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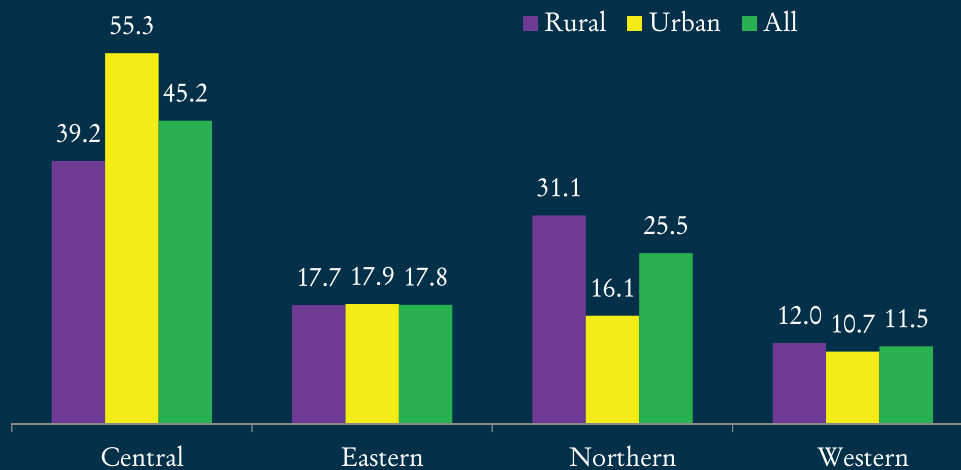
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RURAL WOMEN ENTREPRENEURSHIP IN UGANDA

A SYNTHESIS REPORT ON POLICIES, EVIDENCE, AND STAKEHOLDERS



Distribution of women-owned non-farm household enterprises by region and location (%) aged 18–65

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May 2017

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SUMMARY

There is growing emphasis in the policy debate on rural women's entrepreneurship as a poverty alleviation strategy and a preferred tactic to spur economic development. To this end, this synthesis report puts into perspective the nature of Uganda's rural woman entrepreneurs, paying close attention to the women targeted by the Uganda Women Entrepreneurship Programme (UWEP). This report focuses on rural women's entrepreneurship. However, challenges identified may not be limited to this category alone but also extend to the poorest urban entrepreneurs with similar characteristics. Using qualitative and quantitative data from the Uganda Bureau of Statistics (UBoS), findings indicate that:

Most rural women are illiterate (about 75 percent) and run informal non-farm enterprises that are micro and seasonal in nature. Accessing finance through local groups such as Rotating Savings and Credit Associations was most common for rural women in business. Thus, training materials particularly the financial component, mentoring and an early warning system for these entrepreneurs should be established together with effective management and leadership of these groups. For growth to occur, it is important for groups to take bigger loans as an indication of business expansion and growth. The government needs to resume adult literacy programmes within the UWEP.

Because the majority of women entrepreneurs act in the informal market, there is a need for UWEP strategies to ensure that the groups that receive funds also join the formal market for ease in accessing economic benefits that accrue with formalisation. Changing the mind-set of new women entrepreneurs is key, as it is difficult to assist a woman who has never been in business before to run a profitable business unless her mind-set is changed.

Given that UWEP targets all women in peri-urban centres but also in rural areas, the possibility of urban women entrepreneurs accessing credit is high, and this can overshadow women in rural areas who need credit the most. Thus, UWEP management needs to ensure that the distribution of funds is equitable across different categories (urban, region, education level, and level of business enterprise). While group models may be ideal for rural women entrepreneurs, the same might not appeal to or work for urban and peri-urban women.

The government and non-government organizations must effectively work and commit themselves to promoting and encouraging women entrepreneurs not only in the traditionally women-dominated products but also in modern, non-feminine, and high-tech areas.

Way forward

1. Innovativeness: Institutions should encourage innovativeness among beginning female entrepreneurs; however, this necessitates heavy financial investments by the government into research and development (R&D) programmes, which are currently underfunded.
2. Institutional collaboration should be emphasised. Ministries and different institutions should collaborate and not run the same competing programmes; this does not produce value for money.
3. Offer credit through women groups at least for those in the rural areas. Women in urban areas should be given a different approach, as the spatial dynamics differ. Social networks in rural areas are much stronger than those in the urban areas.

