men themselves who were reported as feeling uncomfortable with women who were traders. Due to the fear of sexual infidelity that could emanate from increased geographical mobility entailed in trading, and from the women's independent economic activity, considerably fewer respondents reported having obtained starting capital from their husbands, and even where they did, most men who provided the working capital were reported to undertake all the major decisions and having the greatest control over the trade. Social norms dictated that to remain in the social structure, women do merely the selling and in a fixed place, they thus have no access to other activities like purchasing and transporting, that could enhance their entrepreneurial skills in planning and forecasting through greater knowledge of the external world. The same applied to women who were employees in market trading.

To understand further the problems of women's entrepreneurial constraints in the Ugandan context, notice must be taken of the societal perception of women

traders. Most of the respondents indicated that a "housewife" who stays at home and performs unpaid domestic work had better respect than market women who spend their day out earning. Therefore, it appears that the gender ideologies serve to undermine women's entrepreneurship for they do not reward independent economic activity. As such, almost half of the respondents contended that a stable marriage was a better choice than market trading. Tadmia, H.M.K. (1987) found similar preference for women to describe themselves occupationally as housewives among the rich peasant groups in Ndejje, although women in other peasant groups tended to refer to themselves either as cultivators or housewives cum cultivators. As expected, someone who has no pride in her work cannot be expected to perform adequately.

On the question of control, the result of this study show that many women especially those who traded in foodstuffs were exploited by the merchants who sold to them the commodities on credit (for at times women lacked money for on spot payment) and charged them excessive amounts. Consequently, their net income was much less than what they would have obtained if purchases had been made in cash. Standing, G. (1989) had also observed similar exploitation of women entrepreneurs by monopolist merchants or manufacturers who charged excessive amounts for their material.

Over half of the respondents indicated that they did not have control over the proceeds of their output. Moreover, the biggest proportion of the women's income was devoted to domestic expenditures with significantly less amounts available for re-investment. That is why most women had to obtain their commodities on credit, exploitation withstanding. Harmsworth, J.W. (1987) had similarly noted that women's economic activities did not tend to contribute to family unity. The husbands withdrew support they were previously giving for the purchase of food for the home if the wife had made money on her own account. This phenomenon may tend to discourage women entrepreneurship if the latter encouraged the men to abdicate their responsibilities.

As regards whether the respondents understood the risks and consequences of operating in a haphazard manner, the findings of this study show that the women realised that their traditional methods of entrepreneurship were a drawback to their operations in market trading. The majority of the women indicated that they were difficient in skills like work organisation, planning, forecasting and kept no records of their accounts. Incidentally, the significance of book-keeping among Ugandan women market traders was not well perceived compared to forecasting and planning. Yet book-keeping is what enables an entrepreneur to keep track of her business.

The respondents unanimously welcomed the idea of having programmes that would equip them with business management skills, and thought that their entrepreneurship would improve if they were equipped with those skills. Considering the women's lack of basic education, or low educational levels, and the nature of their work that required full time attention - whereby a few hours' absence meant loss of earnings - a bigger proportion of the respondents preferred business management advisory extension services to formal classroom type of business management education lectures. Since we had earlier observed that intra-female co-operation was minimal, and most women sought assistance from male traders and given that women do not normally operate on a regular basis due to domestic (family) obligations and responsibilities, we suggest that the skills' acquisition programmes be also availed to male traders. This would have two advantages. First, male traders may easily pass over what they have acquired to female traders than female traders would to fellow female traders. Second, should the male traders realise the benefits of the new methods and standards of entrepreneurship, they are in a better position to encourage the women to adopt them because the women consider the men more "able" entrepreneurially hence serve as models to emulate.

The skills' acquisition programmes especially book-keeping do not need to follow the standard technical accounts format whereby a ledgerbook is used, divided into the debit and credit sections, etc.

As Nihan et al (1979) had earlier indicated, such technical programmes would be vitiated by their sheer technicality. What should be emphasized is that 'the accounting records accomodate all the transactions for the purchase of merchandise and payment of related accounts; costs involved in acquiring and selling the merchandise. These costs must of necessity include transportation for self and the merchandise from location of purchase to selling premises or location all operating expenses (selling and administrative expenses) and the sales price. This way, the entrepreneurs will be able to tell from the accounting reports whether the difference between the acquisition price and sales price to customers is sufficient to cover costs of storing, market dues (taxes) and selling. Since most of the women did not seem to understand the relevance of book-keeping, the programme deliverers should clearly demonstrate to the traders that in modern entrepreneurship, gross profit on sales is highly significant to efficient business management. It enables comparison of current gross profit percentages with similar calculations for prior periods. Frequently, such comparisons alert the entrepreneur to a

need to modify prices, purchasing policies or merchandise control procedures. Such new standards of operation and new possibilities for expansion would break the cognitive and attitudinal barriers of traditional culture and promote new levels of aspirations and ambitions.

