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WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN UGANDA:

Insights and recommendations



WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN UGANDA:

Insights and Recommendations

Enock Mugabi



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First published 2014

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Mugabi, Enock

Women's entrepreneurship development in Uganda : insights and recommendations / Enock Mugabi;
International Labour Office – Geneva: ILO, 2014

ISBN: 978-92-2-129323-1 (print)

ISBN: 978-92-2-129324-8 (web pdf)

entrepreneurship / women in development / gender mainstreaming / womens empowerment / small
enterprise / role of ILO / evaluation / Uganda
03.04.5

ILO Cataloguing in Publication Data

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ACKNOWLEDGEMENTS

This report was made possible thanks to the dedication, hard work and collaboration of a multitude of people and organizations.

We thank consultant Enock Mugabi and his research for their enthusiasm, dedication and commitment to carrying out the research. Our appreciation also goes to all Ugandan stakeholders, partners and women entrepreneurs who were generous with their time for multiple consultations around this report.

We wish to extend our gratitude to Lois Stevenson and Annette St-Onge, senior experts in women's entrepreneurship development who helped develop not only the overall framework but also provided invaluable guidance to the country teams while carrying out the study.

We also wish to recognize and thank those who provided key technical contributions to this report. We particularly thank UNCTAD for a very fruitful collaboration leading to the incorporation of Information and Communication Technologies (ICTs) as an area of study in this report, which was made possible through a Sida funded project. To Torbjorn Fredriksson and Marie Sicat from UNCTAD, and the consultant Thao Ngyungen, a special thank you for your comments, contributions and support on ICTs along the past few months.

This all would not have been possible without the support of ILO-WED donors. ILO thanks Irishaid for its longstanding partnership, including funding for the current *Women's Entrepreneurship Development and Economic Empowerment (WED-EE)* project in Tanzania, Kenya and Uganda, under which this study was commissioned. The WED-EE Chief Technical Advisor, Jealous Chirove, and the National Project Coordinator in Uganda, Grace Rwomushana, were instrumental in supporting the rollout of this research as well as the follow up to the recommendations.

Lastly, appreciation goes to Virginia Rose-Losada and Joni Simpson, from the WED programme in the Small and Medium Enterprises Unit in Geneva, without whose efforts this report would not have been launched.





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ABBREVIATIONS AND ACRONYMS

aBi	AgriBusiness InitiativeTrust
AMFIU	Association of Microfinance Institutions of Uganda
BEST	Business and Enterprise Start-up Tool
BDS	Business Development Support
BLRC	Business Licencing Reform Committee
CBT	Community Based Trainers
CEEWA-U	Council for Economic Empowerment for Women in Africa-Uganda Chapter
COBE	Census of Business Establishments
COFTU	Central Organization of Free Trade Unions
CSO	Civil Society Organizations
DFCU	Development Finance Company of Uganda Bank Limited
EASSI	Eastern Africa Sub Regional Support Initiative
FG	Focus Group
FGD	Focus Group Discussion
FIDA-U	Uganda Association of Women Lawyers
FOWODE	Forum for Women in Democracy
FTB	Finance Trust Bank
FUE	Federation of Uganda Employers
G4G	Gender for Growth
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GEP	Girl Entrepreneurship Programme
GGGI	Global Gender Gap Index
GIZ	German Technical Cooperation
HIVOS	Humanistic Institute for Cooperation with Developing Countries
ICT	Information and Communications Technology
IFC	International Finance Corporation
ILO	International Labour Organization
ITC	International Trade Centre
KCCA	Kampala City Council Authority
MFI	Microfinance Institution
MFPED	Ministry of Finance, Planning and Economic Development
MGLSD	Ministry of Gender, Labour and Social Development
MNC	Multinational corporation
MSC	Microfinance Support Centre

MSME	Micro, Small and Medium Enterprise
MSE	Micro and Small Enterprise
MTAC	Management Training and Advisory Centre
MTIC	Ministry of Trade, Industry and Cooperatives
MTN	Mobile Telecommunication Network
MTTI	Ministry of Tourism, Trade and Industry
NAADS	National Agricultural Advisory Services
NAWOU	National Association of Women's Organizations in Uganda
NCDC	National Curriculum Development Center
NDP	National Development Plan
NES	National Export Strategy
NGO	Non-Governmental Organization
NOTU	National Organization of Trade Unions in Uganda
NPA	National Planning Authority
NSSF	National Social Security Fund
OECD	Organisation for Economic Co-operation and Development
PPDA	Public Procurement and Disposal Act
PSFU	Private Sector Foundation of Uganda
ROSCA	Rotating of Savings and Credit Associations
SACCO	Savings and Credit Cooperative Organization
SIDA	Swedish International Development Agency
SMEs	Small and Medium Enterprises
SPARC	Supporting Public Advocacy for Regional Competitiveness
SPSS	Statistical Package for the Social Sciences
SWEP	Strengthening Women Entrepreneurs in Uganda Project
TEA	Total Early Stage Entrepreneurial Activity
TIP	Transition to Independent Banking Programme
UBOS	Uganda Bureau of Statistics
UEPB	Uganda Export Promotion Board
UGP	Uganda Gender Policy
UIA	Uganda Investment Authority
UNCCI	Uganda National Chamber of Commerce and Industry
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNHS	Uganda National Household survey
UNIDO	United Nations Industrial Development Organization
URSB	Uganda Registration Services Bureau
Ush	Ugandan Shilling
USD	United States Dollar



USSIA	Uganda Small Scale Industries Association
UWEAL	Uganda Women Entrepreneurs Association Limited
UWFCT	Uganda Women's Finance and Credit Trust
UWFT	Uganda Women's Finance Trust
WBDC	Women Business Development Centre
WEs	Women Entrepreneurs
WED	Women's Entrepreneurship Development
WEN	Women Entrepreneurs' Network
WES	Women Entrepreneurs Survey
WiB	Women in Business
WITU	Women in Technology Uganda
WMI	Women's Microfinance Initiative
WOEs	Women-Owned Enterprises
WOFED	Women, Finance and Entrepreneurship Development
WOUGNET	Women of Uganda Network



ABOUT THE ILO-WED ASSESSMENTS

The International Labour Organization (ILO)'s Women's Entrepreneurship Development (WED) Programme has been in operation since 2002. Since that time, it has drawn useful insights and lessons learned for promoting women's entrepreneurship that include.¹

- Entrepreneurship can be an effective means to create employment and empower women.
- Developing a supportive environment for women's entrepreneurship is important to women's success. This includes helping women to deal with their multiple roles and involving men, families and communities (as appropriate) in women's entrepreneurship.
- Supporting women entrepreneurs' associations can improve advocacy and services for women entrepreneurs.
- Gender and business training combined can have impact on women's confidence and agency.
- Awareness training on gender issues for service providers can aid in strengthening their capacities to better serve the needs of both female and male entrepreneurs.
- Skills training or finance alone may not be enough, as many women lack confidence and belief in their entrepreneurial abilities. One answer is to bundle services for women entrepreneurs through strategic partnerships and networking.

The current national assessment of WED in Uganda builds on a previous ILO report in 2004, *Support for Growth-Oriented Women Entrepreneurs in Uganda* (Stevenson and St-Onge, 2005). The 2013 assessment was prepared using a revised WED methodology outlined by the ILO in the "National Assessment of Women's Entrepreneurship Development (WED) Framework Conditions: Assessors Guide" (Stevenson and St-Onge, 2013), hereafter referred to as the ILO WED Assessors Guide.

The main goal of the assessment of WED framework conditions in Uganda is to identify the major deficiencies in the conditions affecting the emergence of women entrepreneurs and the ability of existing women-owned enterprises (WOEs) to access the necessary resources and supports for sustainability and growth on an equal opportunity basis. The outcome of the assessment is a series of concrete recommendations to form the basis for policy and programme actions to address these deficiencies and develop the potential of women's entrepreneurship.

■ The WED Assessment Methodology

The assessment was structured around examining the state of the six framework conditions for WED outlined in the ILO WED Assessors Guide, each one associated with two to four sub-conditions (Figure 1).

- 1 Gender-sensitive legal and regulatory system that advances women's economic empowerment
- 2 Effective policy leadership and coordination for the promotion of WED
- 3 Access to gender-sensitive financial services

¹ "Women's Entrepreneurship Development Factsheet" (http://www.ilo.org/wcmsp5/groups/public/---ed_emp/--emp_ent/--ifp_seed/documents/publication/wcms_175471.pdf).

- 4 Access to gender-sensitive business development support (BDS) services
- 5 Access to markets and technology
- 6 Representation of women entrepreneurs and participation in policy dialogue

The assessment employed cross-sectional methodologies combining both qualitative and quantitative methods as prescribed in the ILO WED Assessors Guide (Figure 2). These included:

- A review of existing relevant documents and reports and statistical data on micro, small and medium enterprises (MSMEs) in Uganda, including on the role of women-owned enterprises (WOEs).
- An examination of laws and regulations relevant to WED and the economic empowerment of women.
- Mapping of the organizations providing business development, financing, and other forms of support to MSMEs and specifically to women entrepreneurs.
- Interviews with 29 key informants from 26 stakeholder organizations (e.g. government ministries, NGOs, women's organizations, women entrepreneurs' associations, financial institutions, business and employer membership organizations, business support and training providers).
- Four focus groups (FGs) were organized and attended by 51 women entrepreneurs from four regions of Uganda – Kampala District (urban), Bugiri District (rural), Iganga District (peri-urban), and Arua District (peri-urban and rural)².
- Face-to-face interviews were conducted with 200 women entrepreneurs, using the ILO's standardized "Women Entrepreneurs Survey" (WES) questionnaire³, including women from four randomly selected locations/ districts in three regions of east, central and northern Uganda and evenly distributed among urban, peri-urban and rural communities⁴.
- Based on a qualitative assessment of all inputs and materials, the WED framework conditions and associated sub-conditions were assigned a quantitative score based on a matrix developed by the ILO (see Annex). By averaging the scores for the set of sub-conditions associated with each WED framework condition, a composite score was derived for each of the framework conditions (with 5 being the highest) and the results presented visually in a radar/ spider diagram. This assisted in identifying strengths and weaknesses across the WED framework conditions.

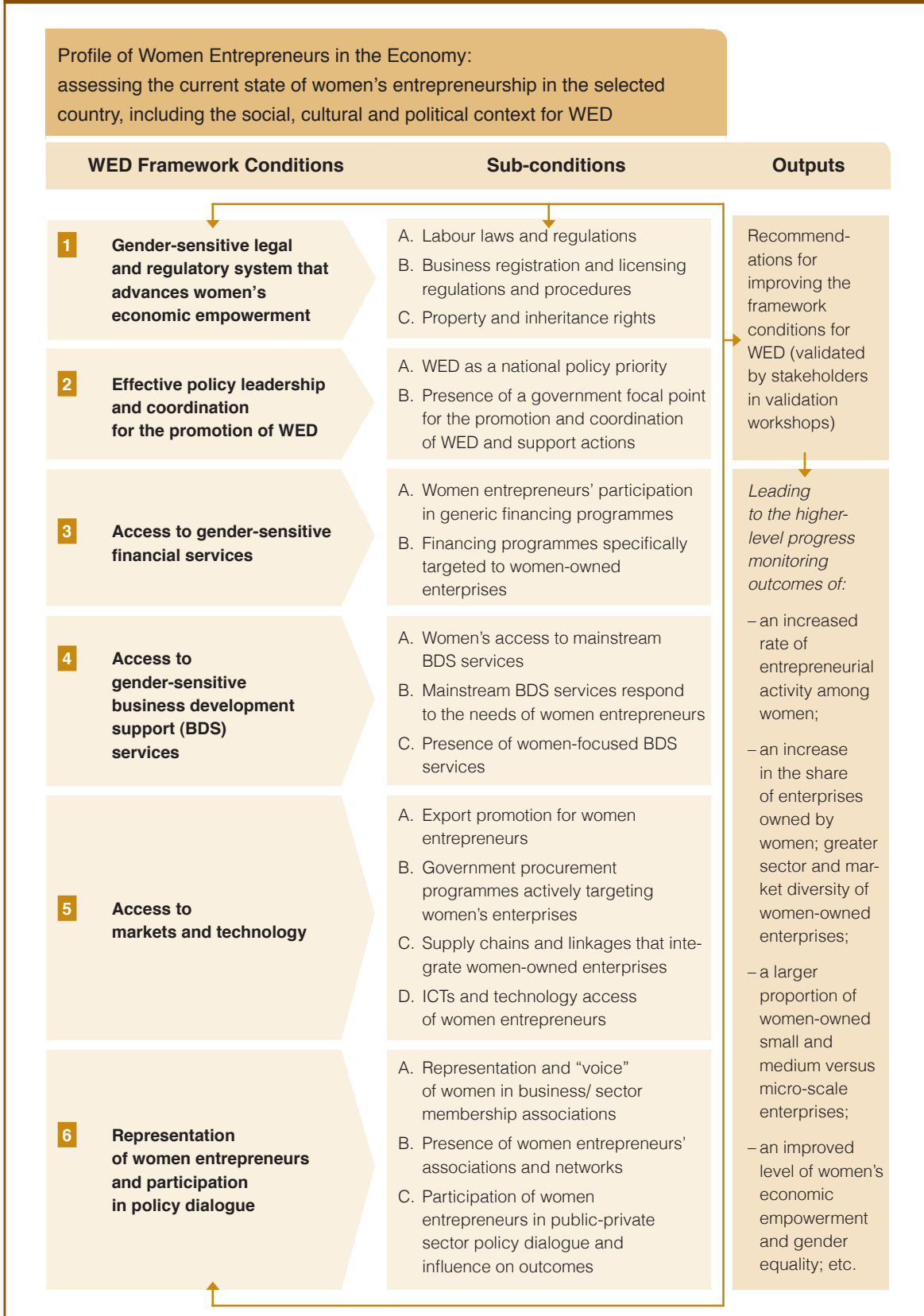
² The focus group questions emphasized areas related to the six WED framework conditions and were guided by the set of questions proposed in the ILO WED Assessors Guide.

³ Even though statistically speaking, a sample of 200 is not sufficient to confidently generalize the findings to the experiences of all women entrepreneurs in the country, it is substantive enough to provide indicative information and collect views from women entrepreneurs themselves on relevant issues to complement findings from other components of the WED assessment. In the absence of other recent surveys on women entrepreneurs in Uganda, the WES results are essential to the ILO assessment.

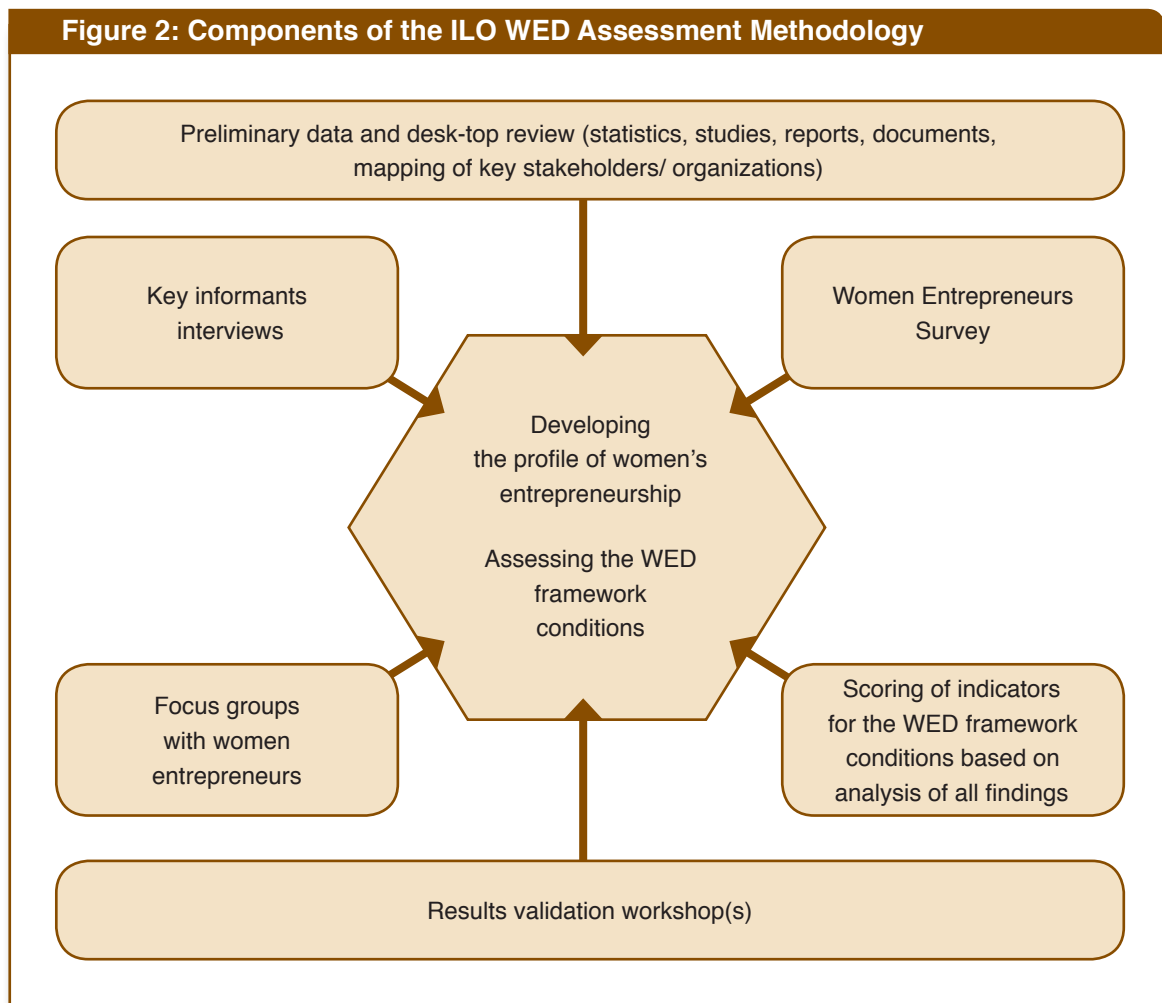
⁴ Random sampling was used to identify and locate the survey participants using lists of women entrepreneurs from the Town Boards, Town Councils, sub-country headquarters and divisional offices. Due to the complexity of identifying WOEs, particularly in the informal sector, "chain" or "snowball" sampling was also employed, whereby respondents were asked to recommend other women entrepreneurs who would meet the required profile. To be included in the survey, the women entrepreneurs had to be owners and primary managers of a business that had been in operation for at least one year and generating revenue from sales.



