UGANDA WOMEN ENTREPRENEURSHIP PROGRAMME (UWEP)

MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT

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THE REPUBLIC OF UGANDA

ON THE OCCASION TO MARK INTERNATIONAL WOMEN'S DAY, 2019

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INTRODUCTION

The Uganda Women Entrepreneurship Programme (UWEP) is an initiative of the Government of Uganda that is aimed at improving access to financial services by Women and equipping them with skills for enterprise growth, value addition and marketing of their products and services. UWEP's objective is to empower Ugandan Women for economic development.

The Programme is designed to reach the unbankable, and especially rural women, who have for long been excluded by the conventional financial systems.

Prior to implementation, all the beneficiaries receive basic training in the areas of financial management, procurement, group dynamics, and entrepreneurship and life skills. Further still, appropriate follow-up support by the relevant subject matter specialists is provided to all beneficiaries to ensure successful implementation of their enterprises.

TARGET BENEFICIARIES

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. 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 are not 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.
Remarkable achievements have since been registered as indicated below:-

PROJECTS FUNDING STATUS

The status of financing of women group projects to-date is as follows:

Total number of projects financed		**9,360**
Total number of beneficiaries		**117,274**
Total Amount Disbursed to Projects (WEF)	**UGX.**	**54,510,826,057**

SUMMARY OF DISBURSEMENT BY FINANCIAL YEAR

FY	Projects	Beneficiaries	Amount	Percentage
20 15/16	94	1,222	456,011,300	1%
2016/17	2,318	29,544	12,016,510,093	22%
2017/18	3,660	45,862	20,975,577,595	38%
2018/19	3,288	40,648	21,062,727,069	39%
	9,360	**117,276**	**54,510,826,057**	**100%**

DEMOGRAPHIC DATA ON BENEFICIARIES.

Demographic data on UWEP beneficiaries is undertaken by analyzing a demographic data form filled in by the women expressing interest to access the fund.

The findings from this analysis reveal that some beneficiaries fall in multiple vulnerabilities. For example, one beneficiary may be a Single Parent who dropped out of School and has some form of disability, hence, such a single beneficiary will appear in three different beneficiary categories.

Under UWEP, majority of the beneficiaries; 58.87% never had an opportunity to attend formal education, followed by those who dropped out of primary school; 23.43%. The special needs categories include youth with disabilities (7.5%), Gender Based Violence Survivors; (16.2%); those living in slum areas; 7% and those living in hard to reach areas; 18.6%.
This implies that the Programme is achieving its target of reaching the most vulnerable women.

SUMMARY OF DISBURSEMENT BY SECTOR

Sector	No. of Projects	No. of Women	Amount Disbursed	%age
Agriculture	3,328	41,623	18,623,267,908	34%
Agro Forestry	77	919	391,677,611	1%
Agro Industry (value addition)	70	833	518,968,050	1%
Creative Industry	22	244	130,351,557	0%
ICT	6	62	41,343,827	0%
Industry	752	9,183	4,698,441,466	9%
Manufacturing	1	16	6,386,026	0%
Services	933	11,134	6,307,355,422	12%
Transportation	10	121	109,442,548	0%
Wholesale and Retail Trade	4,161	53,139	23,683,591,640	43%
Total	**9,360**	**117,274**	**54,510,826,057**	**100%**

RECOVERY OF FUNDS

The repayment of the revolving fund is ongoing across the Country. Out of a total **UGX 8,710,321,031** expected to have been recovered to-date, **UGX 7,069,684,946** has been recovered. This amount represents **81.2%** of the total amount due to date. Two hundred twenty five (225) groups have to date fully paid up (100% Repayment).

BENEFITS OF THE PROGRAMME

The immediate benefits arising out of UWEP include the following:

(i) Women Empowerment
Women have been able to access credit to establish their businesses at zero interest. In addition, the Programme has provided an opportunity to Women to start and grow their enterprises and provide self-employment opportunities. Women have been able to receive training to improve their business and how to manage them better. The Programme has provided a platform to inspire and support women business ideas. The group approach has given Women an opportunity to improve knowledge and skill through mentoring each other. The greater involvement of the Women in mobilization, sensitization, prioritization and planning for their needs, implementation and monitoring and evaluation of Programme activities has created a sense of empowerment and confidence to take charge of their destiny. The skills provided through the basic training in financial management, entrepreneurship, business development, group dynamics and life skills, further strengthen the empowerment of the Women involved in the Programme.

(ii) Women Economic Engagement
103,770 Women in 8,247 projects are engaged in self-employment through vocational trades and income generating activities financed under UWEP.

(iii) Financial Inclusion
All the Women supported under the Programme, receive the funds through the Commercial Banks. A number of these Women groups had never had any dealings with the Banks before, but are now holding savings accounts in the Commercial Banks. This is a great achievement in the promotion of financial inclusion among the vulnerable Women.

