

A Plan to Help Families in Uganda Support Themselves by Removing Barriers to Wellbeing

What are the barriers that hurt families?

**What can be done to reduce and eliminate the
barriers?**

**What should the government, the Church, families,
individuals, and others do?**



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The Center of Faith, Family and Justice (CFFJ) is a Ugandan Christian Think Tank founded in 2021 to contribute to evidence-based policy, advocacy, and decision making. Our main focus is to investigate how the social, political and economic conditions of life affect faith, family and justice. We aspire to connect policymakers and citizens; and to build transformed, resilient, and integrated communities.

Disclaimer: The views expressed in this publication are those of the authors and do not necessarily represent the views of Center of Faith, Family and Justice.

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Preface

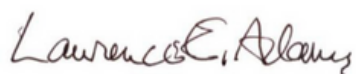
Dear Friends in Christ,

It is my sincere pleasure to commend to you this paper entitled “A Plan to Help Families in Uganda Support Themselves by Removing Barriers” prepared by the Center of Faith, Family, and Justice. The Center of Faith, Family and Justice (CFFJ) is a Christian Policy Think Tank founded in 2021 to offer evidence-based policy advice guided by biblical truth and principles.

CFFJ upholds deeply held values and purposes guided by Holy Scripture and the tradition of moral witness as expressed in the Church of Jesus Christ. It believes in the church and wants to support the ministry of the Bride of Christ locally, nationally, and globally through research and policy engagement.

I encourage you to read this paper, and to consider supporting the action points it recommends through the outreach activities of the organization. You can support through prayer, project partnerships, financial contributions, and any offerings of guidance and advice that you might have from your experience and insights. May the Lord bless you in all you do.

Sincerely in Christ,

A handwritten signature in dark ink, reading "Lawrence E. Adams". The signature is written in a cursive, flowing style.

Rev. Dr. Lawrence Adams

Executive Summary

God created human beings in His image and gave them dominion over the rest of creation. He instituted the family when He created Eve as a helper suitable for Adam. He blessed the couple and told them to be fruitful, multiply, and to fill the earth. God's best is for families to be built on the foundation of marriage between one man and one woman. God meant for the family to be an orderly, peaceful and prosperous environment abounding with love, joy and forgiveness but also a source of spiritual, psychological, and other forms of shared support that make the members fruitful in God's plan on earth. After the creation, Scripture says that God saw that everything He created was good; indeed, it was very good.

In spite of God's wonderful plan for the family and human beings in general, in too many cases especially in Africa but also parts of Asia and Latin America, families face a myriad of challenges in attaining the welfare, dignity, and joy that God intended for them. These challenges include but are not limited to gross deprivations in material wellbeing, low levels of income, low standards of living, unreliable forms of livelihoods, lack of education, lack of skills, high dependency burdens, sicknesses, ignorance, conflicts, but also too often, lack of faith, lack of positive mental attitude, low levels of spiritual maturity and lack of fulfilling relationships with God and with neighbours.

This study took a closer look at the welfare of families in order to identify the barriers entrapping them from attaining decent standards of living and the happiness that God planned for them, but also to recommend ways of eliminating or reducing these barriers to pave way for improved livelihoods and welfare.

We examined the available secondary information and visited selected families in urban and rural settings to ascertain their living conditions. We were able to identify a range of barriers that hinder families from attaining decent levels of wellbeing. We took advantage of the vast amount of literature on poverty and vulnerability and synthesized the key barriers facing families. To gather the relevant information, we used Focus Group Discussions (FGDs), Key Informant Interviews (KIIs) and participant observation techniques.

We identified a number of barriers that include but are not limited to – low incomes and limited economic opportunities; low levels of education and skills; low motivation and determination to improve circumstances; negative and resigned mindsets; extended family systems; high dependency burdens; low levels of nutrition and health; poor economic infrastructure; rudimentary production technologies and harsh working conditions; high cost of credit; inefficiencies in business start-up procedures, high levels of taxation; unreliable government support; lingering effects of the HIV/Aids, Covid-19 and other pandemics especially due to loss of incomes and jobs during Covid-19 lockdowns; drought and locusts invasions; small arms proliferation and cattle raids; unreliable weather patterns and inadequate irrigation infrastructure; corruption and abuse of office in public and private sectors; and low quality government service delivery. As a result of these multiplicity of factors, approximately 8.3 million Ugandans continue to live below the national poverty line of \$1.04 per person per day.

In recommending policy options to eradicate these binding constraints and empower families into welfare, we recognize the multidimensional nature of the problem and the need for concerted effort on several fronts and by several stakeholders – government, households, the Church, Development Partners, Civil Society, but also the affected individuals themselves.

In the first place we recognized the need for mindset change on the part of families and individuals but also government bureaucrats. Family members need to cultivate faith and hope in the possibility of positive change in their circumstances. This is easier for believers than for non-believers and so the Church has a critical role to play in encouraging and instilling faith in people and in the possibility of positive change in their circumstances.

In addition, individuals and families need to invest in knowledge and skills and consistent diligent effort in income generation. In many of these situations, family members will need advice, mentoring, training or even counselling to develop the requisite attitudes, mindsets and focus. On the other hand, government bureaucrats also need to learn to work diligently for the common good rather than for selfish interests. They need to embrace

honesty and to give up corruption, misappropriation of public funds and abuse of office in their work. Isaiah 55:7 says “Let the wicked forsake his way and the unrighteous man his thoughts and let him return unto the Lord and he will have mercy upon him; and to our God for he will abundantly Pardon”.

In relation to the rural communities especially those in northern Uganda, agriculture is clearly the main stay of the people. In the Lango subregion specifically, another important source of livelihood is derived from the invaluable Shea Nut trees, that cover a significant part of not only Lango but other parts of northern Uganda. The Shea Nut trees have several potential uses but have since become endangered due illegal felling for charcoal production. This study recommends urgent ways and means of halting the cutting of the Shea nut trees for paltry charcoal income in favour alternatives uses of the Shea trees that conserve the environment. There is need to sensitize and train the community members in alternative uses of the Shea such as processing the shea into butter, oils, and related products, while at the same time providing solar, rural electrification, and or hydroelectric power to replace charcoal for household use.

In relation to the policy environment, it is important that government continues to provide an enabling environment and the necessary economic freedoms for individual enterprise. This should be done through strategies that support enterprise formation; lowering the cost of finance for the business sector; and lowering taxes especially for small business owners, among other things. This measure should be complemented by support for basic education and vocational skills development even for adults. Another important policy measure which is actually already being pursued by government is investing in improved economic infrastructure including roads, railways, waterways, and markets that lower the cost of production and enhance competitiveness. Along with this there is need to ensure macroeconomic stability especially of prices, favourable investment climate for inward investments, and improved public services delivery. Such mutually reinforcing policy strategies are necessary for creating the necessary conditions for a private sector-led economic development trajectory.



1.0 Introduction

The Bible says that God created human beings in His image (Genesis 1:26) and gave them dominion over the rest of His creation (Genesis 1:26-28). He instituted the family when He created Eve as a suitable helper for Adam (Genesis 2:18). He blessed the couple and told them to be fruitful, multiply, and fill the earth (Genesis 1:28). God's best foundation for the family institution is the lifetime union of one man and one woman in marriage (Genesis 2:21-24). Scripture also shows that God meant for the family to be an orderly, peaceful, loving, and prosperous environment of worship nurture of children in reverence of the Lord (Ephesians 6:1-4; John 10:10; Proverbs 22:6).

The nuclear family is also part of the bigger family of God or the "Church". Scripture makes several references to God being a loving Father and people as children of God (1Corinthians 12:13; Romans 12:10-13; Acts 2:42-47). The family in both conceptions provides physical, emotional, social, economic, and spiritual support for its members and enables them be useful and productive in God's plan here on earth. God established the family as a foundational building block for strong and Godly societies. All other relationships stem from the family. Accordingly, after the creation the bible says, "God saw everything that he had made, and, behold, it was very good" (Gen 1:31).

In spite of God's perfect plan for humanity and the family, too many families especially in Africa but also in parts of the World, face a myriad of challenges and are unable to attain decent levels of welfare, dignity, and joy as God had planned. In Uganda, these challenges include but are not limited to low levels of income, unreliable forms of livelihoods, lack of education and skills, high dependency burdens, sicknesses, diseases, ignorance, disputes, strife, but also too often, lack of spiritual maturity and fulfilling relationship with the Almighty God our creator.

Given the numerous challenges facing families, there are important roles for the government, the church, non-governmental organizations, local communities and individuals. As Christians, we are among those called to care for those who are suffering. God cares deeply for the poor and struggling, and wants his people to do the same. In his first public sermon, Jesus said: "The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor" (Luke 4:16-19). He also said, "I was

naked and you clothed me, I was sick and you visited me, I was in prison and you came to me" (Matthew 25:31-46). The Bible says, "Give justice to the weak and the fatherless; maintain the right of the afflicted and the destitute" (Psalm 82:3). The Bible further goes on to say "Learn to do good; seek justice, correct oppression; bring justice to the fatherless, and plead the widow's cause" (Isaiah 1:17). "He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God" (Proverbs 14:31). Jesus commands us to love our neighbor; this is the second great commandment, after the commandment to love God (Matthew 22:37-39).