Figure 1. WED Assessment Framework – Profile of Women’s Entrepreneurship and Key Framework Conditions



Source: Stevenson and St-Onge (2013), “National Assessment of Women’s Entrepreneurship Development (WED) Framework Conditions: Assessors Guide”, ILO.



■ **How the findings in the report can be used**

The findings from the national WED assessment in Uganda can inform policy makers, technocrats in the relevant ministries, development partners, non-state actors, researchers and all parties interested in the profile and status of women entrepreneurs in Uganda and stimulate appropriate action. An intended outcome of the assessment is development of a National Action Plan for WED in Uganda that will coalesce strategic efforts of the government in partnership with NGOs, the private sector, and donors.

The report further provides a stronger evidence-base for the lobbying and advocacy efforts of women entrepreneurs' organizations to the relevant government ministries, departments and agencies; financial institutions; development partners; and the private sector regarding challenges faced by women entrepreneurs and proposals for effective action.

A summary version of the report for dissemination to women entrepreneurs would also inform them of the collective challenges they face and of the good practice initiatives to address their needs and concerns.

EXECUTIVE SUMMARY

Women make up 52.5% of the labour force and are 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. They are more disadvantaged than men due to legal impediments, established cultural norms and attitudes about women's roles, less mobility, and the unequal demands of domestic responsibilities on women's time, etc.

Although Uganda has made some important advancements in Women's Entrepreneurship Development (WED) since the early 2000s, however the challenges facing women entrepreneurs have not changed much since the ILO's first national WED assessment in Uganda in 2004 (Stevenson and St-Onge, 2005).

This report seeks to present a diagnostic of the current state of women's entrepreneurship via the WED framework conditions and propose recommendations to improve the environment for WED in Uganda. Based on an analysis of the relative strengths and weaknesses of the six WED framework conditions, Uganda is strongest on WED framework conditions 4) access to gender-sensitive BDS services and 6) representation of women entrepreneurs and participation in policy dialogue. Its weakest score is on WED framework condition 5) access to markets and technology. However, generally there are significant improvements to be made across the six framework conditions.

Over a ten year period, growth in the number of women-owned businesses has outpaced that of male-owned businesses by 1.5 times (236% compared to 153 %.) Even though women own 44% of the businesses establishments, they are mainly engaged in self-employment (86.2% of working women). Dedicated supports are not currently available to help those with growth potential to migrate to employer-businesses. One policy objective should be to identify, support and enable self-employed women with growth potential to achieve scale in their enterprise activity so they can create more employment opportunities for other women (and men). This should be tied into the draft "National Micro, Small and Medium Enterprise Policy", which was found to be gender-neutral (MFPED, 2011) and should thus be further enhanced from a gender perspective in order to strengthen the response to MSMEs operated by women.

There are still significant gaps in data both in national statistics and among service providers of financial and non-financial business development services, which are necessary in order to inform policies and programmes in private sector development. Apart from a few initiatives, the main business development service providers are not yet responding to the needs of women entrepreneurs, a group that is found to be under-served for various reasons. In order to fill this gap, efforts and resources will be needed to integrate a gendered perspective into programmes and policies, while also implementing targeted measures, in order to bridge the gaps and accelerate the service to women entrepreneurs.

The research finds that cultural norms and attitudes influence, for example, the growth aspirations of women entrepreneurs. Entrepreneurship is not considered by all as an acceptable role for women and some practices override legal provisions, for example passing assets such as land onto males and not to females. Also, gendered social roles assigned to women, including

domestic work and childcare, hamper women entrepreneurs' capacity to spend as much time on their business as men. Further work should be done to promote positive societal attitudes toward women's entrepreneurship, build women's confidence in entrepreneurship and encourage young women to venture into growth sectors, since currently women-owned businesses are concentrated in very few sectors. This diversification will be essential for the growth of their businesses and an increased share of contributions to the economy and society.

An intended outcome of this assessment is development of a National Action Plan for WED in Uganda that will contribute to aligning efforts of the government in partnership with NGOs, the private sector, and donors. The report further provides a stronger evidence-base for the lobbying and advocacy efforts of women entrepreneurs' and employers' organizations to the relevant government ministries, departments and agencies; financial institutions; development partners; and the private sector regarding challenges faced by women entrepreneurs and proposals for effective action.

■ Context

Uganda is a low-income country, with a young population and relatively high levels of poverty and unemployment or under-employment. The labour force is characterized by low skills and low productivity. The majority of Ugandans live in rural areas and the economy is highly dependent on the agricultural sector, which is the largest employer. Only 13.8% of working women are in formal employment, compared to 27.9% of working men (UBOS, 2013). To achieve higher development outcomes, Uganda's economy has to transform to a higher productivity level, integrate all regions in the development process, and invest in human capital formation and productive employment creation.⁵ One of the avenues for development is promotion of a strong micro, small and medium enterprise (MSME) sector.

Over a ten year period, growth in the number of women-owned businesses has outpaced that of male-owned businesses by 1.5 times (236% compared to 153 %.) Since 2001, the proportion of women-owned enterprises has increased by 19%, up from 37%. However, Ugandan women also are more likely than men to be motivated to start a business out of necessity (30% of the women and only 21% of the men), the survival rates of their businesses past 42 months is lower than that of men (GEM, 2012) and they have significantly lower percentages of businesses with employees than men (38% vs 55% in established businesses) (Kelly et al., 2012). While women entrepreneurs are less likely to have employees than their male counterparts, they are however more likely to hire women (than men).

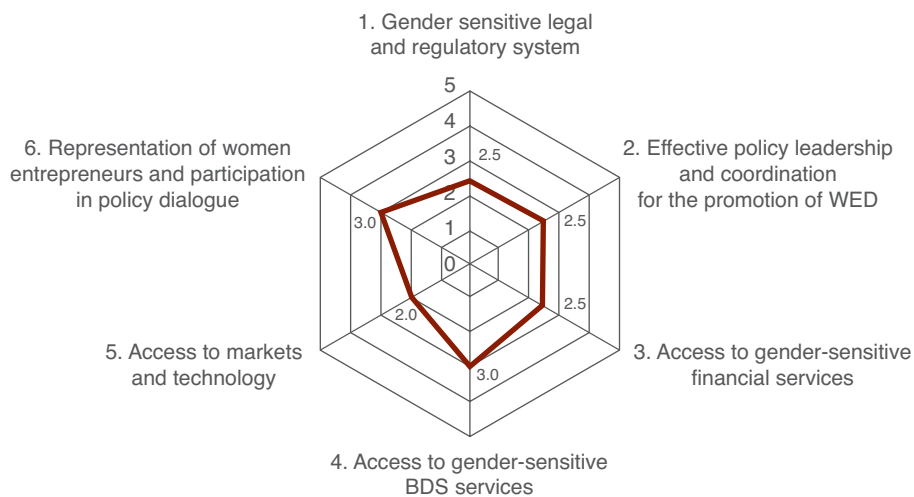
■ Main Findings and Recommendations

The following are the main findings and recommendations, grouped by WED framework condition. These arise from the ILO's WED Assessment methodology, which draws information from a review of existing studies, focus group discussions and findings from a survey. Also, for each condition and before the recommendations, is a summary of the major challenges facing women entrepreneurs, both in starting and growing their businesses.

⁵ <http://www.worldbank.org/en/country/Uganda/overview/>.



Figure 3: Overall results and select key findings from the assessment of WED framework conditions



1. Gender-sensitive legal and regulatory system that advances women's economic empowerment

- Labour laws are 'gender-neutral' and mainly concerned with establishing a safe and good working environment for employees in the formal sector. In practice, women are less likely than men to be hired in paid jobs due to direct and indirect discrimination. Women are not present in certain sectors deemed as "men's work" and experience wage inequality.
- Women can register a business without the legal requirement to obtain their husband's permission; they can register their businesses online or through local registration points; and they can obtain a business licence for all types of businesses. The Registration of Companies Act (2012) simplified the registration process but many women entrepreneurs are not aware of the registration processes.
- Statutory property and inheritance laws accord the same property rights to both females and males, however, cultural and customary practices discriminate against women and girls in the ownership and inheritance of land and they have limited recourse to protect their legal rights. Customary law is still recognised as a valid source of law under the constitution (WBL, 2014). Although gains have been made, the Succession Act contains provisions that discriminate against widows and girls in inheritance rights.

R1 Implement actions to raise awareness among women entrepreneurs, particularly those located in the districts and rural areas, on the key policies and laws related to land, inheritance and succession.

R2 Develop a strategy for outreaching to women entrepreneurs at the Uganda Registration Services Bureau (URBS) with accessible information on registering their enterprises.

R3 Expeditiously amend the Succession Law that was successfully challenged in the constitutional court by Law Uganda in 2007 to remove discrimination against women and girls in property inheritance.

R4 Establish women-friendly desks to facilitate simplified registration requirement.

2. Effective policy leadership and coordination for the promotion of WED

- The National Development Plan for the country recognizes the economic empowerment of women as a critical priority and sets goals for improving women's access to property, skills, capacities, and resources so they may participate equally in generating economic wealth for the country (through enterprise activity).
- Although the National Export Strategy (NES) has been engendered, according to key informants, the draft MSME policy is very silent on the issue of women's entrepreneurship and would require a lot of changes if it is to integrate a gender approach and respond to the unique issues of women entrepreneurs.
- Although datasets are available, these are not being analysed fully from a gender perspective. This would be useful in terms of establishing gender specific differences and monitoring them over time.
- No ministry, department or agency has been given the mandate to provide cross-governmental policy leadership and coordination for the promotion of WED.

R5 Establish a coordination mechanism for women-led MSMEs, in order to support gender mainstreaming efforts, increase knowledge and efforts on WED, and establish linkages between various stakeholders promoting WED.

R6 Review the draft MSME Policy to mainstream gender into the final document, including a specific focus on enabling and supporting self-employed women to achieve scale in their enterprise activity and a strategy for its implementation.

R7 Identify key recommendations to support women formalising their businesses based on their opportunities, needs and challenges.

R8 Report on female beneficiary targets in government livelihood and economic development programmes (e.g. Youth Venture Funds, the National Agricultural Advisory Services (NAADS)).

R9 With the highest leadership support, strengthen the capacity of government to implement gender audits in key government agencies in order to identify and implement steps to increase gender responsive.

3. Access to gender-sensitive financial services

- The financial sector remains underdeveloped and only 28% of the adult population in Uganda has access to formal financial services.
- Banks and Savings and Credit Cooperatives (SACCOs) are generally not making significant efforts to reach out to the women's market, nor are they demonstrating a gendered approach in the design of financial products/ services or in attempting to gender-sensitize their operations. Women entrepreneurs' knowledge of existing financial products is low. Financial literacy is low among women.
- Some initiatives exist for under-served populations and women account for over three-quarters of microfinance clients. However they are rarely considered as individual borrowers (mostly borrowing according to a group lending methodology) and they are not being linked to commercial banks. In addition, these financial services are only available in more urban parts of the country.
- Women-owned businesses that access loans do so mainly through group loan mechanisms. This is limiting and does not respond to the needs of all women entrepreneurs.

R10 Establish women entrepreneurs' loan funds and support services in underserved regions and ensure stronger linkages between MFIs and commercial banks in order to increase financial access in banks.

R11 Increase the capacity of banks, SACCOs and their staff to develop gender policies and increasingly understand and serve the needs of women entrepreneurs (awareness, tools, as stipulated by the National Gender Policy).

R12 In partnership with existing banks and MFIs, establish a loan guarantee fund supporting loans to women entrepreneurs for both the start-up and development of women-owned MSMEs.

R13 For financial service providers to understand (and respond to) the needs of women entrepreneurs, sex disaggregated data of their clients should be collected, analysed and reported on.

4. Access to gender-sensitive BDS services

- There is a lack of sex-disaggregated data on the proportion of women among clients of generic BDS providers. Increased effort is needed to attract more women to use BDS services, as well to collect and report sex-disaggregated data on clients of the various kinds of BDS. This would provide a more accurate picture of the specific gaps in service to women entrepreneurs.
- BDS providers have not generally modified their core products/ services and approaches to reflect the needs of women entrepreneurs, although there are some targeted marketing and programming efforts to women. No evaluations could be found on the satisfaction of female clients being served.

- Lessons learned from the gender-responsive BDS organizations indicate that adapted approaches are needed when providing BDS services to women entrepreneurs, particularly more intensive “hand-holding”, working with rural women entrepreneurs in groups, simplifying training and other materials and making them available in local dialects, using female trainers and advisors, and involving the spouses to ensure they are “on side” and do not sabotage the woman's efforts to start and/ or improve her business.
- Further, the 2013 survey of women entrepreneurs found that only 25% had obtained advice from a professional business advisor (in the past year). Barriers to accessing these services may be caused by a range of factors (lack of awareness of their availability, the absence of such services in the geographical region, affordability and/or the perception of women entrepreneurs that their enterprises are too small to benefit). In order to bridge the service gap, BDS providers should review their service offer to see if it is gender-responsive and design approaches to meet the diverse needs of women entrepreneurs, given the multiple barriers they face. This experience should include an evaluation and then upscaling. Services for women entrepreneurs should take into account the time demands of women entrepreneurs, the need for family support, tailoring of training materials and approaches, and development of women-friendly services on an ongoing basis.
- Most BDS services are highly subsidized and there is a culture of “free” services. BDS providers should implement fee-based services, providing accessible pricing for marginalized populations, mainly women, in order to ensure sustainability.

R14 Analyse existing entrepreneurship education programmes in schools and tertiary institutions to ensure that they are gender sensitive.

R15 Based on the needs of women-led MSMEs, identify and adapt training and support packages for women entrepreneurs, (including gender and business management training, product upgrading, coaching, mentoring, financial literacy, etc.) and offer it through relevant structures with outreach capacity. Leverage media and ICTs to deliver BDS and reach women entrepreneurs in all parts of the country.

R16 Create a forum for the major BDS providers to facilitate the exchange of information and experience related to responding more effectively to the needs of women entrepreneurs, including sharing of challenges and strategies for addressing these needs.

R17 Make greater use of mobile phone services and internet facilities in providing market information to women entrepreneurs. Scale-up existing services with proven effectiveness for women.

R18 Business development service providers should collect and analyse sex disaggregated data of their clients to inform their policies, programmes, outreach strategies and product development.

5. Access to market and technology

- The majority of Ugandan women entrepreneurs continue to sell their products in local markets. Often, their products are not of sufficient quality to access the competitive regional and international markets. The engendered National Export Strategy was a very positive initiative to engage more women in export activity, but it has not yet reached its expectations due to lack of resources and implementation challenges (Mutwabule, n.d.).
- Although some positive activities to help WOE reach international markets do exist, such as NAWOU's Handicrafts Marketing Programme, these are generally very small in scale. In order to improve the situation, comprehensive export-readiness training programmes and intensive efforts are needed to help women upgrade the quality of their products and production processes to meet international standards.
- Government procurement is largely inaccessible to the majority of micro and small enterprises because of complex and expensive tendering processes. The government does not have a specific procurement policy for SME suppliers, existing policy is not gender-sensitive and there are no affirmative actions to consider women bidders or substantive programmes to help WOE qualify. There are no special communications efforts by government to promote tendering opportunities to WOE. More could be done in this area to help women develop their quality and capacity to the point where they could meet tendering requirements.
- More focus is needed to integrate WOE into value and supply chains. Some interesting, but modest, projects to do this are underway in the agricultural sector. The success of these supply chain initiatives should be evaluated and good practices replicated. As importantly, all value chain analysis should consider the gender dimension and implementation of value chain projects should carry the priority of ensuring that WOE are upgraded to access more lucrative parts of the value chain. Some efforts are underway, but many women entrepreneurs are unaware of the opportunities or unable to comply with the requirements.
- Uganda is at the basic stage of improving the digital literacy skills of WOE through training and coaching, although few women entrepreneurs have had an opportunity for training in the use of ICTs to improve their business operations. The Women and ICT Programme of the Council for Economic Empowerment of Women in Africa-Uganda Chapter (CEEWA-U) has been able to introduce many rural women entrepreneurs to ICTs, but tele-centres and training initiatives exist in only a few rural centres.
- According to evidence collected during the WED assessment process, Uganda has not progressed very far in terms of including WOE in technology upgrading and modernization programmes. There is insufficient attention to the needs of WOE for upgraded production equipment and labour-saving technology. Barriers to be addressed are awareness, diagnostics, and access to financing. There are nascent efforts to introduce women entrepreneurs to technological innovations and opportunities to develop technology-based business and new businesses in technology-driven sectors, and these should be expanded.

R19 Develop new or upscale existing effective programmes to provide technical assistance to women entrepreneurs to upgrade the quality of their products for domestic, regional and international markets, including improved packaging and promotion.

R20 Promote trade fairs and other trade related activities among women entrepreneurs so they may sell their products and establish B2B linkages.

R21 Integrate a module on ICTs for women-led businesses into enterprise related training modules, so that women entrepreneurs will accrue skills in this area, including use of mobile phones and internet for market info and training to WEs.

R22 Implement capacity building programmes to upgrade WOE's to meet the requirements needed to act as suppliers for and comply with procurement policies of large firms and government tenders (30% minimum).

6. Representation of women entrepreneurs and participation in policy dialogue

- The mainstream business associations were not able to provide sex-disaggregated data on their membership, so accurate information on the overall share of women among members is unavailable. Membership-driven business associations should collect sex-disaggregated data on members and use this to develop targets and strategies for increasing the representation of women entrepreneurs/ WOE's. These associations should also strengthen the gender balance on their boards of directors, executive committees, and senior management staff.

- The Uganda Women Entrepreneurs Association (UWEAL) is the largest women entrepreneurs' association, with seven chapters and about 1,000 members. However, there are many rural areas where women entrepreneurs' associations are not present. There may be scope to grow such membership-based services further in under-served regions.

- Other women's networks, such as CEEWA-U, the National Association of Women's Organizations (NAWOU) and the Uganda Women's Network (WOUGNET), reach into the rural areas, however, women entrepreneurs' associations have limited coverage.

