

WOMEN'S ORGANISATIONS IN UGANDA EAGER TO EXPLOIT GROW PROJECT PLENITUDE



GROW DIGEST VOLUME TWO

October 2023

**Participants during the PSFU & NAWOU stakeholders
GROW project engagement**



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THE GROW PROJECT PROFILE PICK

The \$217 million Generating Growth Opportunities and Productivity for women Enterprises (GROW) project is a five-year initiative jointly funded by the Government of Uganda together with World Bank. The GROW Project aims at creating an enabling environment for women's enterprises through a blend of services that couples finance with business development services and productive infrastructure.

The project components include: -

- Investment finance
- Enhance technical, socio-emotional, and digital skills
- Establish professional and business networks
- Coordinate greater access to new information and market opportunities

The project model addresses social norms and increase women's access to economic and social infrastructure through the provision of common-user facilities for women such as childcare and other infrastructure that supports women's participation in production.

Most women enterprises in Uganda operate on micro or small scale, usually without access to financial support to enable them transition to a higher level of business growth, GROW Project will support women entrepreneurs financially and equip them with skills and facilities to propel their businesses to the next level of growth.



The project will support access to finance for women entrepreneurs to transition from micro, to small and medium enterprises through investment readiness. Focus will be directed onto the capacity of financial sectors to serve women entrepreneurs as well as incentivize credit provision through matching grants linked to lending from participating financial institutions.

Women entrepreneurs will be supported to become investment ready by developing and refining their operating model and moving towards scaled business implementation. GROW project, is implemented in a phased manner, starting with preliminary stakeholder consultations in twenty districts spread across all the four regions of Uganda, that include, Northern, Central, Eastern and Western, with five districts sampled from each.

Beside regional balance, socioeconomic considerations will be taken into account, with an effort to include underdeveloped, slow, and fast developing districts in these regions.



IDENTIFY WOMEN-SPECIFIC CHALLENGES TO ATTRACT THE RIGHT GROWTH FACILITIES— **Ms. Naome Wandera**

Ms Naome Wandera is a World Bank Consultant for GROW Project.

She facilitated a special session during which women entrepreneurs identified and shared the specific and exclusive problems they face as entrepreneurs while doing business.

The identified challenges are specific to women entrepreneurs because of their nature as women, and are fuelled by the societal assigned gender roles and limitations, cultures and mind-set.

Ms Wandera clarified that identifying and acknowledging the women entrepreneurs' specific problems is the foundation for purposeful establishment of strategies and applicable solutions to spur sustainable and accelerated women entrepreneurship growth and transformation at individual as well as enterprise levels.

Women entrepreneurs under their umbrella, National Association of Women's Organisations in Uganda, identified and shared a number of challenges, with some presenting a generalised occurrence across all

women entrepreneurs at all levels of operation.

These were as follows:

1. Since most of us operate at Micro and Small-scale level from homesteads, we tend to take our business for granted, with a habit to directly pick business merchandise and money for any family need that comes up, regardless of the impact such a habit imposes on the business sustainability and growth.

2. Record keeping of every detail of the business transactions is barely practiced, since we are running our businesses alongside so many other family chores such as home cleaning, child care, preparing meals for the families, responding to community responsibilities as well as other spontaneous family calls such as attending to the sick and any other related responsibilities. This lack of records for our business operations keeps us away from being able to clearly track our business performances, hence creating a blurred impression about our own business enterprises. In a situation where we have an attendant to step in whenever we cannot, the person adopts the same habit and before we know it, the businesses will have collapsed.

3. Our husbands and other male seniors in our homes are yet to appreciate the need for a woman establishing a structured business enterprise. There is a lot of negative energy and stereotypes from society, feeding into some family members resenting the idea of a women taking extra steps to seek for more. The generalised unwritten belief that women just need to survive with the basic and therefore seeking for any extra is being subversive—slows down the zeal to seek for more business

information from business networks and associates.

4 The women peer networks are often labelled gossip groups or other negative labels, which affects our confidence and integrity as individuals, yet when men seek business guidance from peer networks from time to time, society labels them aggressive and hardworking.