This paper is aimed at identifying the barriers that prevent families from attaining the wellbeing that God intended for them and recommending how to reduce or eliminate these constraints to enable them enjoy the welfare that God planned for them. The objectives of the paper are:

- To review information on the state of economic wellbeing of families in Uganda;
- Identify barriers that hurt families and prevent them from attaining decent levels of welfare;
- Draw lessons from the experience of other countries and offer innovative

recommendations for eliminating barriers to economic wellbeing in Uganda;

- Recommend ways through which families can support themselves and improve their economic circumstances so as to attain the decent levels of living that God intended for them.

2.0 The family is God's gift to Humanity

2.1 The family is for human well-being

The family is the foundational institution of society ordained by God for sharing and nurturing life. It comprises people related by marriage, birth, or adoption. The marital union of husband and wife provides both the environment and the responsibility for caring for the members of the family. Scripture provides ample guidance to parents and to children regarding how to care for one another (Ephesians 5:22-29; 6:1-9).

The importance of the family is such that virtues and vices developed in the family will eventually be amplified in the society. Accordingly, the bible advises “to train up a child the way he should go and when he is old he will not depart from it” (Proverbs 22:6). This means that there is “a way to go” that conforms to God's predetermined best principles and that children should be trained to follow.



After getting independence from Britain, Uganda went through civil wars, change of governments, HIV/Aids pandemic and more recently, the Covid-19 pandemic. These adversities took a toll on families in Uganda. The country has witnessed female headed and even child-headed families where both parents died due to the hardships. God's best for the family is for children to be nurtured in a family with both parents.

Economic literature shows that families with both parents tend to fare relatively better in many ways but especially economically unlike families with single parents or child-headed families (Crothers, 2012; Asmus & Grudem, 2013; Davis, 2013; Lerman et al., 2017). In general, two-parent families are better able to support each other in their effort to provide for the family as God intended. They tend to have relatively higher incomes than single or no parent families (Lerman et al., 2017). In Uganda, unfortunately, there are still many cases of single parent and child-headed families that are struggling to barely support themselves (UNHS, 2020).

2.2 Too many families in Uganda are suffering economically

The World Bank estimates Uganda's 2022 Gross National Income per capita at USD 850. This falls in the category of Low-Income-Country (See table 1). In addition, the United Nations Development Program (UNDP) gave Uganda a Human Development Index of 0.525 and ranked the country 166 th out of 190 countries in the 2021/2022 Human Development Report. This index incorporates longevity, education, and Income of people in the country.

Table 1: World Bank's income classification thresholds

Group	GNP Per Capita (USD) as per July 1, 2022
Low income	<1,085
Lower Middle Income	1,086-4,255
Upper Middle Income	4,256-13,205
High Income	>13,205

Source: World Bank

Families in Uganda tend to be large, “extended” and often also polygamous. While the average number of persons in the family in Uganda is 5.4 (UDHS, 2016), it is not unusual to find families with 10 or more children just as there are also families with no children – usually regarded as misfortune in the African culture. In addition, many African families extend beyond the “nuclear” family to include grandparents and other relatives. Participants in our focus groups in rural Lango attested to this – quote:

“Families here are usually extended and large. In many cases we have the father, mother, children, brothers and sisters, in-laws, uncles, aunts, grandparents and other relative living together (FGD 4-1)”.

And in another focus group:

“What we call family here often includes grandfather, grandmother, uncles, aunties, siblings, cousins, widows, nieces and nephews (FGD 3-1)”.

Family heads in many of these rural households therefore have the responsibility to care for not just the nuclear family but the extended family. This indicates high dependency burdens on family heads. The Uganda Bureau of Statistics (UBOS) estimates that there are 92 dependents per 100 working-age population in 2019/20 – with higher level (98) in rural areas than (76) in urban areas, respectively. Indeed, according to the 2019/2020 Uganda National Household Survey, Uganda’s average household size is five in rural areas and four in urban areas as shown in figure 1.

Figure 1: Fertility Rates in different regions of Uganda

Uganda	Kampala	Acholi	Ankole	Bugisu	Bunyoro	Busoga	Kigezi	Karamoja	Lango	Teso	North central	South central	Tooro	West Nile
5.4	3.5	5.5	4.9	5.6	6.0	6.1	4.6	7.9	5.1	6.0	5.4	4.7	5.4	6.0

Source: UDHS Report 2016

Whereas large family sizes can benefit from more hands in household labor in the rural areas with land for cultivation, they represent a handicap in urban areas where families usually buy rather than grow their own food. The trend in viable livelihood forms discourages large family sizes particularly in urban areas.

In addition, as expected, the majority of households in Uganda are male-headed in both the rural and urban areas (70% and 66%, respectively). The heads of households are the main decision-makers in homes regardless of whether or not they are the main income earners (UBOS, 2021). Approximately half of the family heads in Uganda are aged 25-44 years and only possess a primary-level education. Many household heads are insufficiently skilled to join the formal labor force. Many of these making their living through casual labour and subsistence farming with modest incomes that are often inadequate (UBOS, 2021).

There is a rise in female household headship over the three-year period from 2016/17 to 2019/20 signifying a shift in the traditional male-headed family structure and in some cases probably implying father absence and associated vulnerability. It is worth noting that there has been an increase in poverty headcount of 0.3 million persons over the same period which appears consistent with this trend (UNHS, 2019/2020).

Child-headed households also present a special group of vulnerable families. These are primarily the result of conflicts but also pandemics like HIV/AIDS and Covid-19. The UNHS (2019/2020) found that 0-17year-olds headed 0.1% of the 13,000 households canvassed for the UNHS 2019/20. The 2019/2020 Uganda National Household Survey in addition indicates that 57% of house heads were in monogamous unions or living together, 11% in polygamous marriages, 13% were divorced/separated, 13% widowed and 6% never married.

There is also a wide disparity between female and male-headed households, with fewer female heads in monogamous unions or cohabitation (17%) compared to their male counterparts (76%) and more female heads divorced (28%) and widowed (38%) compared to male heads (6% and 2% respectively) (UBOS, 2021). This seems to imply that many of female-headed households could be single-parent or polygamous families.

It is also worth noting that whereas the country generally has a young population, many household heads nevertheless are above 55 years (24.9%) (UBOS, 2021). In situations of unstable economic circumstances and low levels of skills and education, the high dependency burdens signify high levels of vulnerability.

2.3 Why Christians must care about the plight of suffering families

As Christians, we should and must care for those who are suffering. God cares deeply for the poor and struggling, and wants his people to do the same. Jesus, in his first public sermon, said: “The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favour” (Luke 4:16-19). He said, “I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me” (Matthew 25:31-46).

The Bible says, “Give justice to the weak and the fatherless; maintain the right of the afflicted and the destitute” (Psalm 82:3). “Learn to do good; seek justice, correct oppression; bring justice to the fatherless, and plead the widow’s cause” (Isaiah 1:17). “He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honours God” (Proverbs 14:31). Jesus commands us to love our neighbour; this is the second great commandment, after the commandment to love God (Matthew 22:37-39).

2.4 Christianity is good for the well-being of families

As our Creator, God’s recommended way of living is the best for humanity and can be found or inferred from the scriptures which are full of principles of living that we can learn from and put in practice. The Bible says in Matthew 6:33 that “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you”. The Gospel does not say that people will be prosperous if they become Christians. Thus, the primary call of the Gospel is not to seek wealth and richness but the Kingdom of God. However, when people follow the Gospel, their lives generally improve. The Gospel is distorted when it is seen primarily as a utilitarian means of attaining material things.

The Bible also teaches that “if anyone does not provide for his family, and especially for members of his household, he has denied the faith and is worse than an unbeliever” (1 Timothy 5:8). It also advises on hard work and diligence not some get-rich-quick scheme, honesty, the Golden Rule (Matt. 7:12), loving our neighbors as ourselves (Matthew 22:37-39), self-responsibility (Matthew 12:36-37; Romans 14:12), sobriety (Thessalonians 5:6-8),

accurate weights and measures (Leviticus 19:35-36), caring for others (Ephesians 4:32), thrift (1 John 2:15-16), harmonious and loving families (Ephesians 5:21-25), objective rules that all should keep (Deuteronomy 6:7-9), and rejection of witchcraft (Leviticus 20:6).

3.0 Barriers preventing Families from Supporting themselves

A barrier is any hinderance, obstacle, or impediment that prevents progress or the attainment of a worthwhile goal. In the context of the family, the term is used to refer to obstacles or hinderances that prevent families from attaining decent levels of welfare, happiness and relationships. These barriers may be of many different types and vary from region to region or from family to family. This means that interventions to alleviate the effect of barriers have to be specific to the nature of the hinderance and the specific circumstances of the families. This paper underscores the importance of identifying and understanding the underlying causes of the barriers to be able to offer recommendations for dismantling them. Given the complex nature of these hinderances, many families are unable to control the circumstances they face, hence the need for innovative solutions.

3.1 Direct and Indirect Barriers

Barriers to family wellbeing can affect families directly or indirectly. Directly, barriers prevent households from acting to change their circumstances. Direct barriers can limit the ability of families to get jobs or engage in self-employment. An example of this is lack of education and skills which affects the individuals directly.

