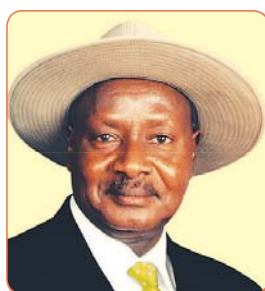




MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT

UGANDA WOMEN ENTREPRENEURSHIP PROGRAMME (UWEP)



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PROGRAMME BACKGROUND:

The Uganda Women Entrepreneurship Programme (UWEP) popularly known as the Women Fund is a Government of Uganda initiative aimed at improving access to financial services for women and equipping them with skills for enterprise growth, value addition and marketing of their products and services. UWEP, implemented as a Rolling Programme anchored in the Ministry of Gender, Labour and Social Development (MGLSD), is intended to empower Ugandan women for economic development.

The Programme is designed to address the challenges women face in undertaking economically viable enterprises including the limited access to affordable credit, limited technical knowledge and skills for business development, limited access to markets as well as information regarding business opportunities. The programme is envisaged to increase participation of women in business development, increase their incomes, livelihood security and overall quality of life.

PROGRAMME GOAL:

The overall goal of the Programme is to empower Ugandan women to improve their income levels and their contribution to economic development.

SPECIFIC OBJECTIVES:

- To strengthen the capacity of women for entrepreneurship development
- To provide affordable credit and support access to other financial services to enable women establish and grow their business enterprises
- To facilitate women's access to markets for their products and services
- To promote access to appropriate technologies for production and value addition
- To strengthen Programme management and coordination

PROGRAMME COMPONENTS:

Capacity and Skills Development: This focuses on upgrading needs-based skills development for women to enable them initiate and manage enterprises. Women will apply for interest-free loans for hands on training in skills needed for effective implementation of their enterprises and purchase of required inputs. Through Local Governments, individuals or institutions will be identified to train the women in appropriate skills.

Women Enterprise Fund (WEF): Women groups will be provided interest-free credit for enterprise development on a revolving fund basis. The women are required to be in groups of 10-15 members to ensure successful implementation of their priority enterprise and full repayment of the Revolving Fund.

Institutional Support (IS): This will ensure effective and efficient Programme management and coordination at all levels. The beneficiaries will receive basic training in bookkeeping, teambuilding, enterprise planning and implementation, entrepreneurship/ business skills and group dynamics. In addition business counselling shall be provided to women to enable them realize their potential.

PROGRAMME SCOPE:

In terms of scope and coverage, the Programme was initiated in 19 District Local Governments and Kampala Capital City Authority (KCCA) in the Financial Year 2015/2016. The Districts include: Moroto, Katakwi, Kairo, Mayuge, Kamuli, Kalangala, Kayunga, Wakiso, Kibale, Bundibugyo, Kihuru, Koboko, Nebbi, Kitgum, Ntungamo, Ouke, Nakasongola and Kisoro.

However, at the start of this Financial Year 2016/2017, the programme rolled out to the entire country with Districts and Municipalities having autonomous budget allocations.

TARGET POPULATION:

The primary target beneficiaries of the Programme are women within the age bracket of 18-65 years. The assumption is that those beyond 65 years will be catered for under the Social Assistance Grants for Empowerment (SAGE) Programme. Also, since the Youth Livelihood Programme (YLP) targets young women aged 18 – 30 years (the Programme guidelines stipulate that 30% of the Youth Interest Group members should be female), the female youth already benefiting from YLP will not be considered as beneficiaries for UWEP. The Programme as much as possible promotes the integration of the

following categories of women as beneficiaries:

- Unemployed women.
- Vulnerable Groups e.g. Single young mothers, Widows and gender based Violence (GBV) survivors.
- Women with Disabilities.
- Women living with HIV/AIDS.
- Women heading households.
- Women slum dwellers.
- Women living in hard to reach areas, and
- Ethnic minorities.

CRITERIA FOR SELECTION OF BENEFICIARIES:

The beneficiary women groups are identified and selected through a community participatory process that involves LC 1 and Women Council leaders as trusted members of the community. The selection of the women to benefit under the UWEP shall be undertaken by the Beneficiary Selection Committee chaired by the Sub-County Chief with members including the Chairperson of the Sub-County Women Council and the Community Development Officer. The respective LC 1 Chairpersons will confirm that the selected women group members are bona fide Ugandans who reside within their respective communities (the catchment area for the group membership may be a village, Parish and must not go beyond a Sub/County/ Town Council/ City Division).

For purposes of continuous involvement of the women and ensuring their representation in Programme processes, the Sub-County Women Council Chairperson and the District Women Council Chairperson will be co-opted onto the Sub County Technical Planning Committee (STPC) and the District Technical Planning Committee (DTPC) during the approval of the Enterprise Proposals. The STPC will submit the verified Women Proposals to the Sub/County Executive Committee for endorsement and thereafter to the DTPC for approval with relevant documentation. The DTPC will also submit the approved Women Proposals to the District Executive Committee for endorsement to ensure that equity issues are taken care of. Districts can approve proposals to the tune of Shs12.5million while proposals exceeding Shs 12.5 million to a maximum of Shs 25 million are approved at the Ministry.

A Programme Steering Committee has been setup composed of stakeholders from line ministries and other relevant institutions.

