Workshop report:

Review and Validation of Gender Strategies for the Banana and Potato Sub-projects and Training in Engendered Business Planning

Expanding Utilization of Roots, Tubers and Bananas and Reducing Their Postharvest Losses

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Expanding Utilization of Roots, Tubers and Bananas and Reducing Their Postharvest Losses (RTB-ENDURE) is a 3 year project (2014-2016) implemented by the CGIAR Research Program on Roots, Tubers and Bananas (RTB) with funding by the European Union and technical support of IFAD. http://www.rtb.cgiar.org/endure

The CGIAR Research Program on Roots, Tubers and Bananas (RTB) is a broad alliance led by the International Potato Center (CIP) jointly with Bioversity International, the International Center for Tropical Agriculture (CIAT), the International Institute for Tropical Agriculture (IITA), and CIRAD in collaboration with research and development partners. Our shared purpose is to tap the underutilized potential of root, tuber and banana crops for improving nutrition and food security, increasing incomes and fostering greater gender equity, especially among the world's poorest and most vulnerable populations.
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List of Acronyms

BugiZARDI  Buginyanya Zonal Agricultural Research and Development Institute
CGIAR  Consultative Group on International Agricultural Research
CIP  International Potato Centre
FGD  Focus Group Discussion
GAP  Gender Action Plan
IEC  Information, Education and Communication
ITDG  Intermediate Technology Development Group
KACOFA  Kapchorwa Commercial Farmers Association
MIFA  Mengya Integrated Farmers’ Association
MPODA  Mbale Potato Dealers Association
PIM  CGIAR Research Programme on Policies, Institutions and Markets
PMCA  Participatory Market Chain Approach
RTB  CGIAR Research Programme on Roots, Tubers and Banana
SHA  Self Help Africa
WASWAPPA  Wanale Seed and Ware Potato Producers Association
Ugx  Uganda Shillings
I. Workshop Background

The ‘Expanding Utilization of Roots, Tubers and Banana and Reducing Their Postharvest Losses’ (RTB-ENDURE) is a three year project that is being implemented in Uganda. The goal is to contribute to improved food security and incomes for RTB-producing communities in East Africa, including producers and other stakeholders along the value chain. This initiative addresses postharvest management of potato, sweetpotato, banana and cassava, and provides a potential to reposition RTBs as added value crops through expanding their utilization through addressing issues of storage, transportability and increased market share through sale of diverse products.

Four research sub-projects are now operational: (i) ambient storage and improved agronomic practices in a bid to reduce postharvest losses and extend the marketing period for ware potato; (ii) agronomic practices, waxing and relative humidity storage for fresh cassava roots to extend shelf-life and capture emerging markets opportunities; (iii) sweetpotato silage to mitigate animal feed constraints faced by smallholder pig farmers; and (iv) promotion of cooking banana varieties with intrinsic longer shelf life, sucker staggering and storage to even out market supply and promote product differentiation.

The project has developed a Gender Action Plan (GAP) to guide execution of gender responsive activities by the sub-project teams. In execution of the GAP, gender situational analyses of the potato and banana value chains were conducted to understand determinants of adoption of postharvest technologies as well as opportunities and constraints of men and women farmers and traders to participate and benefit from markets. The GAP also focuses on validation of gender responsive analytical tools in a bid to improve the Participatory Market Chain Approach, and as such, these tools are progressively introduced to the research teams.

It is against this background that a four-day gender training was held for the potato and banana sub-project teams to validate the results of the gender situational analyses. The training, co-funded by the CGIAR Research Programme on Policies, Institutions and Markets (PIM), also focused on sensitizing participants on the importance of gender responsive postharvest research as well as engendered business planning. Results from the gender studies were used to develop targeted training content for farmers, traders and sub-projects’ implementing partners to ensure that the planned research activities meet the needs of men and women.

II. Workshop Objectives

The objectives of the training were as follows:

1. To strengthen gender awareness among banana and potato sub-project implementing partners and beneficiaries (farmers, traders and representatives from partner organisations).
2. To impart skills and tools to the participants that will enable them identify, analyze and devise strategies for mitigating gender based constraints in their selected market opportunities.
3. To impart gender responsive business planning skills to the sub-project team members.
4. To validate the drafted gender strategies and operationalise them for ease of implementation.

The expected outputs from the training included:
I. Farmers, traders and partner institutions grasp the basics to analyse risks and benefits of proposed businesses and develop gender responsive agribusiness.

II. Project teams develop draft business plans based on business opportunities which they have identified. Plans will be finalised after the training.

III. Validation of draft gender strategies and development of gender implementation plans that are mainstreamed within existing workplans.

IV. Farmers, traders and partners capacitated to train others on business planning and use of relevant business planning tools.

III. Methodology

The facilitators employed a variety of methods sensitive to the needs of adult learners including use of skits, role plays, group activities and visual presentations. Time was allowed for discussions and sharing amongst the teams especially on the technologies that are being promoted. To ensure that all participants were at the same level of comprehension, facilitators translated visual presentations into local language. Where appropriate, group discussions were conducted in the local language. All participants were encouraged to present/share results from their group work, and to ask questions for clarity as and when the need arose. Development of business plans was also based on existing businesses which further encouraged participants to relate the exercise to real life situations.

IV. Workshop Proceedings and Working Group Outputs

Day One

**Session 1: Welcome remarks and self-introduction**

The workshop commenced with welcoming remarks from Dr. Diego Naziri, the RTB-ENDURE Project Leader. He highlighted the importance of the training and how it will contribute to the project outcomes. Participants later introduced themselves and a few housekeeping rules were agreed upon.

**Session 2: The “Power walk”**

With guidance from Dr. Netsayi Mudege, all participants were involved in the “Power Walk” skit. The aim of the skit was to sensitize participants on how gender dynamics affect various people in the society. The skit emphasized that even where the starting point is the same, some members of the society progress at different paces: some progress very fast, some may stagnate while others are negatively affected. Participants were greatly astonished at how the “Power walk” skit clearly demonstrates the gender-based disparities in society especially for the marginalized groups. The tool was considered simple, usable and easy to understand.
Session 3: Levelling understanding of gender concepts – Dr. N. Mudege

The facilitator introduced the session with real life examples on gender concepts. She noted that gender is the social definition of man and woman and emphasized that gender does not focus on female alone and neither is about woman or man but about their identities. She also noted that gender dynamics can be affected by culture but can also change overtime, since some cultural practices are not static. Activities done by men or women should not be based on their sex but rather on ability. Sometimes there are formal and informal rules in gender where dos and don’ts are applied on male or female and yet there are not laws.

She further noted that there are biological differences between men and women which cannot be used to define roles between the two. With the exception of differences in the reproductive organs, there should not be differences between male and females as perceived in society. For example, the rule “men should not cook” needs to be scrutinized and not simply taken as it is since this is what society suggests. When examining gender, there is need to understand who has access to resources, e.g. information. For instance, “Without access to information, there is no update of knowledge and as such the community will not have access to technologies in place”.

The gender session was summarized with a video which illustrated the social obstructs created by society. For example, boys grow up poised to do clerical work while girls are brought up to be good cooks. As such, the difference in occupations of males and females is what society grooms people to become, and has a great bearing on how roles, responsibilities and resources are distributed in agricultural production.