Indirectly, barriers simply limit the abilities of families to change their circumstances (Cooney, 2012; UN-DESA, 2020). An example of this would be unfavourable social or cultural environment or negative attitudes of those around us or our families or heavy dependency burdens on a given family head. Such barriers often delay the progress of those concerned indirectly.

Some indirect barriers may be the unintended side effects of government policies and practices (Neirotti, 2015). In fact, whereas many governments in developing countries like Uganda have anti-poverty programs, these have only registered limited success. Indeed, according to Deepa et al (2009), fewer than 1% of people who moved out of poverty attributed it to the anti-poverty programs of

governments. In many cases government-led anti-poverty programs tend to be top-bottom in nature and are not really “owned” by the affected persons. Lack of ownership of the programs seems to be part of the reason why they have had limited effects.

Indeed, many of the intricacies of coming out of poverty cannot be anticipated from the comfort of a leader’s office, hence the inappropriateness of a purely top-bottom design of anti-poverty programs. It is important for the affected persons to own the process of change and so where possible, the affected persons need to be involved in the conceptualization and implementation of the change process. The government and other groups can provide support. The ownership of the programs by the affected persons will increase its chances of success and strengthen the sustainability of the programs.

3.2 Government Related Barriers

Governments are responsible for providing a favourable environment for individuals and families to thrive. A favourable environment needs to be complemented by the efforts of individuals and families as they strive to improve their wellbeing. There are cases however, where government either fails to provide the requisite favourable environment or where the policies they implement inadvertently worsen the circumstances of some individuals and families. These may be in form of poor service delivery, prohibitive taxation, failure to control inflation, and others.

In Uganda, these government related barriers include – the huge backlog of cases in the justice system; corruption (Uganda is reported to lose nearly 2 trillion shillings to corruption annually (Okello, 2020)); poor law and order service provision; poor health services delivery; low-quality public-education system; bad governance; high cost of public administration; huge size of cabinet; huge size of legislature; ineffective programs for eradicating poverty, social media restrictions especially during election periods and others.

Corruption is one of the major challenges facing Uganda. In the public sector and among politicians this problem is endemic and systemic. On a regular basis, cases of embezzlement of huge sums of public funds are reported. One case in point is the theft of the GAVI funds meant for fighting HIV/AIDs, malaria and tuberculosis by several government ministers. There are cases of payment of ghost beneficiaries; public and private land grabs; inflated government procurement budget (for example during the Commonwealth Heads of Government Meeting in Uganda) and public infrastructure development such as road construction costs and many others.

The effects of these forms of corruption and bad governance is to deny poor households quality service delivery and the necessary support to get out of poverty. The misappropriation of funds in the health sector for example means that health care is compromised. This directly affects the quality of human capital in the country. Along with the poor-quality public education systems, the most important development resource – human capital is grossly undermined. All in all, the effect of bad governance, corruption and abuse of office can only be detrimental on family wellbeing and economic development in the country.

3.2.1 The Economic System

The first of the factors associated with the economic growth and the welfare of the society is the economic system of the country. This refers to the system of ideas and processes that determine resource allocation, production, and distribution of goods and services in the country. Empirical evidence shows that economic systems characterized by “economic freedom”, rule of law, and private property ownership are associated with faster economic growth and development than the alternatives. Such economic liberalism is usually the characteristics of free enterprise market based economic systems.

Table 2: Indices and ranks of economic freedom for selected countries

Rank	1	27	30	56	92	97	106	116		127	129	136	171	173	175
Index	84	72	71	65	60	59	57	56		54	54	53	33	30	03
country	Singapore	USA	Mauritius	Botswana	Tanzania	Namibia	Rwanda	South Africa		Nigeria	Uganda	Kenya	Zimbabwe	Cuba	North Korea

Source: https://www.theglobaleconomy.com/rankings/economic_freedom/

Economic freedom seems to be the key element of economic success. Heritage Foundation publishes indices of economic freedoms for countries annually. The overall index considers indices of freedom in business, financial, trade, fiscal, government spending, monetary, investment, property rights, freedom from corruption, and labor sectors. Uganda’s overall economic freedom index for 2022

is 54% and is ranked 129th out of 175 countries and 24 th among 47 Sub-Saharan African countries with data.

Uganda's indices and rankings show that there is need for policy reform to enhance economic freedoms in the country. The aspect ranked lowest for Uganda is freedom from corruption which was scored between 20 and 30 percentage points between 1995 and 2011. Corruption constitutes an indirect barrier to many families and individuals seeking to improve their circumstances.

Uganda professes to espouse a free-enterprise, market-based, private sector led, export-oriented, and Foreign Direct Investment (FDI) friendly economic system. Indeed, Heritage Foundation ranks Uganda fairly well on several of the metrics of economic freedom. The exception to this is the aspect of "freedom from corruption" for which Uganda is ranked very poorly. The low rankings on corruption are compounded by the country's weak institutions, frequent political interferences, and supply related infrastructural constraints that hamper the smooth functioning of the market economy.

In addition to the supply side constraints, there is lack of social safety nets for the very poor, marginalized, elderly, disabled, and minorities since the country does not have any welfare system to speak of.

3.2.2 Business Environment

One of the critical factors in enterprise development is how favourable the business environment is for enterprise activity. Many families and individuals operate businesses and benefit directly when the business environment is positive and supportive.

The World Bank has regularly tracked business climate in many countries through its Ease-of-Doing-Business indices. The index considers conditions relating to - starting a business, registering property, obtaining construction permits, getting utility services, getting financial credit, enforcing contracts, paying taxes, trading across borders, protecting minority investors, and resolving insolvency (World Bank, 2019). Many of these services that are considered in the index are offered by governments. They are considered to be favourable when promptly and efficiently provided. Uganda's index of doing business is 57.06 percentage points and is ranked 127 th out of 190 countries (World Bank 2019). Table 3 shows indices for selected countries.

Table 3: Selected Business Environment Indicators

	Overall Ease of Doing Business Score (out of 100)	Rank out of 190 countries	Average lending Interest rates	Corporate Tax rates
Singapore	85.24	02	4.3	17
Mauritius	79.58	20	8.5	15
Botswana	65.40	86	6.3	22
Ghana	59.22	114	16.5	25
South Africa	66.03	82	9.8	28
Uganda	57.06	127	19.8	30
Kenya	70.31	61	16.5	30
Rwanda	77.88	29	16.2	30
Tanzania	53.63	144	14.2	30
Nigeria	52.89	146	11.5	30

Source: World Bank, 2019.

Uganda performed relatively weakly in relation to cost of finance (lending interest rates); average time to start a business; average cost of getting electrical connection; electricity tariff rates; and others. On the other hand, Uganda has shown improvement in introducing electronic submission of export and import documents; and the development of border infrastructure for exports and imports

High cost of finance is therefore a major challenge in Uganda. Average lending rates in Uganda are at 19.8% per annum. On the other hand, countries like Mauritius have much lower lending interest rates averaging 8.5% per annum and have put in place efficient business start-up processes with only a few steps that are also available online. For example, Mauritius developed an efficient 4-step procedure for starting up businesses compared to Uganda's 13 steps. Finally, the cost of starting up a business is also much less in Mauritius than in Uganda.

Another notable case of competitive cost of finance is that of Botswana which has a lending interest rate of 6.3% per annum, again much lower than Uganda's 19.8% per annum. Botswana also has efficient processes of cross border trading comprising various timely low-cost measures. These measures are diligently adhered to by the border administrators, making Botswana among the best performers in trade across borders in Sub-Saharan Africa.

Regarding the level of taxation, Uganda has a progressive personal income tax system that ranges from 0 to 40 percent of gross income depending on the

individual's income bracket. In addition, residents pay value-added-tax (VAT) of 18%, fuel tax (gasoline - UGX1,450 per liter; diesel - UGX 1,130 per liter), motor vehicle lubricants (15%), and plastic products and granules at (2.5%) (<https://www.parliament.go.ug/news/4607/taxes-fuel-go-drinks-down-parliament-passes-excise-duty-bill>).

Besides income tax, there are other non-tax charges that small business owners face and which can act as barriers to profitable operation. A case in point is the cost of motorcycle driving permit of UGX 135,000 and training at a recognized driving school at UGX 60,000. This can pose a huge obstacle for motorcycle entrepreneurs and might explain why many of them do not train professionally and might bribe to get the permit yet it is known that lower charges tend to encourage compliance. The high charges and default rates might also explain the huge number of accidents on streets involving motorcycle riders. This situation may be contrasted with a PSV license that is acquired at UGX 60,000 and third-party insurance at UGX 50,000, clearly relatively lower. This contrast calls into question the criteria used in determining the rates!