The study also found out that the women were deficient in technical management skills. The women had even shown greater need for technical management skills than for skills in financial management. However, the programme deliverers need to clarify to the women that effective technical management has to flow from efficient financial management. Consequently, correctly kept records of sales from a number of particular merchandise accounts should enable the entrepreneurs to forecast the average amount of commodities consumed over a given time period. As such the women would be able to assess with a reasonable degree of precision what to stock and in what amounts so as to avoid not only wastage especially of perishable commodities, but also avoid a low sales turnover due to overstocking similar commodities or avoid low turnover through understocking fast selling commodities. Correctly kept accounts' records should also enable the women to plan ahead of time because they will no longer be fixated to running their enterprises on traditional lines of not separating personal and business finances. Hence the situation

where most women found themselves lacking capital thus resorting to purchasing on credit thereby being exploited by the marchants would minimised. This is because the records would indicate where losses or lesser profits are made, thus enabling informed changes in pricing, purchasing mechanisims or merchandise control procedures.

As regards work organisation and cordination, the women need to be assisted in estimating the losses incurred during their absence from work for some reasons, and the benefits that would accrue from hiring an assistant who would assist in the selling or even purchasing activities. Results from our indepth interviews had shown that the women imagined the financial costs fo hiring a helper (assistant) are higher than the returns. However, they had no logical basis for this assumption. They had also expressed worries over the possibilities of the hired assistants appropriating some cash. However, if there is proper book-keeping, then such a problem would be easily detected and minimised for it would be easier to balance one's receipts from sales, and the remaining stock. Thus cordination of the business or trade would be made easier because mobility would be enhanced, without at the same time incurring zero sales due to the entrepreneurs' absence.

The above mentioned suggestions especially book-keeping, require functional ability in literacy and numeracy skills. Since some respondents reported no education, and no literacy abilities, it is suggested that rather than availing literacy classes, the programme should at least for the start, avail business management extension staff who could also assist the women to put down in writing their accounts. With time, other traders who can write and read will have grasped the basic rules of enterprise management and can be encouraged to assist other women in recording their receipts and expenditures. Most likely, it is the male traders who will be most helpful, hence our advocating for the male traders' being availed the management skills too. However, some traders had shown an interest in undertaking the skills acquisition programmes in form of scheduled formal style evening classes. These should also be accorded the opportunity, rather than deciding to offer the programmes in form of only extension services. This would even have the advantage of some women (and men) acquiring the skills in a shorter time, thus could be relied upon to assist other women, hence reducing the period of providing extension services from, say once or twice a week, to once or twice a fortnight, or even a month. This would reduce the expenses incurred in delivering the programmes which would free the personnel and other resources involved,

thus enabling them to quickly extend the programmes to other markets.

As regards who should deliver the programmes, although the majority of the women considered both males and females acceptable, the ratio of women traders who specifically preferred males to females was almost 2:1. Therefore, it would appear that male trainers would be more acceptable to the women traders than female trainers. However, female trainers need to be included among the programme deliverers for they can easily comprehend the gender problems than men. Even then, both female and male trainers or extension staff need to have a thorough grounding in the gender constraints influencing the women traders' entrepreneurial behaviour.