5. Some of our businesses are established from handouts from our husbands or boyfriends and we always start off with no clear business knowledge on what exactly works and doesn't work; we basically hinge on what is trendy without understanding the dynamics. And because these enterprises are not established based on market research and with no professional guidance, we tend to keep seeking capital boosts from the same sponsors. These sponsors keep us on a hook for they know without their continued facilitation, the businesses will not survive. This kind of scenario turns us into voluntary slaves to our business sponsors if no help from a professional guide comes along.

6 Networking for the wrong reasons; mostly through excitement and negative peer pressure to belong to virtual social groups that demand for a lot to sustain appearances. The social pressure for some of us who are able to earn our own money is a big problem because being able to earn our own money feels a big breakthrough into emancipation. We therefore desire to prove a point of being seen to be living a good life despite the pressure exerted on our business earnings. We especially start living by trends and social opinions, which creates unhealthy competition that only frustrates the real need to grow and transform as women entrepreneurs.

7. Getting contented so quickly: as we strive to become successful entrepreneurs, we often get comfortable so easily after breaking through at basic level of business growth and transformation, which makes us end up becoming vulnerable in the face of market or product saturation. Conversely though, the male counterparts tend to keep exploring different opportunities and can easily predict saturation of a certain market, hence being able to shift to different business options,.

8. We cannot have it all: balancing between building a successful career and sustaining the family obligations challenges most of us. As women entrepreneurs, we almost cannot have it all; when we succeed in one, we fail in the other. However, if we purposed to find the intersection between career and family excellence, we could— hence ensuring that we don't fail at all fronts. Conclusively, Ms Noame re-echoes that Women make up 52.5% of the labour force and are therefore an important pool of potential talent to help Uganda meet its development goals, especially in the area of entrepreneurship and Micro, Small and Medium Enterprises (MSME) growth. However, it is generally known that women face more challenges than men in starting, managing and growing their enterprises as they are more likely to be impeded by a lack of the necessary capacities, skills and resources. The women entrepreneurs face legal disablements that stretch in-between established cultural norms and attitudes about women's roles, less mobility, and the unequal demands of domestic responsibilities on women's time. Accordingly, solutions to most of these disablements are comprehensively integrated into GROW project model to ensure women entrepreneurs achieve accelerated business growth and transformation.



GENDER-SENSITIVE POLICY REFORMS NEEDED TO PROPEL WOMEN INTO SUSTAINABLE ENTREPRENEURSHIP



JENNIFER AGUTI AJJI, the Executive Director, National Association of Women's Organisations in Uganda

Commends the Government of Uganda and partners for the Generating Growth Opportunities and Productivity for Women Enterprises (GROW) project, initiated to increase access to entrepreneurial services that enable women to grow their enterprises in targeted locations, including host and refugee communities; improve access to finance for women entrepreneurs and; enabling infrastructure and facilities growth and transition.

Ms Ajji calls upon women entrepreneurs to explore and exploit the opportunities presented by GROW.

Women entrepreneurs in Uganda face several challenges: Gender-specific barriers, lower levels of innovation, lower use of capital and labor and engagement in low-value sectors. Targeting support to women entrepreneurs can help accelerate progress toward poverty reduction by building resilient livelihoods for the most vulnerable women entrepreneurs and increasing the capacity of women-owned enterprises to produce more and better-quality jobs to drive inclusive economic growth.

Gender-based empowerment should be summoned to the forefront if sustainable women emancipation is to be realized. The idea of women empowerment through competitive entrepreneurial development at the expense of home building is not sustainable. The intended emancipation might not be attained. For the women to fully gain from the GROW project, they should interest and on-board their husbands by using their persuasive prowess and clarifying to them the opportunities enshrined in the project, win their mind-set and support. Short of doing so, might see their husbands object and sabotage women efforts in becoming competitive entrepreneurs, resulting into domestic violence.

The GROW project comes in handy, to salvage the already vulnerable enterprises struggling to stay afloat.

I and NAWOU laud the Government of Uganda and partners for prioritising the growth and transformation of women entrepreneurs by boosting their enterprises.

Women enterprises are predominantly small and informal, which calls for formalisation, if the process to transform is to be built on a good foundation.