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ACRONYMS

CSO	Civil Society Organisations
FEI	Female Entrepreneurship Index
GEI	Global Entrepreneurship Index
GEM	Global Entrepreneurship Monitor
ILO	International Labour Organisation
MoGLSD	Ministry of Gender and Social Development
MoJLOS	Ministry of Justice Law and Order Sector
PRDP	Peace Recovery and Development Programme
ROSCAs	Rotating Savings and Credit Associations
SDG	Sustainable Development Goals
TEA	Total Early-Stage Entrepreneurship Activity
UBoS	Uganda Bureau of Statistics
UIA	Uganda Investment Authority
UMA	Uganda Manufacturers Association
UNHS	Uganda National Household Survey
UNPS	Uganda National Panel Survey
UWEAL	Uganda Women Entrepreneurship Association Limited
UWEP	Uganda Women Entrepreneurship Programme
VLSA	Village Loans and Saving Associations
YLP	Youth Livelihood Programme
YVCF	Youth Venture Capital Fund

1. INTRODUCTION

There is growing emphasis in the policy debate on rural women's entrepreneurship as a poverty alleviation strategy and a preferred tactic to spur economic development. The poverty agenda comes into play largely because women invest earnings in children and the community, thus producing a positive ripple effect that does not manifest in the same way as men's incomes (Scott 2014). Globalisation has impacted Uganda's development.¹ According to the FAO (2015), the implications of globalization for rural women's entrepreneurship are complex. For some women, the ongoing changes present new opportunities; for others, they intensify social exclusion and marginalization. Hence, the role of the rural non-farm economy in wealth creation and well-being is considered as an alternative source of livelihood (UNIDO 2003). Thus, enhancing rural women's incomes is the most direct means of reducing poverty at the household level.

Technology is identified as one of the key transformative avenues for rural women's entrepreneurship growth, particularly as a platform for improving access to market information. However, despite the availability of technology and support from non-state actors, rural women entrepreneurs today are still struggling. Socio-cultural norms, poverty, and level of education are some of the challenges that impede the growth of rural women entrepreneurship (Kikooma undated; Bruni et al., 2004a; 2004b). Bruni et al. (2004a; 2004b) argue that gender and entrepreneurship become mutually constituted through gendered practices performed on a daily basis.

Many women in Uganda live in rural areas. National statistics show that 13.5 million and 4.1 million women were living in rural and urban areas, respectively (UBoS, 2013). Furthermore, approximately 5.3 million adult women of working age, aged 18–65, reside in rural areas, while 1.95 million live in urban areas. This means that less than half of women are working. More explicitly, the youth prominence (female youth at 3.5 million vs male youth at 2.9 million) means that the issue of women seeking employment will become

ever more pressing in the future. With land becoming increasingly scarce and yet being a primary source of livelihood for many rural households, there is a dire need for families to diversify their income sources and enhance employment options. In addition, frequent occurrences of volatile weather conditions and soil erosion have made agricultural activities risky as the only or major source of livelihood unless transformative initiatives within the sector are undertaken.

Most women in Uganda become entrepreneurs by necessity (having no better choice of work). However, government and non-state actors have, through interventions, created opportunities that encourage rural women interested in starting up their own businesses. For instance, support provided to female groups includes skills training through seminars, fostering self-help credit groups such as the Rotating Savings and Credit Associations (ROSCAs), Village Savings and Loan Association (VSLAs), and national programmes such as the Youth Livelihood Programme (YLP). Other national level programmes that indirectly support rural women include the Plan for Modernisation of Agriculture (PMA), Poverty Eradication Action Plan (PEAP), National Agricultural Advisory Services (NAADs), and the region-specific Peace Recovery and Development Plan (PRDP) targeting districts that were affected by conflict. Despite all of these advances, women in rural areas still fall far behind when compared to their urban counterparts in terms of access to opportunities (markets, infrastructure, technology, and education). In addition, national level programmes were generally established to address poverty eradication and foster agricultural transformation, and women were central to the process. However, because the programmes' designs and implementation modalities were fraught with challenges that were often context specific (political, economic, social and environment), these failed to transform rural women's entrepreneurship as a key ingredient to household and community development.