Session 4: Justification for Focusing on Gender in Postharvest Research – S. Mayanja

The facilitator introduced and discussed the importance of gender mainstreaming in postharvest research and how postharvest innovations may impact on gender relations. She noted that immediately after harvest of perishable crops the quality of the produce starts to degrade if measures are not taken to control this. Loss in quality and value can be reduced by improved postharvest handling practices and technologies such as the potato ambient stores, choice of varieties with longer shelf-life and preservation as planned in the cooking banana sub-project. When asked why postharvest technology was important, one participant observed that it increases earning from the products by extending the shelf life during peak harvest periods which enables more sales when the prices are higher.

The importance of understanding gender roles and needs of the intended users of the innovation was stressed, since roles of men and women differ in agricultural production, processing and marketing activities. Men for example are more involved in sales and marketing while women engage more in on-farm postharvest activities. Understanding the gender roles in postharvest handling helps in designing technologies that are acceptable to both men and women.

The facilitator underscored the importance of linking improved postharvest management with access to remunerable markets for female and male farmers. A recent publication where the effects of gender gap in agriculture in Uganda and Malawi was highlighted for reference.
Session 5: Key Findings from the Banana Gender Baseline Study – S. Mayanja

The facilitator gave a short introduction of the banana gender situational analysis and baseline study that was conducted with an aim of understanding the determinants of adoption of postharvest technologies as well as the ability of men and women farmers and traders to participate and benefit from markets. The study was conducted in Rugaaga county, Isingiro district and Dwaniko sub-county, Rakai District. 68 farmer and traders (33F, 35M) participated in the study. A social relations approach was used in the study and two tools including the adapted Women Empowerment in Agricultural Index (WEAI) and the Gender Based Constraints Analysis Tools were used to understand how societal and institutional forces affected the ability of men and women to adopt technologies and the existing power inequalities. The study was done in single sex Focus Group Discussions (FGDs).

Findings revealed that land preparation, mulching and pruning was equally done by men and women while planting, harvesting for home consumption and sourcing suckers was done by women. Men’s roles include digging holes, fertilizers application, digging trenches and marketing as men indicated they had better ability to decide on marketing issues.

Female farmers expressed a strong desire to be involved in marketing since they were the engine of agricultural process as well as the need to have more access and have control of the benefits arising from the sale of the crops. Institutional and social barriers that prevented women from participating in higher nodes of the value chains included land rights, physical mobility, and access to inputs like fertilizer and credit; among others. Mixed reactions were encountered as some women noted that men escorted the traders to the gardens to harvest and the money would only get to the men’s pockets. It was observed that women did not have any chance whatsoever to make decisions.

Trading in higher nodes of the value chain was a male domain. A progressive female trader was thus applauded for elevating from rural trade to dealing directly with an exporter. She shared how she managed to balance her business activities and home affairs – for example she had to seek permission from her husband in instances where she had to spend a night away from home while on business. She had to call the husband and reassure him about where she would reside, which would not be the case for a male trader.

Session 6: Key Findings from the Potato Gender Study - Dr. N. Mudege

A similar gender study was conducted was conducted for the potato value chain in Kapchorwa, Kween and Mbale district with 66 farmers (39 F, 27M) and 16 traders (8F, 8M). Findings revealed that male and female farmers have specific roles and responsibilities in potato production. For instance, it was observed that spraying and marketing was entirely done by men while sprouting, weeding, harvesting and storage were done by women. Findings further revealed that women mostly faced seed related constraints, while both male and female farmers faced storage constraints. While men were able to access urban markets, women mostly sold at
the farm gate. During the study, farmers proposed the way forward to address challenges related to limited storage facilities, highly perishable products and low market price; which were also presented. Composition of store management committees was analyzed and revealed that women were underrepresented, and where present, did not hold positions of authority. In response to this disparity, the representative from Self Help Africa (SHA) explained that women had refused to take positions on the management committee, even where they were nominated. It was agreed to give more attention to this issue to ensure that both men and women farmers and traders benefit from the storage technologies.

Following the two presentations, participants were requested to review the findings in two commodity groups, and later presented in plenary (see Section V for the presentations and reactions).

**Session 7: Proposed Banana Gender Strategy – S. Mayanja**

The session facilitator introduced the proposed banana strategy that will guide mainstreaming of gender in the proposed research activities. The strategy was based on the findings from the gender situational analysis study, and sought to address areas of weakness and high disparity that could affect how women and men access, utilize and benefit from the technologies. The proposed strategy fits within the broader RTB Gender Strategy, which is aligned along two guiding principles: “Gender Responsive” and “Gender transformative”. The strategy was structured along the different nodes of the chain, and for each issue, proposals were made for a gender responsive and gender transformative strategy.

For example, one of the challenges highlighted in production was limited access to quality suckers of the varieties desired by the market. The proposed gender responsive strategy was to develop and use gender sensitive farmer selection and recruitment protocol that allows for inclusiveness; while the proposed gender transformative strategy would focus on selecting women farmers to host macro-propagation chambers and mother gardens.

The facilitator noted that some of the proposed strategies had already taken hold as envisaged in the banana sub-project progress report. Other strategies proposed included offering training with Information, Education and Communication (IEC) materials due to the high likelihood of women being illiterate.

Business planning and financial management training for male and female host farmers was also proposed, as was integration of gender modules in farmer training curricula.

The proposed strategy also underscored the need to support both men and women host farmers in the following:

- Learn how to prepare composite and organic fertilizer and other fertilizer applications
- Link to labour saving technologies to reduce drudgery in compost making
- Train women farmers in financial literacy using simple teaching aids
- Customize women friendly financial products
- Establish agro input kiosks that are located within the project area
- Explore processing and other shelf-life extension technologies
- Undertake trials of preparing, processing and sell peeled bananas to urban markets
- Provide hands-on-practical training in gender responsive business planning and marketing
- Participate in multistakeholder platforms
- Sensitize and train households on the need for good gender relations at household level
- Strengthen linkages on gender transformative programs

Comments:
The RTB-ENDURE Project Leader noted it was important to see what can be realistically delivered by the project because some of the issues discussed were valuable but may not be easy to integrate in the current workplans.

Session 8: Proposed Potato Gender Strategy – Dr. N. Mudege

The proposed potato strategy was presented and had similar guiding principles to the banana one. One of the key strategies highlighted was training women in leadership skills so as to be able to manage group meetings and also to involve more women in the groups. The presenter mentioned the need to have a recruitment strategy where both men and women could be invited for those trainings. The other proposed strategies are summarized below:

- Specify the number of men and women that are required to attend the meetings
- Set up demonstration trials and seed multiplication businesses
- Train women on production, handling and storage of seed. This would increase women’s access to seed given that, though they are responsible for seed, men often sell all the quality ware potato and leave none for seed
- Train women on identification and utilization of quality fertilizers
- Encourage women to participate in decision making regarding future stores location and also in construction of smaller stores that meet their needs
- Train men and women on storage management, negotiation and leadership skills to make them actively involved in marketing. With this, women will get involved in the evaluation of store performance, access private buyers and also get good prices for their products because they would have acquired market information to enable them have better bargaining power
- Promote gender responsive training delivery methods and also monitor the number of women lead farmers as well as other leaders to effectively disseminate training messages
- Build the capacity to integrate gender into projects
- Train on handling and harvest procedures to reduce damage and spoilage of potato
- Train on dissemination and how to make use of market information, e.g. through the use of ICTs and effective linkages to better buyers. Farmers noted that the social media had become popular in farming communities, especially given the fact that their children are exposed and pass down the information and skills to the parents. It was noted that over 50% of the farmers own phones.