For the women entrepreneurs to grow beyond the local small communities where they operate, they need mentorship, coaching, skills, financial facilities and upgraded machinery, to improve quality and quantities.

The migration from informal to formal business operations require business registration, acquisition of standards and certification of products, including quality marks. Quite often, these are laborious processes, making it hard for women-owned enterprises to grow

beyond the basic survival and local community markets, pegging them to chronically operate to meet the daily basic homestead needs only.

Policy makers should therefore work on gender-sensitive entrepreneurship policy reforms that address the bottlenecks in business formalisation processes especially those owned by women.

The said policies should also be based on wide and inclusive consultations with key stakeholders especially women at the grassroots, to come up with final policy positions that reflect reality and practices among women entrepreneurs.

Most cultural and societal norms deprive women the right to own property such as land, yet it is the main factor of production and credible asset for collateral against credit. So, creating equity to enable women access resources that enhance their capacity to own land, access credit, agricultural inputs, technology and training services, should be well integrated in policies and practices that are intended to promote women entrepreneurship.

Women entrepreneurs that are able to challenge the social and systemic odds to venture into entrepreneurship, have to constantly work on developing resilience otherwise their

enterprises barely survive their first year. Efforts geared towards the facilitation of starting, growing, sustaining, and transforming women entrepreneurs and their enterprises should be mustered. GROW Project therefore comes in handy.

Private Sector Foundation Uganda should, as well, on behalf of women entrepreneurs, continue lobbying for accessible, friendly, applicable and affordable processing technology for value addition which should enable them competitive entry into the international markets.

The PSFU platform should also advocate for intra-sector partnerships to eliminate the tedious and bureaucratic multiple requirements for business migration from informal to formal operations by, especially, bringing all major service regulators to operate under one roof or system.

The GROW project should be able to address the crosscutting challenges affecting women-owned enterprises, away from routines that have not yielded the expected results.





PSFU Pledges All-round Support To Women Entrepreneurs Under Grow- **MR. MULONGO RONNY**

Mr. Mulongo Ronny, is the manager Membership Services at Private Sector Foundation Uganda, he calls upon Women entrepreneurs to position well and gain from the GROW Project. Tracking business operations through consistent business record keeping is an important characteristic of any entrepreneur working along better positioning to access growth facilities.

He clarifies that a business is an artificial legal person whose operations are done by a representative who could be the owner or employees therefore cannot be mixed up with representatives' personal demands and expectations without clear track of interactions between the two.

Accordingly, even when you run a business from your place of residence, it is just important that you treat it as an independent entity, as it ought to be otherwise, there will never be an opportunity to allow the business grow beyond the individual running it.

To be able to interact with your enterprise with clear boundaries, is a skill that can be developed through training and mentorship, and it is the threshold of growing a sustainable enterprise therefore seek for the knowledge and skills of being a good entrepreneur to develop the entrepreneurship etiquettes to spur growth and transformation

Compromising the boundaries between the business enterprise and its representative, is a clear attribute of stagnancy or

collapse of any business enterprise. consequently, women entrepreneurs should be able to handle their enterprises whether registered or not, of any size with discipline and this starts with taking records of all form of transaction.

The GROW project is here to walk with women entrepreneurs through the journey to business growth and transformation from micro and small enterprises to medium enterprises.

Women should therefore take advantage of the PSFU open door policy to seek every necessary information and consultation to help their businesses to grow.

Make a thorough assessment of your business to identify the gaps and where you need help to accelerate growth and transformation.

An all-round support such as training and affordable financing is available at the PSFU to help women entrepreneurs gain from the GROW Project.

Work with and take advantage of your member associations for collective and sustainable support. Since most women entrepreneurs' struggle with resources to acquire basic formalisation and certification, it would be appropriate to pool resources and coordinate on related areas of operation. Renewing membership for the umbrella platforms would help to directly gain from the association structures and leadership since they are the entry points for the GROW facility.