Table 4: Uganda Individual Tax Rates

Personal Income Tax	Progressive Rates from 0 to 40%
Resident Individuals:	
From UGX 0 to 2,820,000	0%
From UGX 2,820,000 to 4,020,000	10%
From UGX 4,020,000 to 4,920,000	UGX 120,000 + 20%
From UGX 4,920,000 to 120,000,000	UGX 300,000 + 30%
Above UGX 120,000,000	UGX 34,824,000 + 40%
Non-resident individuals:	
From UGX 0 to 4,020,000	10%
From UGX 4,020,001 to 4,920,000	UGX 402,000 + 20%
From UGX 4,920,001 to 120,000,000	UGX 582,000 + 30%
Above UGX 120,000,000	UGX 35,106,000 + 40%
Rental income	30% (a deduction of interest on costs associated with the premises is allowed, plus a subtraction of expenses and losses, capped at 75% of gross rental income)

Source: <https://www.tradclub.standardbank.com/portal/en/market-potential/uganda/taxes>

Thus, individuals earning less than UGX 2,820,000 is exempted from paying direct taxes but pays indirect taxes such as VAT, excise duties, property taxes, and others depending on their consumption of the items and services. A person earning between UGX 2,820,000 will be subject to direct tax of 10% of gross income plus indirect taxes levied on goods and services consumed by the individual. Thus, depending on the income bracket and the proportion of income affected by VAT and excise duties, low income households could be paying up to 30% of their gross incomes; middle income Ugandans could be paying up to 50% of their gross incomes in taxes; and loyal tax paying high-income earners over 50% of their gross incomes.

High taxation is bad for the country as it deprives individuals of resources they could use for investment and consumption and subsequently lower aggregate demand causing a slowdown in the economy. This represents a direct barrier to families and individuals striving to improve their circumstances.

On the other hand, the official corporate tax rate in Uganda is 30% as in many low-income countries (table 3). It is worth noting that this tax rate is higher than in high performing countries like Singapore, Mauritius, and Botswana. High corporate rate also discourages enterprise activity and can slow down the economy and therefore represent a direct barrier to entrepreneurs and business owners. Uganda should endeavour to have competitive corporate tax rates and lower production costs.

The main problem in Uganda however is the heavy tax burden on the formal sector employees and business owners. Otherwise, Uganda's overall tax to GDP ratio of 12.1% is in fact much lower than the Sub-Saharan African average of 16.7%, Latin American average of 22.9% and the OECD average of 33.8%. In addition to this, the country has been giving generous tax incentives especially to foreign investors targeted in priority sectors.

Uganda's main problem is the country's narrow tax base and the huge informal sector that is difficult to assess for taxation. Hence, the formal sector tends to bear the brunt of Uganda's full range of taxation that includes, value-added-tax at 18%, pay-as-you-earn at 10%-40%, and others such - as customs duties, property taxes, stamp duties, payroll taxes, environmental levies, and other indirect taxes at varying rates.

In addition, corporate tax incentives seem to be skewed toward foreign rather than domestic investors. Uganda's investment Code grants generous tax holidays to large foreign investors with high value-added production, export and job creation potentials in comparison to domestic investors. The level of support for domestic entrepreneurs especially small and medium enterprise owners seems

generally lower with business start-up challenges as reported by the World Bank's ease of doing business indices.

3.2.3 Access to Appropriate Quality Education

One of the key factors of inclusive development is people's ability to participate in the opportunities offered by the economy. Participation, in turn, requires the possession of the relevant knowledge and skills. Without the necessary knowledge and skills, it is impossible for people to participate in the opportunities in the society. Access to good quality education and training are the means for cultivating the necessary knowledge and skills. Thus, education and training represent a key requirement in delivering inclusive and equitable growth and development in the society.

Uganda has put in place Universal Primary Education (UPE) and Universal Secondary Education (USE). However, the quality of the education remains questionable while also biased toward white collar graduates. While there is access to basic education the literacy levels of the children due to the poor quality of the education.

In addition, Uganda has a dual school system with private schools that provide generally better-quality education than the public UPE and USE school. So, one obvious recommendation is for the government to support and promote private schools and training institutions. At the moment however, the private schools tend to be more expensive and largely inaccessible to low-income households than the public UPE and USE schools.

In the long run, this dual system will create and perpetuate the education divide between the rich and the poor but ultimately also income inequality in the country. It is the responsibility of government to address the problem the quality of education and the duality of the system.

3.2.4 Political Stability and Social Order

Although much of Uganda has been generally stable and peaceful for the last three or so decades, northern Uganda experienced prolonged armed conflict between 1986 and 2006. This conflict was between the Lord's Resistance Army (LRA) – a rebel group, and the incumbent National Resistance Movement (NRM) government. There were widespread killings, mutilations and internal displacements of people during the war. The number of internally displaced persons (IDPs) reached over 1.5 million – at one point, which was the third-largest internal displacement situation in the world (Dolan, 2010). The following are some of views of people who went through the ordeals of being internally displaced obtained through KIIs.

“We have a lot of young people left with the responsibility of taking care of their younger siblings because the LRA had killed or abducted their parents” (FGD 3-1)

“In the insurgency, whenever the LRA rebels attacked, family members were scattered in different directions and to this day some family members have not been able to locate and reunite. It was everyone for him or herself” (KII 7).

In the north-eastern part of the country, there is another type of conflict. This is the phenomenon of small arms proliferation and cattle raids mostly by the Karimojong in the north-east of the country. The raids come as far as Teso and Lango subregions in the middle northern region. The following are some of views of people who went through the ordeals obtained through KIIs.

“We have rampant cases of cattle rustling. Most of the cattle raiders are from Karamoja but come as far as Lango and Teso sub-regions to raid cattle (KII 7).”

Thus, the prolonged LRA conflict and cattle raids have taken a great toll on the people in northern Uganda. Families and households bore the brunt of the violence. Family members have been torn apart and scattered or killed. For a long time, many family members were put together in internally displaced peoples (IDP) camps and were forced to depend on handouts and relief aid. Self-determination and individual enterprise became impossible in those circumstances. This could be one of the reasons for the greater and persisting incidence of poverty in the north.

Government has not been able to quell the spread of small arms and the cattle raids. In fact, some believe that some government military personnel are also involved in the cattle raids! Whether or not these reports are true, it is the responsibility of government to ensure political stability and security of life and property. This is a prerequisite for any effort toward strengthening the wellbeing of families and individuals.

3.3 Poverty and Vulnerability

3.3.1 Poverty is complex and has no simple solutions

Poverty is the deprivation in necessities of life. It is usually seen in terms of the family's inability to provide basic requirements such as food, water, shelter, clothing, education and others. Asmus and Grudem (2013) note that poverty has many dimensions and no quick fixes. They identified up to seventy-eight factors associated with poverty including poor government economic policies, laws, cultural values and spiritual beliefs (Asmus and Grudem, 2013).

Poverty is also often associated with misunderstandings and strife in the family due to the challenges associated with sharing the meagre resources. In many instances, poverty is accompanied by self-defeating habits such as alcoholism, domestic and or gender-based violence and family feuds. A participant in our FGDs reported:

“The biggest challenge we have in our families is famine. As a result of the lack, many family members end up fighting. Poverty is causing violence in the home (FGD 3-2)”.

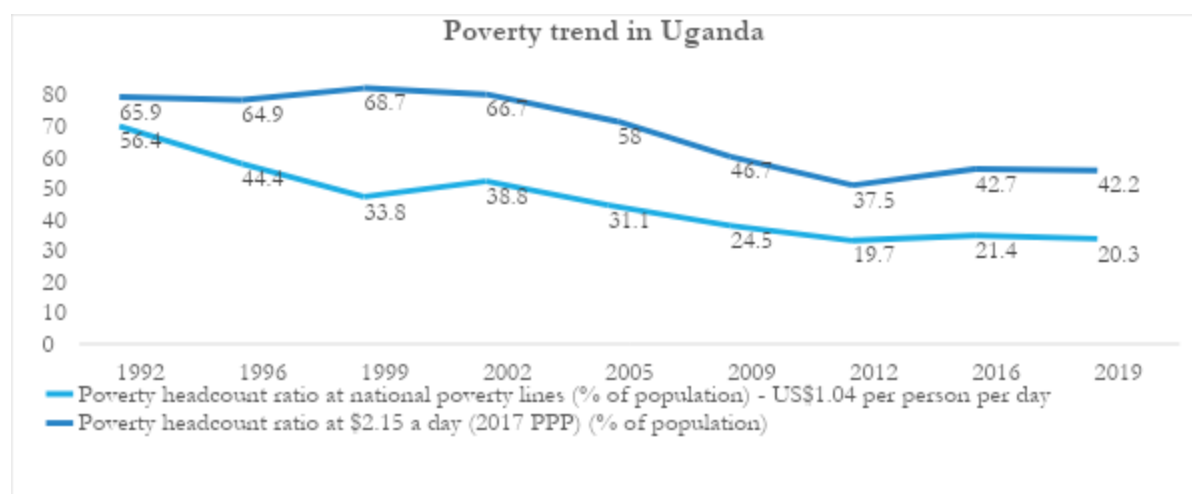
Uganda has a GDP per capita of \$817 in 2020 and is categorised as a least developed country by the World Bank (World Bank 2020). As of 2019/20, 20.3% of the country – about 8.3 million Ugandans – lived below the national poverty line of \$1.04 per person per day (UBOS, 2021). Between 2016/17 and 2019/20, poverty levels in rural areas decreased from 25% to 23% and the number of poor persons from 7.1 million to 7 million. While in urban areas, there was an increase in poverty from 10% to 12%, that is, from 0.9 million to 1.3 million (UBOS, 2021).

