



**“Re-discovering the potential of the Rwenzori Region, who is the trusted voice of peasants in this area?”**



**A KASUNGA II  
CONFERENCE REPORT-**

**Draft I**

**May 18-20, 2007**



**KASUNGA TRAINING  
AND CONFERENCE  
CENTRE, KYENJOJO.**

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## Acronyms

CHOGM	Common Wealth Heads of Government meeting
ADF	Allied Democratic Forces
EU	European Union
HIV/AIDS	Human Immune Virus/Acquired Immune Deficiency Syndrome.
HOFOKAM	Hoima, Fort-Portal, Kamwenge dioceses micro finance
JCRC	Joint Clinical Research Centre
KDLG	Kabarole District Local Government
KRC	Kabarole Research & Resource Centre
KRC-MFAs	Kabarole Research & Resource Centre-Micro Finance Associations
MDIs	Micro Deposit Institutions
MMU	Mountains of the Moon university
NGOs	Non Government Organizations
PRICON	Private sector consultancy Centre
QENP	Queen Elizabeth National park
RDC	Resident District Commissioner
RLF	Rwenzori Region Leaders' Forum
SACCO	Savings & Credit cooperatives
SNV	Netherlands Development Organisation
UIA	Uganda Investment Authority

## **Executive summary**

The KASUNGA II regional leaders' conference took place in May 18\_20 at Kasunga training and conference centre. It was set to strengthen the foundation laid by KASUNGA I on July 14<sup>th</sup> to 16<sup>th</sup>. The three days conference broke the ground and identified challenges such as corruption in public and private institutions, conflicts among institutions as well as lack of democratic practices in the Tooro kingdom, issues of regional reconciliation, poverty and the need for economic empowerment were among the many issues that KASUNGA deliberated upon.

KASUNGA II therefore sought to galvanize these processes by first of all tracking the progress made since KASUNGA I but also find a way forward to the challenges by paying attention to the economic potential of the region.

In his book from Rio to Johannesburg<sup>1</sup>, MS Swaminathan notes that in order to achieve the goal of sustainable livelihood opportunities for all,

***“We should foster the fusion of political will, professional skill, and national and global partnerships”***

He further notes that, ***“the problem is so vast and yet the opportunities are so great”***

While digesting the above concerns, it seems that Swaminathan is speaking to the government of Uganda prosperity for all program, and most importantly to the people of the Rwenzori region. The conviction of Swaminathan also agrees with the deliberations that took place at the KASUNGA II conference. It is the need for fusion of political will, professional skills and linkages with others, that pre-occupied participants at KASUNGA II, that at all times sought for connectivity in trying to find a solution to the development

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<sup>1</sup> After Rio de Janeiro, the third conference on sustainable development in 2002 took place in Johannesburg, South Africa.

challenge of the region. Like it is a challenge in many developing parts of the world, KASUNGA II found it difficult to append specific solutions to the Rwenzori region development challenge but rather relied on generating many options to intervene in our own situation.

KASUNGA II recognized that the region is full of vast resources that have not been fully tapped. Why? The reasons identified are many; inadequate knowledge about these resources by various development actors and leaders, and if at all they know, they do not have the capacity to explore the utilization of these resources. There were many lessons to learn from successful people and nations like India that have been very successful through small scale production<sup>2</sup>, where as we have not been able to do that in our region. Why? This is a question that the newly formed Rwenzori Region leaders' Forum will have to battle with, discern possible solutions.

It was urged very strongly at the conference that there is need to build and strengthen the capacity of the region to respond to her problems, through human security, identification and effective utilization of resources, and also marketing the resources to possible investors both local and international. Amidst these discussions and proposals, it was argued that, systems need to be put in place that will build the confidence of young people to start taking responsibility of their own lives. The other argument was that, this system will come through developing human resource by strengthening the education systems and institutions that are in place; through stakeholder support to Mountains of the Moon University and traditional elders' councils to foster unity<sup>3</sup> in the region but also lobby for equal economic opportunities.

More so, the conference achieved on several other fronts notably; it brought together participants from different backgrounds, that is; political, civil society and religious leaders who together deliberated and made proposals to improve upon the situation

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<sup>2</sup> Small scale production provides millions of jobs to Indian people.

<sup>3</sup> Ethnicity is one of the regions development challenges that needs to be worked on by the regional council of elders, to complement with the moderns units.



despite their beliefs. It provided an opportunity for participants to listen and understand different ideological perspectives on the development discourse and in the process that helped them deal with their prejudices.



**The conference brought together members of various political affiliations, here we see Hon. Kaliba (NRM), discussing with Butime John of FDC**

In general terms, the deliberations that preceded the conference resolved around; the role of elders in dispute resolution, reconciliation, counseling and mentoring the youth on aspects such as Pan-Africanism. In this regard, it was agreed that the elders` forum concept be extended up to regional level in order to unify and reconcile with the peoples of the region. It was also agreed that, the elders should bring on board some of the youth leaders but also regularly link with youth forums with the purpose of being transformative.

In specific terms; it was recognized at the conference that the region is highly gifted with natural resources but constrained by the poor infrastructure like the Bundibugyo road that is in terribly bad shape. On tourism, it was noted that there is no tourism plan and therefore the region has been poorly marketed at the international level.

Additionally, it was noted that it is not enough to have the resources but the region needs the human resource that can turn them into usable products. It became apparent that the role of Mountains of the Moon University is inevitable to train the required personnel but also enhance the gray area of research. In this regard, MMU was asked to collaborate with Bulindi research Centre to enhance the research field but also quickly respond to difficulties in the agricultural sectors.

## **WAY FORWARD**



☞ **Up grading of KASESE airfield:** A committee composed of Hon. Adolf Mwesige Minister of General duties, Mr. Marthna Bwambale, Hon. Tom Butime was given the task to lobby the central government to speed up the process of transforming Kasese air field into an international air port but also the up grading of Bundibugyo road.

☞ **Regional tourism plan:** The district chairpersons were tasked with the responsibility to come up with literature and a tourism plan to be marketed at the CHOGM due in November. The leadership was also tasked with the responsibility to lobby for a regional investment centre to attract investors in the region.

☞ **Mountains of the Moon University:** A resolution was passed that local governments should contribute towards the university's financial resources and reduce her dependency on donor money and become a people owned university through local contributions. To this effect, the university was tasked with the responsibility to organize a fundraising campaign in which all the peoples of the region and institutions could participate. In addition, Local governments were asked to pass resolutions in their councils for local fundraising towards the university.

☞ **Regional Investment:** carry out a survey and document all resources and their investment potentials for marketing at the CHOGM. The conference also argued to localized small scale production, such as in agricultural processing, posolana processing and others. It emerged that there is need to develop professionalism and capacities among young entrepreneurs in the region. The leadership in the region together with the private sector, need to lobby UIA for a regional investment centre, whose role will be to attract investors in the area.

☞ **Micro financing and Bonabagawale:** it was agreed that PRICON takes responsibility to bring together government and non government micro finance institutions in order to deliberate on issues of harmonization, especially on the SACCOs programme of government/also known as Bonabagawale.

☞ **Agricultural research:** Recommendation was made for MMU to collaborate with BULINDI zonal research centre in Masindi to enhance research and response to the farmers' problems.

☞ **Regional unity and reconciliation:** it was agreed that KRC and the leadership of KASESE and Bundibugyo organize similar retreats with the purpose of understanding the challenges there but also revitalize the elders systems in those districts.

☞ **Youth;** the youth were called up on to organize themselves into a youth forum, to engage and be mentored by the elders forum both regional and at district levels. In this regard, the elders' forums were called upon to work hand in hand with the youth in order to mentor them.

☞ **The third regional leaders' conference;** will be organized by the districts under the umbrella of RLF<sup>4</sup> and will take place in another district.

### **Conclusion**

In all the above, the leaders were viewed and said to have the responsibility to harness the regions resource potential through identifying and promoting local entrepreneurs. Importantly though, the leaders need to engage and negotiate with investors in the region in order to benefit from the region's resources in terms of royalties.

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<sup>4</sup> Rwenzori Region Leaders' Forum

## A. Introduction

In July 14-16, 2006, Kabarole Research and Resource Center, together with the office of the RDC Kabarole organized a regional leader's retreat, to discuss the development discourse for the Rwenzori region. Represented at the conference were the districts of; Kasese, Kabarole, and Kyenjojo. KASUNGA I did identify a number of challenges that is; governance challenges in some of the leadership structures, and the whole need to strengthen governance in institutions such as the Tooro kingdom in addition to fighting corruption across the board, in government and civil society. The issue of education was very outstanding in the discussions that followed, followed by corruption and need for the district leaders to intervene in order to improve the academic performance in schools, both secondary and primary. Ranked third on the conference agenda for discussion was the need for poverty reduction and economic empowerment<sup>5</sup> for the people in the region.