TRANSITIONING WOMEN ENTERPRISES FROM INFORMAL TO FORMAL OPERATIONS WILL STRENGTHEN BUSINESS COMPETITIVENESS



Ms Esther Ssempilla the Monitoring and Evaluation Specialist at the Private Sector Foundation Uganda (PSFU) challenges women entrepreneurs under the National Association of Women's Organisations in Uganda (NAWOU) to take advantage of their network and position themselves to gain from the \$217 million GROW project that will be implemented in the next five years.

Dragging The Generating Growth Opportunities and Productivity for Women Enterprises (GROW) Project, provides a range of opportunities for 280,000 women entrepreneurs in 135 districts across the country. It will be implemented in the next five years through differ-

ent interventions among women entrepreneurs, coming with immediate and long-term benefits. GROW is one of Uganda's biggest women development initiatives that will increase access to entrepreneurial services that enable women to grow their enterprises, improve access to finance for women entrepreneurs and enable infrastructure and facilities for women enterprise growth and transition. Individual women entrepreneurs will directly gain from the project but the entry point is through existing networks and platforms.

Esther says majority of the women-owned enterprises generate incomes just enough to meet the essential family expenses, making it hard to even sustain the initial capital invested since daily family demands are way too much compared to the business profitability.

In such situations, women being who and what they are, end up spending all the business capital for domestic consumption until there is nothing for the business to keep operating.

Such persistent occurrences, make it difficult for the women-owned enterprises to survive their first year of existence, keeping growth and transformation a distant dream.

Only 19% of the women-owned enterprises are able to employ more than 10 employees since majority of their businesses are small, in low-value sectors, informal and realise very small or no profit margins, locking them out from accessing credit, training, skills acquisition and growth.

The GROW project thus comes in to facilitate the transformation of women entrepreneurs and their business from micro to small, to medium scale, ushering them into the male-dominated sectors associated with more profitability compared to the women-dominated informal enterprises.

Beginning with knowledge transfer and building skills for managing formal enterprises, GROW will embark on strengthening networks through which women will be supported in business registration, business coaching and mentorship, business development skills, product certification for standards acquisition, as well as access to affordable credit and grants to elevate them from the most vulnerable business sectors that earn 30% less in profits than the male-dominated sectors.

Most traditional banking and loan products are not tailored to benefit the smallest micro entrepre-

neurs at the grassroots, so accessing credit in the existing frameworks is hard for most micro and small women enterprises. Besides, information about terms and conditions of the credit facilities is mainly in the English language which many informal sector-based women do not understand. For this reason, GROW Project will be using a transparent and intentional competitive criterion to select the partner financial institutions to facilitate women entrepreneurs access capital at reasonable interest rates.



Who Qualifies for the GROW facility: **REBECCA KUKUNDAKWE,** The Gender Specialist at PSFU, Clarifies



For one to gain from the GROW project, you must be a woman entrepreneur regardless of the scale of your business. It is a facility for women at different levels and an enabler of growth and transformation.

Support will target those women entrepreneurs under an umbrella body because the project works with membership-based organisations and other related platforms for effective coordination and effective delivery of services. It facilitates the growth in productivity and link women under a collaboration of common cause such as NAWOU.

The main facility focuses on two major components - Growth and Transformation as well as transitioning to male dominated business sectors.

Women entrepreneurs willing to cross over to male-dominated sectors will be fully facilitated through training and mentorship to expose them to the dynamics of business and export practices.

Services such as product export licensing will be readily available for the women entrepreneurs, fully financed by the project. The transitioning entrepreneurs will be mentored by the selected successful exporters and resource persons from Export Promotion Board and other relevant agencies.

PROJECT TARGET GROUP BREAK DOWN:

- Individual Women entrepreneurs
- Women Partnerships
- Women Associations
- Male-dominated sectors

Proof of ownership through registration of business documents and ownership should be presenting a woman as the owner. In the case of partnerships, the woman should own at least 51% stake.

Associations should be majorly women-dominated, in terms of membership and shareholding.

The women will be linked to different resource persons, experts and coaches with different skillsets as required by a specific team of women entrepreneurs.

The amount of money in terms of grants and credit facilities to be accessed by the women entrepreneur is largely dependent on the documentation presented, demonstrating capacity of absorption and how much the entrepreneur requests.