Although there are notable incidences in urban areas, poverty remains largely a rural phenomenon in Uganda and is characterized by over-dependence on low-productivity subsistence agriculture (UBOS, 2021). There is therefore an urgent need to enhance the productivity of the poor to enable them produce enough for their own consumption but also for selling so as to earn additional household income. Asmus and Grudem (2013) and Uganda's Plan for the Modernization of Agriculture (PMA) argue the importance of the commercialization of agriculture as a means of eradicating poverty. This is to be achieved by producing more goods and services to cater for both subsistence and marketing.

The poverty situation in Uganda has also been accentuated by the lack of social safety nets and effective programmes. In 2013, only 1% of Uganda's Gross Domestic Product (GDP) was spent on social security. This percentage is much lower than the 2.8% average for Sub-Saharan Africa. Owing to this lack of social security, 35% of Ugandans rely on their life savings, and 25% rely on their family. This makes falling back into poverty highly likely for many people (Hurt, 2017). Hence, vulnerability levels are quite high.

The general trend in poverty headcount has been downward especially from the late 1990s and early 2000s. It reached a low of 19.7% (national poverty line) or 35.9 (International poverty line of USD 1.90 (2011)) (figure 3). The main categories of the poor and vulnerable in Uganda include: orphans, child-headed households, street children, persons living with disability (PWDs), female-headed households, widows, older people and their dependants, and landless peasants (UBOS, 2014). As cited earlier, the incidence of poverty is higher in the North and Eastern parts of Uganda than the rest of the country. In urban areas, the challenges faced by the poor include overcrowding, lack of access to clean water, poor sanitation, unsafe shelter, social problems, and crime (Zerbo, Delgado, & González, 2020). In Uganda, youth unemployment has also been on the rise – increasing the vulnerability of this category. Adolescent girls and young women as a result tend to look for alternative sources of income often getting involved in sexual relations for money and running the risk of contracting HIV/AIDS and related diseases (Dinkelman, Lam, & Leibbrandt, 2008).

Figure 3: Trends in Uganda's Poverty Headcount



Source: Development Initiatives, based on poverty headcount data from the World Bank.

Other additional characteristics of the poor include but are not limited to – small land-holdings, female or child family headship, illiteracy, lack of skills, unemployment, limited access to credit, limited access to essential services such as electricity, medical services and education, and political marginalization (Lubaale, 2019).

3.3.2 Tenuous forms of Livelihoods

Uganda continues to be largely an agrarian society. In such settings, large family sizes tend to be an advantage because of the additional hands in household labor on the farm. In recent years however, a number of important changes have been taking place. Firstly, structural changes in form of urbanization and rural to urban migration, rising importance of formal education and white collar employment, along with industrial development and industrial labor. Under these changing circumstances and especially in urban areas, large family sizes tend to be a disadvantage. Consequently, the demographics have also been shifting, with urban centres reporting relatively smaller family sizes than their rural counterparts. In addition, there is relentless transition toward the nuclear family and individualism.

The implied changes in livelihood call for adaptability and willingness to adapt and change. Families need additional skills that are relevant to the prevailing employment or entrepreneurial opportunities. The slow but relentless transition requires open mindedness, positive attitudes, willingness to learn and readiness to adapt or change one's occupation, profession, and livelihood. Individuals and families need to be at the forefront of this mindset change even though the government and the church can support the process.

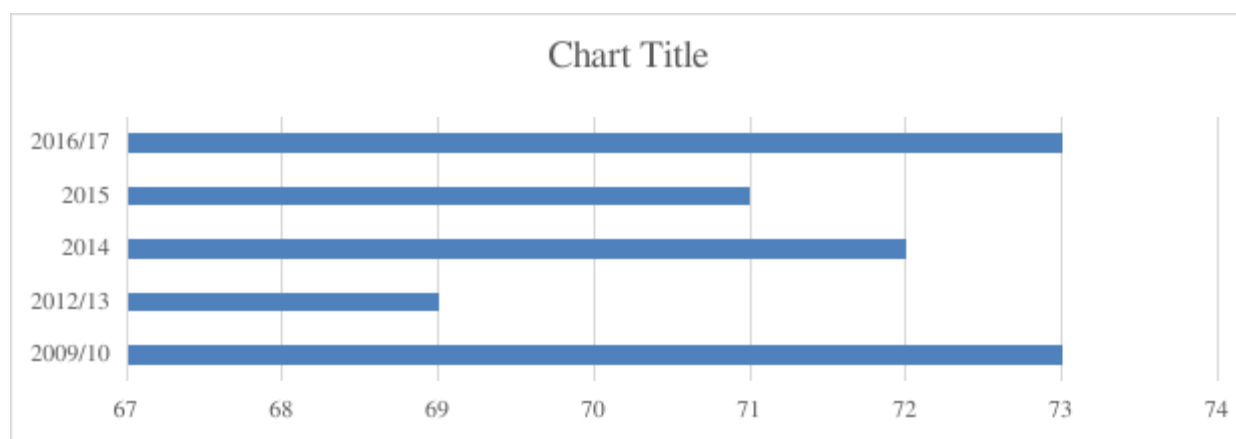
3.4 Lack of Appropriate Education and Training

3.4.1 Low Levels of Education

One of the key characteristics of the poor is lack of knowledge and skills acquired through education and training. This is a key factor in the inclusion of people in economic opportunities and the benefits of growth. Inclusive growth requires the participation of people in the economic opportunities available in the economy. Participation in turn requires the possession of the relevant knowledge and skills. Lack of knowledge and skills represents a direct barrier for individuals and families in the quest for decent living.

The situation in Uganda presents two major challenges in relation to knowledge and skills. These are the low levels of literacy and skills and the inappropriateness of the knowledge and skills vis-à-vis the labor market even for those who have some knowledge. There is a bias toward education for white collar jobs rather than blue collar vocational education that is immediately application in workplace. Uganda's average literacy for persons aged 10 and above was at 73% in 2017 with males reporting relatively higher rates approximately 80% and females around 70% (UBOS, 2022). Thus, there is also some slight but important gender disparity in literacy levels traceable possibly to the cultural practices.

Figure 4: Uganda's recent literacy levels



Source: Uganda Bureau of Statistics 20

This rate of literacy is still lower than the target rate set by the sustainable development goals but also in comparison to other countries that are doing well. Education is the instrument for developing the requisite level of human capital for economic growth. Uganda's human capital index (HCI) measured on a scale of 0-1 was 0.4 in 2017 (World Bank, 2022). This means that a child born in Uganda today will only attain 40 percent of his or her productivity that is possible with complete education and full health. The challenge is to raise the productivity to its full potential level by providing the requisite educational opportunities and appropriate health care.

3.4.2 Inadequate Levels of Skills

Another important barrier preventing individuals and families from attaining descent levels of welfare is the lack of practical skills. These skills are usually acquired through vocational training, internships and apprenticeships. The genesis of this problem is partly the inadequacy of practical skills-oriented vocational training institutes in the country. Uganda's educational system is largely oriented toward creating graduates for white collar rather than blue collar jobs. In addition, traditional blacksmith and craftsmanship have been badly undermined by imports of related products.

Individuals and families will need to invest in practical skills but also in consistent diligent effort in viable income generating opportunities in order to break out of the traps imposed by lack of skills. In many of these situations, family members will need advice, mentoring, training or even counselling to develop the required attitudes, mindsets and skills sets.

3.5 Erosion of Cultural Norms and Moral Values

3.5.1 Declining Values and Negative Cultural Practices

In the Uganda, many traditional cultural norms mirror conservative Christian moral values. This include things like – respect for parents and the elderly, heterosexual marriages, love and care for family members, and many others. These values are however increasingly being undermined through the excitement and euphoria of the questionable aspects of modernization. For example, whereas informal education or oral tradition used to provide opportunities to pass cultural values from one generation to the next (Otiso, 2006), this is increasingly being undermined by many factors. An instance of this is the ‘Ekisakaate’ of the Baganda, in which girls are taught about their traditional roles and responsibilities in family and society. This is being gradually eroded and abandoned.

Among the negative cultural patterns is excessive consumerism vis-à-vis low productivity. In general, there is very little practice of saving and thrift for investment and production. Often, excessive consumption is socially driven – keeping up with the Jones or impress people who do not even care! This is normally associated with pride that makes people live beyond their means and in so doing lose their financial freedom. This is worsened by subsistence culture where many households do not produce beyond what they consume to get extra income.

3.5.2 Foreign Cultural Influences

In the current era of globalization and especially its cultural component, the family in Uganda continues to receive strong influences of both positive and negative foreign cultures (Otiso, 2006). One of these negative influences targeting the traditional family, for example, is the onslaught of gay and lesbian agenda in the country (Wan, 2014). This is arguably one of the most insidious attacks on the family as God envisaged. Procreation is possible only through the union of male and female human beings. The proliferation of such “alternative” lifestyles grossly undermines the institution of the family. This will inevitably also undermine all the other aspects of the family wellbeing as it represents a violation of God’s fundamental principle of human welfare.

In Uganda, the anti-homosexuality bill prohibiting same-sex marriage was passed into law in 2013, but this was strongly resisted by the worldwide gay community and later reversed on the technicality (lack of quorum in the legislature during the passing of the law (HRW, 2014)). Contrary to Uganda's own traditional marriage and family values, the gay agenda advocates for liberty for same-sex marriages and alternative lifestyles. Key informants have weighed in on this issue and identified sex education as the means through which the alternative sexual orientations are being popularized.

