

## Defying the Odds: The story of a female matooke trader in Uganda



*Annet Nabigaga is a 38 year old mother of five [3 girls and 2 boys]. She lives in Lutete-Ntutu Village, Ddwaniro sub-county, Rakai district in south western Uganda. She is a farmer and a trader. Her family owns 30 acres of land, but she personally owns four acres which she inherited.*

### **How was your situation before the RTB-ENDURE intervention?**

My husband and I have always been farmers, growing bananas, vegetables, maize and sweet potatoes. My husband is also a teacher, which limits his engagement in farming. I used to sell produce from our farm to local traders who move from farm to farm, looking for produce to buy. However, when I became a member of Ddwaniro Integrated Farmers Association

[DIFA], I started selling our bananas through the association. My husband, being a teacher, learned of the association and its benefits before me and encouraged me to become a member. I joined the association in 2006. We were few members by then so the association could only raise 70 bags of banana fingers and 120 bunches (of about 30kg each) per month. Of this, I would contribute only 3 bags and 15 bunches. The bags and bunches were then loaded on a truck and taken to markets in Kampala. Since we were selling as a group, we earned a bit more than what we used to get when selling individually at the farm-gate.

At that time, my family had four acres of banana plantation. Our yields were low because of our poor farming practices. We would get tiny bunches for mainly household consumption and we would sell few through the association. With time, through the sale of produce (not only bananas), I was able to save up to 1 million Ugandan Shillings (about US\$ 300). I ventured into selling my produce (other than the bananas) directly to urban markets. Since I did not produce enough to meet the

market demand, I used my savings (as capital) to buy from other farmers but this was short-lived. Business was not easy and it was made worse because of my lack of business management skills. When I realized that I was making losses, I stopped the business. However, I remained a member of DIFA and even served as a member of the marketing committee. Gradually, I increased my banana acreage to eight acres in 2014. This was my status before the project started in our area.

Before it was unthinkable for a woman to climb on top of a lorry and stay away from home the whole night in the name of business!

### What did Bioversity and partners do?

The Bioversity-NARO team trained us in various skills including; proper management of banana plantations, business planning, marketing and quality management for high-end markets such as the export market. I was also privileged to host a mother garden of the market demanded banana varieties. This enabled me to access clean planting materials which I badly need to expand and improve my plantations. Also as a member of the *Bakyala Kwekulakulanya* group which is hosting a macro-propagation chamber, I received planting materials multiplied through macro-propagation. They also encouraged women to engage in the banana wholesale business and my zeal for trading was rekindled.

Bioversity supported me to develop a business plan and linked me to retailers in Kampala markets and to exporters through the Uganda Fruits and Vegetable Exporters and Producers Association (UFVEPA). I was also given a weighing scale, which I needed to supply the export market. I was happy to pilot the buying of bananas in kilograms



because this was one of the project's objectives. They also encouraged me to bring my husband on board so that he could be sensitized and support me. I appreciate his support.

I got the initial capital of five million Ugandan Shillings (about US\$ 1,500), through production and sale of seasonal crops from which I earned two million Ugandan Shillings [about US\$ 600] and credit from UFVEPA of about US\$ 900. Over time, the exporters started trusting me and would pay me in advance for the bananas. This has really helped my business to grow.

## How has this intervention changed you and improved your life?

I am now a proud female banana wholesaler; many women are negative about doing this

- We have expanded our banana plantation from eight to ten acres and the quality too has improved. We harvest 50 marketable bunches and 7 bags of unpeeled fingers every two weeks. I also do not just grow any banana variety but the market-preferred ones - Musakala, Nakitembe, Kibuzi and Mbwazirume.
- I am now a professional' business manager as a result of the training received. I even have a business plan.
- The business is growing: I now supply 150 boxes (10 kg each) every week to two traders who export bananas to Canada. I also supply 40 bags and 200 bunches every week to eight retail outlets around Kampala and Entebbe.
- I also employ five people now to reduce the workload.
- My operating capital has increased to eight million Ugandan Shillings [US\$ 2,400].
- My relationship with my family, especially my husband, is good. We discuss and plan together. He respects and talks well of me. My children are proud of me as I work hard to support them.
- I am also happy that I have set a good example not only for my children but also to the women in my community. They come to me for advice unlike before. I also buy their bananas by kilogram and at a higher price compared to that offered by other traders. I buy a kilogram of bananas at UGX 700 yet the other traders who buy in kilograms buy it at between UGX 500 and UGX 600. I feel I should give back to the community since I had the opportunity to benefit from this project. Quality is still a challenge because many farmers do not maintain their plantations well. But I realised that many do not know what a quality banana is and I have trained many in what quality is. I show them from their plantations good quality and poor quality bananas and now most of them know. They only call me when they have the right quality and many have started improving their plantations, growing the varieties that are needed on the market.