Although the results of this study have shown that the women were enthusiastic about acquiring business management skills, the data also indicated that social-cultural constraints were likely to hinder full undertaking and utilisation of the suggested programmes. The greatest obstacle to full undertaking of the suggested programme was shown to be fear of interfering with the women's work schedule. However, this problem could be minimised by discussing with the women the most appropriate time for offering the programmes. Most of the respondents who opted for having scheduled classes preferred evening time. As for

those who preferred extension services, a full time extension staff is needed, so that the women could consult in their free time. However, due to the possible problem of limited resources on the part of the programme deliverers, specific hours could be decided upon, in consultation with the women, as to when the extension staff should be available. Office space for consultation could be availed in the Market Masters' Offices, if the latter agreed to co-operate. Another obstacle to full undertaking of the suggested programmes was employer objection. With the co-operation of R.C.s and the Market authorities, the employers could be persuaded to allow their employees to undertake the suggested programmes. This could take the form of convincing the employers of the benefits that would accrue from the new methods and standards of operation. As for the reproductive and marital responsibilities, there is need to demonstrate to the women that after acquiring the offered skills, then their work organisation, planning and coordinating skills would be so enhanced so as to allow for greater attention to their reproductive and caretaker roles, at the same time maintaining or even improving on their entrepreneurship.

Similarly, a number of factors that could possibly hinder full utilisation of the acquired skills were identified. Domestic demands were indicated as the biggest single factor that would hinder full utilisation

of the acquired skills. This was most especially so with planning, in particular separating finances needed for domestic expenditures from those needed to run the businesses. Here, it also needs to be intimated to the women that the acquired skills will indicate to them the bare minimum required to run the business at the same time also indicate their profit margins. Hence, they would be able to know what to spend on domestic requirements without adversely affecting their working capital, and what to re-invest. Moreover, ability to forecast would enable them to estimate their income for a given time to come therefore leading to effective administration of domestic and business finances. Breaking away from old habits was another difficulty that was associated with utilising the acquired skills. However, this would be dispelled if the women realised the importance of the new methods compared to customary entrepreneurship. Employer objection should not pose a problem once the employers, too, realised the benefits of organising business on a solid, structure base, consequently abandoning their traditional ways.

In conclusion, it may be possible that availing business management skills' acquisition programmes may expose the customary women market traders to new methods of entrepreneurship, new standards of operation and new possibilities of expansion that would break the cognitive and attitudinal barriers of traditional

culture and promote new levels of aspirations and ambitions. However, there are factors that suggest that full undertaking and utilisation of the offered skills may be hampered. These include cultural-social constraints related to the women's reproductive and caretaker roles and societal perception of women traders, employer objection, and difficulty of breaking away from old entrepreneurial habits. Nevertheless, the trainers could try to overcome these obstacles through methods already suggested, and by periodic evaluation of whether the women are utilising the acquired skills, and whether the skills are actually fostering improved entrepreneurship by enabling expansion and managing of trade on a long term basis.

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APPENDIX I

QUESTIONNAIRE

SECTION 1: IDENTIFICATION

001 Market Name

002 Market Cluster

003 INTERVIEW VISITS

Visit 1 Visit 2 Visit 2

Interviewer

Result

Result Codes

1. Completed
2. Not at place of work
3. Respondent temporarily away
4. Refused
5. Postponed
6. Other (specify)

TYPE OF LOCALITY

004 URBANICITY

CITY

LARGE TOWN

SMALL TOWN

SECTION 2: INDIVIDUAL CHARACTERISTICS

I would like to ask you some questions about yourself.

No.	Questions	Coding Categories
Q1	How old are you?	Years old
Q2	Have you ever attended school?	1. No school 2. Primary 3. Secondary 4. Higher 5. Other (Specify)
Q3	Can you read a letter or a newspaper in your language? If yes, is this with difficulty or easily?	1. Not at all 2. With difficulty 3. Easily
Q4	What is your religion?	1. Roman Catholic 2. Protestant 3. Moslem 4. Traditional 5. Other (specify)
Q5	What ethnic or linguistic group do you belong to?

- Q6 Were you born in this town/
city? 1. Yes
2. No
- Q7. If No, how long have you lived
in this town/city Years
Months
- Q8 If less than one year, where
did you live before? 1. City
2. Town
3. Village
- Q9 What is your marital status? 1. Single
2. Married
3. Widowed
4. Separated
- Q10 If married, do you stay
together? 1. Yes
2. No.
- Q11 For how long have you been
married? 1. Years
2 Months
- Q12 Do you have any children? 1. Yes
2. No.
- If yes, how many children do
you have?
- Q13 How old is the youngest child?
- Q14 Who shoulders the responsibi-
lity of looking after your
children? 1. Husband/partner
2. Myself
3. Relatives
4. Other (specify)