David Luwandagga, a market specialist was asked to explain how Farmgain Africa collects and disseminates market information to paid-up subscribers. He briefly talked about Farmgain’s profile and also elaborated how farmers can make an informed decision using information provided. The RTB-ENDURE Project Leader clarified on the subscription for price information from Farmgain for the entire remaining project duration.

Participants broke up into groups to discussion whether the strategies suggested would address the needs and expectations of male and female farmers; and also to agree on what strategies could easily be implemented. The intention was to capture issues that were not addressed in the strategies and also assign roles and responsibilities for execution to project partners. The outputs of the group discussions are presented in Section V.

**Day Two**

**Session 1: Recap of Day 1**

The second day started with a recap of previous day’s work, in which participants shared what they had learnt.

**Session 2: Results Potato Market and Value Chain Analysis - C. Nabukeera**

A presentation was made on preliminary results from the market and value chain study of ware potato, production and marketing that was conducted in Eastern Uganda. The study objectives included: (i) to assess and map the marketing systems (ii) investigate storage practices (iii) identify and analyze gender based marketing opportunities and constraints and (iv) analyze margins and postharvest losses. The study was conducted in Mbale district (with WASWAPA & MPODA members in Bugwere market), Kapchorwa-Benet, Kampala Owino, Kalerwe and Nakawa markets. A semi-structured questionnaire was subjected to chain actors including farmers, retailers, wholesalers, processors and consumers. FGDs were also carried in selected locations in Wanale and Kapchorwa while available literature was also reviewed. A demand analysis was done with local and urban consumers in the targeted sites. Preliminary results revealed that seed potato were scarce and expensive especially during the dry season; while high losses were incurred during harvest due to the technology used (hand hoe) which damaged the potato in the process. Some of the market opportunities identified include potential to increased export to South Sudan and Kenya. Preliminary strategies to harness the opportunities were also highlighted.
Comments:

- The RTB-ENDURE Project Leader observed that some of these findings had already emerged during the scoping study. He noted that, while it is good to have them further validated, it would be great if the presentation brought out something really new about the potato enterprise, say like discoveries in the field that particularly struck the researcher.

- In response, the presenter indicated that there were a few women involved in some nodes of the potato value chain such as land preparation and wholesale marketing.

- The Project Leader also enquired about the volumes handled in the major marketing channels. The presenter responded that the Mbale channel distributed potatoes from Wanale to the central market, Bugwere and nearby markets. Potatoes from Kapchorwa were also delivered to Mbale. Kampala traders from Owino and Nakasero markets bought potatoes from Bugwere market; while a few traders were exporting to Kenya and South Sudan.

- The representative from MPODA confirmed that Mbale markets received potatoes from Wanale, Kapchorwa and Bududa. Most of the potatoes were consumed in Mbale, and some exported to South Sudan.

- A participant observed that the area had low productivity and enquired if this was investigated in the study. He further noted the importance of establishing if stored potatoes led to increased incomes. He also wanted to know how farmers were coping with the postharvest challenges, and the volumes of potato traded between Wanale and Kapchorwa into Mbale. The presenter responded that data were still being analysed and a comprehensive report would be shared soon.

- The chairman of MPODA shared that during the peak season Mbale received an estimated 50 trucks (4 MT each) of potato from Kapchorwa and 5 trucks from Wanale per day.

- The facilitator requested the presenter to clarify the identified business opportunities for the farmers and traders in the final report. The presenter shared that there was a growing demand for potatoes especially from the frozen and fast food industry. The regional market for Irish potato in the neighbouring counties was a better market. Banks and financial organizations were willing to assist farmers and traders to engage in these opportunities if they had the necessary guarantees.

- The consultant advised the presenter to quantify the study by including volumes traded, value of the trade, average prices and number of trucks received in a given period. He mentioned that he was involved in a similar study for Mukono and Mbale at the beginning of the RTB-ENDURE project that could be shared.

- The facilitator suggested that since there were several members from the potato group they should clearly identify one potential market opportunity for stored potatoes.

**Session 3: Results Banana Market and Value Chain Analysis – A. Nalunga**

Key findings were shared with the participants from a survey carried out in two banana production areas and major retail markets in order to (i) identify the various players in the chain; (ii) establish the current demand and future prospects for banana products; (ii) assess the willingness to adopt the weight based system; and (iv) establish the cause and extent of postharvest losses. Preliminary findings revealed that the most profitable nodes were wholesale...
and broker nodes, while the most preferred varieties were Kibuzi, Musakala, Nakitembe and Mbwazirume. The presenter noted that there was a growing demand for suckers and sorted bananas, which presented a business opportunity to farmers.

Microsoft Office
PowerPoint 97-2003 Presentation

Comments
The Project Leader requested the presenter to quantify the size of packs in terms of kilograms or number of fingers in the section on business opportunities.

Following the presentations from the market studies, participants were asked to scrutinize the opportunities identified and identify one which would be the focus for the coming sessions. The potato group selected the opportunity to sell stored ware potato from Benet to MPODA, while the banana group chose the opportunity to sell graded, sorted and packaged banana to exporters and other traders in Kampala. Participants were then introduced to a new training session that would focus on two gender and business tools: (i) The Risk Benefit Analysis Tool and (ii) Engendered Business Planning Tool.

**Session 4: The Risk Benefit Analysis Tool – S. Mayanja**

The facilitator introduced to Risk Benefits Analysis Tool which enables actors to perform analysis on the potential positive and negative effects of the identified market opportunity on the chain actors. This analysis is best done after selection of a market opportunity but before business planning. The tool helps to determine whether the male and female value chain actors will benefit from the business opportunity using various criteria drawn from the socio-economic realm. This enables identification of weaknesses and strategies to address them. The analysis was done following six steps outlined below:

1. Identify the actors in each node of the market chain and disaggregate them by sex
2. Choose the criteria for evaluating the potential effect of the business on the actors, e.g. time and work, income and control over resources, social position and market position
3. Analyze the potential effect of the business opportunity by actor and by sex
4. Present the analysis through use of codes (e.g. +++ or ---)
5. Make inferences from the results and suggest solutions to address potential challenges
6. The solutions form part of the business plan

Participants split into commodity terms and within a group work setting, proceeded to apply the Risk Benefit Analysis Tool to selected market opportunities. The output of the group work can be viewed in Section V. Participants appreciated the tool but noted that it needed more time to fully analyze the potential risks and benefits for male and female actors across the entire chain.
**Session 5: Engendered Business Development - Dr. J. Jagwe**

The Consultant introduced himself and gave a brief background about his organization, Farmgain Africa. He defined what a business plan was and emphasized that plans have to be developed by business proprietors. They could be improved by a third party but this would be strictly on behalf of the owner.