KASUNGA II leaders conference therefore sought to build on a foundation that was set by KASUNGA I, thus the conference focused on the theme; **exploring the economic potential for the Rwenzori region, which way forward?** This conference was planned to map out the resource potential and opportunities in the region but also to come up with a collective strategy for effective utilization of the available resources. In a nut shell, KASUNGA II sought to galvanize the natural resource base and human potential of the Rwenzori region. To the participants, the conference was an eye opener on both the human and natural resource potential within us, yet there is lack of professional and structured mechanism to utilize these resources. The conference that attracted a good number of regional leaders with exceptionally a lower representation from Kasese, did explore opportunities to increase professionalism and investment in the

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<sup>5</sup> It was not possible at KASUNGA I to discuss economic issues while there were wrangles in the Tooro, and rather suited appropriate at this stage when the conflict in the kingdom was resolved and now has got a new prime minister.

private sector, lessons learning from successful entrepreneurs, and importantly on the need to strengthen the agricultural sector.

The theme, exploring economic opportunities, was appropriate, and it could not have happened at another time. Like many speakers noted, *“it was a time for strategizing, building, strengthening broken political and economic bridges”*.

Although the Rwenzori region is known to be naturally gifted, it is also known to be one of the poorest in the country, why? The sessions that preceded at the conference, tried and labored to understand why the region is the way it is. Would the solution to this challenge lay in modernized agriculture, extension of services to the poor such as micro finance and SACCOs, or availing reliable information to the poor? Which one is the right answer? Bearing all these in mind, the conference was not fixated on one particular solution but its approach was geared towards generating knowledge that would lead to many ways of “killing the rat” but also determine a mechanism to continue the deliberation on the region’s development discourse. What follows below are the thoughts of participants at the conference.

## **B. Conference proceedings –key areas of focus**

The following insights follow presentations and discussions made at the conference but also pointed out important points for follow up by the relevant authorities, institutions and government. In total, five presentations were made including talking points by Prof. Edward Rugumayo that touched on almost all the papers that were presented and the discussions that proceeded combined all the presentations.

### **A. Role of local leaders in consolidating the economic potential (see annex—for details)**

*“Exploitation must not be underestimated; Africans have been and are still being targeted by western countries to exploit her resources. People need to think about the recovery of our resources and financing our own budgets without donor support. Also, every one needs to promote meaningful pan-africanism, but also protect the economy”.*

Elder Byabagambi Zaverio-Tooro kingdom regent while submitting at the conference.



**Hon. Adolf Mwesige was one of the speakers at the conference, and his focus was on the role of leaders in consolidating the region's resource potential**

In the first instance, leaders were defined to be, not only political leaders but leaders across the board such as

church leaders, civil society organization leaders to mention but a few. It was pointed out that there is a lot of economic potential in the region, starting with the recent oil discovery but also the human resource that is seemingly not fully tapped. What was recognized as very significant was the fact that the leadership in the region need to play

a fundamental **role to harness this potential**. What was also identified very strongly was that, on the whole, leaders were not very aware of the royalties entitled to the districts let alone have they been able to negotiate with the investors that come in the region, for instance HIMA cement, and Kasese Cobalt Company and others to earn more from the mineral resources within the districts. The end result of this is that, the investors determine what to give to the districts, leaving very meager returns of their profits in the districts where the minerals are exploited<sup>6</sup>. The other question that was asked at the conference was; why hasn't Kabarole district thought of setting up a small factory to process posolana and sell to Hima at a much higher value than at its current give away price?

It was noted at the conference that, there was need to **invest in the development of human resource**, as the driver to turn the available resources (in puts) into tangible products. In this regard, investment in education was identified as a key area that will require a lot of strengthening in the region.

### **Lesson**

Uganda and Rwenzori region need to learn from India for example. The Indian people have been able to mobilize themselves economically and have succeeded. If they have been able to do it, why can't we also do it? More to that, land is the biggest resource that the Rwenzori region has, and people need to be encouraged to move away from domestic consumption to commercial production of their produce. The elders and the leaders will have to lobby and put in place a system that will help the people recognize and appreciate their potential.

## **B. Education and human resource development**

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<sup>6</sup> We were told at the conference that, for example Kapchorwa district was able to negotiate with the management of TORORO cement, and a number of schools have been constructed in return to extraction of the district mineral deposits.



**Rt. Rev. Bishop MUHIRWA stresses a point during the education discussion**

From KASUNGA I, the issues of corruption and declining academic performance in schools and with the concern that there was no sufficient data to show the gravity of the

problem, was identified. Bearing this in mind, KRC together with other actors like SNV and Kabarole District Local Government, carried out a comparative study in Kabarole and Bushenyi, for lessons learning and finding a mechanism to address the education challenge in the district and in the region in general. This research prompted sub county level mini conferences such as in fort portal municipality to deliberate on the challenge but also find a way forward. KASUNGA II conference further catapulted the education challenge, and looked at the issue in the sense of the need to develop human resource in the region. Human resource was identified as a key factor that would facilitate the inputs (resources in the region) in order to turn them into usable products. For this reason, the role of Mountains of the Moon University became hot on the agenda and participants called up on Mountains of the Moon University to fasten the area of human resource development through training in relevant courses.

Participants called upon the leaders present at the conference to **offer and lobby for scholarships** to needy and bright students that can under take scientific courses and respond to the regions' development needs.

**A fundraising campaign for the university**, is thus inevitable in order for the various institutions; NGOs, Banks, local governments to contribute towards the sustainability of MMU rather than relying on external funds. MMU was asked to spear head the fundraising campaign in addition to creating a separate account for local contributions and reduce reliance on donor funds.



### C. Region's agricultural potential

*Small acres of land are difficult to apply mechanized farming methods and researches need to be decentralized in order to respond to the problem at the grassroots level but also information to the farmers needs to be packaged in away that it can be understood and consumed.*

KASUNGA II conference Participant

Ugandans have been taught and it has been written in many books and media that agriculture is the back bone of Uganda's economy. May be Ugandans would be a lot more proud of it if the agricultural sector is enhanced through research, processing and marketing. These were the main topics of discussion following Rosette Mutesi's<sup>7</sup> presentation that indeed caught the eye of many participants as it pointed out the potential that we are seemingly sitting on. The outstanding challenge was on inadequate research in the agricultural sector, and the research centers like Kawanda are too far away and do not respond to the immediate challenges such as in giving advise to the farmers on diseases and other problems that farmers continue to face on the daily basis.

Additionally, what has not been fully appreciated by the various stakeholders is the fact that agriculture is a very risky business; there are many challenges that need to be addressed soonest, otherwise, the farmers will stand to lose. Thus, the area of research is too hazy to respond to the farmers' problems and needs to be enhanced using facilities that are within reach.

We also learnt that, the region was slowly getting affected by climatic change. For instance, there is an increase in pest multiplication<sup>8</sup>, and today, people can grow coffee in

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<sup>7</sup> Rosette Mutesi is the coordinator of SATNET, in Fort Portal, and has a lot of experience in organic agriculture and she is an advocate for the certification of organic products. She is also known as an advocate for the women's rights in Africa.

<sup>8</sup> In a recently published study by the ministry of agriculture, and the meteorological department, it found out that, temperature increase in western Uganda had risen to 0.03%, and is responsible for multiplication of mosquitoes for example in the Kabale area. Also the recession of ice on Mountain Rwenzori was having an effect on the hydrological cycle in the area, with water levels reducing in some of the rivers.

the upper slopes of mountain Rwenzori, that never used to be the case. Besides the growing of coffee in the mountains, the climatic changes are affecting the agricultural sector, and there is need for quick responses from research units.

#### D. Entrepreneurship and regional investment (see annex (F) for presentations)



*Why is it difficult to have a small factory in for portal to process posolana such that the district can get more benefits by adding value to it?*

Chris Kaijuka<sup>9</sup>, speaker at the conference

##### 1. Regional investment and infrastructural development

At the centre of discussion, participants identified, quite a lot of resource potential in the region, and on top of the agenda was the Tourism resource potential. In this regard, it was noted that, the region has not been sufficiently marketed at international arena and there was no plan to market it at the fourth coming CHOGM in November 2007 to be convened in Uganda. This issue raised the demand for a tourism plan and strategies to market the region at the CHOGM in November 2007 in view of attracting investors in the region. **The district chairpersons together with other stakeholders like PRICON were tasked with the responsibility to come up with a Tourism plan and other relevant literature to be marketed at the CHOGM.**

Additional deliberations pointed out that the absence of a regional centre by the UIA, limited the level of interest and marketing the economic potential for the region.

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<sup>9</sup> Mr. Chris Kaijuka is a business man trading in seeds, and buys some of the seeds from Kamwenge with COSIL and in Bundibugyo. He is an experienced exporter and has many global connections with business people and companies.

Participants called up on the leadership of the area to lobby UIA for a regional centre that would lobby and attract for investors in the area.

The other item that surfaced on the agenda was the delayed transformation of Kasese airstrip into an international airport for the benefit of the whole region. **A committee composed of Hon. Adolf Mwesige, Marthna Bwambale, Hon. Tom Butime and Mr. Ruhunda Alex was given the responsibility to follow up on the matter for immediate action.** It was argued at the conference that, the air port would not only benefit Kasese as a district but the whole region, especially given the potential for flower growing<sup>10</sup> now being piloted by MMU. This in it self, besides the CHOGM should implore regional leaders to push for the construction of Kasese international air port for the easy transportation of flowers to foreign markets.