- Q15 Who looks after your children when you are at work?
1. Ayah
 2. Elder children
 3. Relatives
 4. Other (specify)
- Q16 Can you remember in which year you started operating business in the market?
- Year
- Q17 What was your occupation prior to joining market trading (please explain)
-
.....
- Q18 Is this business
1. wholly owned by you.
 2. In partnership with your husband/boyfriend
 3. In partnership with your relatives
 4. In partnership with friends.
 5. Wholly owned by husband/boyfriend
 6. Wholly own by someone else (specify who)

- Q19 On whose initiative did you start operating in the Market
1. Personal
 2. Husbands
 3. Friends
 4. Relatives
 5. Other (specify)
- Q20 How did you acquire the capital for starting business? (please explain)
- Q21 From whom did you get advice on how to go about in business?
1. Nobody
 2. Husband
 3. Friend
 4. Other (specify)

SECTION 3

FINANCIAL AND TECHNICAL MANAGEMENT

- Q22 Do you record the cost of goods you purchase?
1. Yes
 2. No.
- Q23 How often do you record the cost of goods that you purchase?
1. Always
 2. Whenever I remember
 3. Very seldom
- Q24 Do you record the operating expenses? (Selling expenses, Administrative expenses)
1. Yes
 2. No.

- Q25 What constitutes your selling
and administrative expenses?
(Please explain)
- Q26 Do you ever compute your 1. Yes
transportation accounts? 2. No.
- Q27 Could you please explain to us
your purchasing policies?
- Q28 What considerations do you bear
in mind when you need to modify
prices? (please explain)
- Q29 Do you have and operate any 1. Yes
merchandize control operations? 2. No.
- Q30 Do you cost the value of your 1. Yes
labour input? 2. No.

If no, why

If yes, how do you cost the
value of your labour?
- Q31 Do you ever calculate your net 1. Yes
profits? 2. No.
- Q32 After what period do you
normally calculate your net
profits?
- Q33 Do you ever compare your current 1. Yes
net profits with similar calcu- 2. No.
lations for prior periods?

SECTION 4: CONTROL

- Q34 Who does your purchases for you? 1. Self
2. Husband
3. Boyfriend
4. Other (specify)
- Q35 Who decides on whether you should expand or not? 1. Self
2. Husband
3. Boyfriend
4. Other (specify)
- Q36 Who is the major decision maker in your business? 1. Self
2. Husband
3. Boyfriend
4. Other (specify)
- Q37 Does your husband/boyfriend inquire to know how much you have made or what profits you have made? 1. Yes
2. No.
- Q38 Who has control over the finances in the business? 1. Self
2. Husband/
Boyfriend
3. Relatives
4. Other (specify)

- Q39 How do you spend your profits
1. On real estate
 2. On domestic requirements
 3. Anything I want
 4. Re-investment
 5. Other (specify)
- Q40 According to your estimates, what percentage of your money is spent on
1. On real estate
 2. On domestic requirements
 3. Re-investment
 3. Anything you want
 4. Other (specify)
- Q41 If your husband decided that you should leave business, would you leave?
1. No
 2. Reluctantly
 3. Yes

SECTION 5: SOCIAL CULTURAL PRESSURES

I am going to describe a number of things that could happen. Could you tell me what you feel about these situations? READ OUT. I simply want you to say whether you approve or disapprove.

No.	Questions	Approve	Disapprove	Not Decided
Q42	A married woman should not get involved in business			
Q43.	A married woman should get involved in busi- ness only when her husband approves.			
Q44	One's husband has to take major decisions in the wife's business			
Q45	Men feel uncomfortable with wives who are business women			
Q46	Men discourage women from doing business			
Q47	Business women never make stable marriages			
Q48	Business women are unfaithful			
Q49	Business women help in financing their homes			
Q50	Business women neglect their children			

No.	Questions	Approve	Disapprove	Not Decided
Q51	Parents do not encourage their daughters to join business ventures			
Q52	A stable marriage is a better choice than doing business			
Q53	A housewife has better respect than business women			
Q54	It is the man's obligation to provide for his family			
Q55	A woman's first obligation is to her husband and children other than business			
Q56	Male traders are not willing to assist female traders			
Q57	Female traders easily co-operate with male traders than with fellow female traders			

No.	Questions	Approve	Disapprove	Not Decided
Q58	Female traders feel more insecure than their male counterparts			
Q59	Female traders easily help each other			
Q60	Government officials discriminate against women when approached by female traders for assistance			
Q61	Do you belong to any association of traders?	1. Yes	2. No.	
Q62	Of what benefit is this association to your operations? (Please explain)		
Q63	Do you get involved in making decisions in this association	1. Yes	2. No.	
Q64	Do you participate in the election of officials?	1. Yes	2. No.	
Q65	If not, why do you not participate in the elections of officials?		
Q66	Which sex is more easily listed to and helped in your associations?	1. Females	2. Males	3. Both are equally treated

SECTION 6: BELIEFS AND PERCEPTIONS

People think many things about trading. I am going to read some of the things they say. Please tell me whether you agree or disagree with each of the statements. READ OUT.