**Exercise:** He challenged the participants to imagine how they could sell their businesses in one minute if they got an opportunity to share an elevator with a potential investor like Bill Gates. The RTB-ENDURE Project Leader attempted the task. The consultant informed the participants that a good business person should always have his/hers unique selling point at their fingertips, hence the importance of developing a business plan.

The consultant explained the components of a business plan as given in the presentation below. He reiterated the importance of understanding the business model before drafting the business plan.

**[Q]** A question was posed to the Banana group: What was their business opportunity?

**[A]** The female trader explained the nature of her business (since the banana business opportunity was based on it) and the Project Leader threw more light on ownership of the businesses in the value chains. He further noted that there has to be a business model for each opportunity. The current model in potato section was also elaborated.

The consultant emphasized that it was important to determine the period for which the intended business would operate, since a good plan is time-bound. He reiterated the need to estimate the market share and this could be done by talking to the big buyers/authorities in that line of business.

**Comments:**

- The Project Leader highlighted the issue of competition as a healthy situation for businesses. He also noted that accessing finance from other sources is a good innovation.

- The facilitator interjected with gender dynamics in business planning. She noted that packaging would appeal to customers differently, type of clientele targets (gender relations). Categorizing the target customers (market) and observing the 6Ps such as price, place, product, etc. would render that business on a right path.

- The consultant challenged the exporter on how she intended to promote herself (business) in the export market which is highly sensitive on quality and safety. Incentives to large buyers would also promote such a business plan. A good business plan should endeavour to provide certain checks such as security, insurances, etc.

- The facilitator made an additional submission about having a strategy of overcoming the negative attitudes with the positive ones to have additional advantage when seeking for funds. Financial institutions for instance would listen to or want to associate with women who are poor subsistence farmers thus supporting poor communities. The consultant summarized his presentation on business plan stressing that it must have certain targets over time.
• An issue of gender inequality as an area that might affect fund raising for the business was noted. Therefore there is need for any good business plan to be gender responsive.

**Group assignment:** Participants were tasked to populate their business plans (banana and potato) basing on the knowledge they had acquired. The draft plans are available in Section V.

## Day Three

### Session 1: Recap of Day 2

Participants reviewed and shared what had been covered the previous day which included the importance of business plans, components of a business plan and both the potato and banana groups had drafts of their business plans. They also recalled salient issues from the findings from the potato and banana studies.

**New ideas learnt from the previous day’s group discussions:**

- Potatoes can be kept in stores for several months using ambient store technology that maintains them at low temperature.
- Bananas can also be exported like coffee.
- There were a number of banana varieties such as Kibuzi which have longer shelf-life and are preferred on the market.

**Comments:**

- The participants from Kapchorwa shared their experience about the extremely low temperature in Kapchorwa district- Sebei region particularly (Benet, Kween and Bukwa S/Cs) where the stores were erected. This location is about 1800 degrees above sea level. At this altitude there is rainfall almost throughout the year and mosquitoes and weevils are a rare occurrence.
- The ambient store technology benefits of external low temperatures to maintain the quality of potatoes. Likewise maize can be kept for more than two years. In Kween sub-county temperature drops very low during the dry season, and water left outside the house freezes because of the extremely cold temperatures (Oct-Feb). Kween sub-county is located on the peak of Mt. Elgon, thus the location is suitable for ambient storage of potatoes.
- One of the participants wondered if the Sebei region needed the ambient stores given the extremely cold weather. One facilitator informed the participants that it was for this very reason that the location was selected for this technology.
- The facilitator explained that the ambient stores have been set up in four different altitudes in Eastern Uganda and research is underway to assess which location is best suited for the technology.
- The facilitator emphasized that improved management practices are ways of reducing postharvest losses. From the recent study, it was noted that men and women had different challenges in potato and banana production and that the project was expected to promote gender responsive practices as proposed in the strategy.

Draft business plans for potato and banana were shared in group presentations.
Session 2: Financials Indicators Used in Business Planning - Dr. J. Jagwe

The consultant commenced the presentation with highlighting the four indicators below:

- Gross Margin Analysis
- Return on Investment
- Payback Period
- Cash Flow Analysis

He noted that a good business plan should have a cash flow because it shows details of how much cash is projected to flow in and out of the business, and the net cash periodically.

Financial tools used in business planning by John Jagwe

Note:

- The presenter emphasized that a gross margin is usually a percentage of the revenue from the business less the cost of products including all that spent divided by revenue. It takes into account the variable costs only, but not the major investment costs like store construction.
- He stated that each of these tools is applicable in different instances.
- The consultant commended that the Cash Flow indicator should always be preferred because it is more applicable in businesses and it shows that one is being more true to him/herself.

Exercise: The participants clustered into their groups and conducted a cash flow analysis for the businesses.


The presenter shared that SHA had already commenced with business plan training for some of the groups participating in the potato sub-project. He outlined the topics covered in the training and the methodology used. The training strategy focused on individual households and resulted in individual household production and marketing plans. At association level, the strategy was to support the development business plans for stored potatoes. A potato enterprise analysis was conducted in order to verify the difference in costs of potato production for traditional and ambient stores. Finding revealed that the unit cost of production was higher because of the cost of improved inputs at Ugx 21,000 per bag but so were the yields. It was observed that the traditional methods would not be adequate to store the higher farmers' production. The ambient store had an advantage with regards to quantity stored and duration of storage. The associations also plan to borrow from their savings to finance the activity.

The findings were discussed with association members where the roles of the production communities in ensuring quality production of potatoes was reiterated. With regards to monitoring and quality control, the production communities were equally responsible for ensuring quality production right from planting through storage and marketing. Farmers' association target to sell to MPODA as well as to two buyers from Kampala and Namunsi (alongside the highway to Moroto) markets.
Comments:
The RTB-ENDURE Project Leader noted that SHA needed to be conservative especially in the estimates presented in the cost of production and pricing. He also noted that the farmers did not need to build 9 small stores to cater for their expected production but they should utilize the collective store.

The presenter emphasized that the financing institutions required such computations as presented above to justify the need for additional funding.

The representative from MIFA noted that the major challenge was provision of improved seed. His association had visited seed stations in Western Uganda and found that the average yield per bag of seed was between 16-20 bags of ware potato. He requested for support to promote the use of these technologies.

The consultant was impressed with the findings where a comparison between using improved technologies and traditional methods was displayed. He noted that with the same information the return on investment can also be assessed. This would encourage farmers to invest in improved production techniques for better yields.

The consultant requested the participants to review cash requirements and budgets which should be included in the financial plan. One of the participants suggested that since the consultant was still present, it was better for them to work on their business plan in groups and utilize his support. Another participant observed that potato seed was not included in the cash flow projections. The consultant advised the group to include it as a revenue stream.

The day was concluded with a presentation on ambient store construction under the potato sub-project by the RTB-ENDURE Project Leader and potato farmers and traders. Some options on methods of storage (crates, bags or loose piling) were still being explored. Each option presented pros and cons: however, training from BugiZARDI could help clarify this.

The presentation was greatly appreciated by participants from the banana group who were eager to learn about the technology, since most of them also grew potatoes for sale. The consultant suggested modifications for bigger stores with local engineering improvement on insulation and air flow.