Another concern raised was that of BUNDIBUGYO road and transmission of power to the district. The district was identified to be very rich in natural resources such as tourist attractions, but also provide an opportunity for investment, for example the oil discovery in the district, and the presence of hot springs that are a potential for thermo power generation. Yet the government of Uganda was too slow to effect the promise to construct the road to the district but also extend power supply to the district<sup>11</sup>.

## 2. Entrepreneurship

This session was based on experience sharing by professionals and practitioners in business world.

*“Successful people properly manage their time; whereas for many, they do business as a part time job.”*

Paul Kasande, conference speaker.

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<sup>10</sup> Mountains of the Moon University, in collaboration with Sudhri is trying out flower growing and there all indications that the region has favorable climate for the growing of flowers that of course could be enhanced when Kasese airstrip is transformed into in international air port.

<sup>11</sup> It is also expected that Rwenzori Leaders’ Forum will be in position to advance this demand to the central government for action and where possible provide any assistance that is needed by government to push the process much faster.

*“There is a general perception that Ugandans can not succeed and outsiders tend to dominate most of the industries-from hotels to banks. People need to be encouraged to perform and occupy these ventures; it can not be a monopoly of outsiders!”* Hon. Tom BUTIME, Mwenge North.

### Case of Mr. Chris Kaijuka

Mr. Chris Kaijuka started business when he was still a child trading in pan cakes and bread on a bicycle given to him by his mother in Kachwamba Fort Portal. It also happens that Chris got his business skills from his mother who was very successful in their village, and that is how she got a bicycle as a present that she later gave to her son that he used to facilitate his child. Chris’ inspiration also come from believing in himself as an African, and having worked with Indians in Mombassa, he could not stand the exploitation of the African people, that led him to start AFRICI export company. Today he is a lead exporter of seeds and an agent of many companies interested in Ugandan seeds.

#### Key lessons

- ✔ Believe in yourself and the business that you want to do.
- ✔ Know the business very well.
- ✔ Know the resources in place
- ✔ Be consistent
- ✔ Understand the risk involved and don’t fear to take risks.
- ✔ Turn a challenge into an opportunity

It was also recognized from Rubongoya Patrick’s presentation that, leaders should be able to play a role to ignite growth of entrepreneurship but also provide the necessary environment for entrepreneurship to grow. The leaders also need to lobby for the repealing and revising some of the policies on privatization that are prohibitive for entrepreneurs to emerge. The other issue is that the region, is to far away from Uganda investment authority, and this makes it difficult for people who want to invest in the region to access services of UIA.

### E. Financial Services

This session covered financial services by the private and public sectors. The aim was to understand the kind of services offered and how they respond to the different societal groupings and importantly to the rural poor.

### F. Micro finance

*“There is no miracle in development; people have to be prepared in order to receive any funds”*

Dr. Paschal KABURA

Whereas the issue of micro finance did not emerge at the KASUNGA I conference, it could not go undiscussed at KASUNGA II. We learnt that, the region was endowed with many micro financing institutions, such as; commercial banks, HOFOKAM, KRC-MFAs, and MDIs. Although with differing working methodologies, they are all some how involved in building confidence of the rural people through financial literacy. What was also noted of these existing micro financing services was the fact that compared to banks, they are in position to reach out to the rural poor, and they also emphasize gender equity. The MFI's are involved in giving loans to community groups and individuals on the basis of payment of the previous loan. They also give loans for trade as compared to agriculture. Although these MFIs have tried to serve the people, they have not been able to reach the very poor. An interesting approach to learn from would be the KRC-Concept of Micro Finance Associations where the poor have mobilized themselves to get these services. Otherwise, the MFIs charge more because of the operational costs. The biggest challenge that both public and private Micro finance institutions face in the region is; some times it's had to recover the loans, and others have to survive on grant subsidies.

In addition more challenges were outlined by Mr. Januario Ntungwa, Director, HOFOKAM;

1. The diversity of the region makes our costs of operations high. This has in some cases made us not move to the farthest of the areas since we are expected to earn more than average to sustain our operations.
2. Over-emphasis of trade, has led us to exclude many of the rural people who are engaged in purely agricultural production. This is attributed to mainly limited loan capital.
3. The focus on increased number of clients with very small loan amounts has resulted in low efficiency.
4. Changing the mindset of people about operation of microfinance institutions

While discussing Januario's Paper, Mr. Mugisa Jared, Coordinator of KRC- Micro Finance added that non governmental micro financing the region is further faced by among others the following challenges;

- How the poor people can access appropriate financial services

- Upgrading/building the capacity for the poor to absorb and effectively utilize the available financial services
- How to avoid the loan syndrome.

It emerged that there was lack of clarity on the operations of the SACCO concept of government. The concern raised was that the preparation done by government is not enough and there is the fear that it may end up like the Entandikwa scheme. Yet people need to be guided on enterprise selection, along side gaining financial literacy as well as management of business enterprises

Among their recommendations, participants suggested that both government and civil society should harmonize their microfinance programmes in order to protect organic processes that are in place. The conference also acknowledged that the policy on Bonabagawale is a good one, except it was being implemented without sufficient consultation with other stakeholders in the same field. Yet the programme didn't fall short of political tones that were creating an impression that it is a political program, one of the threats for it to be successful as a long term programme that must stand the test of time. PRICON was given the responsibility to bring together the civil society and government to chat out a way forward on the concerns.

The other proposal made by participants at the conference was the need to have a peoples' bank in the region because many of the commercial banks in the region are not friendly to the poor peasant farmers who are the majority population but considering targeting urban dwellers, and their interest rates are too high to be afforded by the rural poor.

## **C.KEY CONFERENCE OUT COMES/EMERGING ISSUES**

## A. Corruption

### 1. Scare of HIV/AIDS in the region

*“At Virika hospital, over 1000 HIV/AIDS patients do not have ARVs, and the number is increasing by the day. These people are suffering and are just waiting to die!!”*

Dr. Pascal Kabura, Director of Virika hospital while commenting at the conference.

Participants were alarmed by the 11.6 % prevalence in Kabarole district with 14 % prevalence among the youth, second to Rakai district. As that was not enough, in Bukonzo County, the prevalence was said to be at above 18% and 34 % among women. This is a severe situation that called for more reflection and intervention. It should also be noted that the strain in availability of ARVs at many of the hospitals was caused by bad management at the national medical stores, whence the delay in servicing many of the rural hospitals<sup>12</sup>. Participants called for mainstreaming of HIV/AIDS awareness in development programs and the elders need to play an important role to counsel the young generation if the region is going to sustain her human resource.

## B. Settlement of minority tribes and natural resources utilization

The tribe in question here were the Basongora, now settled in QENP, in Kasese district. It was remarked that, EU and other literature has presented the Basongora as minority group that was facing extinction like the Batwa in Bundibugyo and Kabale districts. Participants wondered whether government was taking it seriously to address their resettlement concerns, because it was taking along time for cabinet to respond to the matter. Participants were also concerned that, the settling of people in a national park is becoming a threat to wild life. Participants were informed at the conference that many lions were being killed by the pastoralists, and were becoming endangered in this regard

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<sup>12</sup> It should recalled that, since last year 2006 to date, the mismanagement of global funds and now the Global alliance for Vaccines and immunization estimated at 7.9 billion shillings has been in the media, and there is no doubt that mismanagement of the Global funds by the same ministry for example dealt a severe blow on the availability of funds to patients in up country hospitals.



and there was need for immediate intervention in the proper settlement of the Basongora community.

In addition, having recognized the regions' endowment of vast natural resources and a big source of revenue through tourism, the participants tasked the **local governments to come up with a master tourism plan for the region**. This could be used to market the region at the CHOGM in November 2007 but also shared with the Ministry of Tourism.

As for Kyenjojo district, it was revealed that one of the natural resources in the district, and that is forests, were being degraded at a faster rate and something must be done to avert the situation.

On infrastructure development, it was realized that the development of Kasese airstrip was terribly slow to catch up with the CHOGM due to simple land wrangles that need to be solved urgently. **Mr. Martina Bwambale, Hon. Adolf Mwesige, Hon. Tom Butime, and Alex Ruhunda were tasked to follow up on the matter in order to allow construction start.**

### C. Role of elders in dispute resolution and reconciliation

*The Bakonzo have been known to have a strong elders system, but it has been destroyed by politics and needs to be re-organized.*

Comment by Martina Bwambale,  
participant of Kasunga II.

The role of the elders was recognized strongly at KASUNGA I conference in 2006. There was a lot of demand on the elders to intervene in resolving the conflict in the Tooro kingdom then. While discussing the conflict in the Tooro kingdom, one must understand that, the matter was a complex one, and therefore required the involvement of many

stakeholders. After KASUNGA I made this call, a number of elders got involved and managed to resolve the dispute that was tearing apart the kingdom, and failing to meet the economic needs of its subjects. It should be noted that, after the conflict was resolved and with a new Prime Minister appointed, the kingdom was able to host the European head of delegation and was able to discuss development prospects in the kingdom.