## What are the major challenges?

Being a banana wholesaler is not easy because you have to transport the bananas at night which means spending nights away from home. As a wife and mother, this is very challenging but with my husband's support, I am able to cope. The good thing is that our children are all in boarding schools.

Initially, the community had a negative attitude towards me and my husband. Some even said that I had bewitched my husband and that he had become the woman in the house. It was unheard of that a woman spends nights away and leaves the husband and the children at home and when she comes back, he does not batter me! It surprised many and that is why they said I had bewitched him. It was not easy for us but we persisted and I can proudly say 'we have won'.

It is also not easy to juggle farming, trading and being a mother and wife. The workload is enormous but the benefits outweigh the challenges and they motivate me.

I also face challenges when it comes to harvesting bananas for the export market because of the stringent quality requirements. Any slight mistake leads to rejection of the bananas so I have to be there physically during harvesting.

### **What has made your business successful?**

- First and foremost, working as a group has been very key in my success. I do not work as an individual and I am sure that if did, I would not succeed. We work as a group to multiply planting materials; we each bring corms used in macro propagation. In my case, I am always up and down with my business but working as a group has enabled these activities to continue. I pay a fine of UGX 2,000 whenever I am not able to attend group meetings but this is okay because the others attend and they perform activities that I benefit from.
- Being part of a group also helped me to mobilise my fellow farmers to start buying bananas from them. It was during group meetings that I told them of my business and requested them to call me when they have bananas to sell. Because of the relationship that we had, they called and I was able to start business and to fulfil the required volumes despite the very low production of some market demanded varieties. It is also easy for me to train my fellow farmers in the market requirements in groups because then you talk to many at a go and through discussions arising from questions, learning is maximised.
- The trainings that I received both in a group and as an individual have been very helpful. In particular, the training in market intelligence and how establishing and maintaining marketing relationships has enabled me to increase my customer base. I really liked the training in business planning, it was an eye opener, I didn't even know how much operating capital I had but when we were trained and I developed my business plan, I realised that I had developed. I am very grateful for these trainings. I now monitor my business

operations and I make informed decisions and this is helping my business to grow. I am very grateful to Madam Sarah (CIP).

- Then access to credit, as I said earlier, I did not have enough money to start this business and my husband too did not have money to support me. The loan that I got from UFVEPA was very helpful. I did not need a land title to get it and the repayment terms were very manageable. I will forever be grateful. And after getting the loan, they monitored my operations which were very good. I contacted them whenever I experienced any challenges. One time, I was not able to fulfil my monthly loan repayment and I got scared, I feared that they may think that I am not faithful. But I was approached by Madam Susan (Bioversity) and madam Hasifah (UFPEVA) and they offered to help me. One of the people that I had supplied had not paid me, they advised me on how to handle the situation and everything was sorted out and within no time, I was back on my feet.
- The support from my family: my husband and children have been enormous. When my children are around, I work with them and when I take the bananas to Kampala, they take charge of the home. And my husband does not complain even when the children cook bad food - he just eats it and this gives me piece of mind. He calls me when I travel, to find out how things are, I share with him all my challenges and he advises me. He even helps me to balance my books, you know he is a teacher by profession (smiles).

### **What is the way forward now that the project is ending?**

I will continue with my business, I am happy that as a result of the trainings I received, I have developed my skills in business management. My husband's support will also enable me to continue but if there is an opportunity for more trainings, I would like to attend them. Some things like balancing the book of accounts are still a challenge. I am also happy that my eldest daughter who is 20 year old and has completed training in nursing has embraced the business and she supports me a lot. As you see, I am now pregnant and I will have a baby soon but I am confident she will take the business forward during the time when I will be nursing my baby. I also opened up a bank account and I have started saving. I have a personal account and a joint one with my husband. I believe that I may not need loans to expand my business in future but my savings will support me.

I want to appeal to the women in my community, to get out of their comfort zones, embrace trade and support their families. There are many things that society makes us think that we cannot do and yet we can do them very well. However, it is very important that as projects support women, they involve their husbands. A man can

make it very difficult for a woman to participate in project activities if he is not involved but when he is consulted, he feels respected and he can support you. I used to think that when you go into these gender things, your family breaks up but now I appreciate the importance of gender issues and my husband appreciates too. My contribution to household income and the rate at which we are developing as a family cannot be compared to the time before this project. My husband fell sick and was bed ridden for most of the time last year, but I was able to pay school fees for the children, pay his medical bills and take care of all household needs. All I can say is a big thank you to the RTB-ENDURE project, Bioversity International and partners and to request that this support is extended to other women in my community so that we are a '*women force*' (gestures with a smile).

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**Photo credit:** *Sara Quinn [CIP]*

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