Day Four
The day commenced with presentations of refined business plans from the potato groups by the MIFA representative. Their priority was set on two areas: the store and ability to buy enough potatoes by the third year. The presentations are available in Section V.

The facilitator informed the participants to prepare their business plans in time so that the consultant assist in reviewing them. There was hope that the facilitators would revisit the gender strategy to include the suggestions from the participants. She reminded participants to include information obtained from the Risk Benefit Analysis exercise in the business plans.
**Session 1: Presentation on Gender Indicators – S. Mayanja**

Two gender specific indicators were outlined in the presentation, and the baseline value obtained from the quantitative study shared. She noted that the female trader was a good example of women who have managed to move to a more profitable node of the value chain, an indicator that the set targets could be achieved.

The findings revealed that there were no significant sales for “Mbwazilume” banana variety by women and the absence of planting materials could be the reason. She further noted that there were varieties grown specifically for home consumption. It was also noted that Musakala and Kibuzi varieties were not readily available in Rakai as in Isingiro, which was in agreement with the banana market study.

Suggestion for future analyses included categorizing women with respect to the nature of household they belonged to (e.g. female headed household) as this could have a bearing on the ability to make decisions on income from sales of banana and potato. The same would go for analysis of respondents to the statement: ‘I have a say in how income from potato or banana is used’. In the event that an endline study is conducted, it would be easier to establish which category had a greater change in agency.

It was further noted that the quantitative study targeted couples because it was intended to compare decision making ability (among others) in a households. Participants queried the sampling method since the pilot farmers had not been selected by the time of the study. It was noted that sampling was randomly done but with the aid of project partners, to ensure that all potential pilot farmers were included. A fresh analysis could be run to include only pilot farmers now that the list is available, though some participants were of the view that pilot farmers go beyond hosts (e.g. hosts of mother gardens), to include recipients of training, planting materials and any other initiatives. There was thus need to categories farmers into primary and secondary beneficiaries in a bid to be as inclusive as possible.

**Session 2: Tools for Tracking Change - Dr. N. Mudege**

The Gender Research Coordinator presented suggested tools (see M&E presentation above) for tracking change in gender related aspects.

1. **The associations’ events registration form**: She noted that some of the information was already being collected e.g. in registration for meetings and asked for suggestions on how best this could be utilized. Participant inquired about how often the information would be collected and who would be responsible for doing so.

   It was noted that the information was already being collected especially by the banana group on a monthly basis and a summary would be shared with the gender group. SHA and BugiZARDI would also be requested to do the same.

2. **Data collection on management committee meetings**: This form collects information on who is attending, date, contact details, topic discussed, how many men and women, positions, location, and number of attendance etc.

3. **Product to market monitoring form**: would capture information about the roles of women in different stages of the value chain. It would, for example, gather information on number of
women working at bulking centre, wages earned, number of women group members, number of association members selling to an identified buyer with better price, among others.

The presenter suggested that the above information would be captured for group and non-group members during the endline survey. However; participants agreed that a check list would be drown and administered with some facilitation to collect the data.

A participant suggested inclusion of the age in the tools to track the involvement of the youth. There were also suggestions to capturing sales information by season as opposed to monthly basis especially for potato. A suggestion was also made that data should be collected on all potato purchased whether for storage or for immediate sales and this should be specified on the form.

In the final group session, the potato group worked on their business plan while the banana group revised the gender strategy and integrated it in the project workplan.

**Session 3: Concluding Remarks**

A vote of thanks was given by Enoch Kikulwe, the banana sub-project Principal Investigator. The workshop facilitator made concluding remarks and thanked the participants for being active and making to attend even though it was a very busy time of the year. Many times when issues about gender are raised, people would not give the same importance as it were a breeders meeting but she was sure the work achieved would promote the technologies amongst the intended beneficiaries. She also thanked the administrator and rapporteur in a special way as well as the teams at CIP and Bioversity for the financial contribution toward the workshop. She wished the participants journey mercies and happy holidays. The report would be sent to them either in soft or hard copies, as they desired. The Gender Research Coordinator also thanked the participants for the four productive days and wished them happy holidays.

**IV. Working Group Outputs**

*Review of the Banana Gender Study Findings – A. Nalunga*

The participants in the banana group observed that men make the final decisions and exert ample power in the households which influences the extent of resource use and allocation; going as far as deciding what, how much and how should be produced. The group was also of the view that, the level of participation of women in the market process was still low especially in Dwayne sub-county (Rakai district) which limits their income from the banana enterprise. Women lack access to information due to low mobility levels given their household responsibilities which, in turns, limits their access to market prices and abilities to fully participate in marketing. The exporter shared that some women in her community would sell at a give-away price simply because they would not have credit on their phones to enquire about the prevailing market price. When she met them after they had sold, they were dismayed to find out how low was the price they had received, simply because they could not afford the price of a phone call. It was established that farmers grow varieties that are readily available irrespective of the commercial potential and did not consider much whether they were of commercial value.

![Cooking banana strategy by Asha Nali](image)
Recommendations:

- Provide gender responsive training to create market awareness to improve women participation in marketing
- Empower women to take leadership roles in their communities
- Improve women’s access to credit facilities to improve their access to market and information
- Provide adult education to improve rural women’s self-esteem

Comments:

1. Participants reacted to the gender responsive training recommendation saying it would empower women with enough knowledge. Credit facilities were much needed to empower women in farming activities as well as access to market information.
2. The Gender Research Coordinator asked the group presenter what she meant by gender responsive training and she replied that it was the kind of training that included both male and female participants
3. Another participant suggested that trainings should focus mostly on women.

Review of the Potato Gender Study Findings – D.O. Okot

From his experience in the field, the presenter noted that women were reluctant in taking up leadership roles, especially where trainings were involved. Women were nominated by refused to stand for elections yet the group members had confidence in them. This was mostly in Benet, and the assumption was because of the high rates of illiteracy amongst women.

It was noted that women do not engage in marketing and those that do sold small quantities. It was the men who sell in bulk. Women suffer of illiteracy and also community stereotypes. The group agreed that buyers did not normally accept to buy from women because they question their ownership and authority as they believe that only men are supposed to sell.

The group also agreed that most of the potato buyers would be middlemen who are usually dishonest and usually cheat women. This gives men chance to take up role of selling and contributes to increase the information gap between men and women.

Women have poor access to information, limited decision making ability and lack confidence to share views which could improve the household production plans. The group also agreed that when women are not involved in planning, there is likely to be mistrust which may lead to domestic violence. It was observed that household where a man and woman do not work together take a longer time to develop.

The group realized that women participate mostly in aspects of postharvest handling, and if this is not properly done, they incur losses which leads to reduced income.

What could be done to improve the relationships at household level?
• It was recommended that couples are invited for trainings – this would reduce the mistrust husbands may have and would enable them appreciate the skills acquired by their wives leading to a change in attitude.

• There is need to encourage both men and women to participate in the buying and selling of potatoes. Women would only acquire such skills and confidence through participation in trainings.

• There is need for joint planning of activities in the households because when they work together there is always an advantage.

• There is need to appreciate women’s efforts and regard the household chores they undertake as important duties.

• Need for a training on gender roles to break the society’s stereotypes.