Foreign culture is invading our schools. Alternative sexual orientations and lifestyles are being smuggled into what would otherwise be innocuous sex education (KII 3).

Another area of negative external influences is where certain donor organisations, while promoting family planning, also promote abortion and in so doing participate in gruesome termination of precious lives, denial of the opportunity to raise children in fear of the Lord, not mentioning the guilt and trauma that continues to haunt the would-be mothers for life (Klasen, Bevan, Grimm et al., 2004). These external actors are usually well funded, aggressive and unapologetic in their pursuit of these vanities. The fact is that all these are deceptions and not real answers to poverty and underdevelopment because there is no excellence without right living. These influences also eclipse other traditional practices like blacksmith, traditional tools and crafts but even languages. A key informant observed this as:

"Foreign culture has killed local innovation – expecting things instead of creating things. We used to make our own tools and even toys for children rather than buy them from supermarkets!" (KII 3).

Thus, a major part of the short fall in family wellbeing is therefore the erosion of conservative Christian family values that accompanies the secular humanism of cultural globalization.

3.6 Ingrained Personal Habits

3.6.1 Lack of Faith and Negative Mental Attitudes

One of the most important aspects of wellbeing is the state of a person's mind, that is, their mental attitude. The Bible attests to this in several places (Proverb 17:22; 15:13; 12:25; 18:14; 2Corinthians 7:10; Romans 5:2-5; Ecclesiastes 9:7-9; Psalm 102:3-5; 2Corinthians 2:7; Psalm 32: 3-4 22:15). It is this mental attitude that motivates and drives people to work hard and to have faith in a good future (Hebrews 11:6; Jeremiah 29:11). It is therefore incumbent not only on Christians but all families to maintain faith in the goodness of God and his plans for humanity. This will enable families to cultivate positive mental attitudes towards life and be able to face the challenges of life with courage and hope. Many families however, tend to lose sight of this fact due to the numerous challenges and discouragements they experience in the World today.

Thus, in too many Ugandan families, there are many with negative mental attitudes and fatalism about their circumstances. Many tend to believe that poverty is their lot in life! Indeed, some even proudly refer to themselves as “the poor” and often go ahead to name their children after suffering or misfortune! In one story relating to this, an old man after finding out that a team of researchers were carrying out a study about poverty, told the team– quote “you want to understand poverty? You met poverty at my door! I am the one, I am the personification of poverty!”.

Thus, if there is one major factor that keeps many Ugandans down, then it is their negative mental attitudes, hopelessness, and lack of faith in the possibility of improvement in their circumstances. In this, the church clearly has a big role to play. Fortunately, it is easier for believers to develop hope and positive mental attitudes than for non-believers. The Church has a role to play in encouraging and instilling faith in people and in helping people shift from hopelessness to faith in the possibility of positive change in their circumstances and diligent effort in work.

3.6.2 Mindset of Low Expectation and Futility

Related to the problem of negative mental attitudes, is the attitude of low expectation and futility that is not uncommon among low-income families in Uganda. This mindset seems to be fuelled by the difficult circumstances of their existence and the absence of success stories to emulate. Much of the neighbourhood is made up of similar conditions of lack and

deprivation and low living standards. In addition to the scanty success stories and role models many families lack the vision, practical knowledge, information, and commitment to confront their circumstances and strive for positive change.

In other cases, even where families have the desire to improve their circumstances, there is often no shortage of discouragements and obstacles from the neighbourhood and environment. This may be due to the indirect hinderances mentioned earlier, such as extended family system which has a levelling effect on individual family gains and progress; resentments and outright envy of other relations and neighbours. These are some of the indirect barriers that undermine the upward social mobility of families and individuals in the communities. The Church has a significant role to play in dealing with this category of challenges through such things as counselling, encouragement, and the teaching of faith to people. In addition, on their part individuals and families need to invest in mindset change, knowledge and skills development and cultivation of positive mental attitude and diligent commitment to exploit available economic opportunities.

3.6.3 Inability to Plan, set Goals and Implement

Through participant observation, we have also noticed that even where families do acknowledge role models that are worthy of emulating and even where they are willing to do so, most often they do not have the skills and capability to define goals clearly and design strategies to attain the goals. This problem dovetails with the low levels of education and training among family members in Uganda and much of the region.

It is not enough to have worthwhile goals, it is necessary to also have the capability to effectively cause change towards the goals. This requires knowledge, skills but also commitment. Family members will therefore need to cultivate practical skills, management capability, and perseverance in getting things done in addition to theoretical knowledge, and faith in the possibility of change in their circumstances. This problem is compounded by lack of influential examples and mentorship of young adults. Young enterprises often lack individual or community initiatives for growth and development. Many people wait on government to solve their problems!

3.6.4 Poor Time Management

Partly due to lack of strong motivating goals, another related problem facing many Ugandan families is poor time management. Many individuals and families tend to be laid back and wasteful in managing time. Lack of compelling life vision and goals that motivate people and make them plan and devote time to attaining the goals appears to be part of the problem. Proverbs 29:18 says without a vision, the people perish or “cast off restraint”, is relevant here. There is no clear, and compelling motivation forces efficiency and productivity on the people.

The Ugandan society is replete with so many practices that show poor time management. These include failure to report for work on time, time consuming social engagements such as social visits, weddings, funerals and related functions that take unnecessarily longer than they do elsewhere! Many people tend to be laid back and take their time to perform these functions. In general, there is little sense of urgency and effort toward productivity.

A special case is that of households located in the shea belt of Lango subregion for whom the Shea is an important component of livelihood. Instead of conserving the Shea, there is unfortunately, the growing practice cutting down the precious trees for making charcoal. This practice seems to reflect possible ignorance or lack of skills and knowhow for alternative uses of the Shea nut trees. This destruction is reflective of the prevailing poverty situation and the associated short-termism. The Lango subregion has one of the highest incidences of poverty in the country at about 35.9% compared to the national average of 20.3% (UBOS, 2021).

It is important to note that the Shea nut tree has great economic potential.

It is currently used in the following ways:

- Making shea oil which can be used on the skin, for medical use, for cooking, as food, in soap-making and for mechanical lubrication.
- Bark for medical use, and for treating malaria, toothache and diarrhoea.
- Edible fruit for eating.
- Seedcake for soil fertilisation.
- Wax for treating wounds.
- Wood for timber and charcoal.

These products are mainly consumed locally with few products penetrating Uganda's market and even fewer entering the global market.

However, many households seem not to be fully aware of the vast potential of Shea nut trees, especially to those involved in cutting the Shea for charcoal. There is however, increasing global awareness of shea butter and its rich ingredients, especially for cosmetic use (CBI, 2021). This knowledge has increased the demand for shea across the globe but more especially in Europe. Major importers of shea use it both for food processing and the production of cosmetics. Ecoviaint (2020) found that the growth in appetite for organic Shea for use in cosmetics is great in North America and Europe but also Asia. In Uganda, shea products have been used for domestic consumption for hundreds of years. It is only of recent that Ugandan shea products are being commercialized. If Uganda's Shea production sector could be better developed and linked to the global market, it has the potential to generate significant income for farmers and investors in other parts of the Shea valuechain.

Another important aspect of the Shea industry is that women – especially the uneducated tend to be the ones involved in shea farming. Okullo et al. (n.d.) estimated that 80% of those involved in shea farming are women and of this nearly 40% of them are uneducated. The importance of this is that any boost in this sector will have a positive effect on women and the associated income disparity. A participant in one of the FGDs observed:

Shea has brought a lot of improvement in my home. I am a mother of seven. I have been processing shea locally, and I use the money to pay school fees for my children and to hire workers to dig in my farm. Recently, I have also been able to build a four-roomed house from the proceeds of my Shea processing. At home, we also use the Shea oil for smearing the body (FGD 4-2).

Other participants reported the following:

When I was 15, my mother was a shea farmer. She used to sell the shea to pay our school fees and pay for work on the farm where we grew rice and other crops. From the rice farming, my mother was able to take us through secondary education. She then moved fully into farming. She was also able to buy a cow and a bull which started to reproduce. From the proceeds of the cattle my mum was able to educate four of us to point that, two are teachers, one is a tailor and the other training to be a mechanic. (FGD 4-2).

From selling cold-pressed shea oil, we have been able to pay for our children's school fees, buy cattle for rearing, and save some money (FGD 3-1).

I started selling shea oil in 2006 after the Kony war. I make shea oil and take it to the roadside packed in 5-liter, 10-liter and smaller bottles. I have used the money to pay fees for my first son from senior one to senior four. But I could not afford to educate all my seven children. (FGD 3-2).

A key informant explained the following:

Traditionally, shea butter is part of the Lango culture. We have used it for generations. We have two products out of shea butter, i.e. cold press and hot press. The hot-pressed oil is the one which was used by our grandparents to prepare food. It makes very nice food. The Shea oil is also used for smearing babies. (KII 8).

3.7 Barriers faced by families in the shea industry in Lango

The main barriers facing families involved in Shea farming include the cutting and burning of the Shea trees for charcoal, lack of education and skills, rudimentary technology for processing the Shea, low incomes and lack of capital to invest in the Shea, low prices for Shea products, Challenges with quality and packaging, and disconnect with global market.