The proceeding deliberations at KASUNGA II, further sought to make sense of the elders forum structure, first for it to **play a role at regional level**. This role would be on promoting unity and reconciliation among the various peoples of the region. Additionally, one can not negate the fact that the elders we have today once played a role in determining the history of the region, and consequently the need for them to correct what went wrong<sup>13</sup>. At another level, the elders could **play a mentoring role for the youth** and groom them to become better leaders.

It was also visible at the KASUNGA II conference that the Pan-Africanism that we are yearning for is within us and thus the elders can play a significant role of mentoring the young generation on some of the pan-Africanism values.

#### D. Involving the youth

It was also pointed out that the youth have been left out in the development agenda of the region, yet they have been at the centre of many conflicts as young leaders. The conference further lobbied for the role of the youth in the development agenda of the region, that later catapulted the desire to have a youth forum that could engage with various actors but importantly link with the elders for dispute resolution, counseling and mentoring.

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<sup>13</sup> In the preceding deliberations, participants sought that the other role for the elders' forum will be to reconcile the region on conflict issues of; land, ethnicity, historical conflicts and political conflicts.

### E. Research and development

The Mountains of the Moon University was called upon to spear head the aspect of research and human development for the region. Participants argued MMU to play the role of training researchers but also train human resource that can respond to the development needs of the region.

### F. Quest for a regional elder's forum:

- ☛ While it was recognized that there will be district/region specific elders' forums to address area specific concerns, participants agreed that a similar arrangement is necessary at regional level. It was also suggested that the concept needs to be demystified beyond Tooro region but integrate other districts. Participants further agreed on the need to bring on board other districts by organizing district specific retreats led by district chairpersons in collaboration with KRC.

### G. Regional leaders forum

- ☛ Participants agreed to form a think tank for the region, named, **Rwenzori Region Leaders Forum, RLF<sup>14</sup>**. This forum will meet annually, to deliberate on the regions' development discourse. The districts pledged financial commitment towards convening future annual meetings.



**Hon. Aston KAJARA attended the conference. He and other leaders will be expected to consolidate the region's economic potential through on going discussions**

### H. Aids pandemic

- ☛ The conference put emphasis on the HIV/AIDS pandemic and called up on leaders and especially the elders' forums to play an important role in counseling the youth. In addition, there was need to mainstream HIV/AIDS in development projects and

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<sup>14</sup> Such forum is an opportunity to lobby; advocate and capacity build others but also attract investors in the region. The forum should be in position to reduce the exploitation of farmers by middle men, in order for them to have a better price for their produce.

programs, as this is a very big threat to the region's human resource potential. The conference participants called upon the leadership of the area in addition to JCRC services at Buhinga hospital, lobby for TASO services to be extended to the region.

### **I. Regional investment**

- ☛ The conference acknowledged the region's resource potential but however disadvantaged by the long distance from the Uganda investment authority. The conference advocated and appealed for a regional centre to attract investors in the area. This responsibility was given to the region's leadership to reach out and discuss the matter with the management of Uganda Investment Authority and actions reported at the Third leader's conference due in **Mid May 2008**.

#### **1. Construction of Kasese international air port**

The conference unanimously passed a resolution that the leadership present at the conference should push for the resolution of the land dispute concerning the transformation of Kasese air strip into an international air port.

### **J. Role of MMU**

- ☛ The conference called up on MMU to strengthen the research aspect in the area of agriculture in collaboration with Bulindi research centre in Masindi. In addition, the conference participants called upon the leadership of the region and the people to own and support MMU to grow.

### **K. Regional think tank**

- ☛ Participants resolved that members present are brought under one umbrella, called, Rwenzori region leaders' forum (RRLF), and the forum will be convened annually on rotational basis per district. The district leaders appreciated and also agreed to financially and morally support this initiative as the region's think tank.

### **D. Closing remarks**

In his closing remarks, Alex RUHUNDA one of the organizers thanked participants for their openness during the deliberations. He re-emphasized that, in Africa, it is always difficult for people to look beyond their families and this was keeping many societies

many steps behind others in the world. Solidarity is very vital, if the African people are going to push their development challenges through



is very through

**Mr. RUHUNDA, DIRECTOR KRC (MIDDLE) IN ONE OF THE CONFERENCE SHOPS.**

Finally, he thanked the politicians present for supporting the initiative and giving on spot feed back and advising on the direction.



**RDC Chemasuet Delivering his conference remarks, he called for cooperation among the youth and elders**

A member of the organizing committee, Mr. Ndiwa Chemasuet, called up on participants' determination in finding solutions to problems that affect us in our society

today. He pointed out that, whereas Kabarole was moving faster with these initiatives, it was important that the other districts are not left behind in order to have a regional voice. He advised the youth to network with already existing structures in order to have their concerns felt and addressed. He noted that there is a lot that the youth can learn from the elders and what elders can learn from the youth, it's a matter of time and collaboration.

Finally, he said that the youth who don't have a relationship with elders, are like a tree without roots.

In his closing remarks, the chairperson Bundibugyo district, Mr. Bambalira noted that such conferences were a rare chance for the region to galvanize her potential and should be taken very seriously. He said that this was a big challenge by the NGOs to government, and the same must be reciprocated by government. He further noted that, this forum should serve as a voice/advocacy for different stakeholders in the region.

In his final remarks, he informed participants that the security situation in Bundibugyo was generally calm and no people had left their homes into camps. He said that the whole intention of the ADF attacks was to destabilize CHOGM. He called up on the vice chancellor MMU to provide information about the MMU programs such that it can be disseminated in the district.

## **E. CONCLUSION**

On the whole, the conference participants, that is political and non political leaders were able to discuss ideological issues, appreciated areas of weakness but also together agreed on a concerted way forward regarding the region's development challenge to be continuously analyzed through the regional leaders' forum that will be convened Mid May of each year.



# F. Annex I-SUMMARY AND ACTIONS ON EMERGING ISSUES

ISSUE	Concern/ reactions?	Suggestions /proposals	Immediate Action	Long term action	WHO?	Time frame
<b>KASUNGA I REVIEW</b>						
<b>1. EDUCATION &amp; Human resource development</b>						
	<ul style="list-style-type: none"> <li>MMU and other institutions of higher learn mostly dominated by foreign students?</li> <li>The courses offered at MMU are expensive and not affordable to the locals.</li> <li>Need for another forum to discuss the discourse on the education challenge at regional level.</li> <li>Government has promised to open an access road to the MMU.</li> <li>University is offering cheaper courses on education for grade III teachers.</li> <li>The role of MMU in research</li> </ul>	<ul style="list-style-type: none"> <li>Develop data bank of resource persons as an important asset for the region.</li> <li>Need to popularize and market the university in other districts.</li> <li>Need to integrate entrepreneurship skills in the courses at the MMU.</li> <li>MMU should partners with BULINDI zonal research centre to strengthen research.</li> <li>Consistent long term resource mobilization.</li> <li>The public should be encouraged to make financial contribution towards mountains of the moon university in order to satisfy the aspirations of the region. The local governments should give standing instructions.</li> <li>Efforts should be made to make parents change their attitude towards education through strengthening old girls and old boys associations, PTAs and BoGs,</li> </ul>	<ul style="list-style-type: none"> <li>A special forum on education should be organized involving all education managers.</li> <li>Leaders should join hands in fighting corruption while recruiting, promoting, and disciplining and transfers of teachers in schools.</li> </ul>	<ul style="list-style-type: none"> <li>A fundraising drive for the mountains of the moon university.</li> <li>Local government should pass a resolution for local fundraising towards the university.</li> <li>Once the institution is established it should not be evicted from land given to by the district (case of MPAGA SS Vs NFA).</li> <li>MMU urged to base its development on research in order to be more useful and relevant to the region.</li> <li>The government should immediately implement their pledge to fund human resource at all universities in order to maintain the quality of education.</li> <li>Ministry of Education should train and employ counselors in all schools.</li> </ul>	MMU & LGs	
	<ul style="list-style-type: none"> <li>Consensus on the need for the regional elder's forum but not clear on the approach? How then will this come about?</li> <li>The elders' forum is key to the development of the region.</li> </ul>	<ul style="list-style-type: none"> <li>The districts should have their separate elder's forum and later merge at regional level.</li> <li>Study elder's forums in Busongora and Bunyangabu among the Bakonzo.</li> <li>Need for district based discussions on the</li> </ul>	<ul style="list-style-type: none"> <li>Kasese and Bundibugyo form own forums after consulting with their people.</li> <li>KRC together with Kasese and Bundibugyo should organize leaders' retreats/dialogues in the two districts to facilitate</li> </ul>	<ul style="list-style-type: none"> <li>When Kasese, Bundibugyo and Tooro come together, they will form a federation of elders.</li> <li>The D.H.O should establish a data base of organizations addressing HIV/AIDS for better coordination of the</li> </ul>		
<b>2. ELDERS FORUM</b>						



There is a strong elders system among the Bakonzo. The legality of the elders' forum is questionable. At what level will the forum be registered? Kabarole should move along with other districts in the region to avoid fears of domination.

issues before forums are formed.