(iv) Reduction of the Dependency Syndrome
The revolving funds approach is making a significant impact in the mind-set of the Women by inculcating positive values of hard work for a living, as opposed to the non-sustainable quest for free things (hand-outs). The reports received from the groups indicate that Women have been able to contribute to the management of their homes and contribute to school fees of their children and improve the quality of life in the home.

(v) Acquisition of assets. Some beneficiaries have constructed permanent houses while majority bought goats, cows and household items like chairs, mattresses etc.

(vi) Improved income levels for members.

(vii) Creation of self employment, etc

SUMMARY OF PROJECT DISBURSEMENTS BY LOCAL GOVERNMENT AS OF TO-DATE

	LOCAL GOVERNMENT	AMOUNT DISBURSED	NO OF PROJECTS	NO OF WOMEN
1	Abim District LG	217,779,585	21	277
2	Adjuman District LG	396,674,079	56	798
3	Agago District LG	277,531,300	40	580
4	Alebtong District LG	387,914,000	50	730
5	Amolatar District LG	274,849,500	42	573
6	Amudat District LG	410,918,500	55	730
7	Amuria District LG	251,707,600	49	664
8	Amuru District LG	517,049,200	79	1,067
9	Apac District LG	231,085,800	35	461
10	Apac Municipality	170,237,039	25	324
11	Arua District LG	735,083,336	129	1,752
12	Arua Municipality	92,840,000	11	145
13	Budaka District LG	307,819,094	82	1,123
14	Bududa District LG	253,308,000	40	473
15	Bugiri District LG	378,252,300	78	960
16	Bugiri Municipality	161,769,000	30	316
17	Bugweri District LG	163,426,000	22	250
18	Buhweju District LG	372,407,500	83	993
19	Buikwe District LG	332,734,000	56	607
20	Bukedea District LG	483,413,804	83	1,059
21	Bukomansimbi District LG	200,745,000	34	366
22	Bukwo District LG	208,625,000	54	581
23	Bulambuli District LG	236,979,900	42	552
24	Buliisa District LG	292,607,000	42	488
25	Bundibugyo District LG	380,720,000	71	992
26	Bunyangabu District LG	207,544,148	41	553
27	Bushenyi District LG	299,171,384	57	630
28	Bushenyi Ishaka Municipality	79,850,000	15	155
29	Busia District LG	293,939,200	62	763
30	Busia Municipality	123,368,500	16	192
31	Butalejja District LG	312,307,981	82	1,080
32	Butambala District LG	117,389,000	19	210
33	Butebo District LG	172,831,983	24	295
34	Buvuma District LG	140,524,876	33	397
35	Buyende District LG	406,342,800	88	1,094
36	Dokolo District LG	349,845,552	52	643
37	Entebbe Municipality	180,897,000	38	433
38	Fort Portal Municipality	76,056,000	14	162
39	Gomba District LG	224,123,000	40	539
40	Gulu District LG	331,887,500	51	675
41	Gulu Municipality	172,241,000	25	349
42	Hoima District LG	372,690,800	50	594
43	Hoima Municipality	156,496,215	23	261
44	Ibanda District LG	308,317,976	53	652
45	Ibanda Municipality	217,478,270	45	574
46	Iganga District LG	289,702,000	36	462
47	Iganga Municipality	190,419,547	33	361
48	Isingiro District LG	490,108,000	88	1,138
49	Jinja District LG	273,709,000	59	669
50	Jinja Municipality	125,120,800	18	214
51	Kaabong District LG	354,229,000	55	740
52	Kabale District LG	366,099,142	82	1,038
53	Kabale Municipality	94,188,024	13	143
54	Kabarole District LG	585,376,023	93	1,176
55	Kaberamaido District LG	211,469,356	44	568
56	Kagadi District LG	468,345,396	91	1,149
57	Kakumiro District LG	401,487,130	78	924
58	Kalangala District LG	125,939,300	26	330
59	Kaliro District LG	365,926,000	47	536
60	Kalungu District LG	357,600,000	51	608
61	Kampala City Council Authority	1,838,217,630	196	2,166
62	Kamuli District LG	387,228,000	59	685
63	Kamuli Municipality	202,009,000	32	334
64	Kamwenge District LG	662,725,200	100	1,205
65	Kanungu District LG	309,939,500	50	596
66	Kapchorwa District LG	323,673,191	59	667
67	Kapchorwa Municipality	150,011,450	28	343
68	Kapelebyong District LG	34,959,000	8	111
69	Kasanda District LG	147,167,000	33	376
70	Kasese District LG	666,967,700	146	1,874
71	Kasese Municipality	236,945,700	53	697
72	Katakwi District LG	532,370,200	83	979
73	Kayunga District LG	529,553,118	123	1,509
74	Kibaale District LG	479,627,011	54	627
75	Kiboga District LG	243,577,592	54	609
76	Kibuku District LG	313,085,781	42	591