There are plans to come up with alternatives to collateral assets besides land titles and other related costly assets. Engagements will be surrounding the determination of the women entrepreneur credit worthiness besides asset ownership for collateral as well as breeding a more credible relationship between the entrepreneurs and the lenders.

Establishing working memoranda with the Uganda Registration Service Bureau where registration of an enterprise is a challenge with all the costs involved to be offset directly under GROW Project as well as.

ACCELERATED ADOPTION OF DIGITAL PRODUCTS FOR WOMEN BUSINESS OPERATIONS REQUIRES HIGH-TABLE POSITIONING



other interventions will address the poor entrepreneurship culture and limited access to digital technology (as only 44% of women-owned enterprises use their phones to do businesses). women entrepreneurs will undergo training to explore applications on their mobile phones that can be used as enablers to facilitate business growth and transformation.

A good number of women entrepreneurs at small and micro scale level, own phones that have multiple applications to ease business operations but only use the basic application such as making calls, basic messaging and sometimes none productive photography.

Angela Muwanguzi, a woman entrepreneur, operating a digital business development enterprise says, digital skills acquisition is the missing link to accelerated digital entrepreneurship, a major factor for growth and transformation. Effective use of the available and affordable digital gadgets such as mobiles phones directly create conveniences, timely operations, safety and private transactions as well as documentation and recording of operations in a small enterprise.

Angela says for effective integration of women entrepreneurs into the digital transition, there is need for establishing

peer clusters, where women doing complementary business are trained together in small groups of 5-10 alongside close monitoring until each of them elevates to a level of a competence.

Relevant digital applications for business /product developments, marketing, banking and financing, record keeping and communication should be a priority since most enterprises spend a lot of resources on such business operations using the traditional non-digital operations.

Empowering women to develop skills, knowledge and information on basic relevant digital applications should be a priority component for GROW Project. This is because a majority of the women entrepreneurs at the micro small-scale level do business at their homesteads using the squeezed balance from the daily home budget from the spouse, making it hard to physically move and network among business peers. The choice of trade they always do is not often based on passion, research, knowledge or skills but convenience and affordability. Therefore, business registration and credit facilities are the most pressing needs of such entrepreneurs.

GROW project should enable the identification of business with similar dynamics and provide facilities that are rightly relevant to their basic business needs. This is to help build a resilient foundation of an enterprise based on passion, skills, knowledge and information with the potential to grow and transform. **The exclusion of women living in poverty, and rural communities means that they are unable to utilize the opportunities presented within the new economy. It is therefore time to close the digital gender gap. It is important to develop digital transformation policies and programmes which are inclusive from design to utilization of digital services**

FUNCTIONAL ADULT LITERACY, ALIGNING PASSION WITH BUSINESS SHOULD BE SUMMONED IN WOMEN ENTREPRENEURSHIP



Adult literacy in Uganda is lower among women at 74% compared to men at 84%. For asset ownership, 62% of women do not own a house compared to 44% of men **(World Bank Gender Statistics, 2022)**.

This is a clear indication that gender inequality in Uganda revolves around education, asset ownership, and participation in the workforce. To close the gender gap, strategies to address these three key issues need to be developed.

Functional Adult Literacy training contributes to women having a voice in community activities and deci-

sion-making process and elected or appointed in different leadership positions.

Ms Waliggo Aisha, an entrepreneur rearing local goats for commercial purpose, notes that despite the several initiatives she has applied to maximise gains from goat farming, she applies skills that are spontaneously acquired.

She would prefer to access comprehensive training in commercial goat rearing, a special component of functional Adult Literacy.

Functional Adult Literacy, she says, is a critical component that GROW Project should pay attention to, given the characteristics of the grassroots women entrepreneurs. Adult Literacy focuses on linking literacy to people's livelihoods and needs with skill-specific training linking literacy and numeracy.

Generally, women at the grass root levels, operate informal enterprises with unskilled/semiskilled labour and do not have access to technical trainings and other facilities to enable growth. However, if training facilities are tailor-made to address the primary challenges of skills gap and professional networking, the participating individual entrepreneurs will be able to improve the quality and quantity of their trade, resulting into good recording keeping and credit legibility. It is a hustle for grass root women entrepreneurs to work and grow as individuals at micro and small-scale level because of the meagre resources at their exposure but bringing them together under manageable numbers in groups, could help to pool resources. Most of the women entrepreneurs have very little to call business capital therefore their needs to accelerate growth and transformation are so different from the generalised and conventional business needs.