The MPs in the region should contact the chairperson of the National medical stores to URGENTLY avail ARVS to hospitals to the increasing demand in the region.

There is urgency for the district chairpersons to involve churches, schools, elders, parents in mass awareness campaigns about VCT and the use of ARVs.

The Kabarole district chairperson should request government to assist and URGENTLY fund the completion of the Intra-venous fluids plant that is being constructed in the district.

formation of the forum.

service providers.

MP from the region should lobby for legislation on compulsory testing.

Working committee will also mobilize other youth in the region for the youth conference through which all the other issues will be discussed.

Committee will be responsible for the formulation of a working paper.

The youth need a forum where the elders will find them to be mentored.

Formation of the youth forum.

Set up a youth steering committee.

Leaders' retreats Bundibugyo and Kasese districts. Elders/cultural leaders of different ethnic

The chairman Bundibugyo takes lead to mobilize leaders in the district.

Mr. MARTHNA

The youth should be co-opted/have representation on the elder's forum at the district and regional level. Elders should mentor the youth in all aspects of life.

Strengthen sensitization on HIV/AIDS through already existing youth associations and structures.

Youth forum will lobby for initiatives and resources for capacity building of the structures handling HIV/AIDS.

RFPJ, KRC, district, local governments, opinion and religious leaders.

Historical conflicts still exist and affect peoples' way of life. Ethnicity and

Reconciliation

political conflicts exist in the region.

- It is a process but is there something that we can do?
- Exchange programs among the local leaders to see and appreciate what happens in another community.

groups to dialogue with one another.

- At regional level, elders should not interfere but give counsel as per the laid out procedures.
- Radio talk shows

- District shows.
- Radio talk shows.

### EXPLORING THE RWENZORI REGION ECONOMIC POTENTIAL

#### 5. Natural resource exploration, utilization and marketing, e.g. posolana; and eco-tourism

- concern on land fragmentation
- Treat agriculture as a business.
- How can land be utilized for commercial production beside agricultural mechanization?
- A lot of home consumption than commercial production.
- Emphasis should also be given to animal husbandry and how it can be well utilized, case of Butuku and Rwamwanja & IMpara.
- Need to build capacity of the farmer and facilitate group marketing.
- Incorporate gender in agriculture.
- Micro finance does not give attention to agriculture.
- Little effort on research.

- Lobby for a system that will empower the people to own their resources but also campaign for their proper utilization.
- Need to put in place local processes that seek to protect the Basongora people.
- We need to market the Region for CHOGM.
- How can the region benefit?
- Need for a Rwenzori tourism master plan including an exhibition at the common wealth.
- Documentation of the Rwenzori tourism potential.
- Resource mapping and physical planning
- Sustainable utilization of resources

- Research and development of agricultural sectors.
- Lobbying for a regulatory board on produce and marketing.
- Increased budget allocation to MPS agriculture.
- Value addition e.g. meat packaging in the cattle corridors such as Rwebisengo, Rwamwanja and Nyakatonzi.
- Market research and linkages, strengthening farmer owned and controlled marketing structures.
- Networking with businessmen and women.
- Marketing

- MMU, DATIC, TBG, and the BULINDI.

- ❖ Leaders need to map available stakeholders in a

#### 6. ENTREPRENEURSHIP

- 

**Lobbying for appropriate policy on royalties**

- Implementing the zoning strategy

**District planning units, Hon. Adolf, Alex RUHUNDA, LC Vs & RDCs, chairpersons, and MPs**

SATNET,  
PRICON, KALJUKA  
Chris  
MMU & PRICON,  
MPs, RDCs, LC V  
chairpersons.

- Skills development
- Networking

- ❖ bid to strengthen existing enterprises.
- ❖ Role of leaders to baby sit local enterprises.
- ❖ Need to lobby for control centers in the region in order to enable entrepreneurs to access the services.
- ❖ Business ideas are confined in some individuals. For instance wives never get to learn about their husbands' businesses and when they die, the businesses go down with them
- ❖ Need to look at agriculture as a business.

#### 7. micro credit/financing

- Government of *Bonabagawale* is not rhyming with indigenous/organic institutions of micro financing.
- Prosperity for all policy embedded in popular politics.
- There is no miracle in becoming rich in *Bonabagawale* programme; one has to work hard for it.
- **Who is the trusted voice for the peasants in all these processes?**
- Higher interest rates-how do we bring them down? Is there something the leaders of the region can do about it?
- There is lack of

with UIA and lobby for regional centers and regional representatives of UIA and regional representation on UIA

- PRICON organizing a micro finance forum to discuss the policies and how they are working.
- Examination of the policy in order to understand it.
- Re-focus and strengthen sensitization but pay attention to perception.
- Emphasize entrepreneur skills training.
- Exploring the industry but also consult more.
- De-link the prosperity for all policy from politics (remove political over tones).
- Examine the implementation and legal issues of Bonabagawale.
- Delay Bonabagawale program to allow space to orient communities.

information on *Bonabagawale* by the intended beneficiaries at village level especially who will do what?

- How different is Bonabagawale and *entandikwa*. Won't it fail like the *entandikwa* did?
- Need to popularize the concept among the local governments.
- Need for harmonization of financing services in the region.

#### 8. HIV/AIDS on the increase in the Tooro region

- Batooro facing the brunt of the scourge because of high increase in infection.
- In Kabarole district, the prevalence is 11.5 % and the second in the whole country.
- No enough ARVs in Kabarole.
- There was a lot of intervention in Kabarole and people are coming up to test.
- No TASO services in the region.
- Women a lot more affected in the region-in Bwera prevalence at 18%.
- Need to lobby for TASO services in the region.
- Elders **MUST take it very seriously and counsel the youth.**

## **G. Annex II-Background paper**

### **Theme: Exploring Economic Opportunities of the Rwenzori region, which way forward**

#### **Origin of the conference**

Kabarole Research and Resource Centre (KRC) with the office of the RDC Kabarole facilitated a regional Retreat for Local Leaders at Kasunga Training and Conference Centre, Kyenjojo District, July 14 – 16, 2006. The retreat targeted and brought together leaders in the Rwenzori region from different political parties, religious groups and Cultural institutions. The main purpose of the retreat was to facilitate a process of understanding of conflict, development, political harmonization and reconciliation potentials of the people of the Rwenzori Region and Uganda at large. The issue of poverty was ranked number three of the concerns among other issues and it was also noted that for a state to be fully democratic and its people fully empowered, its population must be educated and have a sound economy. This was not viewed to be the case both in the Rwenzori region and national political processes. It's to this effect that several action groups were set up to look into these issues.

Among its many recommendations, the Retreat identified the need to have a follow up conference to fast track the progress of the Action groups in addressing the challenges identified and bring on board other Stake holders and districts which did not participate in the first Retreat. Over time development partners and stake holders have realized that no full democracy can be attained with high unemployment rates, high levels of exploitation and a weak economy. It's from this background that the follow up conference is focusing on **Exploring Economic Opportunities of the Rwenzori region, which way forward** as its theme. Major areas of discussion will be largely focused on Resource mapping in the region and how best Resources can be exploited through Partnership.

Key resource and experienced persons have been identified from within and out the region to present the following papers;

- Promoting the regional agricultural potential; the role of information, processing and marketing;
- Entrepreneurship and professional development in the private sector; sharing our local and international experiences (stories of successful business entities)
- The contribution of financial services in the region; case of government and non government Micro finance institutions
- The role of leadership in consolidating the economic opportunities of the Rwenzori region

#### **Objective of KASUNGA II**

Whence KASUNGA II will aim at achieving the following objectives;

1. Review steps taken by different action groups since KASUNGA I
2. map out the economic potentials of the region
3. Deliberate on a structural mechanism to address the social-political and economic concerns of the region.

#### **Conclusion**

The poverty eradication action plan, PEAP recognizes and clearly calls for collaborative effort between government and civil society in the fight to eradicate poverty and walking together the path for a democratic and economically prosperous Rwenzori region and Uganda at large and it's only through partnership, collaboration, and full resource utilization that a way forward can be obtained. It is therefore the expectation of the organizer of this conference to fully arrive at this desired notion through strengthening the progress already made and also implementing practical solutions through such engagements.

## **H. Annex III-PRESENTATIONS**

### **A. The Rwenzori Region Economic Challenge: Where is the Gap?-Talking Points: By Prof Edward B Rugumayo**

#### **Background**

Kabarole Research and Resource Centre (KRC) with the office of the RDC Kabarole facilitated a regional Retreat for Local Leaders at Kasunga Training and Conference Centre, Kyenjojo District, July 14 – 16, 2006. The retreat targeted and brought together leaders from different political parties, religious groups and cultural institutions. The most urgent item of the retreat was to facilitate dialogue and understanding to resolve conflict and disharmony among the people of the region and Uganda at large. At the time the issue of poverty was ranked third among the concerns; and it was noted that for a state to be fully democratic and its people fully empowered, its population must be educated and have a sound economy. This was not the case with the Rwenzori region where the people were poor, uneducated and therefore easy prey of political manipulation.