- Collectively UWEAL, CEEWA, NAWOU, WOUGNET, and the Uganda Association of Women Lawyers (FIDA-U) play a strong advocacy role in favour of women's economic empowerment, including issues related to WED. They provide policy input on pending legislation and are included as members of government committees on business environment reforms. Issues of gender equality and women's economic empowerment are also evident in the national advocacy strategies of some of the mainstream business associations, although increasing the representation of women entrepreneurs among their members and decision-making bodies might strengthen their ability to represent the issues facing women entrepreneurs in policy dialogue with the government.

R23 Agree and implement a target for an increase in the representation of women in the governance organs of the national business associations (30% minimum) and develop strategies to increase the membership of women in employers' organizations. Collect and report on sex-disaggregated data.



R24 Organize a series of policy dialogue sessions with women entrepreneurs and their representative associations to hear their views and gather their perspectives on policies, laws, regulations, and support services that affect MSMEs.

R25 Identify and publically recognize, through awards, women entrepreneurs who have excelled in different areas of entrepreneurial performance in order to promote role models for younger women and contribute to challenging cultural stereotypes about women's capacity to be successful entrepreneurs (Leverage existing events such as the Month of the Woman Entrepreneur).



PROFILE OF WOMEN ENTREPRENEURS IN THE UGANDAN ECONOMY

Gender and business ownership

According to the 2010/11 Census of Business Establishments (COBE), there were 458,106 businesses with fixed premises in the country: **44% owned by females** and 56% by males (256,539) (UBOS, 2011).⁶ A comparison with the 2001/02 COBE data shows a 19% increase in the proportion of women-owned enterprises, up from 37% in 2001/02. Over the ten-year period (between Establishment Censuses), **growth in the number of women-owned businesses has outpaced that of male-owned businesses by 1.5 times (236% compared to 153%)**.

However, many women entrepreneurs are operating from their homes or non-permanent premises, which are not covered by the Census of Business Establishments (COBE). Indications are that women's share of microenterprises is considerably larger than their share of small and medium enterprises.

MSMEs contribute approximately 30% of Uganda's gross domestic product (GDP) and employ more than 2.5 million people (UIA).⁷ The employment growth is estimated at 25% per annum and therefore the MSME subsector is a prime source of new jobs. According to results from the Uganda Household Survey 2009/10, **75.9% of Ugandans were self-employed, including 86.2% of working women and 72.1% of working men** (UBOS, 2013, p. 18).⁸ The self-employment rate is also high among the 18-30 age-group: 61.5% among young women and 52.5% among young men (UBOS, 2013, p. 19). Since the average labour force participation rate of men and women in Uganda is very high – 92.2% for men and 91% for women (UBOS, 2013),⁹ the high level of self-employment is indicative of a paucity of paid employment opportunities. In fact, only 13.8% of working women are in paid employment, compared to 27.9% of working

⁶ The COBE 2010/11 covered all businesses with fixed premises, including market stalls, shops and kiosks where at least one person was employed (excluding home-based enterprises). The total number of business establishments captured by the Census consisted of 321,250 informal businesses (70.1% of the total) and 136,856 formal enterprises (29.9%) (UBOS, 2011, p. 162). According to studies, there are a larger number of informal businesses, totalling 1.8 million (86% operating from a household base) employing 3.5 million Ugandans, 1.1 million of which are unpaid workers. See: Imelda Musana, "The Informal Sector", powerpoint presentation dated 26 October 2010, available at: <http://www.ubos.org/onlinefiles/uploads/ubos/UNHS0910/THE%20INFORMAL%20SECTOR.pdf>.

⁷ <http://www.ugandainvest.go.ug/index.php/sme-activities/>. At the time of the WED assessment study, there was no official definition for MSMEs in Uganda. The 2011 MSME Policy (draft) prepared under the Ministry of Finance, Planning and Economic Development (MFPED) proposes the following definition (MFPED, 2011): Micro Enterprise: An enterprise that employs up to 4 people, with annual sales turnover and/ or total assets of no more than U.shs. 12 million (USD 4, 600); Small Enterprise: An enterprise that employs from 5 to 50 people, with annual sales turnover and/ or total assets of no more than U.shs. 360 million (USD 138, 900); Medium Enterprise: An enterprise that employs from 51 to 100 persons, with annual sales turnover and/ or total assets of more than U.shs. 360 million but not more than U.shs. 30 billion (USD 11.5M).

⁸ However, it should be noted that only 19% of working Ugandans are classified as employers or own-account workers; the remainder of the self-employed are working at the farm level. Sex-disaggregated data on the employers and own-account workers is not reported.

⁹ Based on data from the National Household Survey 2009/10.

men (UBOS, 2013, p. 18). **Given this dynamic, it is likely that more women would move from self-employment into paid jobs if these were available to them.**

The COBE 2010/11 also reports that almost 94% of business establishments are sole proprietorships (rather than partnerships and limited liability companies) and have fewer than 5 employees (i.e. are microenterprises), 70% have annual turnover of less than U.shs. 5 million, and 55% have been in operation for less than six years (UBOS, 2011). In fact, 28.3% of the businesses had only been in operation since 2010 or 2011. This suggests that Ugandan enterprises are very small, and also very young. Female-owned enterprises are more likely to be dominant among microenterprises, many of which are informal. **Especially in rural parts of Uganda, it appears that women will form groups or associations to organize their businesses cooperatively around certain sector activities.** Organising is a key strategy for women to gain access to more lucrative markets through economies of scale, pooling resources and capacities as well as balance work and life responsibilities.

The COBE report does not present detailed sex-disaggregated data on other variables than sectors, for example the share of women-owned businesses by size of the enterprise, which would allow scrutinizing differences between male-owned and female-owned enterprises. **A lack of sex-disaggregated data and analysis is a serious gap that needs to be addressed in order to better inform the necessary and effective policy and programme interventions.**

Sector distribution of enterprises by sex of owners

Table 1 reveals that the majority of Ugandan business establishments operate in the trade sector (over 60% of both male- and female-owned businesses), followed by the recreation and personal services sector (9.4%) and the accommodation and food services sector (8.4%). Business establishments in almost all sectors are predominantly male, apart from the accommodation and food services sector where females own almost two-thirds of the enterprises. **The majority of women-owned enterprises (WOEs) in Uganda are concentrated in very few sectors, namely the trade sector and accommodation and food services (60% and 19% respectively).**

The female share of all businesses is lowest in agriculture; fishing; transport and storage; and information and communication. **The reasons for the large gender discrepancy across sectors are not indicated in the COBE, but might be explained by the strong influence of the predominant patriarchal culture in the Ugandan society where enterprises involving technical skills are traditionally 'male' dominant sectors.** The other point to note is that, although female workers are heavily involved in agricultural production (70-80%), only 0.4% of female-owned businesses (with fixed premises) are in the agriculture sector and they own only 16.3% of all agricultural businesses.

Women are mainly engaged in sectors traditionally perceived to be 'female'. Women entrepreneurs, like other entrepreneurs, are more likely to start businesses related to their knowledge, experience and skill base. If social roles, educational choices and labour market experiences are gendered, then the types of businesses started by men and women will reflect this differentiation. As well, women may be more likely to start enterprises with low capital costs and barriers to entry because of their lower capacity to source external financing. More efforts are required to encourage women to enter into sectors with growth potential, through education, promotion of positive role models, etc.

Gender and entrepreneurial activity rates

Data from the Global Entrepreneurship Monitor (GEM)-Uganda project on adults (aged 18-64) who are involved in early-stage entrepreneurial activity (TEA)¹⁰ can be used to fill some of the official gaps in sex-disaggregated data from the Uganda COBE. Over six years of Uganda-GEM data, Ugandan males have generally displayed a higher rate of early-stage entrepreneurial activity than Ugandan females, until 2012, when the rates reached parity (Figure 3). Over the 2003-2012 period, the male rate was somewhat variable, while the female rate consistently rose. Consequently, the gender gap between the TEA rates of women and men has been steadily closing. On the other hand, Ugandan women are less likely than men to own an established business (more than 42 months old). **The GEM data for 2012 indicates that 29% of adult women were established business owners, compared to 34% of adult men (Kelley et al., 2012).**

The rates of early-stage entrepreneurial activity are the same among adult women as adult men (about 25%), but women tend, more so than men, to be motivated to start a business out of necessity. Only 13.8% of working women are in paid employment, compared to 27.9% of working men (UBOS, 2013). Over 86% of working women and 72% of working men are self-employed, however, close to 80% of the self-employed are engaged in subsistence agriculture. Since the labour force participation rate of men and women in Uganda is very high – 92.2% for men and 91% for women (UBOS, 2013), the high level of self-employment is indicative of a paucity of paid employment opportunities.

The growth in TEA rates among adult women may be a factor of their lesser opportunities to secure paid employment. If they want to earn a livelihood or contribute to the family income, then entrepreneurial activity may be one of the only options available to them. This projection is supported by the fact that **Ugandan women tend to be more likely than men to be motivated to start a business out of necessity (30% of the women and only 21% of the men), a general finding of GEM studies**, which broadly classify entrepreneurial activity as being opportunity-driven or necessity-driven.¹¹

The table below provides sex disaggregated information on the sectors where women and men are operating and in particular, women are concentrated in a few sectors.

The 2012 GEM data also show gender differences in the percentage of new and established business owners with employees, with male entrepreneurs more likely to have employees. Only 37% of women with new businesses had any employees, compared to 48% of men with new businesses. For established business owners (businesses more than 42 months old), only 38% of the women had employees versus 55% of the men (Kelley et al., 2012, p. 52). ***More information could be gained on female entrepreneurial activity if the GEM research team in Uganda were to further analyse the GEM data..**

¹⁰ GEM is a global survey that measures entrepreneurial aspirations and activity of people around the world. Early-stage entrepreneurial activity includes adults who are actively trying to start a new enterprises (nascent entrepreneurs) and who already own a business that is less than 42 months old (new business owner). GEM also measures the percentage of the adult population that owns an established business that is more than 42 months old (established business owner).

¹¹ Opportunity-driven refers to those entering entrepreneurship because they seek independence or to improve (not just maintain) their income, while necessity-driven entrepreneurship refers to those who are involved in entrepreneurship because they have no other option for work.

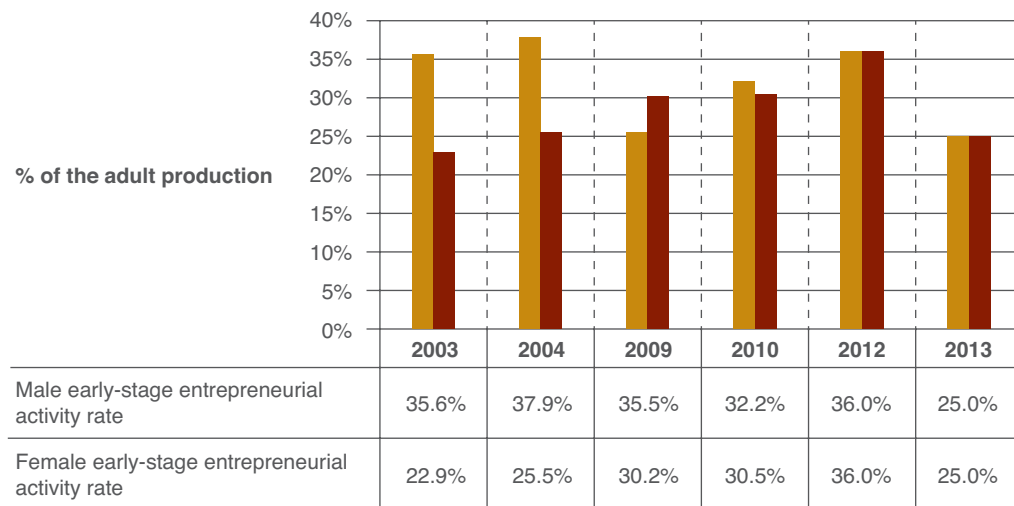
Table 1: Ownership of business by sex and percentage

Industry/Sector	Male-owned businesses (number)	Sector distribution of male-owned businesses	Female-owned businesses (number)	Sector distribution of female-owned businesses	Total number of businesses	Male share of businesses by sector	Female share of businesses by sector	Total
Agriculture	4540	1.6%	887	0.4%	5,427	83.7%	16.3%	100%
Forestry	42	0.02%	13	0.01%	55	76.4%	23.6%	100%
Fishing	2,833	1.02%	315	0.14%	3,148	90.0%	10.0%	100%
Mining and quarrying	455	0.2%	228	0.1%	683	66.6%	33.4%	100%
Food processing	4,951	1.8%	1,218	0.6%	6,169	80.0%	20.0%	100%
Other manufacturing	17,554	6.3%	9,911	4.5%	27,465	64.0%	36.0%	100%
Utilities	69	0.02%	23	0.01%	92	75.0%	25.0%	100%
Construction	405	0.15%	97	0.04%	502	81.0%	19.0%	100%
Trade	168,578	60.4%	132,044	60.1%	300,622	56.0%	44.0%	100%
Transport and storage	1552	0.6%	165	0.1%	1,717	90.0%	10.0%	100%
Accommodation and food services	23,542	8.4%	42,857	19.5%	66,399	35.5%	64.5%	100%
Information and communication	3727	1.3%	596	0.3%	4323	86.0%	14.0%	100%
Financial and insurance services	8,000	2.9%	6,174	2.8%	14,174	56.0%	44.0%	100%
Real estate and business services	9,237	3.3%	2,658	1.2%	11,895	78.0%	23.0%	100%
Education, health and social work	6,221	2.2%	5,943	2.7%	12,164	51.0%	49.0%	100%
Recreation and personal services	27,202	9.8%	16,734	7.6%	43,936	62.0%	38.0%	100%
Total	278,908	100%	219,863	100%	498,771	56.0%	44.0%	100%

Source: Data extracted from: "Report on the Census of Business Establishments 2010/11" (UBOS 2011, p. 164).



Figure 4: Trends in early-stage entrepreneurial activity rates by sex, Uganda



Source: GEM data from published reports (<http://www.gemconsortium.org>).



SIX WED FRAMEWORK CONDITIONS AND THEIR SCORING

CONDITION 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment

A gender-sensitive regulatory and legal environment supports women to gain access and be able to claim the same economic rights as men. It also ensures that specific laws and regulations are clearly enforced so women are not subjected to customary practices and denied their legal rights. Such a system ensures gender equality in the level of economic empowerment, that is, in the "...the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development and market information" (OECD, 2011).

A number of legal provisions are in place to protect the employment rights of women in Uganda. These are embedded in the Employment Act 2006, which stipulates equal employment rights, irrespective of gender. There is protection for both employers and employees against sexual harassment. The law grants other gender-sensitive benefits, such as maternity and paternity leave without losing any benefits from the employer. On the other hand, many women work in the micro and informal sector, where these legal provisions are neither respected nor enforced. The Employment Act 2006 does not stipulate a minimum wage for the formal sector and, therefore, the payment of workers in both the formal and informal sectors is at the discretion of the employer, and in most cases very low.

■ Sub-condition: Labour laws and regulations

In spite of legal provisions, some discrepancies exist in practice. For example, key informants noted several biases precluding women's equal access to the job market. In the private sector, which is the biggest job-providing sector, many employers are reluctant to hire women because of their potential to be absent from work while on maternity leave. Consequently, women make up 52.5% of the labour force, but only 13.8% of working women are in paid employment compared to 27.9% of working men. Although having a paid job is not the norm for men nor women in Uganda, this data shows that women account for only about a third of paid workers. The structural segregation of labour casts women into low-paying sectors where they are also paid lower wages than men for the same work. Women's wages for similar work are 76% of men's and their earned income is estimated at 73% of men's (WEF, 2013).¹²

Thus, there appears to be many constraining factors in women's access to gainful paid employment, including inequality in access to the education and training system where they could learn knowledge and skills to better prepare them for employment. A MFPED report projected

¹² These data rank Uganda 15 and 24 respectively among 136 countries in World Economic Forum's The Global Gender Gap Report 2013.

that if the number of skilled women in the labour force increased by 5% every year, it would produce a 0.3% increase in national output (cited in Republic of Uganda, 2010).

Little emphasis is yet placed on entrepreneurship in the vocational training and education system which also leaves graduates unprepared to starting their own business. The National Development Plan (2010/11–2014/15), outlined a strategy to promote the institutionalization of entrepreneurship development training, especially targeting women and youth (Republic of Uganda, 2010), but this has not been fully implemented.

■ Sub-condition: Business registration and licencing regulations and procedures

Although many regulations apply to private enterprises, one of the most important is related to the requirements for formally registering a business and obtaining the various operating licenses or permits required to begin operations. Studies show that complex administrative procedures and high costs of registering a business are a deterrent to formalising a business (Klapper et al., 2009; Koos van Elk and Jan de Kok, 2014). Having a registered enterprise is important because being registered is often necessary to access formal credit institutions, business development services, foreign markets and advantages which informal enterprises do not have. Also, formal enterprises are less vulnerable to corruption and the demand for bribes, have more protection under the judicial system and are able to use formal labour contracts (Klapper et al. 2009). While complex and costly business registration procedures affect all enterprises, they may create an undue burden on women-owned enterprises due to their smaller size and turnover. This sub-condition assesses the extent to which business registration and licensing procedures in Uganda are gender-sensitive.

The majority of women-owned enterprises in Uganda are informal, but there are various forms and levels of registering a business and women do comply with some of these requirements. A business in Uganda may be registered but not pay taxes or declare their employees for the purpose of social insurance.

There could be a number of reasons why women entrepreneurs have not registered their workers with the NSSF: they prefer to remain informal, they are discouraged by the cost of social security charges, the process of registering is costly or geographically inaccessible, or they are simply unaware of the requirements. Participants in the FGDs demonstrated limited understanding of the advantages of registering their businesses, seeing the major advantage as giving women entrepreneurs an identity. They also had the general perception that having a trading license is enough.

At the same time, women entrepreneurs participating in the WES noted several barriers to business registration; the most significant being the costs of registration and the requirement to pay regular taxes on sales and income. Over half of the women entrepreneurs would be deterred by the time it would take to register, not being able to register using the internet, and the amount of reporting required once registered. Almost half reported that not knowing how to register would be a barrier. Proximity of the business registration was seen as the smallest barrier, presumably for those who register with the city/ town/ board councils which are located close to where they live.

39% of married women entrepreneurs participating in the WES indicated that it was necessary for them, as a legal requirement, to seek permission from their husbands to start the business. However, according to the URSB (and the Amendment Registration Act 2012), this is not a

legal requirement for married women. The only spousal requirement is embedded in the Land Act 2010, which stipulates that if one presents a marital home or land as collateral for a bank loan, she or he is required to get consent from the spouse.