Aligning women entrepreneurs with their passion is a good foundation for innovation and creativity. The alignment should be clustered in a way that women entrepreneurs that present the common business attributes in terms of location, size, type and turnover are facilitated in a pool for common resources allocation with an aim of gaining resilience and enablers to elevate them to a level of running individual sustainable business.

NABIRYE ROSE –HAIR DRESSING

I am a business entrepreneur with skills in fashion and design. I have been running a saloon for the last 20 years until June 2023 when I was forced to close down and park my equipment and store them back home.

The land lord sold off the building where I was operating from and gave us very little time to prepare for relocation.

I was left with no choice but to lay off my staff and go back home because I couldn't afford to procure another space within a very short time, given the fact that initial rent requires not less than six months down payment clearance.

I was also training younger girls who are not able to progress with their secondary school education. Most of these girls come from poor families and their parents just can't afford school fees for continuing secondary school education, therefore opt for a hands-on skill such as hair dressing and makeup, where they are expected to start earning money earlier to complement the family expenses.

By the time my business closed, I had at least 10 trainees and two permanent employees who worked as trainers as well.

My business was the only means of survival for me and my family as well as the employees and their families. The parents whose children used to enrol for training, used to get into an arrangement with me where the training cost would be for attaining a skill not phased term or semester system. This was because what was important here, was the attainment of a skill not the period one spent at the training. This arrangement was convenient for the low-income parents and had no fixed price but dependant on what the parent was able to afford,

Therefore, the collapse of my business has a big impact not only on me and my family but to the community as well.

I am however hoping that I find help through GROW project to revive my business.

I have mobile containers that would work for me as space for my saloon, but most landlords are not willing to rent out space to place my containers. This is because the Land lords are worried of being slapped with land use tax by the Uganda Revenue Authority, the tax regimes are so confusing and frustrating, that running a business brings anxiety and frustrations because of the multiple levies from different authorities



We also have a problem of political blackmail where a certain political group determines to fail you for doing business with another group with different political ideologies.

I am therefore calling upon the architectures of the GROW Project, to consider the real threats and frustrations of women entrepreneurs and devise means to minimise their effects to allow acceleration

THE PARTICIPANTS VOICES



Kanyike Justine Nalongo:-

As women entrepreneurs , coordination & networking are major catalysts for growth & transformation therefore it is imperative to embrace meaningful peer engagements . Individualism stifles growth for lack of innovations, exposure and health competition



Gwokyalya Violet:-

There is need to boost the zeal to seek for extra knowledge, skills and information to help us grow as individuals to pave way for group growth. Taking things for granted and the laxity with which most women respond to innovation and creativity cannot propel competitiveness and transformation



Valeria Businje:-

The manner in which society and individual homes nurture the girl child through to womanhood still has a lot of gaps- society and families produce low self esteem girls and women with no confidence to take up opportunities above basic



Pamela Namuyanja-

The habit of women entrepreneurs eating their business capital is something that require attention , it is often accelerated by the lack of record transactions and not being able to differentiate between profits and business capital



I would like GROW to be diverse in its operation model by integrating opportunities such as funding the development of idle land woman could be owning. Because owning property is a good step for one to be helped to turn into a productive asset.



Annet Nakyanja:-

We cannot achieve a society where women and girls are self-reliant and free from injustices without working together through networks and relevant platforms. Networking is the engine to exposure and knowledge and information sharing.



Labeling women as prostitutes just because they have taken extra steps to better themselves is a turnoff for most women to even try out new opportunities. Accordingly, it doesn't matter how small one starts, believe in the process to grow and determine to transform.



I am able to take on an opportunity to train others in weaving and knitting of sweaters using a sewing machine, because I went through training and acquired a certificate

PICTORIAL





GROW DIGEST VOLUME TWO



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THE GOVERNMENT OF UGANDA
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