• In terms of enterprise, the group felt the need to organize exposure visits to successful women projects to appreciate what their fellow women can do.

• Involving women in the entire value chain right from production through to marketing.

• Adult literacy programs targeting mostly women to reduce illiteracy.

• Streamline the roles of men and women in the potato value chain and try to clarify on what each can do better.

Comments

The research coordinator appreciated the presentation and noted that there was need to link up with other non-governmental organizations and stakeholders that are providing services empowering women to fulfill some of the aspects mentioned. She found it interesting for the discussion to mention adult literacy programs among others for inclusion in the project. She also inquired about how women can be more involved in marketing.

The potato group facilitator responded that there was need to encourage both men and women to market produce together, orient women and build their confidence to learn to negotiate and be good marketers.

A participant emphasized that women contributions should be appreciated in the entire process and not to impose women leaders on the groups.

Review of the Proposed Banana Gender Strategy – A. Nalunga.

The group facilitator suggested several strategies along the banana value chain including:

• Proper packaging and transportation of bananas to the market.

• Sensitize farmers on the optimal harvesting time to reduce ripening.

• Encourage farmers to grow varieties that have longer shelf-life such as Kibuzi.

• With regards to increasing access to the markets, the group suggested promoting banana products using various method including social media, e.g. Facebook, Twitter.

• The group also suggested sensitization of farmers on market dividends and utilization of market information to reduce price fluctuation and low seasonal market price.

• Sucker staggering was also suggested.
Questions and comments:

- [Q] The Market specialist from Farmgain asked the group to provide evidence of an average farmer being ready to use the improved technology such as smartphones and social media.
- [A] The exporter responded [in vernacular] that farmers were starting to use the new technologies such as smart phones and are being assisted by their school-going children to do so. Another group member was in agreement with this observation.


The potato group validated the gender strategy earlier presented by the workshop coordinator and identified challenges such as poor quality seed and wares. Under gender responsive strategy, participants suggested an improvement: to recruit female lead farmers but with responsibilities shared with all actors in the potato value chain. Quality was to be upheld by training both male and female in seed multiplication.

Training of both men and women would improve the quality of both seed and ware potatoes and it should be executed by the extension staff. The need of integrating gender modules in training would also be taken up by research organization (BugiZARDI) involved in the project implementation. Farmer-to-farmer visits would be a better learning approach for the women given their level of illiteracy. Targeting women in quality seed production is possible especially when training is provided in local language by project partners like Self Help and BugiZARDI. BugiZARDI was also best placed to provide support on fertilizer application and variety improvement. Good extension services were to be provided by specialized service providers based on their strength and ability. It was agreed to strengthen market linkages between associations and potential buyers. Clear and proper market information distribution channels such as the arrangement between Farmgain and CIP are an advantage.

Questions and comments:

- [Q] The workshop coordinator enquired whether the market information provided by Farmgain Africa was in different languages.
- [A] Farmgain team leader responded that agricultural market information was disseminated in three ways and these included SMS, Radio and email via a weekly market bulletin sent to subscribers. With radio, the information product is normally translated into different local languages based on where the broadcaster is located. Likewise, the SMS is also translated into different languages depending on the clients’ choice of language.
- The session facilitator noted that when participants are registering for trainings, they usually register their mobile phone numbers which makes it easier for organizers to communicate with them.
- Out of experience, it was estimated that 50% of the members of farmer groups owns mobile phones.
**Risk Benefit Analysis Tool**

The commodity groups used the Risk Benefit Analysis Tool to review the potential risks and benefits the chain actors were likely to face/gain for selected market opportunities. The results of their discussions are given in the presentations below:

![Risk benefit analysis potato.docx](Risk benefit analysis potato.docx)

**Draft Business Plan for Mengya Integrated Farmers Association (MIFA) – R. Gidoi**

The presenter commenced with the executive summary which included the background, when the business started, the importance of the business, competitors, where they intended to sell and future prospects; among others. The business is located in the main potato growing areas 7km from Kapchorwa town with good soils.

He further elaborated the major objective of the association which is to eradicate poverty among the community through continuous engagement in ware potato production/marketing. The association intended to establish 40 acres of potato worth Ugx 600 million. The business also intended to establish a market outlet on top of supplying its usual buyers, and also to buy from other producers in order to utilize the store facility with a capacity of 40MT. He noted that the MIFA would promote its business via FM radio stations in the region.

The association also intends to offer a quality product. Revenues will be shared twice a year: in Mar-Apr & Sept-Oct. The association is gender sensitized with a female sales manager. Its strategy is to stock ware potato during the bumper harvest period and sell in times of scarcity.

![DRAFTBUSINESS PLAN MIFA.docx](DRAFTBUSINESS PLAN MIFA.docx)

**Reactions:**

The consultant commended the potato group for working fast on the business plan and reminded them that a business plan has to be generated by the implementers. (ones’ own idea). He also noted that the plan should continuously be improved until it is bankable!

The facilitator also commended the potato group especially for enriching the presentation with catchy words which are likely to attract investors. She requested them to elucidate how women will benefit from the planned business, and to show how the burden of increased postharvest activities will not be borne by women only. On the query of matching production and demand, the group indicated that they have a production and marketing plan which will be included in the business plan.

The Project Leader also commended the group for good work in such a short a time, however, he noted that they needed to set a boundary and also clarify the business idea: what was going to change, what is already done and what they intend to bring on board.
Likewise the model was not clear. Inclusion of projections of anticipated postharvest losses (during storage) and sales as well as a better promotional strategy was important.

The chairman of MIFA clarified on the business model: each member would have shares that would define how much he/she could store since the store had limited capacity (40MT). Each share comprised of 8 bags. In addition, each member had to contribute Ugx 100,000. 10% of the profit margin was to be retained for the maintenance and operations of the store.

The consultant informed the participants that they will have a clearer picture of cash inflows and outflows after the session on financial management. He also noted that the business was innovative because it involved the use of social capital, where MIFA members had to trust management to take good care of their produce during storage. He further advised the group to present the model visually (using graphics) as many intended readers would appreciate it.

**Draft Business Plan of Banana Female Trader – A. Nalunga**

The presenter commenced by explaining the business idea: “graded and sorted quality banana” for export to Europe; but also sold to restaurants, city vendors and consumers in Uganda. The business is located in Lwakaloolo village, Dwaniro sub-county in Rakai district, which is one of the main banana production areas in Uganda to ensure consistent supply. The proprietor sources banana from various groups where 40 women are members. The product is supplied to a highly competitive market with strict quality standards and hence requires constant monitoring right from production up to the point of delivery.

Various marketing channels required different forms of packaging: for example, banana destined for the export market is packaged in cartons and cushioned with pseudo stems to avoid bruising while in transit; and later transferred to cardboards for export. 60 boxes (10 kg each) and several bunches are delivered on a weekly basis. However, in times of high supply, an alternative market outlet has been identified. The business is supported by Bioversity International in terms of promotion and market linkages.

Reactions and comments:

- The RTB-ENDURE Project Leader requested the group to clarify the market opportunity: inclusion of figures from the market study would make the business case stronger.

- The consultant advised the groups to include information about potential threats and risk management – e.g. quality deterioration, poor terms of payment and corresponding strategies to counter them. “Show the operations plan too”, he emphasized.