While delays and costs of registration and licensing processes impose a burden on all businesses, emerging evidence from the Government of Uganda's Regulatory Best Practice Programme suggests that such requirements impose a disproportionate burden on enterprises headed by women. Women perceive the regulatory burden as greater than men do, women are "time poor" and, therefore, less inclined to formalize their businesses, and enterprises headed by women are much more likely to be subjected to harassment and to paying bribes than businesses headed by men.

Participants in the FGDs in Iganga and Arua reported incidences of sexual harassment from government officials, citing situations where women entrepreneurs were offered tax waivers and favourable treatment from the taxation officials and local government authorities in return for sexual favours, especially from younger women entrepreneurs. Licensing and taxation officials were also noted as taking advantage of the poor literacy levels of women entrepreneurs, issuing false receipts for payment of services and later returning to demand double payment.

■ Sub-condition: Property and inheritance rights

The issue of property rights is linked to entrepreneurship and MSME development in a number of key ways. Personal property assets can be used as collateral for loans to help finance the starting and growth of businesses; property can be used for physically expanding the business; or, if necessary, can be sold to another buyer for proceeds to invest in the business.

If women do not have equal inheritance rights, they are less able than men to be in a position to amass property and wealth that could be used to help finance the start-up of a business. As well, if sons are given priority under inheritance laws, then daughters would not have the same opportunities to inherit a family business or other assets, even if these were owned by the mother.

Uganda is recognized for having one of the best constitutional and legal frameworks regarding women's land rights. For example, under Article 237 of the Constitution, citizens of Uganda are entitled to own land in accordance with the customary, freehold, leasehold and "mailo" tenure systems (MLHUD, 2013) and the Land (Amendment) Act 2010 provides for women's right to own, inherit and acquire land. However, even though the Constitution outlaws the application of traditions and practices that discriminate against women in matters of access, use and ownership of land, it allows customs of the communities to be practiced alongside the statutory law. Thus, culture and customs, in effect, can ignore the gender-sensitive laws on land rights guaranteed by the Constitution and the Land (Amendment) Act, overriding the statutory law in recognizing and enforcing women's land rights, and prioritizing the transfer of land to men in inheritance (MLHUD, 2013)¹³. Consequently, only 16% of women are reported to own registered land (MGLSD, 2007). This puts them at a disadvantage relative to male operators, and limits their ability to move beyond subsistence agriculture to cultivate external markets. In addition, women are often not aware of their rights and even in cases where they are, it is very difficult for them to seek legal recourse through the judicial system.

¹³ "The Uganda National Land Policy" report indicates that most of the land in Uganda is held under the customary tenure system, which is discriminatory towards women.

Another key challenge in Uganda is that the head of a family is not clearly defined in the law. In Uganda, being a patriarchal society, the head of the family is entrenched in “males”, either husbands, brothers or elder sons; hence he is the person to apply for a certificate of customary ownership of family land. In patrilineal societies common in Uganda, women are denied inheritance of land from either their fathers or their husbands. Their fathers often do not bequeath land to their daughters because daughters marry outside the clan and will therefore take the land to another clan. Husbands also do not bequeath land to their wives for the same reason, as they might re-marry outside the clan. These discriminatory circumstances deny women and the girls the opportunity to make productive use of their own land or to use land as collateral to acquire capital to start or develop a business enterprise.

“Men are socialised to be providers and when their women become financially independent and stop asking them for money for personal and family (meals, school fees, medical fess, creams) they feel like they have lost control of their wives/family and their manhood and hence become insecure. At times they go further to sabotage our businesses because they want us to remain small”. FGD Iganga

■ Scoring for framework condition 1: Gender-sensitive legal and regulatory system that advances women’s economic empowerment

Scoring to assess the strengths and weaknesses of the three sub-conditions of the gender-sensitive legal and regulatory system framework condition was facilitated by use of the scoring indicators developed in the ILO WED Assessors Guide (see the scoring matrix in Table 1 of the Annex). On a scale of 1 to 5, points are assigned to each sub-condition based on an assessment of the best fit with the statements in the scoring matrix, given the integrated analysis of all inputs gained from the desk review, the key informant interviews, the FDGs and the WES results.

On sub-condition A: “Labour laws and regulations”, the assessment finds that the employment law is gender-sensitive, in that it mandates non-discriminatory hiring and wage practices on the basis of gender. Further married women do not legally require their husbands’ permission to work outside the home or to start a business. Thus, three of the statements in the matrix for “equality of women’s labour market access” apply in the case of Uganda, warranting a score of (3). However, women are restricted from working in certain sectors deemed as “men’s work”, and there is no evidence that they are made aware of their equal employment rights and that their legal rights are enforced. Although employment laws mandate non-discrimination in hiring, in practice, women are disadvantaged in the paid labour force, with less likelihood than men of being hired in paid jobs. As well, they experience wage inequality.

With respect to the assessment scoring of labour regulations and WOE (Table 1 of the Annex), it is first of all noted that labour regulations are not sensitive to the circumstances of micro and small enterprises and are not enforced in informal enterprises, where many women entrepreneurs are operating. There does not appear to be any evidence that government officials make special efforts to inform women entrepreneurs about labour laws and regulations, that they are provided with assistance in dealing with any complexities in registering workers for the National Social Security Fund (NSSF), or that knowledge about labour laws and requirement is provided to them as part of BDS and training programmes. On the other hand, registration of workers can be

completed online which would potentially ease the administrative and time burden on WOE. There was no evidence that WOE are subjected to harassment or bribery by labour inspectors. Thus, the score for this sub-condition is (2) since only two of the statements apply.

The average score for “labour laws and regulations” is 2.5 out of 5.

Sub-condition B: “Business registration and licensing regulations and procedures” is assessed a score of (3) with three indicator statements applying: women are allowed to register a business without the legal requirement to obtain their husband’s permission (although many women still believe that it is); they can register their businesses online or through local registration points; and they can obtain a business licence for all types of businesses. The Registration of Companies Act 2012 simplified the registration process but many women entrepreneurs are not aware of the registration processes. Only one in five of the women entrepreneurs in the WES agreed that information about business regulations is widely available to women entrepreneurs. The URSB does not have an outreach strategy to ensure that entrepreneurs and potential entrepreneurs, including women, are made aware of the registration processes and the benefits of registering their businesses, and there is no evidence that women’s desks are located in business registration offices (to assist women who may have lower literacy levels or less business knowledge).

On sub-condition C: “Property and inheritance rights”, Uganda is assigned a score of 2 out of 5, based on the indicator description that best describes the current situation in Uganda. Although statutory property and inheritance laws accord the same property rights to both females and males, cultural and customary practices discriminate against women and girls in the ownership and inheritance of land. The Succession Act still contains provisions that discriminate against widows and girls in inheritance rights. Efforts are made by the FIDA-U and other bodies to inform women about their property rights, but women have limited recourse to protect their legal rights.

CONDITION 2: Effective Policy Leadership and Coordination for the Promotion of WED

Policy measures related to WED are often found across multiple ministries and departments. Coordination of these measures is a necessary component of effective policy development and implementation. In many countries, this is achieved by delegating the policy leadership for WED to a government body which has the responsibility to champion reforms and programme initiatives to address the barriers faced by women in starting, managing and growing their own businesses (Stevenson and Lundström, 2002).

■ Sub-condition: WED as a national policy priority

Commitment to women’s economic empowerment comes from the highest levels of the Ugandan government. The National Development Plan (2010/11–2014/15) (NDP) recognizes gender inequality as a major constraint to Uganda’s development and places a high level of priority on integrating gender dimensions in all development plans, programmes and projects, including implementing Gender-Responsive Budgeting (Republic of Uganda, 2010). In addition to the priorities of reducing gender inequalities and improving women’s rights, the NDP articulates several strategies of specific relevance. These include strategies to promote the economic em-

powerment of women; improve women's access to technical, managerial and entrepreneurial capacities, skills, knowledge, information, markets, and formal credit; exploit the significant untapped potential for women to contribute to growth through higher levels of participation in trade and industry value chains; and encourage the full participation of women in economic decision-making at all levels, as examples.

The main instrument for mainstreaming gender across government is the Uganda Gender Policy 2007 (UGP), under the mandate of the Ministry of Gender, Labour and Social Development (MGLSD). This policy identifies three priority livelihood constraints to be redressed: (1) the gender differences in livelihoods (i.e. means of earning a living), (2) "time poverty", and (3) inequalities in access to and control over productive resources (MGLSD, 2007). Under the UGP, the government's commitment to gender-mainstreaming is very clear, however, the policy only provides general guidelines. Success in implementing the policy is dependent on the extent to which various stakeholders agree to comply with the commitments, which has been variable. The MGLSD has created gender focal points in almost all the ministries and local governments, however, the work of these focal points is seriously constrained by inadequate funding and the lack of senior staff with more power in influencing decisions in favour of enforcing gender-mainstreaming.¹⁴

"The National Micro, Small and Medium Enterprise (MSME) Policy" (Draft) could be considered gender-neutral, at best (MFPED, 2011). The draft policy does not recognize or emphasize the unique nature of challenges and opportunities for women-owned MSMEs for policy redress and makes limited references to "women", "females" or "gender" in the document. However, the fact that it is still a draft policy provides an opportunity for key stakeholders to advocate for a more gender-responsive policy.

A few policies have been put in place to facilitate the development of women entrepreneurs and their enterprises. For example, the National Trade Policy 2007 promotes the creation of opportunities for equal participation in trade through entrepreneurial development and giving priority to the socially and economically disadvantaged groups in society (MTTI, 2007). It was followed up by the Uganda Export Promotion Board (UEPB) launch of the "National Export Strategy Gender Dimension" in 2008, which effectively engenders the National Export Strategy (NES) (UEPB, 2008). The design and implementation of the strategy recognizes the specific challenges faced by women entrepreneurs in participating in the export sector and aims to address gender constraints to export activity by providing a policy framework and guidelines for actions to increase the contribution of WOE's in export trade. The engendered NES sets targets for the inclusion of WOE's in all export development initiatives as well as adapting programmes to address the specific challenges faced by women entrepreneurs. This is a very significant step towards encouraging and supporting the export development of women entrepreneurs, however it was found that the engendered NES has been impeded in its implementation.

■ **Sub-condition: Presence of a government focal point for the promotion and coordination of WED and support actions**

There is little evidence on the issue of policy leadership and coordination for the promotion of WED in Uganda. This may be because the MSME Policy draft has not been approved and no department or authority has yet been specifically delegated to coordinate the affairs of MSMEs.

¹⁴ The gender focal points are often staffed by junior officers with limited experience.

The UIA has set up an SME Division, performs research on the SME sector, and has formed the Women Entrepreneurs' Network (WEN). The clientele of the UIA is SMEs with a minimum of five workers, which would disqualify the vast majority of WOE in Uganda. Thus, there is no evidence of a cross-government focal point for the promotion and coordination of WED activities.

■ Scoring for WED condition 2: Effective policy leadership and coordination for the promotion of WED

The assessment of this WED framework condition is based on the strengths of two sub conditions. The most appropriate indicator for sub condition A: “WED as a national priority”, is reflected by statement (2) in the scoring matrix – **“Women’s enterprise development is stated as one of the priorities in national development plans, gender policies and/ or other national economic strategies and important to the economic and social development of the country, but no specific agenda or action plan has been defined”** (see Table 2 of the Annex). The general policy framework for development of the country recognizes the economic empowerment of women as a critical priority (i.e. the 1995 Constitution, the NDP 2010/11—2014/15, the Land Act 2010 and the UGP 2007) and sets goals for improving women’s access to property, skills, resources, formal credit, supply chains and markets so they can compete more effectively as entrepreneurs and participate equally in generating economic wealth for the country (through enterprise activity). Consequently, it can be implied that WED is a national policy priority, even if, so far, few actions have been put in place for its implementation. At the MSME level, there is evidence of gender-insensitivity in the operational policy framework. Although the NES has been engendered, the MSME Policy (draft) has not at all taken gender considerations into account, recognized the different challenges faced by women entrepreneurs, or specified measures to foster women’s entrepreneurship/ enterprise development.

For sub condition B: “Presence of a government focal point for the promotion and coordination of WED and support actions”, the most appropriate statement carries a score of (3) – **“There are focal points in one or two ministries/ government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/ agencies”**. Although, there are some efforts in parts of government to focus on the needs of women entrepreneurs, no one ministry, department or agency has been given the mandate to provide cross-governmental policy leadership and coordination for the promotion of WED and supporting actions and so there is not yet a mechanism in place. Both the UEPB and the UIA have implemented approaches to promote WED within their areas of responsibility, but there is no collaboration across ministries, departments and agencies. Therefore, the collective impact of some good initiatives that may be underway is unlikely to be maximized and many gaps remain in addressing the needs of various groups and segments of women entrepreneurs.

CONDITION 3: Access to Gender-sensitive Financial Services

This section assesses whether the financial products and services provided by the different financial institutions in Uganda are sensitive to the specific needs of women entrepreneurs.

Access to finance is critical to the creation of a thriving private sector and essential to the entry of sustainable new enterprises and the growth of existing enterprises, especially MSMEs. Although

all micro and small enterprises lacking collateral and credit histories will experience financing constraints, the situation is exacerbated for WOE's due to additional barriers and constraints that create even more challenges in accessing financing for their enterprises (IFC, 2011).

Gender-sensitive financial services take into account the specific needs of women entrepreneurs while delivering services in an environment where gender bias is non-existent. The outcome of this would ultimately be the equitable participation of WOE's in financial services.

Two sub-conditions are examined as a reflection of gender-sensitive financial services, both having an impact on the start-up, development and growth of women-owned enterprises: A: Women entrepreneurs' participation in generic financing programmes, and B: Financing programmes specifically targeted to women-owned MSMEs.

■ **Sub-condition: Women entrepreneurs' participation in generic financing programmes**

The ILO WED assessment in Uganda in 2004 noted that women often turn to each other to get capital when starting a business (Stevenson and St-Onge, 2005). They will form small savings groups of 4 to 20 persons, accumulate small savings, and then loan it out to group members on a very short-term basis (informal savings and rotational credit schemes). Because these schemes are mostly informal, it is difficult to establish data on their efficacy and how they have contributed to access to finance for women entrepreneurs. However, they have provided a stepping stone to bigger loan amounts from NGOs, credit groups and microfinance institutions (MFIs). Access to start-up and expansion capital, especially for women entrepreneurs with micro and small enterprises, remains a serious gap that requires special attention.

There is a paucity of recent large-scale empirical evidence on how women entrepreneurs in Uganda finance the start-up of their businesses. Key informants elaborated that most women raise capital from relatives (brother, grandparent, husband) while others first engage in agricultural activity to raise start-up capital.

Key informants also stressed that women are hesitant to borrow money from banks or MFIs because of the long processes and paper work associated with securing the loans. This is particularly difficult with women with low literacy levels.

“Some of us are illiterate while others are semi-illiterate. This makes it difficult to fill those forms. Besides, bank loans require collateral in form of land or houses which we do not have. We tried group loans but group members are not reliable. Some of them disappear and relocate to another place when they get the loan, putting the group members in trouble because they are the guarantors. When this happens, all the members lose trust and choose to survive as individuals. We only take small loans of 500,000 or less and use our household items like furniture as collateral.” FGD Iganga

Many women are getting financing from informal sources rather than formal financial institutions. The implication is that the formal financial institutions may have to make some adjustments in their promotional approaches and products to be more attractive to women entrepreneurs, as well as more affordable. However, another constraint to accessing financing from a formal financial institution (a bank) for women entrepreneurs is the requirement to have a business bank account. Of the 200 WES respondents, only one-third reported that they have an account

exclusively for the business. Women entrepreneurs in rural areas were much less likely than their counterparts in urban areas to have a business account (19% compared to 48% in urban areas and a third in peri-urban areas). The implication is that majority of the respondents may not be seen as creditworthy, since having a business account is a precondition for accessing a loan for business development. Business plans and record-keeping are also considered essential to a woman entrepreneur's success in attracting external formal finance. However, the majority of informal Ugandan women entrepreneurs do not have financial statements and records.

Access to finance is complicated further by the demands of banking institutions for the husband's consent and recommendation for loans. The requirement for spousal consent is one of the provisions in the amended Land Act 2010 in order to protect spouses who are not usually aware and consulted when their marital homes are being mortgaged. However, according to the FG participants, this poses a big challenge for potential and women entrepreneurs who do not want to consult their husbands when sourcing start-up and growth capital, since some husbands might demand the loan money and divert it from the original intention which could at times lead to domestic violence and cause the woman entrepreneur to default on the loan.

So what are financial institutions in Uganda doing to support women entrepreneurs?

Cognizant of the inherent differences between SMEs, consumer and corporate clients, most banks in Uganda have established separate units to be more responsive to the needs of SME clients (Carlton et al., 2001). Some of the banks provide training to their SME clients to improve their management skills and financial reporting. Although loan products remain largely standardized, there is an observable trend towards tailoring, and banks are pursuing innovation and differentiation as part of their SME strategy. However, most banks have not conducted a gender analysis in order to understand the different needs of male and female entrepreneurs, and thus still offer gender-neutral products. Banks are not able to provide details on the percentage of WOE among their clients because they do not collect sex-disaggregated data. Exceptions to the specific inclusion of women entrepreneurs among bank clients are the Finance Trust Bank (FTB) and the Development Finance Company of Uganda (DFCU) Bank, which are further described in the section below.

Key informants confirmed that few banks in Uganda offer loans without property as collateral. Given women's difficulties with land ownership, this places them at a disadvantage when applying for bank loans. They also confirmed that many banks do not provide start-up capital because it is difficult to manage and recover such loans. The implication of this is that banks contribute a meager proportion of women entrepreneurs' start-up funding. As well, the banks are concentrated in the Kampala region and do not have extensive branch networks to serve rural enterprises, where many women entrepreneur are operating.