Shea has brought a lot of improvement in my home. I am a mother of seven. I have been processing shea locally, and I use the money to pay school fees for my children and to hire workers to dig in my farm. Recently, I have also been able to build a four-roomed house from the proceeds of my Shea processing. At home, we also use the Shea oil for smearing the body (FGD 4-2).

The cutting of the Shea trees for making charcoal (for short-term benefit) is a poverty phenomenon and is the biggest threat to the huge potential of the Shea industry. The phenomenon threatens both the industry and the environment. Our interviews showed clearly that the problem is largely driven by poverty and the need for cash in the short-term. Many of the people who cut the trees have some idea of the alternative uses of Shea but do not have the capital, skills, time and appropriate technology to invest in the more lucrative and environmentally friendly alternatives for the Shea Nut trees.

A related challenge for the Shea farmers is the proliferation of middlemen in the Shea value chain and lack of organized trading among the Shea farmers. The middlemen offer very low prices for the Shea products and the farmers are unable to do anything about it. They do not have farmers' unions and basically market their produce individually and as a result are often exploited by the middlemen. In order to enhance their margins, the middlemen block customers from accessing the farmers directly (FGD 3-2). The farmers need to be organized into production and marketing unions in order to stop the problem of the exploitative middlemen.

Another key challenge faced by the Shea farmers is insecurity from cattle raids mostly by people from the neighbouring Karamoja sub-region. This has made it risky for the farmers to save their incomes in form of cattle and other domestic animals. This challenge has been worsened by the proliferation of small arms in the region.

4.0 Recommendations for Removing Barriers that hurt Families

In attempting to empower families into welfare, we recognize the multidimensional nature of the hinderances they face and the need for concerted effort on several fronts and by several stakeholders including but not limited to government, the church, households, civil society, individuals but also development partners. Governments are charged with the responsibility of putting in place a favourable policy environment, public infrastructure, and delivering a range of critical services for the public including but not limited to law and order, judicial services, national defence, registration of births, marriages and deaths, social security, education, health related services and many more. These are important in creating a favourable environment for individuals to thrive. The failure of government to provide these public amenities will constitute indirect barriers for individuals and families to break out of poverty.

On the other hand, individuals and families will need to take advantage of the favourable environment and available economic opportunities to enhance their productivity and along with it their wellbeing. Families and individuals must be in control of their wellbeing. Proverbs 10:4 says “He becometh poor that dealeth with a slack hand, but the hand of the diligent maketh rich”, clearly showing that the primary responsibility for productivity and wellbeing is on each individual. The bible regards work to be dignifying and honourable (Col 3:23-24). It is to be preferred to depending on government handouts through a welfare state. This is also consistent with the philosophy of economic liberalism which, at least in part, has been associated with the unparalleled progress of western capitalist economies.

Once a favourable environment is in place, it is incumbent on individuals and families to acquire the necessary knowledge and skills and apply themselves to opportunities in the economy. Given the multifaceted nature of the hinderances they face, there is need for creativity and “market creating innovations” (Christensen et al., 2019). Innovations will be necessary to significantly change the circumstances of many families and households. This is because many of the conventional ideas and approaches have largely failed.

4.1 The Need for Innovation

Innovation is the application of ideas to generate new goods or services. It may also be regarded as an entity or service of value characterized by novelty, improvement, or sometimes the spread of new ideas or technologies. Innovation involves the development of more-effective products, services, business models or technologies. Innovation is related to invention but not all innovations require a new invention. In Uganda's situation, innovations are critical in the emancipation and empowerment of families due to the fact that:

The hinderances facing families are complex in nature many conventional approaches have failed to deal with them;

- Innovation puts the power of development in the hands of people, giving them, some form of agency. It also helps people recognise their potential to cause the change they need (Manlan & Ojomo, 2020)
- Innovation enables people to solve problems by creating goods and services tailored to meet needs of people in the society, hence, enhancing their quality of life (Christensen et al., 2019).
- Successful innovations create wealth for both entrepreneurs and their employees and can provide employment for a host of others thereby improving livelihoods (Christensen et al., 2019).
- Innovations are necessary for dismantling both systemic and non-systemic barriers as these limitations must be addressed for the innovations to be possible. Businesses that innovate by nature disrupt the status quo of any society. These disruptions dissolve existing barriers by tailoring the whole environment for a more harmonious experience for both the producers and the consumers (Christensen et al., 2019).
- Successful innovations that become thriving business enterprises will be able to make tax contributions to government for further improving services delivery.

The biggest drivers of innovation are the demand for goods and services that solve problems in society. For innovation to thrive in society, several factors must be implemented:

- The environment must be conducive and supportive for innovation especially in terms of enterprise start-ups and nurturing.

- The people must realise that they must innovate to solve the problems in society while creating wealth and spurring development.
- Independent actors like financial institutions and incubation centres must support start-ups and small and growing businesses.

4.2 Government Policy Interventions

In relation to the policy environment, it is important for the government to strengthen economic freedoms for individuals through appropriate policy reforms aimed at creating favourable economic environment, better regulation and the elimination of corruption in government service delivery. This recommendation is in line with rankings of economic freedom and ease of doing business indices discussed earlier but also in line with the empirical evidence from Western free enterprise market economies and the experience of the East Asian Tiger economies.

In particular, there is need to bring down the high cost of finance in Uganda through appropriate reforms in the financial sector. This may include enhancing competition in the financial sector to ensure lending rates settle at market competitive rates. Government could however also increase the capitalization of development banks that provide concessional loans to enable them reach larger sections of people with cheaper development finance for example through the Uganda Development Bank and the East African Development Bank. Closely related with this is the need to capitalize Saving and Credit Cooperative Organizations (SACCOs) in order to provide lower interest rates to citizens. There is however, a critical need for transparency and regular audits. The other options include encouraging peer to peer credits as opposed to banks. Other financial innovations include mobile money, Wave, and others.

Another pertinent policy intervention is the lowering taxes especially for small business owners and traders. Small business below appropriate threshold capitalization could be encouraged to register but given tax waivers to enable them grow and drive the growth of the economy. Such a measure would encourage the small businesses to migrate from the informal to the formal sector and benefit from the associated advantages. Uganda currently has a huge informal sector that is not regulated and largely outside the monetary economy.

In this paper, we therefore recommend the lowering of taxes across the board for all Ugandans to allow more disposable income for investment.

There is also need for tax education to the citizens to enable them make informed decisions relating to investment and taxation. In particular government needs to reduce taxes on critical inputs for industry and value addition.

Another important policy measure is investing in improved economic infrastructure including roads, railways, waterways, and markets that at the same time lower the cost production and enhances competitiveness and the functioning of markets. Small businesses stand to benefit greatly from efficient transportation and improved economic infrastructure.

Along with the above, there is need to ensure macroeconomic stability especially of prices, favourable investment climate for inward investments, and improved public services delivery. In this there is need for fiscal discipline and need to fight corruption on the part of government and to ensure lower interest rates and no crowding out of the private sector from the financial system through excessive government borrowing.

The government of Uganda has been involved with implementing poverty reduction programs from the 1990s to date. These include the Poverty eradication action plan (PEAP), National Development Plans¹, 2 and 3; Operation Wealth Creation (OWC) and others. Over this period, poverty in Uganda fell from 56% in 1986 to approximately 20% (UBOS, 2021). The question is why the effects of the poverty reduction programs are so limited. This is most likely related to the top-bottom nature of these programs that do not put people at the centre of the process.

Resilience is an important quality for entrepreneurs to have. Uganda continues to suffer a high mortality of businesses because of low levels of business training and mentorship among young entrepreneurs. Mentorship by successful entrepreneurs would go a long way in encouraging better attitudes towards entrepreneurship and businesses. Mentorship would encourage entrepreneurs to do thorough background research before engaging in a business venture and would allow them to weather the storms the business would face.

In addition to the other measures, there is a great need for vocational training to deal with the bias toward white collar job education as opposed to blue collar skills training that are often immediately applicable.

Government could support with the provision of vocational training and skills development in areas such as business and financial management skills to enable enterprise owners run successful businesses.

Government bureaucracy is another challenge that needs to be addressed as it provides an opportunity for corruption in form of rent-seeking with crippling effect on innovation and productivity. Some respondents asserted that the certification procedures are tedious and costly for those that travel long distances to get government services. This leads to the offering of bribes for quick services or tendency to abandon good initiatives. Thus, stamping out bureaucracy and promoting transparency is a very urgent priority for the government. This will necessitate such things as the introduction of e-government and other service-efficiency oriented reforms aimed at shortening the turn-around time for services delivery

There is no apparent indication that government programmes or handouts can help alleviate poverty. However, the evidence seems to indicate that while the governments cannot solve all problems in the society, focused interventions with clearly measurable goals could bring about positive change. This was evidenced in the Lango sub-region where government- financed advanced machinery helped shea butter farmers get out of poverty. In improving infrastructure and services, and in easing business regulations and making them efficient, the government will be providing an enabling environment for businesses to thrive.

There is need for government to support the provision of basic vocational skills, where necessary by supporting and promoting promising private schools and training institutions. Current evidence shows that private schools provide better quality education service delivery than public sector schools.