- The facilitator noted that gender aspect should be emphasized because women had a major role to play in both the potato and banana enterprises. She gave an example where uneven distribution of revenues in the vanilla business contributed to the collapse of vanilla production in Uganda mainly because the women and children’s contribution were not appreciated by the men in sharing the resources. There should be a strategy where both men and women benefit from farming especially when a new technology is introduced. She concluded by noting that gender mainstreaming was not only about women risks but also risks to men and if not integrated in the business plan, it could affect the business.

- The facilitator emphasized the need to include information generated from the Risk Benefit Analysis in the business plan, as well as some aspects of the gender strategies.
**Comments:**

The facilitator had a query on the current status of the business and was informed that the assumption was it would commence in 2016. He requested the presenter to include notes to further clarify the projections given, as it would help intended audiences, e.g. bankers. The presenter clarified that the estimates in year 1 were based on averages of what the trader is handling currently.

The RTB-ENDURE Project Leader pointed out that in the case of potato storage, unlike banana, sales will be deferred by several months and this implies the need for substantial liquidity to purchase and store ware potato. The consultant noted that what the RTB-ENDURE Project Leader referred to above was known as cash requirement. Within the financials, a business plan should indicate the amount of money required for trading so as to be able to transact when opportunity strikes. It could be cash retained in the first year of business or it could be generated or recycled from sales after a specific period of time.

He emphasized that this was under the topic “Cash flow of management” which is a statement indicating how much cash the business will require and how it will be utilized for the business to thrive.

**MIFA Cash Flow for Potato Storage – M. Kiptala.**

The presenter presented the projected potato purchases and sales the association would make in the next three years. Sales would be made during periods of scarcity. In addition to sales, the association would obtain inflows from subscription and membership fees.

**Comments:**

The RTB-ENDURE Project Leader appreciated the presenter’s opinions; however, he noted that their suggestion to construct a second store at a cost of Ugx 45 Million in one year was not realistic since the group is unlikely to generate that level of savings. He was also concerned about the association’s proposal to rent another store because there is no other store in Benet of that nature. His advice was construction of a store at a later date rather than renting. The workshop facilitator was of the view that renting a store in the short term could be a viable option given that the temperatures in Benet would enable farmers to store potatoes in granaries, even though for a shorter time compared to ambient stores. The presenter noted that the ambient store had limited capacity yet members would have a lot of potatoes to store, so the suggestion of renting was to temporarily deal with the insufficient capacity.

A participant challenged the relevance of the ambient store if rural farmers had their traditional granaries. The presenter emphasized the need for duplicating technology, given the fact that it would preserve the potatoes for a longer time than the granaries. His concern however was with the high cost of constructing these stores compared to cheaper materials such as mud and straw used for granaries. The representative from Self Help Africa informed the workshop that the cost of renting a small rural store is Ugx 30,000/month and that there were 55 of such stores with capacity of 0.5-1MT.
The RTB-ENDURE Project Leader noted that the association was likely to incur postharvest losses in the stored and this should be taken into account when projecting revenues from sales.

Plate 1: Moses Kiptala presenting the cash flow projections for MIFA’s potato business
## V. Workshop Evaluation

<table>
<thead>
<tr>
<th>Statement</th>
<th>Response</th>
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</thead>
<tbody>
<tr>
<td>The workshop was just the right length</td>
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<tr>
<td>Meals were good</td>
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<tr>
<td>Accommodation was very good</td>
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<tr>
<td>Transport and logistics were well organized</td>
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<tr>
<td>I would like to attend an advanced workshop or follow-up</td>
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<tr>
<td>The material was presented in an organized manner</td>
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<tr>
<td>The instructors were knowledgeable on the topics</td>
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<tr>
<td>The instructors were good communicators</td>
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<tr>
<td>I would recommend this training to people in a similar position</td>
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<tr>
<td>The amount of new info and knowledge was good</td>
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<tr>
<td>The content was relevant to the needs of my institution</td>
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<tr>
<td>The balance between the topics was good</td>
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<tr>
<td>The objectives were met</td>
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<tr>
<td>Objectives were relevant to my needs</td>
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### Scale
- **Strongly disagree**
- **Disagree**
- **Neither agree nor disagree**
- **Agree**
- **Strongly agree**
## ANNEXES

### Annex 1. Workshop Program

#### Day 1

<table>
<thead>
<tr>
<th>Time</th>
<th>Activities and presentations</th>
<th>RESPONSIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Session 1- Activity 1: Introductions: Introduction and Expectations of the Workshop</strong></td>
<td>Trainers</td>
</tr>
<tr>
<td>8:00 - 8:20</td>
<td>Registration</td>
<td>Trainers</td>
</tr>
<tr>
<td>8:20 - 8:30</td>
<td>Welcome Address Diego Naziri</td>
<td>Trainers</td>
</tr>
<tr>
<td>8:30-8:40</td>
<td>Housekeeping</td>
<td>Trainers</td>
</tr>
<tr>
<td>8:40-8:50</td>
<td>Participants Introduce each other</td>
<td>Trainers</td>
</tr>
<tr>
<td>8:50-9:00</td>
<td>Workshop objectives (Sarah)</td>
<td>Trainers</td>
</tr>
<tr>
<td>9:00-10:30</td>
<td>Power Walk</td>
<td>Trainers</td>
</tr>
<tr>
<td>10:30-10:45</td>
<td>Levelling understanding of gender concepts (Netsayi Mudege)</td>
<td>Trainers</td>
</tr>
<tr>
<td>10:45 – 11.15</td>
<td>Tea Break</td>
<td>Trainers</td>
</tr>
<tr>
<td>11:15 – 11:30</td>
<td>Justification for focusing on gender and postharvest</td>
<td>Trainers</td>
</tr>
<tr>
<td></td>
<td><strong>Session 3: Presentation of key findings</strong></td>
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<tr>
<td>11:30-12:00</td>
<td>Key findings for Banana</td>
<td>Trainers</td>
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<tr>
<td>12:00 – 12:30</td>
<td>Key findings for Potato</td>
<td>Trainers</td>
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<tr>
<td>12:30-13:00</td>
<td>Discussion</td>
<td>Trainers</td>
</tr>
<tr>
<td>1:00 – 2.00</td>
<td>LUNCH</td>
<td>Trainers</td>
</tr>
<tr>
<td>14:00-14:30</td>
<td>Presentation of the gender strategy Banana</td>
<td>Trainers</td>
</tr>
<tr>
<td>14:30-14:30</td>
<td>Presentation of gender strategy for Potato</td>
<td>Trainers</td>
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<tr>
<td>14:30-15:15</td>
<td>Crop group discussion</td>
<td>Trainers</td>
</tr>
<tr>
<td>15 minutes</td>
<td>PLENARY Presenting how strategy</td>
<td>Trainers</td>
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<tr>
<td>15:30 – 16.00</td>
<td>TEA BREAK</td>
<td>Trainers</td>
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<tr>
<td></td>
<td><strong>Session 4: Identified market opportunities</strong></td>
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<tr>
<td>16:00-16:15</td>
<td>Potato PI</td>
<td>Trainers</td>
</tr>
<tr>
<td>16:15 – 16:30</td>
<td>Banana PI</td>
<td>Trainers</td>
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#### Day 2