“Without the ability to access financial services, it is difficult for women entrepreneurs to start and expand their business enterprises and this is why most of the women entrepreneurs are running informal and small scale enterprises.” Key informant

The Association of **Microfinance** Institutions of Uganda (AMFIU) counts 91 MFIs among its members, although only 32 are listed on “Mixmarket.org”. These 32 MFIs have over 488,000 active borrowers and a loan portfolio of USD 537 million.¹⁵ While women's share of active

¹⁵ <http://www.mixmarket.org/mfi/country/Uganda/>, Accessed 17 August 2014.

borrowers varies by MFI, the most recent information from “mixmarket.org” indicates, for example, that women account for:¹⁶

- 32.7% of the active borrowers of UGAFODE Microfinance (out of 10,281 active borrowers);
- 42.7% of the active borrowers of the Vision Fund (out of 21,622 active borrowers);
- 47.4% of the active borrowers of FINCA (out of 54,788 active borrowers);
- 97.8% of active borrowers of BRAC-UGA (out of 129,104 active borrowers).

Based on these four cases, women collectively represent about 76% of the active borrowers. Sex-disaggregated data for other MFIs, such as PRIDE, are not provided on the “mixmarket.org” site.

Although the Microfinance and Regulatory Framework (2005-2011) was silent on gender issues and the implementing institutions lacked the skills and strategies for mainstreaming gender in their programmes (GIZ, 2010¹⁷), MFIs are often very supportive of women entrepreneurs because of the demand and the ease in recovering their loans compared to male borrowers. In dealing with women borrowers, they primarily use the group-lending methodology. While the group-lending methodology has some value for women entrepreneurs in the beginning and micro stages of their enterprises (including for helping them build supportive networks), average loan sizes are considerably smaller than with the individual lending approach more commonly used with men. Microfinance should provide more opportunities for women to move to the individual lending methodology. Another issue is the high concentration of MFIs in urban and peri-urban areas, lessening access to women entrepreneurs in rural areas.

Women may require more training in business skills and financial literacy training because of their lower level of education and work experience. Over the years, there is little evidence that MFIs have altered their methodologies in significant ways to address the needs of different groups of women entrepreneurs. The ILO has recent evidence (Issue Brief on WED, ILO, 2014) from two rigorous impact evaluations that providing business and gender training (GET Ahead modules) to female micro-finance clients had impact knowledge, business practices, profits and self-confidence.

Savings and Credit Cooperatives or SAACOs, of which there may be more than 1,000 in Uganda, are credit unions that act as intermediaries between MFIs and banks. They have been found to serve 30% to 35% of women among their members and few women participating in their decision-making as representatives on SACCO boards and management. Individual loans to female members tend to account for only somewhere between 11% and 22% of the portfolio (GIZ, 2010). The GIZ study on barriers to women’s participation in SACCOs revealed a number of cultural and gender biases acting against the inclusion of women in SACCO groups (GIZ, 2010). These had to do with the gender division within families that assigns financial management to men; male domination and over-control of women; spousal interference in women’s enterprise activities that propels women entrepreneurs to avoid dealing with SACCOs in order to hide their financial dealings; lack of adequate understanding of SACCOs by women; policies, products and procedures that either exclude women or make SACCOs unattractive to them; and the fear and mistrust of SACCOs due to illiteracy, low self-esteem, and a lack of business skills (Kamuhanda and Peterlechner, 2010).

¹⁶ Data from publically available reports at: <http://www.mixmarket.org/mfi/country/Uganda/>.

¹⁷ The GIZ report indicated that CEEWA-U presented a proposal for developing a gender policy for the micro-finance industry (2006), but the policy proposal was never implemented.

GIZ made several recommendations for the gender mainstreaming of SACCOs, which can be found in their report.

The Ugandan government developed *government funded financing programmes* such as the Youth Livelihoods Programme (an extension of the Youth Entrepreneurship Venture Capital Fund) to provide start-up capital for unemployed youth (18-30 years of age) and the Agricultural Credit Programme through the Bank of Uganda to be accessed by both male and female farmers.¹⁸ By the end of December 2013, an estimated 3,984 youth enterprises had received loans through the Fund (Ahaibwe, 2014). Of these, 30% were enterprises started by young women (both in terms of clientele and loan value), although the Fund was not set up with a special gender consideration. The disproportionate number of loans to young males was explained by the fact that females are less likely to own property and assets which are required by the banks as collateral. In addition, young males were more than twice as likely as young females to have information on how to access the Fund. Ahiabwe (2014) concluded that tailor-made programmes under the Youth Fund are needed to support young women in setting up and running businesses and to ensure they are informed about the opportunities for financing, in rural as well as urban areas. The new Youth Livelihoods Programme (YEP), launched in 2014 and to be administered by the MGLSD, sets a specific target of 30% for the participation of females, and states that special consideration will be accorded to the female youth (MGLSD, 2013). Target groups for the YEP are marginalized and unemployed youth, as well as new university graduates, with the aim of reducing youth unemployment through financing of entrepreneurship and self-employment activity.

With respect to the Agricultural Credit scheme, few women farmers have been able to benefit because the conditions for access tend to favour large-scale farmers, which women are less likely to own than men. Without implementation of gender-sensitive agriculture credit facilities that address the different needs of both female and male farmers, the Bank of Uganda programme will not address the needs of the women in the agriculture sector (FOWODE, 2012).

■ **Sub-condition: Financing programmes specifically targeted to women-owned enterprises**

To deal with gender inequalities in access to financing and the more severe constraints that women entrepreneurs face (e.g. inability to provide adequate collateral, poor financial literacy, lack of capacity to develop strong financing proposals, etc.), governments in many countries have established special financing programmes for women entrepreneurs. These may include loan guarantee schemes as well as seed or venture capital funds that specifically target women-owned enterprises. In Uganda, there are a number of financing initiatives targeting WOE.

The main banks targeting women entrepreneurs are the Finance Trust Bank (FTB) and the Development Finance Company of Uganda (DFCU) Bank. These two banks demonstrate good practices in gender-sensitive financial services. More banks should follow suit with women-friendly approaches, products, and services so more Ugandan women entrepreneurs can access bank financing.

¹⁸ Banks are reticent to lend to the agricultural sector because of risks and youth have difficulty in accessing financing for new businesses because they lack credit histories, experience and collateral.

Women make up about three-quarters of microfinance clients in Uganda. An interesting model is the Women's Microfinance Initiative (WMI) which has been successful in reaching out to low-income women entrepreneurs in rural areas, where microfinance is not widely accessible. Its most unique feature is its partnership with the PostBank Uganda whereby after 24 months of being WMI clients, the women entrepreneurs can transition to bank loans with the PostBank. It is also special in providing start-up loans and business skills training, advice and mentoring to its women borrowers. At this point, the programme is operating on a very small scale.

■ Scoring for WED framework condition 3: Access to gender-sensitive financial services

The scoring for access to gender-sensitive financial services is indicated in Table 3 of the Annex. For sub condition A: "Women entrepreneurs' participation in generic financing programmes", indicator two (2) best represents the current situation in Uganda – **"Beginning to recognize the portential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional effort"**. Although there are some impressive initiatives specifically targeting women entrepreneurs, the generic financial institutions have not made significant efforts in demonstrating a gender approach in the design of financial products/ services, in attempting to gender-sensitize their operations, or in reaching out to the women's market. The DFCU Bank is a leader in developing a gender approach in delivery of financing to women entrepreneurs. As well, there are some early efforts in SACCOs, as part of a GIZ pilot project, to develop gender-sensitive approaches, but it will take time to scale-up this initiative across a significant number of SACCOs. MFIs have historically been aware of the opportunities in serving women entrepreneurs, as about 75% of their clients are female. The government's new Youth Livelihood Programme recognizes the importance of including young women among its financing beneficiaries and seeks to ensure that they account for 30%.

However, significant progress would have to be made to create a women-friendly financial system and to increase the participation of women entrepreneurs in financial services. Ensuring gender-mainstream SACCOs, encouraging MFIs to develop linkages with banks to hand-off microfinance clients, and encouraging commercial banks to develop gender-sensitive approaches and products would be very helpful. The introduction of a national loan guarantee programme could assist in compensating for women entrepreneurs' lack of collateral.

At the same time, much effort is needed to train women in financial literacy and business skills and educate them on the nuances of debt financing as a tool for financing the expansion of their businesses (although at bank interest rates as high as 25%, the business case for borrowing is difficult to make).

For sub condition B: "Financing programmes specifically targeted to women-owned enterprises", indicator three (3) best reflects Uganda's situation – **"There are credit programmes targeting WOE's of different sizes and at different stages of their development..., but primarily accessible in only certain parts of the country (i.e. urban centres); there is no evidence of women-focused equity (seed and venture capital programmes)"**. The DFCU Bank, the FTB and the WMI are improving access to financing for urban and rural women that are both starting and growing their own enterprises. These services are primarily available in urban parts of the country, although the FTB has 31 branches, the majority of which are located

in rural areas. The WMI also operates in rural areas but has very limited coverage. The DFCU Bank offers special loan products to finance the growth of WOE's. Financing programmes targeting women-owned enterprises are in need of further scaling to meet the needs of a larger number of women entrepreneurs.

CONDITION 4: Access to Gender-Sensitive Business Development Support (BDS) Services

Gender-sensitive BDS services take into account the specific needs of women entrepreneurs while delivering services in an environment where gender-bias is non-existent. If all BDS services were gender-sensitive the outcome would be the equitable participation of women entrepreneurs in all forms of BDS provision, but often BDS programmes are not sufficiently gender-focused. They operate on the basis of gender-neutrality, when in fact, they demonstrate limited awareness of the constraints faced by women entrepreneurs and their specific needs.

The focus of the discussion is framed around three sub-conditions: A: Women's access to mainstream BDS services; B: Mainstream BDS services responding to the needs of women entrepreneurs; and C: Presence of women-focused BDS services.

■ Sub-condition: Women's access to mainstream BDS services

The vast majority of women entrepreneurs in Uganda are not making use of professional BDS support services. Although the WES represents the experiences of only 200 women entrepreneurs, the results indicated that "other female and male business owners" are their major source of business advice.

Another important aspect of BDS is the provision of business-related information to entrepreneurs and how best to reach the MSME market. Working through women's networks, such as UWEAL, the National Association of Women's Organizations (NAWOU) and the Women of Uganda Network (WOUGNET) could be effective. Also making better use of the radio may be an effective option for promoting the availability of BDS services and programmes, or imparting simple information and ideas, such as tips for improving competitiveness or accessing markets or financing.

A large number of organizations are providing BDS, including government and quasi-government agencies, NGOs, some private sector consulting and training organizations, and business-membership associations. These organizations offer a wide range of services and make them available to both men and women. Unfortunately, there was no sex-disaggregated data. Consequently, it is difficult to know how many women entrepreneurs throughout the country have benefited from the BDS services of these organizations. In some cases, these organizations offer programmes specifically targeting women entrepreneurs, while in addition, there are a few organizations serving only women with their BDS services, although these are primarily available in urban areas and targeting women in the formal sectors.

Of the mainstream BDS providers, Enterprise Uganda has set a target of 40% of women clients among its beneficiaries, although during the key informant interview, officials were unable to

confirm whether this target is reached or to provide sex-disaggregated client data. It was noted that of the 3,700 Ugandans trained in how to start and grow a business in Tororo and Kiruhuro (Entrepreneurial Skills Development Project), 586 were women (15.8%).

There is evidence that women account for 53% of the 10,000 trainees in the UIA's Entrepreneurship Training Programme, which targets mainly those intending to start a business, businesses in the early stages of development, and SMEs interested in expanding or diversifying into new value-added activities.¹⁹ During key informant interviews and stakeholder meeting however, the UIA was not able to provide sex-disaggregated data on recipients of their other SME supports. Its criteria for providing support to existing SMEs requires the enterprise to be employing a minimum of five workers and have a minimum capital base and annual turnover of U.shs. 120 million (USD 50,000). Based on this it can be safe to assume that the percentage of women among these clients/ beneficiaries is likely much lower than half. In an effort to reach out to more women entrepreneurs, the UIA launched the Women Entrepreneurs' Network (WEN).

TechnoServe, an NGO focusing on providing support to low-income farmers to enable them to scale up their activities and develop viable enterprises, has the target to include women as 35% of direct programme beneficiaries, but again, data on the actual representation of women among their clients in Uganda is not available. One of its programmes specifically targets women farmers.

Beneficial to increasing the participation of women entrepreneurs in BDS service offerings would be collecting sex-disaggregated data on clients. With this information, they could identify strategies and approaches to be more inclusive of WOE's and in line with their share of all MSMEs.

■ Sub-condition: Mainstream BDS services respond to the needs of women entrepreneurs

The main objective of this sub-condition is to assess the delivery of relevant and responsive BDS services that address the needs of women entrepreneurs.

The major way in which the mainstream BDS organizations cater to women entrepreneurs is by developing special programmes. This is often with funding assistance from donor organizations. While the services of **Enterprise Uganda** are open to new entrepreneurs and existing MSMEs, regardless of gender, it has made special efforts to enhance the level of BDS participation of women entrepreneurs in both rural and urban areas and increase women's access to its existing BDS services. It has been doing this primarily through the "**Strengthening Women Entrepreneurs Project (SWEP)**", a partnership between the Governments of Norway and Uganda and Enterprise Uganda.²⁰ An assessment of SWEP I reveals that adaptations in BDS approaches are required when providing services to women entrepreneurs.

The **UIA** identified the need to develop a strategy to be more inclusive of women entrepreneurs in its BDS programmes. In 2001, it launched the **Women Entrepreneurs' Network** in order to introduce women entrepreneurs to UIA programmes directed at business investment oppor-

¹⁹ <http://www.ugandainvest.go.ug/index.php/entrepreneurship-training>.

²⁰ See: <http://www.enterprise.co.ug/images/swep/SWEP%20Mag%20Feb%202011.pdf/>. The first stage of the project (SWEP I) ran from 2008-2010.

tunities and enhancing enterprise competitiveness. The UIA also collaborates with UWEAL to implement some of its programmes and provide training to women entrepreneurs.

FIT Uganda is gender-neutral in the marketing of its services, but engages in special projects involving women on behalf of clients. In 2013, FIT started a value chain development project in the sugar bean sector targeting women with smallholder farms in Kisoro and Kabale with the objective of enhancing the capacity of female farmers to produce and market.

The **USSIA** has established the “**Women’s Desk**” to enhance the business skills of potential and existing women entrepreneurs, and upgrade their businesses to be more sustainable and growth-oriented. In this sense, the desk acts as a counselling, training and business development centre for women entrepreneurs. Another objective is to attract more WOE’s to become members of the USSIA. In addition, the **Entrepreneurship Center-Makerere University** has delivered training to women’s groups in the Iganga district.

Research findings indicate that the **NAADS programme** has no supporting structures for women’s participation and lacks a general appreciation of gender as a development concern.²¹ There is gender bias in the selection of crops to benefit from funding with a preference given to crops requiring large tracts of land and financial capital, which are male-dominated (FOWODE, 20120). The lack of a gender-mainstreaming strategy is a major deficiency in its programming. FOWODE (2012) recommends that, in light of the dominant presence of women in the agricultural sector, gender-responsive strategies be developed for all agricultural sector action plans, strategies, budgets, programmes and projects.

■ **Sub-condition: Presence of women-focused BDS services**

To address the capacity building needs of women entrepreneurs and to help them deal with issues that are pertinent to women, government or other bodies may establish special women-specific BDS programmes. This sub-condition focuses on examining BDS programmes and services designed specifically for women entrepreneurs/ WOE’s in Uganda.

With the exception of UWEAL, which has been in existence since 1988, there have been few long-standing initiatives with this specific mandate for promoting women’s entrepreneurship. The main projects and programmes targeting women and/ or gender-mainstreaming initiatives have been instituted following the launch of the engendered NES in 2008. In addition to the efforts of generic BDS providers to reach out to women entrepreneurs with programmes and services, there are a few other organizations offering BDS services with a main focus on women (UWEAL, TechnoServe, CEEWA-U, NAMOU and the aBI Trust). However, the numbers of women reached on an annual basis appear to be relatively modest.

■ **Scoring for WED condition 4: Access to gender-sensitive BDS services**

Very few women entrepreneurs are accessing information and advice from professional bodies, such as small business enterprise centres, lawyers, and accountants. On the other hand, there are a number of efforts to reach out to women entrepreneurs with BDS services, with some of

²¹ See: “Strengthening Agribusiness Ventures among Women Farmers in Uganda” 25/03/2013 (<http://www.uweal.co.ug/index.php/services/advocacy>).

the generic providers of this support designing special programmes to serve the women's market. However, it might be assumed that the majority of women entrepreneurs are not receiving BDS services.

For sub-condition A: "Women's access to mainstream BDS services" indicator statement (3) best reflects the situation in Uganda. A rating of 3 ("**The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 50% of their proportion of business owners...**") assumes that an average of at least 22% of BDS clients/ beneficiaries are women entrepreneurs/ WOE²². Although there is a lack of sex-disaggregated data on the proportion of women among clients of most of the mainstream generic BDS providers, this seems to be a reasonable estimate based on the evidence collected during the WED assessment. Increased effort is needed to attract more women to BDS services, as well to collect and report sex-disaggregated data on clients of the various BDS services and monitor their satisfaction and impact. This would provide a more accurate picture of the specific gaps in service to women entrepreneurs as well as point to what works for women entrepreneurs.

For sub-condition B: "Mainstream BDS services respond to the needs of women entrepreneurs", indicator statement (3) is the most appropriate – "**Initiatives are in place to gender-sensitize and -mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs**". The main way this is being done at the present time is to structure separate programme initiatives for women entrepreneurs, often with donor funding support. The challenge with this approach is the lack of continuity. When the donor funding ends, so does the project. Some of the mainstream organizations also partner with UWEAL and other women's organizations to deliver BDS to women entrepreneurs.

For a number of reasons (level of education and experience, cultural factors), it appears that adapted approaches are needed when providing BDS services to women entrepreneurs in Uganda. At this point, some of the BDS providers have started to modify their products/ services to respond to these needs.

There should be more efforts on the part of the mainstream BDS providers to gender-sensitize their entire operations to respond to the specificities of the market for women entrepreneurs (e.g. the time demands of women entrepreneurs, the need for family support, tailoring of training materials and approaches, etc.) and provide women-friendly services on an ongoing basis. Participants in the FGDs suggested a need for gender-related training that targets both males and females and that interventions must be meaningfully informed by gender assessments and analysis. In their view, the majority of the service providers are not mindful of women's unique needs and requirements for on-the-spot, demand-driven, and tailor-made training. In addition, it would be beneficial for the major BDS providers to create a forum for exchange of information and experience related to responding more effectively to the needs of women entrepreneurs, including sharing of challenges and strategies for addressing these needs.