Among its recommendations, the retreat identified the need to have a follow up conference to fast track the progress of Action Groups in addressing the challenges identified and bring on board the stakeholders and districts which did not participate in the first retreat. Over time, development partners and stakeholders have realized that no full democracy can be attained with high unemployment rates, high levels of poverty and a weak economy. It is from this background that that the follow up conference is focusing on the above theme.

#### **Where is the Gap?**

Discussing issues of economic development in one region of the country should take into account factors that cut across other regions and therefore common to all regions. It is important to bear in mind that Uganda is still a poor and highly indebted country, with life expectancy of 49 years and per capita income of US\$320. This is not much considering the fact that most people earn the equivalent of US\$01 a day. Yet at the same time, this region is endowed with vast natural resources which include rich fertile soils, abundant rainfall, minerals, forests, and a climate that can grow most crops. If this region is “gifted by nature”, why is there so much poverty? It is the purpose of today’s talk to try and identify the gap that makes it difficult for Uganda to develop at a rate comparable to that of the Asian Tigers of South Korea, Singapore, Malaysia and Thailand.

#### **The process of identifying the Gap**

1. *Knowing what the region can offer best:* This can be done in partnership between government and the private sector.



- Carry out a scientific survey of what this region has in terms of natural resources and give approximate quantities of each resource and have them accurately mapped.
- Classify soils and zone what each area can grow profitably.
- Work out strategies of sustainable exploitation of these resources.
- Bring the communities on board so that they own the process and its products.
- Publish and disseminate the information to all stakeholders in languages they understand.

2. *Utilizing the information:* Government has volumes of information gathering dust, which information is needed for the development of this region. The problem is how to access it. More importantly, the people in the region have their own strengths and weaknesses, the latter act as obstacles in creating wealth and fighting poverty. If you ask any change agent, i.e. Government leaders, NGOs, Faith organizations, and the private sector, they seem to know what works and what does not. So why doesn't the region succeed and get out of poverty? The problem appears to be structural and systemic.

3. *Examining strengths and weaknesses of the principal actors in the development process:* Many change agents have enthusiasm about their work; they have capacity and definite goals; they understand what the local needs are. Their weak side is characterized by: Top down approach; too much dependence on external funding; lack of quantified goals and metrics; they want to go it alone and are averse to team work; they encounter corruption and some engage in it. The situation is aggravated by a poor educational system and poor human relations across board. *At end of the day, these weaknesses encourage spoon feeding and dependence syndrome among the population, which traits are inimical to the spirit of entrepreneurship that encourages independence, determination and risk taking.*

4. *What is needed to break the poverty cycle:* A number of elements required to break the poverty cycle can be inferred from the above statements. These elements include the following: The role of leadership in identifying and consolidating the economic opportunities in the Rwenzori region; developing the entrepreneurial spirit; the role of banks and other credit institutions; the role agriculture in wealth creation and the role information in tying together all of the above.

- Inspired, open, incorruptible political leadership is needed to create the necessary climate of mutual trust, confidence building, and fairness to all; always looking for opportunities to help and develop the business sector, and facilitating the sector through enabling legislation, infrastructure and information sharing. Leadership of similar qualities is required in the business, the professions and civil society at large. Principled transparent political leadership determines the direction of a country's future. Manipulative, unreliable and corrupt leadership undermines all effort to transit from underdeveloped to stable developed societies.
- The private sector should work together in teams to help and build each other in the spirit of cooperation which encourages healthy competition. It should establish and enforce professional standards to be adhered to by all. It should work in partnership with government and other sectors to advance the spirit of entrepreneurship,

corporate social responsibility and capacity building. It should encourage and train the young in proper management, business ethics and frugal lifestyles.

- Banks and other credit institutions should ensure that those who borrow from them are guided and trained so that they succeed in their businesses. Many credit institutions are only too ready to confiscate the property of their debtors instead of training, supervising and guiding them to success.
- Agriculture is our economic mainstay. Yet so little has been invested in it, even at the level of central government. The hoe can not modernize agriculture. More inputs and technology are necessary. Extension workers should be facilitated to visit farmers and give them professional knowledge on the spot. Private extension service can not be afforded by ordinary peasant farmers. A new approach has to be designed to modernize agriculture in the field and put money in farmers' pockets.
- Correct and up to date information dissemination is critical to all in their respective areas of business. There is need to form networks that disseminate relevant information in agriculture, education, and health, the weather, bookkeeping, management, business, labor and general knowledge.

### **Conclusion**

My short presentation was intended to provoke you and whet your appetite. The real meal will come from the substantive presenters. I wish you successful deliberations

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Njara Road, Fort Portal  
18<sup>th</sup> May, 2007

B. Annex IV: Role of local leaders- Hon. Adolf Mwesige

(yet to be inserted)

Annex V: Agriculture (see attached presentation power point)

## C. Annex VI: The contribution of financial services in the Rwenzori region; case of government and non-government microfinance institutions. Januario NTUNGWA

This paper is divided in four parts; it begins by defining what financial services provision is and how its landscape is in the region. I will further describe microfinance activities from a practical point of view. The second part will concentrate on what I perceive as the contribution of non-government microfinance institutions in the region with mention on their challenges. I will also hint on the likely contribution of the government programme of prosperity for all given its perceived popularity and the challenges it may face in the region. Finally I will conclude my presentation.

### D. Overview of the financial services in the Rwenzori region

Financial services refers to the management of money. The following are examples of institutions that manage money in the region; the banks – the bank of Uganda currency center, two commercial banks ( Stanbic and Centenary), Post bank, the microfinance deposit taking institutions ( Pride MDI, U-Trust MDI, Uganda MicroFinance Ltd MDI and to a very low extent FINCA MDI), SACCO's, and other non-regulated microfinance institutions. Like all the other rural parts of Uganda, the region is served by very few bank branches (8) with Kamwenge not having any bank branch. Even in the other districts where there is the presence of the regulated financial service providers; they are concentrated in the main towns. While the national population per bank branch is slightly over 100,000, in this region it is about 200,000. The implication of this is that a huge number of the population in the region does not access the former banks since 92% of the population in the region lives in rural areas. The reasons are several;

- Long travel distances to access the banks.
- Over crowding in the banks
- Un-favorable products/services
- Very high transaction costs
- Few banking hours

Since I am supposed to concentrate on the contribution of the non government and government microfinance institution, let me go micro. I will begin by defining microfinance as the provision of financial services to the low-income people and these include; savings, credit, insurance and payments. Many institutions engaged in microfinance activities also provide social intermediation like group formation, development of self confidence, training in financial literacy and management capabilities particularly among their members. Generally microfinance activities involve;

- extending small loans
- informal appraisal of borrowers
- collateral substitutes such as group guarantees and compulsory savings
- hinging access to repeat and larger loans to past repayment

- secure savings
- streamlined loan disbursement and monitoring

Going by the above activities it can be seen that microfinance goes a level higher than financial services provision into social-economic transformation. The reason for this is the realization that if you are dealing with the low income people, they are marginalized in several other areas and if you are to succeed, you must also empower them. This group of people is so vulnerable that they need to be equipped with coping mechanisms that will enable them survive any shocks that usually make them slide from one level of poverty into another.

A microfinance institution can be non-government organizations, savings and credit co-operatives, or government institution. Non- government MFI's are those that have origins from people whose focus is on social economic development of the low income people. Since I work with HOFOKAM, I can give it as an example. The activities are diversified ranging from petty trade, service providers, artisans and those engaged in production. *"The fall in poverty ... is associated with diversification ...an expansion of non-farm income"*.<sup>15</sup> The focus is mainly on those with activities that generate stable source of income, though they are poor. It has been said in some for a several times that government is the duty bearer of alleviating poverty in society, and if there are MF institutions that government puts in place to do this then they are government MFI's. Unfortunately, the only successful government MFI that we have known of in Uganda was PRIDE. In the regions context we could also consider BUTO and the SIDA's.

## E. The contribution of Non Government Microfinance institutions

As I pointed out in the introduction, the formal financial landscape in the region is highly urban concentrated leaving many people out of the formal financial system. Unfortunately in this region only 8% of the population lives in the urban areas, leaving the bulk of the population out of the formal financial services. On the other hand the gap between the demand and supply has created various coping mechanisms for the people. This explains the huge informal sector in the urban and rural areas. Each of them has the good and the bad sides and is not the subject of my discussion.

The non-government MFI's like HOFOKAM and KRC have come in with different approaches to meet this demand that is currently enormous.

Also to assess the contribution one has to be mindful of the fact that microfinance is one of the ways that has been identified in alleviating poverty. *"Lack of credit was noted as a major cause of poverty in our communities."*<sup>16</sup> The more the MFI's are moving in doing this the more the contribution.

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<sup>15</sup> MoFPED Uganda Poverty Reduction Strategy Paper Progress Report 2002.

<sup>16</sup> Kabarole District UPPAP-PPA Report 2000.