REVOLVING FUND MECHANISM:

The revolving mechanism will be structured as follows:

- All the funds disbursed to each Women Group will be treated as a Revolving Fund to be repaid in accordance with the Financing Agreement between the District/Municipality/KCCA and the beneficiary Women Group, witnessed by the Resident District Commissioner/ Resident City Commissioner.
- All Women Groups will deposit their repayments into the District UWEP Recovery Account and receive a receipt from the District for every installment made.
- The scheduling of the repayment of the loan will be based on the Enterprise maturity period and the business plan. Copies of the repayment plans agreed upon between the District/Municipality/ KCCA and Women Group shall be submitted to MGLSD.
- Repayments may be re-scheduled in case of genuine and exceptional circumstances beyond the control of the Women Group. This will be done in mutual agreement between the District Local Government and the Women Group, in consultation with the MGLSD.
- With the approval of the Accountant General, each District/ Municipality/KCCA will open two special accounts known as the Women Enterprises Account and the UWEP Recovery Account to handle the funds for women groups and re-payments respectively.
- The District/Municipality shall maintain a ledger for each Women's group for purposes of monitoring and reporting on the repayments.
- MGLSD will open a UWEP Recovery Fund Account in Bank of Uganda on which the repayments from the Districts/Municipality/ KCCA will be made. This arrangement will permit proper planning, coordination and management of the revolving funds by Ministry of Gender, Labour and Social Development. The usage of the funds on this account will be authorized by the PS/MGLSD with the approval of the Accountant General.
- Funds in the District/Municipality/ KCCA Women Enterprises Account shall not be used for any other purpose other than financing approved Enterprises.
- Effort will be made to reward good performing Districts in terms of

recovery of the Revolving Funds by re-investing back the funds to such Districts.

- The District/Municipality/ KCCA shall submit financial reports on the status of recoveries of the Revolving Fund to PS/MGLSD on monthly basis from the start of repayments.

TERMS AND CONDITIONS:

- Zero-interest for the repayments made within the first twelve months (one year) and a service fee of 5% per annum for the repayments made after 12 months. The service fee is meant to cater for inflation.
- No physical assets/collateral required;
- Repayment period of 1-3 years, depending on the nature of the enterprise;
- Each repayment schedule is based on the nature and maturity period of the enterprise;
- Accessible for both existing and new groups,
- Formal registration of groups not a pre-condition for access (but encouraged after access of funds as part of enterprise sustainability)

PROGRESS IN IMPLEMENTATION:

Disbursement of Women Enterprise Fund to districts

The Ministry received requests from all first phase District Local Governments and KCCA.

All files have been reviewed.

Below is the status of disbursement to the district local Governments.

Table 1: Status of Disbursement so far

Sl. No	District	Women Enterprise Fund		Beneficiaries		Status	
		Amount (Ug)	No of Groups Approved	No Of Women	Month Of Disbursement	Month Of Disbursement	Month Of Disbursement
1	Kisoro	70,937,000	21	291	June 2016		
2	Kihuru	68,500,000	9	120	June 2016		
3	Kairo	51,080,000	8	86	Partial Payment, June 2016		
4	Nakasongola	45,886,300	19	242	June 2016		
5	Mayuge	56,864,000	14	192	June 2016		
6	Ouke	67,164,000	8	117	June 2016		
7	Kamuli	60,580,000	15	174	June 2016		
8	Kairo	35,000,000			Balance On First Disbursement		
9	Wakiso	201,166,100	28	346	August 2016		
10	Kampala	128,200,000	17	185	August 2016		
11	Kakamega	52,325,000	11	134	August 2016		
12	Ntungamo	41,949,000	8	101	August 2016		
13	Bundibugyo	61,000,000	12	169	August 2016		
14	Kayunga	82,618,000	25	323	August 2016		
15	Nebbi	94,387,500	25	372	August 2016		
16	Kibale	84,680,480	21	279	August 2016		
17	Kitgum	172,945,000	30	488	August 2016		
18	Koboko	61,515,500	34	444	August 2016		
19	Katakwi	141,604,200	24	291	August 2016		
20	Moroto	83,724,000	11	143	August 2016		
21	Kole	46,399,000	9	130	August 2016		
		1,709,725,000	349	4,827			

Type of Sector for the Found Women Group

Sector	Frequency	Percentage
Accommodation and food Services	18	5.2
Agriculture	147	42.1
Arts, Entertainment & Recreation	18	5.2
Health and social work activities	1	.3
Manufacturing and Processing	21	6.0
Services	3	.9
Trade & Industry	2	.6
Transportation and storage	1	.3
Water supply	1	.3
Wholesale and Retail Trade	137	39.3
Total	349	100.0

Most of the groups have that have been funded are engaged in agriculture in particular 42.1% followed by wholesale and retail trade 39.3%. Most of the women in whole sale and retail category are engaged in produce buying and selling that is 69.4%.

It has been noted that women identified enterprises where they have comparative advantage. For example in Kisoro district most of the groups are funded for Irish potato growing, in Kihuru district majority are in bull fattening. In Busoga region most of the groups are in produce buying and selling just like in the North and West Nile. In Bundibugyo district most of the women groups are in Cocoa buying and selling.

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