²² COBE data indicates that 44% of MSME owners are female. For a score of (3), the proportion of women among BDS clients/ beneficiaries should be at least 50% of their share of business ownership; therefore the calculation is: $50\% \times 44\% = 22\%$. To be assigned a rating of 4, the share of women among BDS clients/ beneficiaries would have to have been $75\% \times 44\% = 33\%$. A rating of 5 would suggest that they make up 44% of all beneficiaries (on par with their representation as owners of MSMEs). Neither of these two estimates would seem to reflect the situation in Uganda at the present time.

For sub-condition C: “Presence of women-focused BDS services”, indicator statement (3) is the most appropriate – **“There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (e.g. self-employment training for women; BDS for women-owned microenterprises) and are not accessible in all parts of the country”**. There are a number of highly committed organizations offering a diversity of BDS services to women entrepreneurs, including to women with microenterprises in rural areas to women entrepreneurs with small and medium enterprises in urban areas. However, there may be several areas of the country not adequately covered by these initiatives, leaving many women entrepreneurs without access to BDS services. As well, the number of women reached on an annual basis seems to be relatively modest given that women entrepreneurs are underserved. To improve the availability and accessibility of BDS services to women entrepreneurs in all parts of the country would require an organized national system (e.g. women’s desks in government MSME agencies, a network of women’s enterprise centres), including access through ICTs.

CONDITION 5: Access to Markets and Technology

Women entrepreneurs are often constrained by poor access to profitable markets, whether local, regional, national or international, due to a lack of information, capacity, productive resources, production and product quality, market integration, and use of ICT-enabling technologies. They are also constrained by a lack of access to modern technology, including ICTs, that may enable them to upgrade their production capacity and quality and expand and broaden their markets. Supporting their access to market opportunities, technology and growth sectors may help women transition from low barrier-to-entry and low-yield markets to businesses with higher growth potential that generate jobs and decent employment and can be more competitive and sustainable.

Four sub-conditions have been identified as important in assessing access to markets and technology for women entrepreneurs:

- A** Export promotion for women entrepreneurs;
- B** Government procurement programmes actively targeting women-owned enterprises;
- C** Supply chains and linkages that integrate women-owned enterprises; and
- D** ICT and technology access of women entrepreneurs.

■ Sub-condition: Export promotion for women entrepreneurs

Access to markets – be they local, national, and international – is one of the major constraints to growth felt by many WOE in the MSME sector, regardless of industry sector and size. Most women entrepreneurs in Uganda are limited to local markets. Given the small size of the market in Uganda, the largest growth possibilities for women entrepreneurs are breaking into the regional African and international markets. Opportunities for women entrepreneurs to engage in exporting activity are enhanced by the presence of African trading blocs and the successful Fair Trade Movement globally. However, only 2% of the WES respondents were doing business nationally or regionally, and 1.5% selling in international markets.

Participation in trade fairs and exhibitions is one way to improve accessibility to more competitive and lucrative national and international markets. However, women generally lack awareness about the market opportunities, the quality of their products is not competitive enough at the regional and international levels, and they lack know-how and resources to develop their export market potential. Other key informants and FG participants confirmed the constraints faced by women entrepreneurs in accessing markets: insufficiently competitive products, limited capacity to maintain a regular supply of products in required quantities, rudimentary packaging, high transport costs, and preference of local buyers for foreign products. At the core of these issues is the lack of knowledge and inadequate facilities to improve the production process.

The National Export Strategy Gender Dimension (2008) highlighted the benefits that could be achieved by women entrepreneurs through the National Export Strategy (NES). The strategy identified coffee, crafts, tourism and other non-traditional exports, like honey, as critical sectors for women entrepreneurs. For instance, the tourism sector has a 20% growth trend, with women leading in the sector (e.g. production of tourism and handicraft products, provision of food and accommodation to backpackers, local dances and other entertainment, beauty and massage services). In the handicraft sector, women make over 90% of the producers and contribute over 70% of the export revenues. In the agricultural sector, most women are working at the farm-level, but there is evidence of WOE's at all levels of the value chain, even if not nearly at the same representation as male-owned enterprises. However, several challenges were noted in implementing the engendered NES, which affected the ability of the coordinating body to deliver against the NES objectives (Mutwabule, n.d.):

- A limited budgetary allocation to implement the NES, along with delays in setting up of appropriate infrastructure and the need to train personnel in gender-related aspects of their work;
- Under-funding of partner institutions that support women affected its capacity to deliver on commitments to attainment of the NES goals;
- Existence of non-tariff barriers for women who participate in export-oriented agriculture (e.g. complying with health, safety and environmental standards);
- Limited awareness and “ownership” of gender mainstreaming strategies at the lower levels, which is an essential component for success in implementing the engendered NES.

There are a few organisations in Uganda that work in practical ways to help women entrepreneurs prepare for and access export markets. Notable in this are NAWOU's Handicrafts Marketing Programme, and the UWEAL “ACCESS!” Programme. However, according to the NAWOU key informant, although the handcraft items produced by women under the NAWOU marketing project have immense take-up by markets abroad, the local women producers often fail to meet the required standards and measurements. This is an issue that needs to be addressed through training in quality, packaging, and other marketing supports, currently not nationally coordinated priority.

*“We export our products mainly to the European countries. Our customers are strict with the standards and measurements. Sometimes a woman brings in 50 baskets and I am only able to select 5 that meet the required standards and the rest are disqualified.”
Marketing Department, NAWOU.*

■ **Sub-condition: Government procurement programmes actively targeting women's enterprises**

Government is often the largest purchaser of good and services in a country and thus is a potential market for SMEs. It is important to ensure that women entrepreneurs have the same opportunities as other SMEs to access government tenders. However, in Uganda, the participation of women entrepreneurs in government procurement programmes is low. The regulations and procedures outlined in the Public Procurement and Disposal Act (PPDA) are cumbersome and gender-insensitive. A key informant from UWEAL indicated that the procurement processes, especially the government tendering systems, both at the central and local government level, are not mindful of women entrepreneurs. Women entrepreneurs propose an affirmative action in government tendering systems in order for WOE's to benefit from contracting opportunities.

In many countries, the government will specifically target small businesses for a certain allocation of government procurement contracts. In a select few, such as the United States, set-asides are also earmarked for women-owned businesses. Many adjustments are required in procurement systems to reach these targets, such as simplifying tendering documents, issuing smaller tenders in some product categories, and reducing the tendering fees. As well, mechanisms are needed for building databases of potential small business suppliers and educating the small business sector about the tendering processes and procedures. It is not evident that any of these actions have been implemented by the Government of Uganda. Minimally, actions should be taken to ensure that WOE's and women's groups are aware of tendering opportunities requirements and provided with training on how to access the procurement system.

■ **Sub-condition: Supply chains and linkages that integrate women-owned enterprises**

In many countries, large foreign and domestic enterprises play a key role in the economic growth process, and provide opportunities for MSMEs to link closely as downstream suppliers. This can present an abundance of opportunities for women-owned enterprises. However, MSME supply chain and linkages programmes, even where they exist, are not often inclusive of women's enterprises (ILO, Mayoux and Mackie, 2008). Commonly, little or no consideration is given to the specific role of women producers in supply and value chain analysis and thus, WOE's are absent from strategies for upgrading and potential market and growth opportunities. The same absence of WOE's is often present in value chain development at the sector level. Ugandan women often have little power in the supply chain, especially small farm holders in the agricultural sector. In all four FGD locations, the women entrepreneurs expressed grave concerns that WOE's are often prevented from directly accessing agricultural markets by the emergence of middlemen who form cartels for different crops. This has led to the exploitation of women entrepreneurs who do not have bargaining strength to negotiate prices for their products/ crops.

The WED assessment found evidence of various programmes to link MSMEs into supply and value chains, primarily in the agricultural sector. However, advocacy efforts to ensure gender mainstreaming of the agricultural policy and the NAADS Programme have not been very successful (FOWODE, 2012; UWEAL 2011).

It also appears that a number of value chain studies are being carried out in Uganda. It is important that all future studies examine the role of WOE's and women's groups and make

recommendations on how they can be brought into and benefit from value chain opportunities, at all levels.

In any event, the main MSME agencies in Uganda deliver business linkage programmes, including the UIA, Enterprise Uganda, and the aBi Trust. Unfortunately, data on the percentage of women-owned SMEs benefiting from the business linkage programme are unavailable.

Two initiatives specifically target the integration of women-owned enterprises into supply chains. The Gender for Growth (G4G) Fund of the aBi Trust programme has supported some initiatives to integrate WOE/ women's producer groups into supply chains and a FIT-Uganda project focuses on integrating WOE in the sugar bean sector, although data on the number of women entrepreneurs supported was not available.

■ Sub-condition: ICT and technology access of women entrepreneurs

ICTs represent an important enabler of productivity growth, innovation and new economic activities for women-owned MSMEs. They can be leveraged to help women entrepreneurs overcome barriers and constraints in gaining access to information, knowledge and skills, conducting business and financial transactions, overcoming mobility constraints, accessing new markets, developing new relationships through online meetings, and more (UNCTAD, 2011).

MSMEs and, in particular, WOE tend to struggle to implement new forms of information technology, since they may lack awareness of its application or access to training on the use of ICT tools. Furthermore, women often lack access to the required resources, such as financing and experts, to invest in and learn how to use these tools effectively. At the same time, the use of ICT tools (mobile phones, internet, etc.) is correlated with business growth for women-owned microenterprises in developing countries (Ilavarasan and Levy, 2010). Recent improvements in affordability and accessibility of ICTs in many countries are creating better opportunities for women entrepreneurs, including developing enterprises in the ICT sector itself (UNCTAD, 2010). Women in low and middle income countries are generally less likely to own mobile phones than men (CBFW, 2010) and less likely to use mobile phones for business activities (Ilavarasan and Levy, 2010). "Insufficient policy and programme attention has been given to the application of ICT tools in existing new initiatives supporting women entrepreneurs" (UNCTAD, 2011). Mobile phones can also be effectively used for mobile money services, but in in Uganda, female participation is still low (InterMedia, 2012).²³

In the case of production technology, some WOE may simply not be in position to invest the resources required to change their production systems or engage in other activities related to the integration of newer technology. Many will lack knowledge of production technology innovations, preventing them from incorporating these technologies without the aid of often costly external expert advice. The high cost of improving technology means that an enterprise must have access to financing or a strong cash reserve which is seldom the case for women entrepreneurs. As a result, they may not be in a position to integrate technology in their business without access to specialised programmes, and unable to exploit diversification and growth opportunities.

²³ The InterMedia (2012) study found that mobile technologies and mobile money services in Uganda are predominantly used by males who have a secondary education or higher. Females, senior citizens (55+) and those with no formal education or primary education have the least access to mobile money services.

This section gives an assessment of the gaps and opportunities in the areas of ICT and technology integration for women entrepreneurs in Uganda.

Many women in the FGDs noted that the mobile phone is particularly beneficial in conducting their businesses because it reduces their transaction costs and increases their efficiency in looking for markets while still leaving them time for their roles in taking care of their family responsibilities.²⁴ Mobile phone usage also helps eliminate middlemen, resulting in more customers in the transactional chain of the women entrepreneurs, reducing price variations in commodity products, and improving efficiency and income. However, the mobile phone is not used by very many of the surveyed women entrepreneurs for getting information related to making business decisions (such as finding out about government regulations, researching competitors or assessing market trends for a new product), or for learning skills and participating in training (only 17%). The computer is used for business purposes by fewer than a fifth of the surveyed women entrepreneurs. It is primarily used in finding/ communicating with suppliers and sourcing information for decision-making and least used for learning skills/ participating in training, and selling their products and services. The internet is used least for business operations (few of the women entrepreneurs have internet subscriptions or have access to internet facilities).

To effectively integrate ICTs as a tool in operating the business, it is necessary to have knowledge and skills regarding their use. Focus group participants explained that mobile phones are cheaper to acquire, functions are easy to learn, they provide instant connectivity, and can be customized to their needs (e.g. some of functions are localized and developed in the local vernacular). Using computers is more challenging because of the purchasing and related training costs. Poor connectivity and access to Internet facilities (e.g. tele-centres) are a major hindrance in making use of the Internet in rural areas, issues stressed by FG participants in Bugiri and Arua. In addition, the women entrepreneurs stated that Internet costs and airtime are expensive for them.

“You cannot expect a woman who cannot read and write to learn how to use a computer.”
CEEWA-Uganda.

Although using a website to market products and services is not the panacea to increasing sales, it heightens the visibility of the business and is increasingly gaining speed as a marketing outlet. In Uganda, CEEWA-U and WOUGNET play the major roles in exposing women entrepreneurs to the use of ICTs, training in ICT skills and enabling them greater access to the Internet, although scaling-up is required to meet the need of women entrepreneurs in many rural areas of the country.

In terms of broader access to technologies, most of the women entrepreneurs in Uganda are known to be using rudimentary and simple technology and equipment. Lack of awareness of newer technologies and lack of finance are inhibiting factors. In the agricultural sector, the NAADS has com-

²⁴ This concurs with findings from Komunte et al. (2012), “Comparative Analysis of mobile phone usage among women entrepreneurs in Uganda and Kenya”. Before they had mobile phones, women entrepreneurs in Kampala had to travel to different village farms and markets to search for suitable supplies of their products, but the use of the mobile phone has made this much easier.

ponents to help farmers and agri-businesses integrate newer technology, but there is no evidence on the extent to which women farm-holders and agri-food producers are benefiting from these programmes. This is an issue that warrants some attention. If small women farmers were able to acquire more labour-saving technologies, they may be better able to commercialize their operations.

There is a small and nascent movement towards encouraging women to become involved in technology entrepreneurship. In 2011, a group of technology-oriented women launched Women in Technology Uganda (WITU) with the mission to encourage, inspire and train women in the technology field through networking, mentoring and partnering. Women involved in this network tend to be more highly educated with some skills and interest in technology fields or as technology entrepreneurs. WITU also seeks to encourage more girls to take science courses at university to reduce the gender gap in science and technology fields.

■ **Scoring for WED Framework condition 5: Access to markets and technology**

The results of the indicator scoring for this WED framework condition are presented in Table 5 of the Annex. The average score for the four sub-conditions is only 2 out of 5.

For sub-condition A: “Export promotion for women entrepreneurs”, the most appropriate statement is reflected in indicator (3) - **“Organizations are making efforts to include WOE in export orientation seminars and workshops; WOE are participating in orientation seminars and workshops; WOE are participating to a minimal degree in government-sponsored trade missions/ fairs”**. The engendered National Export Strategy (NES) was a very positive initiative to engage more women in export activity, although it has failed to reach its expectations due to a lack of resources and commitment from implementing partners to achieve its goals. There are some positive activities to help WOE reach international markets, NAWOU’s Handicrafts Marketing Programme and the UWEAL Programme are the prime examples. However, the majority of women entrepreneurs are selling their products in highly competitive local markets, of insufficient quality to access the competitive regional and international markets. Accelerated efforts are needed to reach more women entrepreneurs with export readiness programmes to build their capacity and to target the upgrading of their product quality and marketing. The UEPB has the aim to engage more WOE in export activities, and women entrepreneurs do participate to a limited degree in government-sponsored trade missions. However, a much more comprehensive approach to export-readiness training programmes is required as well as more intensive efforts to help women upgrade the quality of their products and production processes to meet international standards. Addressing implementation challenges of the engendered NES would improve its ability to function as a national export promotion programme for women entrepreneurs.

For sub-condition B: “Government procurement programmes actively targeting women-owned enterprises”, the appropriate statement is (1) – **“Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE”**. Government procurement is largely inaccessible to the majority of micro and small enterprises because of complex and expensive tendering processes, and the government does not have a specific procurement policy for SME suppliers, like in other countries. The PPDA is not gender-sensitive and there are no special efforts to promote tendering opportunities to WOE or to orient them to procurement procedures, such as affirmative action to consider women bidders. More could be done in this area to help women develop their quality and capacity to the point where they could meet tendering requirements.

Sub-condition C: “Supply chains and linkages that integrate women-owned enterprises”, the most appropriate statement at this point is (2) – **“There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity building”**. Much more could be done to integrate women into value and supply chains. Some interesting, but modest, projects to do this are underway in certain agricultural sectors, either growth-oriented sectors or sectors in which women farmers are particularly active (e.g. aBi Trust, FitUganda). The government’s Business Linkage Programme (the UIA, Enterprise Uganda) should include targets and measures for the inclusion of WOE in its activities. As importantly, all value chain analysis should consider the gender dimensions and implementation of value chain projects should carry the priority of ensuring WOE are upgraded to meet the requirements as suppliers to the chain. Lastly, Employers’ Organizations and Women entrepreneurs’ associations could leverage their networks towards connecting specific WOE with relevant large businesses.

For sub-condition D: “ICT and technology access of women entrepreneurs”, the most accurate statement is currently reflected in indicator (2) – **“Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology”**. Uganda is at the basic stage of improving the digital literacy skills of WOE through training and counselling, with most of the effort being made by women’s organizations. There is limited use of ICTs by WOE (computers, the internet), although the mobile phone is relatively widely used and singled out as having reduced the transaction costs of doing business, especially the time spent looking for raw materials and marketing of products. Although CEEWA-U and WOUNET have made impressive efforts to provide ICT training to women entrepreneurs, relatively few women entrepreneurs participated. A more gender-sensitive national ICT policy would also be beneficial in terms of improving women’s access to ICTs.

There is insufficient attention to the needs of WOE for upgraded production equipment and labour-saving technology and not much evidence that WOE are targeted for inclusion in technology upgrading and modernization programmes or that financing is available to help them modernize their operations and pursue technology solutions. Barriers to be addressed are awareness, diagnostics, and access to financing. In the agricultural sector, the NAADS Programme should set the objective to be more inclusive of WOE in its technology upgrading components.

Efforts to promote technology-based female entrepreneurship are very nascent. The WITU is gathering some momentum for this on an informal basis by raising the profile of techno-women entrepreneurs in Uganda, offering training in technology areas (e.g. computer science, app development), and encouraging female university students to pursue studies in science and technology, however, this is at a nascent stage.