<table>
<thead>
<tr>
<th>Time</th>
<th>Activities and presentations</th>
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</thead>
<tbody>
<tr>
<td>8:00-8:10</td>
<td>Recap day 1</td>
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<tr>
<td>8:10-8:20</td>
<td>Review of comments</td>
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<tr>
<td>08:20- 08:30</td>
<td>Introduction of risk benefit analysis Tool</td>
</tr>
<tr>
<td></td>
<td><strong>Engendered Business plan</strong></td>
</tr>
<tr>
<td>08:30-09:30</td>
<td>Exercise Risk Benefit analysis</td>
</tr>
<tr>
<td>09:30- 10:00</td>
<td>Plenary feedback from groups</td>
</tr>
<tr>
<td>Time</td>
<td>Activities and presentations</td>
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<tr>
<td>10:00-10:30</td>
<td>TEA BREAK</td>
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<tr>
<td>10:30-11:30</td>
<td>Introduction to engendered business plan</td>
</tr>
<tr>
<td>11:30-12:00</td>
<td>Question and answer</td>
</tr>
<tr>
<td>12:00-13:00</td>
<td>Investment analysis (1 hour 30 minutes PPT, 30 minutes exercises)</td>
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<tr>
<td>13:00-14:00</td>
<td>LUNCH</td>
</tr>
<tr>
<td>14:00-14:30</td>
<td>Recap on business planning template and Questions</td>
</tr>
<tr>
<td>14:30-15:30</td>
<td>Group work: populating the business plan</td>
</tr>
<tr>
<td>15:30-16:00</td>
<td>TEA BREAK</td>
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<tr>
<td>16:00-17:00</td>
<td>Presentation in plenary</td>
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Day 3

<table>
<thead>
<tr>
<th>Time</th>
<th>Activities and presentations</th>
<th>Responsible</th>
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</thead>
<tbody>
<tr>
<td>08:00-08:10</td>
<td>Recap</td>
<td></td>
</tr>
<tr>
<td>08:10-10:30</td>
<td>Business plan development: Financials</td>
<td>Trainers</td>
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<tr>
<td>10:30-11:00</td>
<td>TEA BREAK</td>
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<tr>
<td>11:30-12:45</td>
<td>Profitability estimates based on different scenarios and investment plan</td>
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<tr>
<td>12:45-13:15</td>
<td>Group presentations and discussion</td>
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<tr>
<td>13:15-14:00</td>
<td>LUNCH</td>
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<tr>
<td>14:30-15:00</td>
<td>Promotion strategy</td>
<td>Trainers</td>
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<tr>
<td>15:00-15:15</td>
<td>SHA (20 minutes each)</td>
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<tr>
<td>15:15-15:30</td>
<td>Banana exporter</td>
<td>EXPORTER</td>
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<td>15:30-16:00</td>
<td>TEA BREAK</td>
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<tr>
<td>16:00-16:15</td>
<td>Bioversity</td>
<td>Sharing experiences</td>
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<td>16:15-16:30</td>
<td>Discussion</td>
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<td>16:30-16:50</td>
<td>Finalization of business plans</td>
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<td>16:50-17:30</td>
<td>Plenary presentation of Business plans</td>
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<td>17:30</td>
<td>Review if day</td>
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Day 4

<table>
<thead>
<tr>
<th>Time</th>
<th>Activities and presentations</th>
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<tbody>
<tr>
<td>8:00-08:10</td>
<td>Recap</td>
<td>Participants</td>
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<tr>
<td>08:10-08:20</td>
<td>Review</td>
<td>Participants</td>
</tr>
<tr>
<td>08:20-9:20</td>
<td>Gender indicators, M&amp;E</td>
<td>Trainers</td>
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<tr>
<td>9:20-9:40</td>
<td>Presentation of matrix</td>
<td>Participants</td>
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<tr>
<td></td>
<td>Gender implementation plan matrix</td>
<td>Participants</td>
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<tr>
<td>13:00</td>
<td>Closure</td>
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## Annex 2. List of Participants

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Institution</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asha</td>
<td>Nalunga</td>
<td>NARO-NARL</td>
<td><a href="mailto:nalungaasha@gmail.com">nalungaasha@gmail.com</a></td>
</tr>
<tr>
<td>Enoch</td>
<td>Kikulwe</td>
<td>Bioversity International</td>
<td><a href="mailto:e.kikulwe@cgiar.org">e.kikulwe@cgiar.org</a></td>
</tr>
<tr>
<td>David</td>
<td>Ojara Okot</td>
<td>Self Help Africa</td>
<td><a href="mailto:david.okot@selfhelpafrica.net">david.okot@selfhelpafrica.net</a></td>
</tr>
<tr>
<td>Grace</td>
<td>Babirye</td>
<td>VEDCO</td>
<td><a href="mailto:babiryegrace@yahoo.com">babiryegrace@yahoo.com</a></td>
</tr>
<tr>
<td>Caroline</td>
<td>Nabukeera</td>
<td>Makerere University</td>
<td><a href="mailto:nabulynn@gmail.com">nabulynn@gmail.com</a></td>
</tr>
<tr>
<td>Annet</td>
<td>Nabigaga</td>
<td>Rakai</td>
<td></td>
</tr>
<tr>
<td>Phionah</td>
<td>Kyarisiima</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert</td>
<td>Gidoi</td>
<td>NARO-BuGIZARDI</td>
<td><a href="mailto:robertsgidoi@gmail.com">robertsgidoi@gmail.com</a></td>
</tr>
<tr>
<td>John</td>
<td>Jagwe</td>
<td>Farmgain Africa</td>
<td><a href="mailto:johnjagwe@gmail.com">johnjagwe@gmail.com</a></td>
</tr>
<tr>
<td>David</td>
<td>Luwandagga</td>
<td>Farmgain Africa</td>
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</tr>
<tr>
<td>Vicent</td>
<td>Mugabi</td>
<td>Isingiro District Local Government</td>
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</tr>
<tr>
<td>Fred</td>
<td>Lwegaba</td>
<td>Rakai</td>
<td></td>
</tr>
<tr>
<td>Diego</td>
<td>Naziri</td>
<td>CIP-Uganda</td>
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</tr>
<tr>
<td>Netsayi Noris</td>
<td>Mudege</td>
<td>CIP-Nairobi</td>
<td><a href="mailto:n.mudege@cgiar.org">n.mudege@cgiar.org</a></td>
</tr>
<tr>
<td>Hakimu</td>
<td>Shangi Masaba</td>
<td>Mbale Potato Dealers Association</td>
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<tr>
<td>Joyce</td>
<td>Banan</td>
<td>KACOFA</td>
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<tr>
<td>Moses</td>
<td>Kiptala</td>
<td>MIFA</td>
<td><a href="mailto:kiptalamoses@gmail.com">kiptalamoses@gmail.com</a></td>
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<tr>
<td>Florence</td>
<td>Khabatsa</td>
<td>WASWAPA</td>
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<tr>
<td>Susan</td>
<td>Ajambo</td>
<td>Bioversity International</td>
<td><a href="mailto:s.ajambo@cgiar.org">s.ajambo@cgiar.org</a></td>
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