The motivator of the NGO MFI's is the desire to provide financial services to the big group of people that are not being reached to enable them manage money better. This has been done through;

1. Bridging the traditional system and the formal financial systems. We do provide services with greater flexibility and at more affordable prices in a more sustainable basis.
2. Expanding and linking the people to the formal financial system. We work with banks to expand their markets for savings by teaching people how to save and facilitating them to open bank accounts with the banks.
3. Providing better financial products. The use of group collateral is one of the unique ways we bring people into financial borrowing that would have never been possible.
4. Moving closer to the people by operating near to their homes through the village banking method which no bank can formally do.
5. We do not have a boundary of clients as long as they have income generating activities we support them through loans.
6. Mobilizing funds for lending to the people in the region providing funds to the people that would otherwise not be available.
7. Building systems for strong financial institution that will be here today and tomorrow so that we continue providing a financial system for the poor.
8. Training people on the need for savings as a way of meeting various needs of the different life cycle events
9. Transforming people by raising their confidence levels through participating in groups as well as equipping them with enterprise and money management skills.
10. Providing employment to the people in the region.
11. Advancement of gender equity. *"Gender inequality (women's lack of control over resources) is a number one poverty issue"*<sup>17</sup>

### 1. Challenges of non government MFI's in the region

However, much as it may appear as if we have made significant contribution there still a number of challenges;

5. The diversity of the region and poor infrastructure makes costs of operations high. This sometimes the outreach of MFI's since there is need to earn more than average to sustain the operations.
6. Over-emphasis of trade, services has led MFI's exclude many of the rural people who are engaged in purely agricultural production. This is attributed to mainly limited loan capital.
7. The focus on increased number of clients with very small loan amounts has resulted in low efficiencies.
8. Changing the mindset of people about operation of microfinance institutions

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<sup>17</sup> Second Participatory Poverty Assessment Report Dec 2002.



## 2. The government MFI activities

This fiscal year government announced an ambitious programme of prosperity for all through the deliberate rural finance policy. In order to implement it government has put a new structure in the Ministry of Finance, Planning and Economic Development. This programme is meant to transform rural Uganda into a modern society by eradicating poverty and expanding rural income opportunities. How will this contribute to our region? The following are the proposed actions;

1. A SACCO in every sub-county. These are member owned and serve the people where they live and will invest the profits in the community. Government will therefore support the strengthening of at least one SACCO in each sub-county or facilitate the formation of one where there is none. This will be done through capacity building as well as meeting some of the front office costs to enable the SACCO take off. This is expected to bring financial services delivery nearer to the people.
2. Linking the SACCO's to regulate financial institutions in each district. This is aimed at safeguarding the deposits from the public and also to enable the public access a variety of products
3. Merge all government MFI capacity building programmes into one. These funds will then be channeled through a regulated financial services provider willing to accept the terms of government
4. Put a regulation in place for the tier 4 MFI's and SACCOs. The MFI's that are credit only to concentrate on credit and SACCOs being more prudently supervised.
5. Place an interest cap charged by SACCO's that borrow government funds. The current proposal is 13% p.a. for agriculture and 17% p.a. for commerce.

There have been arguments for and against the ambitious government programme particularly from those that are in the MF industry. The argument has been that the industry has been built over the last one and half decades by people who are still in it and government should instead support them rather than starting new institutions altogether. That government may end up polluting the otherwise well functioning financial system which may kill the already existing MFI's

Government on the other hand argues that MFI's have been charging very high interest rates and the anticipated social economic transformation is taking too long to be realized. The MFI's argue that interest rates are determined by demand and supply and that as institutions gain scale and efficiency, then they reduce the interest rates.

By way of concluding I would say that the challenge at hand is availing financial services to the people in rural areas through institutions that are strong and have good systems. It may not be necessary to re-invent the wheel but government should consider alternative ways of working with the non government MFI's to deliver the prosperity for all programme rather than fighting them. Government should learn from the past failures of financial service provision like the rural farmer's scheme, the co-operative bank, and the

“Entandikwa”. What is common to all these failed past government schemes was that money was given out but recovery was very poor. In credit the issue is not giving it but recovering the money. It takes years for some one to gain experience in credit risk management and not one or two month’s course. Micro finance has now become a profession in this country and currently there professionals being trained at Makerere University, Uganda Marty’s University, and the Uganda Institute of Bankers. The intention of government is very good but there appears to be a problem with the way it is going to be implemented and at the end of the day the people the programme is intended to benefit may not benefit from it.

The focus should be in all ways how to avail financial services to our people in the region. Government and the private MFI’s should looking at possibilities of exploiting synergies to enable our people get access to credit since it was identified as a major cause of poverty. There is no doubt the MFI’s have made significant contribution but we need more resources to exploit the existing potential. At the moment if you travel in all our villages you will be in position to meet people who access financial services from SIDA, HOFOKAM, MFA’s, and several SACCO’s. Unfortunately, some of us are too small to gain any recognition as we serve very few clients. As MFI’s become bigger in size and many in number given their innovativeness and to survive the competition there will be development of products that will meet the agricultural production needs that are currently minimal.

#### **F. Entrepreneurship and professional development in the private sector; sharing our local and international experiences (stories of successful business entities). Rubongoya Patrick**

Ladies and Gentlemen; the elders and leaders of this great region “**Emywenda ya Tooro**” allow me suspend the need for observance protocol. For I feel that this room is filled with an air of comradeship. Allow me simply refer to you as comrades-but with a lot of meaning, fulfillment and respect. For it is a strong sense of unity, purpose and duty that we have congregated, a bond of togetherness beyond tittles and mere friendship, this bond if well understood and harnessed can catapult us very, very far.

Indeed it is many who can put off all other activities / duties / obligation to be here.

Mr. Chairman, and the Conveners of this session allow me to also register the Prime Minister’s (Tooro Kingdom) apologies for not being here and at the same time convey his pledge to support your efforts and the outcome were it so necessitates.

Mr. Chairman in preparing this paper we/I asked ourselves/myself the following question(s), so as to be of utmost relevance to this august assembly.

**“Why this meeting was called, and to whom the talk is to addressed?”**

The topic before us is very diverse, and could be of interest to academicians as it could be to politicians/leaders, among others. In answering the above questions along the political/leadership line of interest we hope to remain focused and be of practical relevance to the this meeting.

The answer I/we supposed-and we stand to be corrected, is:

**“Leaders (opinion/political and otherwise), of the region exploring ways to provide leadership-the much desired and probably overdue and/or limited guidance, to societal economic transformation ultimately leading to social/political emancipation”.**

I feel that the leadership of Tooro, as defined above, and the people of Tooro generally, have reached a critical stage, a point of realization that we should put our act together and influence our governance so as to better guide/determine our destiny.

I need not remind you that at the attainment of independence we were one of the very few self-governing societies- weak and faulty as they may have been. Who knows may be they would have evolved into better systems than they were by-now, after all even the much acclaimed and vaunted after western systems were not as perfect as know them today.

**Definitions** (working definitions):

To guide this discussion and to appreciate our submissions on this topic we need to harmonize our understanding and use of key/common words.

**Leadership: Is not Commodoreship /Commodore:**

“Communicating to the people their worth and potential so clearly that they come see it in themselves / believe in it / and be willing to follow the leader”

(Source: Prof. T. Kabwegyere)

**Mentor:**

“A person who gives another help & advice over a period of time (literally think / work for sacrifice) and often teaches them how to do their job.” (Source: Dictionary)

-be good / responsible citizens economically) especially for societies at formative stages!

**Teacher:**

“One who trains the train to train itself when he (the teacher) is gone”

(Source: Late Mwalimu J. K. Nyerere)

**Professor:**

-Western Professor – “One who trains his student to be better than himself”

– Africa/Backward professor – “One who trains his student to but never wishes him to be better than himself” (source: Prof. E. Rugumayo)

In all these definitions there are common traits;

-the passing on of some thing,

-an idea of continuity.

-a realization of “for a while”!!

On commenting on Obasanjo’s legacy by Professor W. Sonyika had this to say;  
“One who defected on the electro and democratization process of Nigeria.”

Having looked at what leadership is or should be, and for that matter what you important people/guys are or are expected to be we shall examine what entrepreneurship is.

The term entrepreneurship – has a wide range of meaning. (From a French word – entreprendre – “to undertake- embark on/take on undertake/carry out/assume”

**EXTREME Right –**

**“A person of very high aptitude** (natural ability/skill- at times only a tendency or even latent!) **Who pioneers change possessing characteristics** (idiosyncrasy-unusual/unexpected behavior/habit) **found only in a small fraction of the population”** (does a number 27 ring a bell?!)

**EXTREME Left –**

“Any one who wants to work for his/herself”

Simply put an entrepreneur is one who organizes manager and assumes the risks-calculated of a business/enterprise and ultimately enjoys the benefits/profits or suffers the loss. **(Scheming is not the same thing as succeeding YKM)**

**Entrepreneurship** is the practice of starting new organizations, particularly new businesses generally in response to identified opportunities.

Some Economists = Innovations / new thinking

- New products / better
- New Production methods / technology
- New Market
- New forms of organization

In the final analysis entrepreneurs are

- Wealth creators,
- The engines of an economy/ and more importantly job creators and sources of revenue and sustain the state,
- And with this improved standards of living, social/political harmony and stability and development.