CONDITION 6: Representation of women entrepreneurs and participation in policy dialogue

Generally, across developing countries, the “voice” of women entrepreneurs is not well represented in public-private dialogue processes. In many instances, women entrepreneurs make up only a tiny fraction of the membership of key business, sector and Employers’ Organizations. Their lack of representation and voice is an important issue for women entrepreneurs, and the

existing legal and regulatory impediments that relate specifically to women's economic empowerment are not being satisfactorily highlighted or addressed and the issues of primary concern to women entrepreneurs are not being raised. The formation of women entrepreneurs' associations is often a reaction to this lack of representation in mainstream business and sector associations.

Three sub-conditions have been identified as particularly important to assessing the representation and participation of women entrepreneurs in policy dialogue:

- A** Representation and "voice" of women in business/ sector membership associations;
- B** Presence of women entrepreneurs' associations and networks; and
- C** Presence of women entrepreneurs in public-private sector policy dialogue and influence on outcomes.

■ **Sub-condition: Representation and "voice" of women in business/ sector membership associations**

Business and sector membership associations play a number of roles in an economy. By organising enterprises into networks, these associations (including chambers of commerce and industry, employers' organizations, sector associations, entrepreneurs' associations) facilitate the exchange of information among members, promote business relationships, and enhance their social capital. Women may not be well represented in the mainstream business associations, either as members or in the leadership and senior management ranks. Having limited access to the "old boy's network" has been noted as an issue for WED in many countries. If few women belong to these associations and are not encouraged to become members, women entrepreneurs' access to business-related information and relationships will be impeded. Where business associations play a strong advocacy role, it is important that women entrepreneurs are adequately represented within their membership to ensure that their particular interests and views are considered in the public-private sector dialogue.

This sub-condition examines the representation of women among the members and governing bodies of the main business associations in Uganda and their efforts to actively encourage the participation of women entrepreneurs in networking and other organized activities and take the needs and concerns of women members into consideration, including seeking their input, when developing policy/ advocacy positions with the government.

The main business associations in Uganda (with mixed male-female membership) are the Private Sector Foundation of Uganda (PSFU), the Uganda Small Scale Industries Association (USSIA), the Uganda National Chamber of Commerce and Industries (UNCCI) and the Federation of Uganda Employers (FUE). Overall, it seems that WOE's are not well represented in these mainstream organizations, although the USSIA is the most progressive in attempting to increase its female membership.

■ **Sub-condition: Presence of women entrepreneurs' associations and networks**

In many countries, businesswomen will form themselves into their own local, regional or national membership associations, either as "businesswomen's associations", "women entrepreneurs' associations", or women's sector associations. These associations play a key role in providing services to meet the needs of their members, such as seminars, conferences, network-

king forums, trade fairs, information dissemination, mutual mentoring, and in advocating for and promoting women's entrepreneurship and the needs of women entrepreneurs.

In Uganda there are a number of women entrepreneurs' organizations. The major women entrepreneurs' association is **UWEAL**. UWEAL has almost 1,000 members in 7 chapters in various parts of the country. It is a respected association and very active in providing services to women entrepreneurs, promoting WED, and advocating in the interests of women entrepreneurs. Its ability to expand its membership is limited by capacity and resources, although the organization has built its strength considerably over the past nine years. Its impact goes far beyond its membership, with significant spillovers achieved through the Month of the Woman Entrepreneur Programme²⁵, actions to encourage young girls to explore entrepreneurship, and its advocacy efforts.

The UIA established the WEN in order to be more inclusive of women entrepreneurs in its investment support and to facilitate lobbying and advocacy, however its outreach is limited. Since the largest proportion of WOE's are self-employed women and MSMEs, relevant networking cells could be developed and linked to a women entrepreneurs' association.

Networks, such as WOUGNET and CEEWA-U are also important networks for women entrepreneurs, although these are not associations specifically for women entrepreneurs. Therefore, evidence suggests that only a tiny percentage of women entrepreneurs in Uganda belong to a WEA.

■ **Sub-condition: Participation of women in public-private sector policy dialogue and influence on outcomes**

Public-private policy dialogue is important to ensure that policies take into account the needs of the private sector. Since women entrepreneurs may face different legal, regulatory and other constraints in the business environment than men, it is important that women entrepreneurs or their representative organizations be given the opportunity to meet regularly with policymakers to ensure that their perspectives are taken into account at the design and implementation stages of policies, strategies and programmes.

In Uganda there seems to be a culture of public-private policy dialogue on a range of issues affecting the business environment. The PSFU plays a large advocacy role, particularly in lobbying for reduced costs of doing business to allow for better and favourable competition of the private sector both locally, regionally and internationally. It makes use of advocacy forums and processes to inform key policy institutions of the major growth challenges faced by Uganda's private sector.

Also, business associations, including UWEAL, and other advocacy groups, such as CEEWA-U, are well organized from an advocacy platform perspective. It is noted that several of the associations/ organizations develop longer-term Advocacy Strategies that outline their key advocacy issues and priorities for the coming period. Policy briefs are prepared, public dialogue held, and meetings organized with government policymakers.

Although many of the advocacy issues are related to reforms or actions affecting all private sector enterprises, gender equality and women's economic rights are often among advocacy

²⁵ Month of the Woman Entrepreneur/MOWE is an annual celebration that was initiated through past ILO projects funded by Irish Aid and that has now gained local ownership.

priorities. Women actually have quite a strong advocacy voice in Uganda with a number of women's organizations and associations being very active in advocating on issues affecting gender equality and the economic empowerment of women. These organizations also appear to be heavily involved in policy dialogue and their efforts have led to changes to the environment for WED. For example, CEEWA-U's advocacy work on gender and microfinance resulted in follow-up training and sensitization of MFIs in gender analysis and development of gender-sensitive financial products. FOWODE, UWEAL and CEEWA-U continue to lobby heavily for gender-mainstreaming of the NAADS programme, and FIDA-U plays a strong role in pushing for women's land rights.

One of the limitations in terms of providing policy input on MSME issues, including engendering the draft policy, is the absence of an MSME policy and a coordination centre in government. What also might be helpful is a country-wide unifying women entrepreneurs' federation that can embrace the interests of a larger number of women entrepreneurs throughout the country. The existing organizations are limited in coverage and mainly urban-based leaving a large proportion of rural women entrepreneurs without an organization that could advance their key advocacy concerns.

At the regional level, in 2011, the East African Business Council in collaboration with Trade Mark East Africa formed the East African Women in Business Platform. This is a lobbying and advocacy platform formed with a purpose of ensuring that there are mechanisms in place to address challenges faced by women-owned businesses within East Africa. This is a good initiative, although it may overly represent the issues of larger and more successful women entrepreneurs and not sufficiently take into consideration the issues of micro and small enterprises, which account for the majority of Ugandan women entrepreneurs.

■ Scoring for WED framework condition 6: Representation of women entrepreneurs and participation in policy dialogue

The quantitative assessment for this WED framework condition is presented in Table 6 of the Annex. For sub-condition A: "Representation and "voice" of women in business/ sector membership associations", statement (2) is the most appropriate given the analysis above – **"Businesswomen/ women entrepreneurs make up at least 15% of the membership in major business associations/ sector organizations"**. Although the main business associations were not able to provide sex-disaggregated data on their membership, a share of at least 15% women is a reasonable estimate, all evidence considered. However, membership-driven business associations should collect sex-disaggregated data on members and use this to develop targets and strategies for increasing the representation of women entrepreneurs/ WOE's. These associations should also strengthen the gender balance on their boards of directors, executive committees, and senior management staff.

For sub-condition B: "Presence of women entrepreneurs' associations and networks", statement (3) is the most appropriate for Uganda at this point in time – **"In addition to in urban areas, businesswomen's or women entrepreneurs' associations have been formed in a few rural regions of the country, but the membership base is very limited"**. Although there are many rural areas where women entrepreneurs' associations are not represented, UWEAL has seven chapters. There is no evidence of a unifying organization with the capacity to bring together all kinds of women entrepreneurs (e.g. formal and informal).

The scoring for sub-condition C: “Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes”, warrants a (4), based on the analysis – **“Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the government; women entrepreneurs’ associations have the capacity to play a strong advocacy role for the interests and concerns of WOE’s and given inputs to policy documents that are waiting for passing; WOE’s are included as members of government task forces and advisory committees on business environment reforms”**. Collectively UWEAL, CEEWA, NAWOU, WOUGNET, and FIDA-U play a strong advocacy role, provide policy input on pending legislation, and are included as members of government committees on business environment reforms. They have also been influential in lobbying on behalf of gender-sensitive policies, such as the gender-mainstreaming of the National Export Strategy. Although the PSFU and the USSIA include gender equality and women’s economic empowerment among their advocacy points with the government, their strategic positions are relatively recent and it is unclear how routinely they will raise issues of concern to women entrepreneurs. On the other hand, there is room for these organizations to increase their base of membership among businesswomen and entrepreneurs so they are better positioned to represent their interests in policy dialogue. Evidence from the findings suggests that the few membership-based women organizations are mostly urban-based, leaving the majority of rural women entrepreneurs without any meaningful representation in policy dialogue.

This assessment highlights the need to create more awareness among key stakeholders of the importance of women entrepreneurs in the Ugandan economy and the gender gaps in laws and regulations, policies and programme support.

However, despite the achievements, there are a number of challenges that have to be addressed in order to improve the environment for WED. The lack of an approved MSME Policy creates a policy vacuum. In addition, the draft policy needs to be revised to incorporate dimensions related to WED. Responsibility for the MSME sector is currently scattered across a number of ministries, departments and agencies with no mandated government lead. Neither is there a government-wide focal point for issues affecting WED with a mandate to promote and coordinate policies and supports across ministries and agencies. Although women entrepreneurs’ issues are recognized in a number of policies, for instance the National Development Plan and the National Gender Policy, these have not been adequately translated into the implementation of key government support programmes and initiatives. Budgets have not been sufficiently allocated to WED programmes, and existing efforts remain largely under-funded. When the issue of which ministry will have the lead responsibility for MSME policy and affairs is decided, that body should establish a unit dedicated to the advancement of WED and allocate a budget to carry out support programmes and partnering initiatives.

It is not possible to directly compare results from the 2013 WED assessment with the first assessment in 2004 (Stevenson and St-Onge, 2005) because slightly different frameworks were used for collecting and reporting on findings. Although the general description of the challenges faced by women entrepreneurs has not changed, there have been developments in a number of areas:

- The share of WOE’s has increased over the two assessment periods – from 37% (2001/02) to 44% (2010/11). This means that more women have started to engage in income-generating activities.
- Since 2004, new initiatives targeting women entrepreneurs have emerged, including women’s BDS programmes of the UIA and Enterprise Uganda, as well as targeted financing programmes of the DFCU Bank. These programmes are more gender-sensitive to the needs of women entrepreneurs and have adapted their approaches to respond.

- The Uganda Women's Trust became a full-fledged bank (FTB) and the DFCU Bank became a member of the Global Banking Alliance for Women. These banking initiatives have served to inspire other commercial banks to start looking at the women's market, but the gender-responsive development of financial approaches and products of other financial institutions has improved only marginally.
- There are new programmes to focus on the integration of WOE's in supply chains, particularly in agricultural sectors where women are more active, that were not evident in 2004.
- The National Export Strategy has been engendered with at least some actions to promote the export activity of WOE's, which did not exist in 2004.
- Key business associations are more cognizant of gender issues and adding gender as a component in their advocacy strategies, although more effort is needed to increase their membership from among women entrepreneurs.
- The National Gender Policy was updated in 2007 and an amendment to the Land Act in 2010 reinforced the rights of women to own, inherit and acquire land (even if customary practices and Succession issues continue to discriminate against women's land and property ownership).

On the other hand, there is still no cross-government focal point on WED to coordinate policies and programmes, and no national strategic plan on WED. The limited response to recommendations from the 2004 WED assessment could be at least partly attributed to the lack of a national WED focal.

It is hoped that the recommendations arising from the 2013 WED assessment, are taken up in a more comprehensive and strategic manner to improve the conditions for WED in Uganda. Key to this will be establishing a mechanism for transforming these recommendations into a National WED Action Plan with the cooperation of relevant public and private stakeholders.

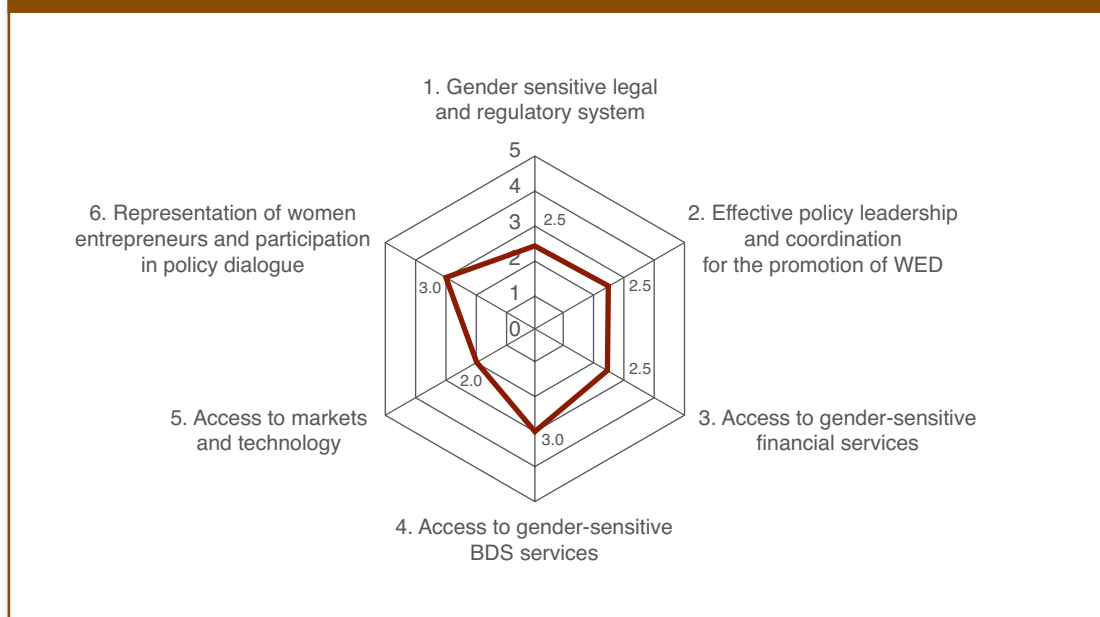
CONCLUSIONS AND RECOMMENDATIONS

With respect to the relative strengths and weaknesses of the six WED framework conditions, Uganda is assessed as being strongest on gender-sensitive BDS services and representation of women entrepreneurs and participation in policy dialogue (scores of 3 out of 5) and weakest on access to markets and technology (2 out of 5) (Figure 4). However, scores of 2.5 on effective policy leadership and coordination for the promotion of WED, gender-sensitive financial services, and gender-sensitive legal and regulatory system are not very strong.

Figure 6 provides a more detailed look at where the strong and weak points are at the sub-condition level. This shows that the weakest area is in government procurement targeting WOE (score of 1). But it is followed closely behind by a cluster of seven sub-conditions warranting twos (2s), each indicating very weak areas that are in need of attention:

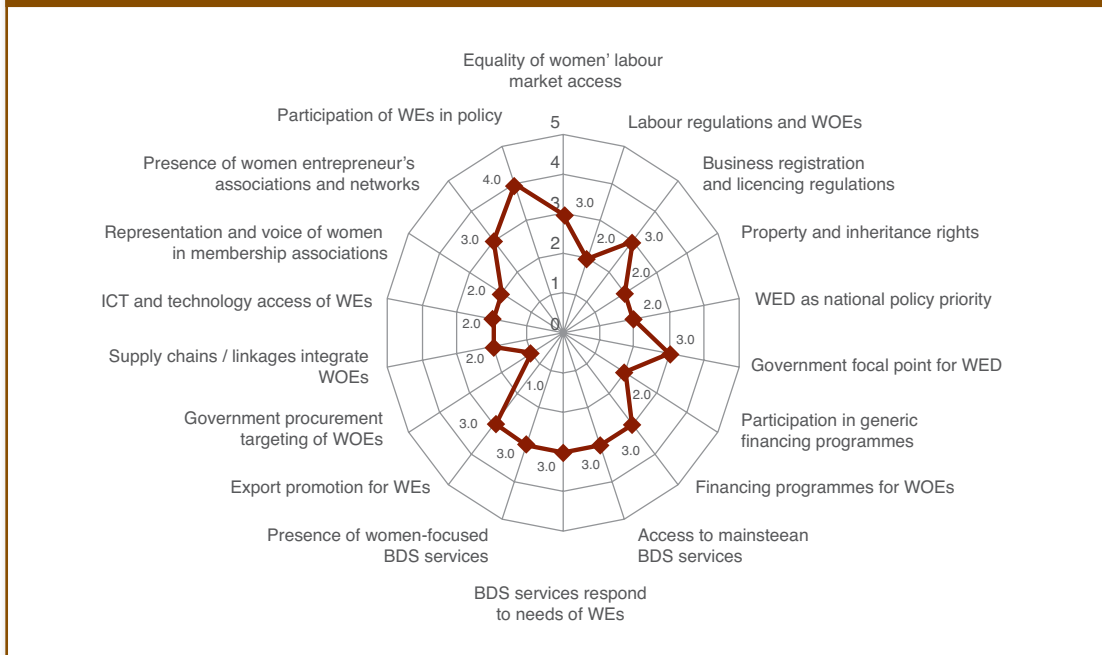
- WED as a national policy priority
- Property and inheritance rights
- Labour regulations and WOE
- Participation in generic financing programmes
- ICT and technology access of women entrepreneurs
- Supply chains and linkages integrate women entrepreneurs
- Representation and “voice” of women in membership associations.

Figure 5. Quantitative assessment summary of the six WED framework conditions



Note: These scores are the average for the sub-conditions associated with each WED framework conditions.

Figure 6. Detailed quantitative assessment summary by sub-condition



The strongest sub-condition, with a score of 4, is participation of women entrepreneurs in policy dialogue and influence. The strength of this sub-condition is driven by the existence of a number of women's organizations that are represented in policy consultations and fora and lobby extensively on behalf of women's economic empowerment.

This assessment highlights the need to create more awareness among key stakeholders of the importance of women entrepreneurs in the Ugandan economy and the gender gaps in laws and regulations, policies and programme support. Further below, a body of 24 recommendations are made covering all conditions of the ILO WED Assessment framework.