No.	Questions	Agree	Disagree	Not Decided
Q67	Anyone can do business			
Q68	Success in business depends on God's luck or good will from the ancestors			
Q69	Traditional medicine-men do give charms for success in business			
Q70	One's success in business can be improved by training			
Q71	Without proper accounting procedures i.e. book-keeping, recording of receipts and expenditures, calculating operating costs, one cannot do well in business.			

No.	Questions	Agree	Disagree	Not Decided
Q72	Seeking advice and assistance is part and parcel of enter-preneurship			

Q73 Do you think that ability to have proper and recorded accounting procedures is beneficial in market trading?
(Please explain in your answer)

1. Yes
2. No.

Q74 Do you think that your present methods of entrepreneurship is a hinderance in your operations?

1. Yes
2. No.

Q75 If yes, in what ways are your present methods a hinderance to your operations? (Please explain)

Q76 Do you think that your entrepreneurship would be better if you were equipped with business management skills?
(Please explain your answer)

1. Yes
2. No.

- Q77 What sort of skills would you feel you need to be equipped with? (Interviewer, check item respondent feels need be trained in)
1. Book Keeping
 2. Recording of receipts and expenditures
 3. Calculating operating costs
 4. Work organisation
 5. Planning
 6. Forecasting
 7. Co-ordination
 8. Other (specify)
- Q81 Whom do you think would be most approachable and most helpful in running the programmes?
1. Males
 2. Females
 3. Both are acceptable
- Q82 Would you be able to pay a token fee for administrative and transport expenses for the programme runners?
1. Yes
 2. No.
- (Please explain your answer)

Q83 What factors do you think are likely to hinder full undertaking of the afore mentioned programmes?

1. Children at home
2. Husband/boyfriend
3. Employer may object.
4. Programme may interfere with my work schedule
5. Other (specify)

Q84 What factors do you think are likely to hinder you from full utilisation of the offered skills?

1. Husband/boyfriend takes all decisions
2. Employer may object
3. I am used to working in my old ways
4. Domestic problems
5. Other (specify)

THANK YOU SO MUCH FOR YOUR ASSISTANCE

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APPENDIX 2

FOCUS GROUP DISCUSSION GUIDE

DISCUSSION GUIDE TO BE USED IN CONDUCTING
FOCUS GROUP DISCUSSIONS

1. Financial and Technical Management

Book-keeping practices e.g.

- (a) Recording of costs of merchandise purchased.
- (b) Recording of operating expenses.
- (c) Computing transportation costs
- (d) Calculating net profits

Technical Management Practices

- (a) Purchasing policies
- (b) Considerations for price modification.
- (c) Merchandise control operations
- (d) Costing the value of the women's labour
- (e) Comparisons of current profits with similar calculations for prior periods.

2. Control e.g.

- (a) Who makes the purchases
- (b) Major decision maker
- (c) Control over finances.
- (d) Expenditure of incomes.

3. Social-cultural Pressures

- (a) Gender obligations, responsibilities and expectations.
- (b) Societal Perception of women market traders.
- (c) Sanctions, controls and constraints to women's entrepreneurial activity.
- (d) Intra-female and male/female trader co-operation.

4. Beliefs and Perceptions

- (a) Beliefs about trade
- (b) Success in trade
 - (i) role of traditional medicinemen
 - (ii) role of luck or goodwill from ancestors
 - (iii) role of proper accounting procedures and technical management.

5. Responses towards specific business management skills' enhancement programmes geared towards the women

- (a) Women's perception of their current entrepreneurship methods.
- (b) Areas in which the women feel they need to acquire skills.
- (c) Choice of programme delivery.
- (d) Choice of programme deliverers.

- (e) Factors likely to hinder full undertaking of the offered programmes.
- (e) Factors likely to hinder full utilisation of of the offered skills.