Finally, Government needs to put in place facilitative and enterprise supporting policy and procedures and to ensure access to affordable capital and information that empowers people. The importance of such interventions is supported by the experience of western free market economies and that of the East Asian Tiger economies.

4.3 The Role of the Church

In Uganda, Christians form 82 percent of the population, that is, the majority. As a result, the church holds sway over the majority of Ugandans. In addition, the majority of Ugandans trust Church leaders more than civil and or government leaders. Thus, the church is in a very strong position to significantly influence the mindsets and attitudes of the people.

Consequently, the Church therefore has a critical role to play in instilling faith in people and encouraging them to have hope and trust in God's plan for them. Biblical Church teaching is very instrumental in equipping individuals and families with faith and convictions in biblical principles for living and will enable them face daunting challenges with the firm belief of the goodness of God and his plan for mankind.

However, in discussing the role of government, the main responsibility for productivity and wellbeing should be on individuals and families, not the church. Thus, it is not for the church to take over the responsibility for the material wellbeing of families and individuals. The church can however equip individuals with requisite faith and winning mindsets and attitudes. Given some of the feedback from focus group discussions, the role of the church remains ambiguous and confusing to many people. There is therefore a need to clarify the true role of the church in respect of families but also in the political sphere.

In addition to the church strengthening the Christian message of faith in God's plan for mankind and the possibility of positive change in people's current circumstances, it is important for people to take on the responsibility of transforming their lives and not wait for the church to do that for them. This will involve a change of mindset in people from dependency to agency and self-reliance; and from passive to active problem-solving mindset and stance. It is crucial that people reflect on the biblical ways of solving the problems they face. As recommended by one of the key informants, faith and work ethic should be instilled in Ugandans regardless of age or status in society to ensure productivity and wellbeing of families.

4.4 The Role of Non-State Actors

Non-State actors are organisations or individuals that are not affiliated to, or directed by, or funded by governments (ESCR-Net, n.d.). They serve in complementary roles in highlighting or addressing gaps and challenges facing societies. Over the years, the main objectives of Non-State actors have been to advocate for poverty reduction and against corruption, financial inclusion, provision of skills for income generation, promotion of education of both boys and girls, community sensitisation, promotion of modern farming practices for improved livelihoods and food security, health and gender equity and human rights, among others (Okello, 2015).

4.5 The Role of the Family and Individual Members

In the first place there is need for mindset change on the part of families and individuals. Families members need to cultivate faith and hope in the possibility of positive change in their circumstances. This is easier for believers than non-believers and the Church has a significant role to play in this by encouraging and teaching faith and the possibility of positive change in their circumstances.

In addition, individuals and families need to invest in knowledge and skills and diligent and consistent effort in viable income generating opportunities. In many instances, family members will need advice, mentoring, training or even counselling to develop the requisite attitudes, mindsets and focus.

In the first place there is need for mindset change on the part of families and individuals but also government bureaucrats. Family members need to cultivate faith and hope in the possibility of positive change in their circumstances. In addition, individuals and families need to invest in knowledge and skills and consistent diligent effort in income generating opportunities. In many of these situations, family members will need advice, mentoring, training or even counselling to develop the requisite attitudes, mindsets and focus. On the other hand, government bureaucrats also need to learn to work diligently for the common good rather than for selfish interests. They need to embrace honesty and to give up corruption, misappropriation of public funds and abuse of office in their work.

5.0 Summary of Recommendations

5.1 Recommendations for Uganda

In recommending policy options to eliminate the binding barriers and empower families into economic success, we recognize the multidimensional nature of the problem and the need for concerted effort on several fronts and by several stakeholders – government, households, development partners, civil society, families, and individuals.

- In the first place there is need for mindset change on the part of families and individuals but also government bureaucrats. Families members need to cultivate faith and hope in the possibility of positive change in their circumstances. This is easier for Christian believers than non-believers and so the Church has a critical role to play in evangelizing and encouraging and instilling faith in people and in the possibility of positive change in their circumstances. In addition, individuals and families need to invest in knowledge and skills and consistent diligent effort in viable income generating opportunities. In many of these situations, family members will need advice, mentoring, training or even counselling to develop the necessary attitudes, mindsets and focus. On the other hand, government bureaucrats also need to learn to work diligently for the common good rather than for selfish interests. They need to embrace honesty and to give up corruption, misappropriation of public funds and abuse of office in their work.
- In relation to the policy environment, it is important that government strengthens economic freedoms and provides a supportive environment for individual enterprise. In addition, government should endeavour to lower the cost of finance for enterprises by ensuring a free and competitive financial sector. In addition, government needs to lower taxes especially for small business owners. This measure should be complemented by support for basic education and vocational skills development even for adults. The need for lower cost of finance and or expanding access to low cost development financing could be done through Uganda Development Bank and the East African Development Bank. The other financing option which government has provided for are Savings and Cooperative Organization (SACCOS).
- Another important policy measure is investing in improved economic infrastructure including roads, railways, waterways, and markets that at the

same time lower the cost production and enhances competitiveness and access to markets. Along with this there is need to ensure macroeconomic stability especially of prices, favourable investment climate for inward investments, and improved public services delivery.

- The government needs to create a favourable environment to stimulate innovation and productivity in the shea industry, the government could reduce taxes, quicken the organic certification process and loosen the regulation of shea exports in order to create an enabling environment. This could be done for a few years and impact assessed in terms of productivity and employment. This would enable job creation and increase economic activity.
- In relation to the rural communities especially in Lango subregion lying in Shea belt, we recommend urgent ways and means of halting the cutting of precious shea nut trees for paltry charcoal income. In relation to this, the paper recommends the provision of alternatives for household livelihoods to preserve the shea trees and the environment. Specifically, there is need to sensitize and train the community members in alternative uses of the shea such as the processing the shea into butter, oils, and related products, while at the same time providing solar, rural electrification, and or hydroelectric power to deal with the power demand for household use. In the long run, we recommend assisting households to develop capacity for the more profitable and sustainable use of the shea that is at the same time environmentally friendly.

5.2 Recommendations for the Shea Industry in Lango

For the communities lying in the Shea belt and where the Shea plays an important role in their livelihoods, the following recommendations are suggested:

- Capacity-building of shea industry players: Capacity-building for members of the shea value chain would be very beneficial. The majority of shea industry participants are uneducated women with little business mentorship. Many require improved technology and business management skills to increase their production and efficient participation in the industry.
- Mindset change: A positive and optimistic attitude towards resolving problems in their community is necessary in the shea parklands community. Many continue to feel disillusioned and resigned to the problems and limitations they face. But an attitude of independence in problem-solving would encourage the shea farmers and investors to harness creativity, innovation and opportunities to create the changes needed in their lives and businesses.

- The government needs to create a favourable environment to stimulate innovation and productivity in the shea industry, the government could reduce taxes, quicken the organic certification process and loosen the regulation of shea exports in order to create an enabling environment. This could be done for a few years and impact assessed in terms of productivity and employment. This would enable job creation and increase economic activity.
- In relation to the rural communities especially in Lango subregion lying in Shea belt, we recommend urgent ways and means of halting the cutting of precious shea nut trees for paltry charcoal income. In relation to this, the paper recommends the provision of alternatives for household livelihoods to preserve the shea trees and the environment. Specifically, there is need to sensitize and train the community members in alternative uses of the shea such as the processing the shea into butter, oils, and related products, while at the same time providing solar, rural electrification, and or hydroelectric power to deal with the power demand for household use. In the long run, we recommend assisting households to develop capacity for the more profitable and sustainable use of the shea that is at the same time environmentally friendly.
- Improving market accessibility for the shea products: A longstanding challenge in the shea industry is limited access to the market for shea products. Digital marketing and marketing initiatives could be employed by investors or civil society organisations to connect existing shea products on the market with demand abroad and within Uganda.
- The general public, Civil Society and Non-governmental organizations also have an important role to play in holding government accountable and responsible. This is usually in terms of the annual fiscal budgets and many other services governments are supposed to render. Non-state actors can scrutinize government expenditures to assess their alignment with the country's development goals.
- Civil society organisations and NGOs can get involved in building and supporting the shea businesses in the Shea belt communities. The shea butter tree offers vast opportunities for innovation as evidenced by the vast number of products that are possible from the Shea. Civil society organisations could organise sensitization and awareness campaigns and programmes to promote preservation and innovation in the shea industry.
- Shea products are used for both cosmetic and food. By 2020, Global Shea Alliance (GSA), based in Ghana, had brought together 593 groups/companies from several West African countries (Global Shea Alliance, 2021).

based in Ghana, had brought together 593 groups/companies from several West African countries (Global Shea Alliance, 2021). GSA provides a marketing platform that connects the vast supply to the demand abroad. It thus provides an exporting platform that, in turn, brings in ample returns to the shea industry players in West Africa. Entrepreneurs in Uganda would do well to emulate the GSA initiative so as to fill the much-needed marketing gap that currently exists.

These recommendations address the broad range of issues entailed in enhancing the wellbeing of families. The issues are multifaceted and require a diverse range of measures and interventions by individuals, families, communities, the State and Non-State actors. These have to act constructively and in a complementary fashion. It will then be possible to realize the kind of positive socioeconomic transformation in the society and the wellbeing of families that God intended for mankind.

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