It is important to mention that there is increasing recognition of the importance of women entrepreneurs in Uganda. The engendered NES and the establishment of the WEN by the UIA are illustrative of this. Some of the commercial banks have started tailoring financial products to women entrepreneurs, although still primarily targeting medium enterprises. Nevertheless, it is a step in the right direction and lobbying and advocacy should be done by the women entrepreneurs' associations to other commercial banks and government to do the same. The existence of women entrepreneurs' associations and the presence of women entrepreneurs in mainstream business associations (although still limited) could ensure that the voice and concerns of women entrepreneurs are put forward and considered at the policy and programme formulation level. Business development service providers could do more to grow their clientele of women entrepreneurs by rendering gender sensitive their existing programmes and activities, while also providing targeted measures for specific challenges that women face, such as norms and cultural attitudes, etc.

1. Gender-sensitive legal and regulatory system that advances women's economic empowerment

- R1** Implement actions to raise awareness among women entrepreneurs, particularly those located in the districts and rural areas, on the key policies and laws related to land, inheritance and succession.
- R2** Develop a strategy for outreaching to women entrepreneurs at the Uganda Registration Services Bureau (URBS) with accessible information on registering their enterprises.
- R3** Expediently amend the Succession Law that was successfully challenged in the constitutional court by Law Uganda in 2007 to remove discrimination against women and girls in property inheritance.
- R4** Establish women-friendly desks to facilitate simplified registration requirement.

2. Effective policy leadership and coordination for the promotion of WED

- R5** Establish a coordination mechanism for women-led MSMEs, in order to support gender mainstreaming efforts, increase knowledge and efforts on WED, and establish linkages between various stakeholders promoting WED.
- R6** Review the draft MSME Policy to mainstream gender into the final document, including a specific focus on enabling and supporting self-employed women to achieve scale in their enterprise activity and a strategy for its implementation.
- R7** Identify key recommendations to support women formalising their businesses based on their opportunities, needs and challenges.
- R8** Report on female beneficiary targets in government livelihood and economic development programmes (e.g. Youth Venture Funds, the National Agricultural Advisory Services (NAADS)).
- R9** With the highest leadership support, strengthen the capacity of government to implement gender audits in key government agencies in order to identify and implement steps to increase gender responsive.

3. Access to gender-sensitive financial services

- R10** Establish women entrepreneurs' loan funds and support services in underserved regions and ensure stronger linkages between MFIs and commercial banks in order to increase financial access in banks.
- R11** Increase the capacity of banks, SACCOs and their staff to develop gender policies and increasingly understand and serve the needs of women entrepreneurs (awareness, tools, as stipulated by the National Gender Policy).
- R12** In partnership with existing banks and MFIs, establish a loan guarantee fund supporting loans to women entrepreneurs for both the start-up and development of women-owned MSMEs.
- R13** For financial service providers to understand (and respond to) the needs of women entrepreneurs, sex disaggregated data of their clients should be collected, analysed and reported on.

4. Access to gender-sensitive BDS services

- R14** Analyse existing entrepreneurship education programmes in schools and tertiary institutions to ensure that they are gender sensitive.
- R15** Based on the needs of women-led MSMEs, identify and adapt training and support packages for women entrepreneurs, (including gender and business management training, product upgrading, coaching, mentoring, financial literacy, etc.) and offer it through relevant structures with outreach capacity. Leverage media and ICTs to deliver BDS and reach women entrepreneurs in all parts of the country.
- R16** Create a forum for the major BDS providers to facilitate the exchange of information and experience related to responding more effectively to the needs of women entrepreneurs, including sharing of challenges and strategies for addressing these needs.
- R17** Make greater use of mobile phone services and internet facilities in providing market information to women entrepreneurs. Scale-up existing services with proven effectiveness for women.
- R18** Business development service providers should collect and analyse sex disaggregated data of their clients to inform their policies, programmes, outreach strategies and product development.

5. Access to market and technology

- R19** Develop new or upscale existing effective programmes to provide technical assistance to women entrepreneurs to upgrade the quality of their products for domestic, regional and international markets, including improved packaging and promotion.
- R20** Promote trade fairs and other trade related activities among women entrepreneurs so they may sell their products and establish B2B linkages.
- R21** Integrate a module on ICTs for women-led businesses into enterprise related training modules, so that women entrepreneurs will accrue skills in this area, including use of mobile phones and internet for market info and training to WEs.
- R22** Implement capacity building programmes to upgrade WOE's to meet the requirements needed to act as suppliers for and comply with procurement policies of large firms and government tenders (30% minimum).

6. Representation of women entrepreneurs and participation in policy dialogue

- R23** Agree and implement a target for an increase in the representation of women in the governance organs of the national business associations (30% minimum) and develop strategies to increase the membership of women in employers' organizations. Collect and report on sex-disaggregated data.
- R24** Organize a series of policy dialogue sessions with women entrepreneurs and their representative associations to hear their views and gather their perspectives on policies, laws, regulations, and support services that affect MSMEs.
- R25** Identify and publically recognize, through awards, women entrepreneurs who have excelled in different areas of entrepreneurial performance in order to promote role models for younger women and contribute to challenging cultural stereotypes about women's capacity to be successful entrepreneurs (Leverage existing events such as the Month of the Woman Entrepreneur).

The next steps towards agreeing upon priority actions to be moved ahead by national stakeholders will be critical to ensure that the environment improves and that Ugandan women entrepreneurs are able to participate in the economy and society to their full potential. This will require efforts, resources and collaboration from numerous fronts.



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ANNEX: INDICATORS AND SCORING FOR THE WED FRAMEWORK CONDITIONS

Table 1

WED Framework Condition 1 – Indicators and scoring for assessing: Gender-sensitive legal and regulatory system that advances women's economic empowerment				Score
Note: The shaded boxes represent the statement or statements that best reflect the situation in Uganda based on an assessment of all of the information collected during the assessment process.				
A. Labour laws and regulations				Score
<i>Equality of women's labour market access</i>				
5 (if all five of the indicators apply); 4 (if only any four of the indicators apply); 3 (if only any three of the indicators apply); 2 (if only any two of the indicators apply); 1 (if only one of the indicators applies)				3
Women are not restricted from employment in any sector of the economy	Labour laws and regulations mandate non-discrimination in hiring practices on the basis of gender	Laws mandate that women and men receive equal pay for similar work	Married women do not legally require their husband's permission to work outside the home or to operate a business	
			Women are made aware of their equal employment rights and these are enforced	
<i>Labour regulations and WOE's</i>				Score
5 (if all five of the indicators apply); 4 (if only any four of the indicators apply); 3 (if only any three of the indicators apply); 2 (if only any two of the indicators apply); 1 (if only one of the indicators applies)				
WOEs are provided assistance in dealing with any complexities in registration and compliance procedures	Orientation on labour laws and regulations and compliance/ reporting requirements is provided to women entrepreneurs as part of BDS and training programmes	The government makes specific efforts to inform WOE's about labour laws and regulations and compliance/ reporting requirements	Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on WOE's	2
			WOEs are not subjected to harassment or bribery by labour inspectors	

B. Business registration and licensing regulations and procedures					Score
<p>5 (if all five of the indicators apply); 4 (if only any four of the indicators apply); 3 (if only any three of the indicators apply); 2 (if only any two of the indicators apply); 1 (if only one of the indicators applies)</p>					1
Women can register a business without the legal requirement to have their husband's permission	Special efforts are made by the government to ensure that women are informed about business registration and licensing procedures	Women are not disadvantaged in accessing business registration offices due to mobility restrictions (e.g. registration can be done online, or through local registration points, etc.)	Women's desks are located in business registration offices (women may have lower literacy levels and less business knowledge)	It is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women	3
C. Property and inheritance rights (shade only one statement, which produces the score for the sub-condition)					Score
1	2	3	4	5	2
Women do not have the same property and inheritance rights as men according to the laws of the country	Women have some of the same property and inheritance rights as men, but there are different procedural requirements imposed on women to gain access to these rights (e.g. by law, husbands are given administrative control over jointly-titled matrimonial property)	Women have the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights	Women have the same property and inheritance rights as men, broad-based efforts are made to make them aware of these rights, but customary practices do not recognize these legal rights, and women have limited recourse through the legal system	Women and men have the same property and inheritance rights by law, these are enforced, and women have access to mechanisms of legal recourse to gain these established economic rights	
Scoring Recap					
Sub-condition A: $\frac{3 + 2}{2} = 2.5$					
Sub-condition B: $\frac{3}{3} = 1$					
Sub-condition C: $\frac{2}{2} = 1$					
Overall score for the framework condition: $7.5 / 3 = 2.5$					



Table 2

WED Framework Condition 2 - Indicators and scoring for assessing: Effective policy leadership and coordination for the promotion of WED					
Note: The shaded box represents the statement best reflecting the situation in Uganda based on an assessment of all of the information collected during the assessment process.					
A. WED as a national policy priority					
1	2	3	4	5	Score
There is no documented evidence that WED is a national policy priority	Women's enterprise development is stated as one of the priorities in national development plans, gender policies and/ or other national economic strategies and important to the economic and social development of the country, but no specific agenda or action plan has been defined	Women entrepreneurs have been identified as a specific target group in the government's MSME policies	Women entrepreneurs have been identified as a specific target group in the government's MSME policies and there are specific measures in MSME policy documents to foster women's entrepreneurship/ enterprise development	There is a national strategic framework for the women's entrepreneurship development, including provision for both start-up and growth of their enterprises	2

B. Presence of a government focal point for the promotion and coordination of WED					Score					
1	The government has taken no steps to address the issue of WED policy leadership and coordination	2	There are no WED focal points in the government, but some attention is paid to WED issues in certain ministries/ agencies	3	There are focal points in one or two ministries/ government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/ agencies	4	A national focal point for WED has been established within government, but it is still not functioning properly, is under-resourced, and has limited liaison across ministries and agencies	5	There is a national focal point for WED within government with the mandate for policy leadership, supported by the budget, resources, and interministerial collaboration and cooperation necessary to carry out this mandate; has developed strong linkages with external stakeholders, and actively consults on the policy and programme needs of women entrepreneurs	3
Scoring Recap										
Sub-condition A: <u> 2 </u>										
Sub-condition B: <u> 3 </u>										
Overall score for the framework condition: <u> 5 </u> / 2 = <u> 2.5 </u>										



Table 3

WED Framework Condition 3 - Indicators and scoring for assessing: Access to gender-sensitive financial services						
Note: In the scoring of this WED framework condition, the shaded boxes represent the statement or statements that best reflect the situation in Uganda based on an assessment of all of the information collected during the assessment process.						
A. Women entrepreneurs' participation in generic financing programmes						
	2	3	4	5	Score	
1	Passive approach - few WOE's/ women entrepreneurs as clients	Beginning to recognize the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional efforts	Recognition of the potential of the women's market, implements gender-sensitivity training for loans officers, plus actively reaching out to the women entrepreneurs' market through promotional activity	Active efforts to reach out to the women entrepreneurs' market through promotional activity, plus tailor-made loan and financial services products are developed for women entrepreneurs	Tailor-made loan and financial services products are developed for women entrepreneurs' market, plus performance targets generally set for the number of loans to WOE's, financial system is seen as women-friendly, client data is tracked and reported on a sex-disaggregated basis	2

B. Financing programmes specifically targeted to women-owned enterprises					Score					
1	There are no specifically targeted financial services for WOE/ women entrepreneurs	2	There is evidence of a few women-focused loan programmes, but primarily for women with microenterprises	3	There are credit programmes targeting WOE of different sizes and at different stages of their development (from start-up to expansion), but primarily accessible in only certain parts of the country (i.e. urban centres); no evidence of women-focused equity (seed and venture capital) programmes	4	Loan guarantee programmes targeting WOE complement credit programmes targeting WOE/ women entrepreneurs at different stages of their development (from start-up to expansion); but primarily accessible to women entrepreneurs in urban areas	5	Both women-targeted credit (microfinancing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women entrepreneurs in urban and rural areas, including through ICT-enabled solutions such as mobile money	3
Scoring Recap										
Sub-condition A: ___2_										
Sub-condition B: ___3_										
Overall score for the framework condition: ___5_ / 2 = _2.5_										



Table 4

WED Framework Condition 4 - Indicators and scoring for assessing: Access to gender-sensitive BDS services						
Note: The shaded box represents the statement best reflecting the situation in Uganda based on an assessment of all of the information collected during the assessment process.						
A. Women's access to mainstream BDS services						
	1	2	3	4	5	Score
	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be less than 25% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 25% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 50% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 75% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	3
B. Mainstream BDS services respond to the needs of women entrepreneurs						
	1	2	3	4	5	Score
	Passive approach of most BDS providers - few women entrepreneurs participating in mainstream programmes/ services	BDS providers beginning to be aware of the low take-up of services by women and questioning the reasons for this	Initiatives in place to gender-sensitize and -mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs	BDS providers have modified existing BDS services/ offerings to respond to the needs of women entrepreneurs (e.g. approach, scheduling, use of women advisors/ counsellors/ trainers, use of ICT to expand their delivery reach), and are actively promoting their services to potential women entrepreneurs and existing WOEES	Mainstream BDS services are perceived as women-friendly; women entrepreneurs are equally as likely as male entrepreneurs to be making use of all types of BDS services	3

C. Presence of women-focused BDS services					Score
1	There are no BDS services/ programmes specifically targeting women at the moment, but there is growing recognition of the need to reach out to women with more responsive BDS	2	There are isolated women-targeted BDS services/ programmes, but with limited breadth in service offerings and very local in their reach	3	There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (e.g. self-employment training for women; BDS for women-owned microenterprises) and are not accessible in all parts of the country
		4	There are a number of women-focused BDS programmes; in addition to meeting the training and development needs of microenterprises, they also target women in growth enterprises and the upgrading and capacity building of women-owned SMEs, these BDS services are accessible to women in most regions of the country	5	There is an organised national system of business support for women entrepreneurs (e.g. women's desk in government MSME agencies; women's enterprise or business resource centres; entrepreneurial training programmes for women; etc.), including with access for women entrepreneurs through ICTs
Scoring Recap					
Sub-condition A: ____ 3					
Sub-condition B: ____ 3					
Sub-condition C: ____ 3					
Overall score for the framework condition: __ 10 __ / 3 = __ 3					



Table 5

WED Framework Condition 5 – Indicators and scoring for assessing: Access to markets and technology						
Note: The shaded box represents the statement best reflecting the situation in Uganda based on an assessment of all of the information collected during the assessment process.						
A. Export promotion for women entrepreneurs						
	1	2	3	4	5	Score
	No programmes targeting export promotion or development to WOE, few WOE involved in exporting activity	Some limited efforts to promote export opportunities to WOE through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes	Organizations are making active efforts to include WOE in export orientation seminars and workshops; WOE are participating to a minimal degree in government-sponsored trade missions/ fairs	Concerted efforts to promote export opportunities to WOE, actively seeking their participation in government-sponsored trade missions/ fairs, and early efforts to ensure that WOE are included in export readiness and capacity building programmes to improve their product quality and marketing skills	There is a National "Export Promotion for Women Entrepreneurs" programme that is comprehensive in nature	3

B. Government procurement programmes actively targeting women's enterprises					Score					
1	Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE	2	Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms	3	In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities	4	Conducting orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement contracts	5	There are innovative government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded to women-owned enterprises	1
C. Supply chains and linkages that integrate women-owned enterprises					Score					
1	There are no supply chain initiatives that specifically seek to integrate WOE	2	There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity-building	3	Promotional efforts to create awareness of supply chain opportunities for WOE are being made, and development work has begun/ is underway to build their capacity to become supply chain suppliers	4	There are some good supply chain/ linkages programmes targeting women-owned enterprises, but these are limited to one or two sectors and/ or one or two regions	5	Supply chain initiatives for WOE are being implemented across many sectors in which WOE are dominant, and in different parts of the country	2



D. ICT and technology access of women entrepreneurs					Score	
1	WOEs are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skills	2 Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology	3 Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (e.g. ICT, bio-medical, environmental and renewable technologies)	4 Women-owned enterprises are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (e.g. management information systems, online marketing, e-commerce, etc.); access to financing is available to help them modernise their operations in these areas and to pursue technology innovations	5 Government grants are available to WOE's to defray the cost of investing in updated and new technologies; WOE's are making use of ICT in many of their business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector	2
Scoring Recap						
Sub-condition A: ___3						
Sub-condition B: ___1						
Sub-condition C: ___2						
Sub-condition D: ___2						
Overall score for the framework condition: ___8 / 4 = ___2						

Table 6

WED Framework Condition 6 – Indicators and scoring for assessing: Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes					
Note: The shaded box represents the statement best reflecting the situation in Uganda based on an assessment of all of the information collected during the assessment process.					
A. Representation and “voice” of women in business/ sector membership associations					Score
1	2	3	4	5	2
Businesswomen/ women entrepreneurs make up less than 5% of the members in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 15% of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 20% of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 30% of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up more than 30% of the membership in the major business associations/ sector organizations	
B. Presence of women entrepreneurs' associations and networks					Score
1	2	3	4	5	3
There are no businesswomen's or women entrepreneurs' associations	There are only a few such associations, located mostly in urban centres and with only a small number of members	In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited	A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role	Businesswomen's/ women entrepreneurs' associations exist in urban areas, as well as most of the rural regions, and represent a large number of women entrepreneurs as members; they have formed into a national federation of such associations	



C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes					Score					
1	Public-private policy dialogue mechanisms are not well developed in the country; women's associations and groups are rarely included	2	Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the government; the "voice" of businesswomen/ women entrepreneurs' associations is very weak	3	Mainstream business associations have begun to recognize the importance of better integrating the views of women members in their policy advocacy priorities and women entrepreneurs' associations are developing their advocacy skills and capacity, but these efforts have not yet lead to much progress in influencing the government's policy agenda	4	Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the government; women entrepreneurs' associations have the capacity to play a strong advocacy role for the interests and concerns of WOE and are given inputs to policy documents that are waiting for passing; WOE are included as members of government task forces and advisory committees on business environment reforms	5	There are a number of concrete examples where the participation of businesswomen/ women entrepreneurs in public-private dialogue processes have led to concrete outcomes in terms of improving the environment for WED (e.g. changes to Family Law, creation of women's desks in financial institutions, changes to property law, etc.)	4
Scoring Recap										
Sub-condition A: ____2										
Sub-condition B: ____3										
Sub-condition C: ____4										
Overall score for the framework condition: 9_ / 3 = __3__										