Factors that influence Entrepreneurship

From our elementary economics these are known as factors of production

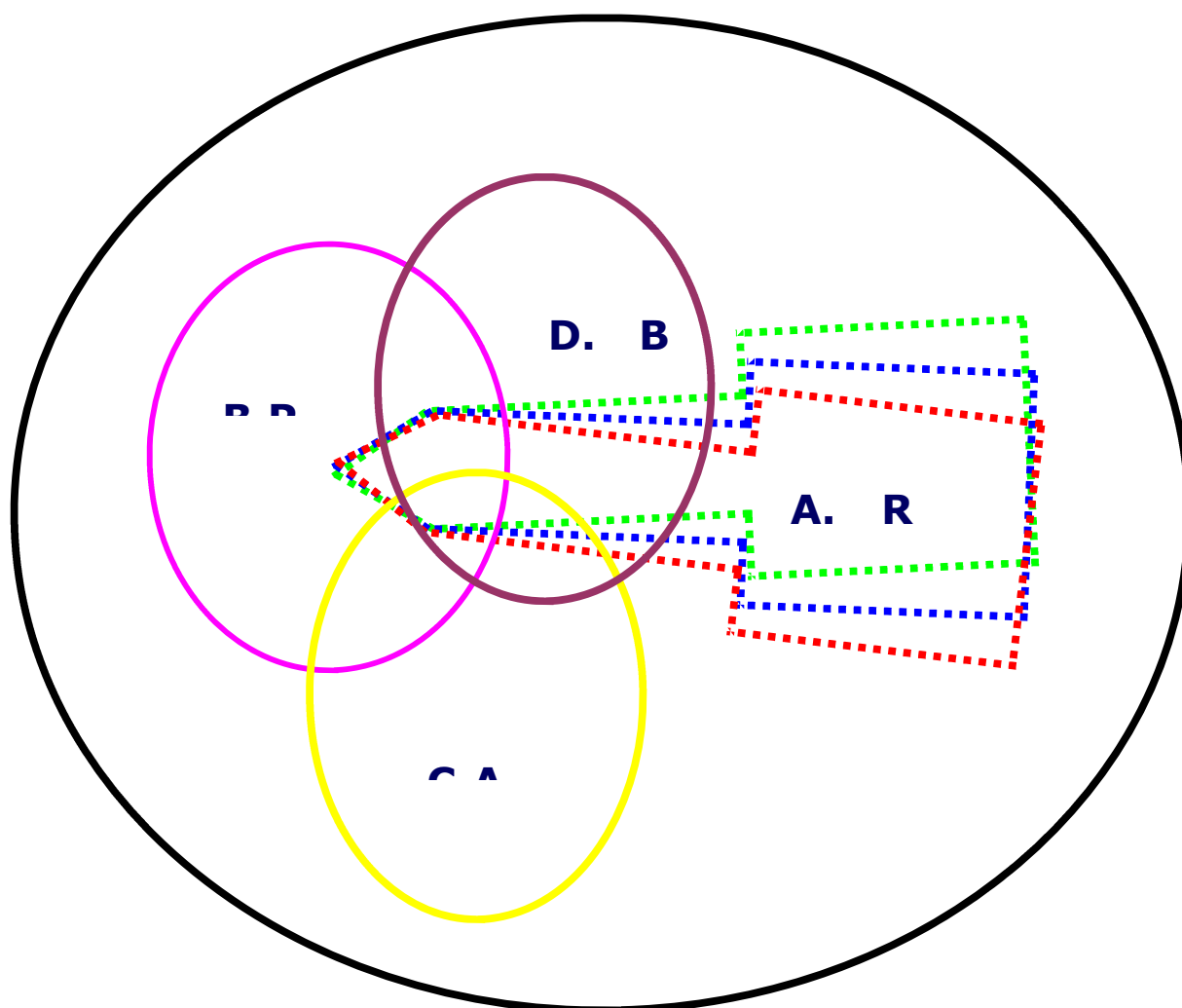
- **Land** – Rent / premises / plot
- **Labor**-Human Resource/Work force

- **Capital** – Finances-(around which the whole idea of entrepreneurship seems to revolve-a wrong notion of course!)
  - Collateral (omusimbo)
  - Financial infrastructure/banks/micro finance institutions
  - Interest rates

However, the new school of thought adds the following;

- **Information** -demand/need/market/price  
Competitive advantage / Nickel
- **Environment/Context**- Engineering infrastructure/Political atmosphere/Trends– Globalization

**Understanding of the society Structure-(Composition/Stage of development)**



P

- **Legal Frame Work**

I will not bore you with quoting the governing laws that would guide us as we realized that we were entrepreneurs after all, but suffice to note that the country's economic policy frame work can be summarized as;

- A Liberal Economy,
- Private sector driven?? For how long!!-French President elect
- Government's divestment /disinvestment!
- Leadership code of conduct

Having said that, I must say that although the hands of the leadership (particularly those in office and as far as public funds are concerned) seem tied for them to get directly involved, all leaders-**past and present**- it is well within your means to mobilize the masses towards this noble cause of working towards economic emancipation for have the peoples trust and confidence, hence more suitably qualified for this challenge.

Against this background we ask yet again:

- What is the relationship between entrepreneurship and leadership, if any at all? (**Kalita / Andrew & Brothers?**)
- Are there any gaps between the two, how can these gaps be bridged?
- How can this meeting be of use in bringing about positive change?
- 

-It is believed that entrepreneurs have many of the same character traits as leaders.  
(Again we are remained of YKM-Ideologue /Educated/Cadre cum Soldier)

- ❖ **Social entrepreneurship** is the work of a **social entrepreneur**. A social entrepreneur is someone who recognizes a social problem and uses entrepreneurial principles to organize, create, and manage a venture to make social change. Whereas business entrepreneurs typically measure performance in profit and return, social entrepreneurs assess their success in terms of the impact they have on society. While social entrepreneurs often work through nonprofits and citizen groups, many work in the private and governmental sectors.

**-Social Entrepreneurship** may not be practical at the, but many have succeeded and one such a person is well known contemporary social entrepreneur is Muhammad Yunus, founder and manager of Grameen Bank and its growing family of social venture businesses, who was awarded a Nobel Peace Prize in 2006. The work of Yunus and Grameen echoes a theme among modern day social entrepreneurs that emphasizes the enormous synergies and benefits when business principles are unified with social ventures.

## G. Characteristics of entrepreneurship

- The entrepreneur has an enthusiastic vision, the driving force of an enterprise.
- The entrepreneur's vision is usually supported by an interlocked collection of specific ideas not available to the marketplace.
- The overall blueprint to realize the vision is clear; however details may be incomplete, flexible, and evolving.



- The entrepreneur promotes the vision with enthusiastic passion.
  - With persistence and determination, the entrepreneur develops strategies to change the vision into reality.
  - The entrepreneur takes the initial responsibility to cause a vision to become a success.
  - Entrepreneurs take prudent risks. They assess costs, market/customer needs and persuade others to join and help.
  - An entrepreneur is usually a positive thinker and a decision maker.
- ❖ Entrepreneurship is about taking **risk**. The behavior of the entrepreneur reflects a kind of person willing to put his or her career and financial security on the line and take risks in the name of an idea, spending much time as well as capital on an uncertain venture.
  - ❖ Still another view of entrepreneurship is that it is the process of discovering, evaluating, and exploiting opportunities, which go on to reify themselves in the form of new business ventures. In this model an entrepreneur could be defined as "someone who acts with ambition beyond that supportable by the resources currently under his control, in relentless pursuit of opportunity" (a definition common to entrepreneurship professors Howard Stevenson and Jeffrey Timmons). Pinchot (1985) coined the term Entrepreneurship to describe entrepreneurial-like activities inside organizations and government. The concept is commonly referred to as Corporate Entrepreneurship.

What the leadership can do to facilitate and encourage the emergence or growth of this sector of society is not by practically identifying individuals and equipping them but to provide an enabling environment – both political and physical.

#### Enabling Environment

##### ➤ Local / National Effort

- We should desist being parochial in our approach because we belong and secondly our people are everywhere and their interest must be protected irrespective.
- Lobbying / Advocacy (SWARP) (projects /credit facilities)
- Confidence and consensus building-a strong CSO/Civic education-metal liberation we should not be the tail and nothing else BUT the head!
- Placement and representation at center

##### ➤ Accountability

##### ➤ Infrastructure

- Kampala-Bundibugyo/Kasese Highway complete with a weighbridge/Long Haul/transit parking and amenities/EPZs.
- Kasese Airport

##### ➤ Identify and harness our niches



-Tourism

-Agriculture-Land Policy/Forestation or A forestation

-Education-Technical/Tertiary Education (Kichamba/Medical School)

➤ Strategic thinking and Planning and Policy Formulation

➤ Information Center (Not just an information officer!)

(DAJ / MTN etc /District Admin. partnership?)

➤ Strengthening in the Kingdom / Elders Plat form

-Return of Kingdom Assets

-Be involved

➤ Financial Institution

(Two examples to brow a leaf from are Grameen Bank and NBC! URA revenue and whose manager is our very own!)



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