77	Kikube District LG	287,686,500	43	492
78	Kira Municipality	521,411,000	62	746
79	Kiruhura District LG	474,363,000	69	842
80	Kiryandongo District LG	321,679,500	54	685
81	Kisoro District LG	438,489,000	97	1,301
82	Kisoro Municipality	303,819,800	52	602
83	Kitgum District LG	704,376,500	111	1,591
84	Kitgum Municipality	201,937,905	43	615
85	Koboko District LG	384,442,500	125	1,783
86	Koboko Municipality	280,558,004	40	478
87	Kole District LG	475,231,493	71	1,000
88	Kotido District LG	395,456,215	85	1,191
89	Kotido Municipality	263,683,237	54	652
90	Kumi District LG	294,817,000	72	857
91	Kumi Municipality	257,402,500	44	469
92	Kwania District LG	211,579,000	30	420
93	Kween District LG	297,634,089	86	984
94	Kyankwanzi District LG	300,508,550	34	438
95	Kyegegwa District LG	292,460,000	38	482
96	Kyenjojo District LG	411,497,500	81	997
97	Kyotera District LG	272,279,000	45	556
98	Lamwo District LG	413,737,500	104	1,485
99	Lira District LG	460,134,284	98	1,323
100	Lira Municipality	206,810,000	35	437
101	Lugazi Municipality	192,227,476	28	348
102	Luuka District LG	294,266,000	71	847
103	Luwero District LG	403,848,256	72	903
104	Lwengo District LG	283,243,986	43	555
105	Lyantonde District LG	319,629,000	61	677
106	Makindye Ssabagabo Municipality	322,803,214	49	598
107	Manafwa District LG	284,682,000	48	600
108	Maracha District LG	303,630,100	62	815
109	Masaka District LG	311,272,029	45	545
110	Masaka Municipality	153,025,000	40	469
111	Masindi District LG	454,806,000	63	838
112	Masindi Municipality	137,776,957	18	210
113	Mayuge District LG	522,700,500	101	1,248
114	Mbale District LG	580,893,400	68	833
115	Mbale Municipality	167,711,800	26	296
116	Mbarara District LG	552,213,925	85	1,030
117	Mbarara Municipality	94,697,000	16	178
118	Mitoma District LG	322,315,512	61	720
119	Mityana District LG	454,635,828	48	564
120	Mityana Municipality	117,267,400	19	197
121	Moroto District LG	375,677,000	52	741
122	Moroto Municipality	76,789,000	10	110
123	Moyo District LG	330,498,586	40	533
124	Mpigi District LG	209,505,000	21	254
125	Mubende District LG	542,425,000	102	1,250
126	Mubende Municipality	148,455,000	21	263
127	Mukono District LG	419,463,000	60	735
128	Mukono Municipality	157,915,000	16	194
129	Nabilatuk District LG	44,664,000	8	107
130	Nakapiripirit District LG	269,644,000	49	590
131	Nakaseke District LG	305,861,700	51	690
132	Nakasongola District LG	268,395,100	51	633
133	Namayingo District LG	291,670,200	50	634
134	Namisindwa DLG	154,655,000	25	311
135	Namutumba District LG	278,525,500	60	721
136	Nansana Municipality	414,722,215	83	894
137	Napak District LG	367,149,000	69	973
138	Nebbi District LG	437,319,941	83	1,197
139	Nebbi Municipality	187,692,500	33	394
140	Ngora District LG	262,852,000	38	467
141	Njeru Municipality	250,175,000	39	424
142	Ntoroko District LG	173,675,000	24	287
143	Ntungamo District LG	556,233,000	118	1,369
144	Ntungamo Municipality	158,090,000	26	272
145	Nwoya District LG	203,589,000	36	491
146	Omoro District LG	389,868,500	56	801
147	Otuke District LG	599,309,600	82	1,082
148	Oyam District LG	450,810,000	101	1,387
149	Pader District LG	421,460,600	67	938
150	Pakwach District LG	359,680,000	53	725
151	Pallisa District LG	404,553,375	64	749
152	Rakai District LG	382,531,000	65	792
153	Rubanda District LG	481,762,720	121	1,459
154	Rubirizi District LG	310,597,241	64	750
155	Rukiga District LG	283,472,906	57	721
156	Rukungiri District LG	550,433,000	74	906
157	Rukungiri Municipality	164,233,000	25	311
158	Sembabule District LG	370,170,000	78	943
159	Serere District LG	350,212,000	62	773
160	Sheema District LG	184,706,800	55	660
161	Sheema Municipality	114,686,400	31	363
162	Sironko District LG	452,633,000	70	827
163	Soroti District LG	353,974,600	65	880
164	Soroti Municipality	117,002,500	22	271
165	Tororo District LG	690,971,500	108	1,282
166	Tororo Municipality	125,279,000	18	210
167	Wakiso District LG	533,855,100	75	894
168	Yumbe District LG	405,094,500	55	774
169	Zombo District LG	344,693,000	59	808
	Grand Total	**54,510,826,057**	**9,360**	**117,274**