



Members of a women's group display fabrics they made with UWEP support. Beneficiaries are selected through a community participatory process that involves local council leaders

# 100,000 women benefit from UWEP

By Owen Wagabaza

**M**ary Grace Okori was a housewife in Otuke town council, Otuke district and entirely depended on her husband for survival. In 2017, she heard a radio announcement calling on women to form groups through which they could access funding from the Uganda Women's Entrepreneurship Programme (UWEP).

Okori, together with other women, formed a group of 15 called Bedi Woro Women Group. After meeting all the necessary requirements, the group was given sh10m by UWEP to invest in their project of choice.

"As a group, we chose to venture into produce, not only because of the booming market, but also because it could earn us profits faster. We were spot on in choosing the enterprise because we have already started realising some benefits from this project," Okori says.

She says she is getting money from the project to support the family.

"Because of this small contribution to the family's wellbeing, my husband now respects me more and the domestic violence that had become a norm is almost no more. I see it as a life-changing project and I am grateful to the Government for this initiative. Thanks to the project, I am now able to feed my family and educate my children," Okori says.

## What is UWEP?

The Uganda Women Entrepreneurship Programme is a government 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.

Brenda Kifuko Malinga, the programme co-ordinator, explains that UWEP is implemented as a revolving programme under the Ministry of Gender, Labour and Social Affairs and is intended to empower Ugandan women for economic development.

"Launched in February 2016, the programme supports women entrepreneurs across the country poised to transform their societies by operating small and medium businesses," Malinga says.

She says the programme is designed to address the challenges women face in undertaking economically viable enterprises. The challenges include limited access to affordable credit, limited technical knowledge and skills for business development, limited access to markets as well as information regarding business opportunities.

"Women are targeted in groups because the revolving fund is collateral-free, therefore, the group acts as the security for the loan. It is also a cost-efficient mechanism for reaching poor and vulnerable people. The terms are friendly, bearing in mind that most of the women are engaged in agriculture as unpaid family workers and, therefore, need skills to



UWEP beneficiaries engaged in floriculture

**OVER 2,334 GROUPS WITH 29,762 BENEFICIARIES HAVE BEEN FINANCED UNDER THE PROGRAMME**

begin and grow their income-generating enterprises," Malinga explains.

She adds that the programme is envisaged to increase participation of women in business development, increase their incomes, livelihood security and overall quality of life.

dwellers, women living in hard-to-reach areas and ethnic minorities as beneficiaries.

## Selection criteria

Malinga says the beneficiary women groups are identified and selected through a community participatory process that involves LC 1 and women council leaders.

"The selection of the women to benefit under UWEP is 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," she says.

LC 1 chairpersons are mandated to 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 or city division.

Malinga says for purposes of continuous involvement of the women and ensuring their representation in the programme processes, the sub-county women council chairperson and the district women council chairperson are co-opted onto the sub county technical planning committee (STPC) and the district technical planning committee (DTPC) during the approval of the enterprise proposals.

After approval, the STPC submits the verified 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 proposals to the district executive committee for endorsement to ensure that equity issues are taken care of.

Malinga says districts can approve proposals to the tune of sh12.5m, while proposals exceeding sh12.5m to a maximum of sh25m are approved at the ministry.

## Impact so far

To date, over 9383 groups with 117,560 beneficiaries have been financed by the programme to a tune of sh54.6b. In the 2015/16 financial year, 94 groups with 1,222 beneficiaries received financing of sh421m.

Most of the groups that have been funded are mostly engaged in wholesale and retail trade, as well as agriculture. In agriculture, most of the women groups are engaged in piggery, poultry, bull-fattening and Irish potato growing. Those in wholesale and retail trade are mainly dealing in agricultural produce.

Out of the total Sh8.7b expected to have been recovered by now, sh7.1b has so far been recovered, which is 81.2%. Altogether, 225 groups have so far fully paid [100%] the money they were loaned.

However, the programme is facing a number of challenges, among them corruption by district officials, politicisation of the programme, budget inadequacy, weak monitoring systems as well as difficulties accessing funds due to lack of business registration documents.