Within the second National Development Plan (NDP II), one of the flagship projects, the Uganda Women Entrepreneurship Programme (UWEP), was identified to directly address some of the skill, financial, socio-cultural norms, and economic empowerment of women already in and willing to participate in business. Thus, in 2015, the government launched UWEP targeting women aged 18–65. However, as implementation

¹ Major aspects of globalization that relate to rural development include the commercialization of agriculture and expansion of agro-industries, the liberalization of international trade and markets for food and other agricultural products, the intensification of international and internal labour migration, the increasing privatization of resources and services, and the wider use of information and communication technologies.

is ongoing, the status of what is happening at the grassroots is still unknown, hence the need for more evidence to support the monitoring and implementation of UWEP on what works and what does not work in supporting women entrepreneurs for programme evaluation at a later stage. Given that most women operate in the informal sector and face many barriers, government policies that are geared towards boosting growth in productivity especially for women enterprises must ensue.

In this synthesis report, we review quantitative and qualitative evidence, and supporting policy and regulatory frameworks on women's entrepreneurship are discussed. The report is timely. It comes at a time when Uganda has just launched UWEP, which started offering credit to women in 2015/16. Evidence synthesised in this report should be of use to the UWEP implementation process. However, it is critical to align UWEP objectives to women-specific heterogeneities based on evidence of the sustainability and functionality of the programme. The underlying idea is that empowering vulnerable women entrepreneurs by ensuring that credit is available is not enough to foster change in enterprise growth and survival or to contribute to sustainable economic transformation unless all of the fundamentals that ensure entrepreneurship thrive at the grassroots level and are well grounded. In addition, with the adoption of the Agenda 2030 Sustainable Development Goals (SDGs), strategic pragmatic interventions that are geared towards increasing rural women entrepreneurs' incomes are required to meet the SDG targets, as women are central in all of the targets. This report focuses on rural women's entrepreneurship. However, challenges identified may not be exclusive to this category alone but also to the poorest urban entrepreneurs with similar characteristics.

Data for this report included the nationally representative surveys conducted by the Uganda Bureau of Statistics (UBoS), Uganda National Household Survey (UNHS) of 2012/13 and the Uganda National Panel Survey (UNPS) 2013/14. Definitions of labour force participation and employment have been tailored to the new indicators set by the International Labour Organisation (ILO) and tailored to the Ugandan context. In both surveys, information was gathered at the household and community levels. In particular, the UNHS is used to provide insights into Uganda's female

labour dynamics, and the UNPS is used to complement the UNHS data on female non-farm household enterprise activities over time. The Peace Recovery and Development Programme (PRDP) regional grouping is used to provide insights on the heterogeneity in this group. The region is made up of 55 districts categorised according to intensity of conflict: sporadically affected, severely affected, and spillovers and Rest of the Country (RoC) here represents the country excluding PRDP. Analysis is provided according to the constitution of the Republic of Uganda age grouping for youth, aged 18–30 years, and the UWEP eligibility, 18–65 years. This provides input towards the implementation of UWEP at the national and regional levels, considering the heterogeneities within and across regions.

The rest of the report is structured as follows: Section 2 analyses the status of women entrepreneurship in Uganda, with special focus on rural women where data allow. Section 3 then reviews the policies, regulations and programmes that support women entrepreneurship, while section 4 reviews the existing grey literature, both theoretical and quantitative, that has investigated what works and what does not work for women entrepreneurs. Section 5 critically analyses the key actions that should be undertaken to unlock the rural woman's entrepreneurship potential. Section 6 concludes the report and provides policy actions that should be undertaken to realise and advance rural women entrepreneurs.

2. STATUS OF WOMEN'S EMPLOYMENT AND ENTREPRENEURSHIP IN UGANDA

Women entrepreneurs play a critical role in the growing of their national economy. Whether this applies to Uganda is an area of debate. Women entrepreneurs have a double burden. They have to operate in an imperfect entrepreneurial environment while at the same time, they have to navigate gender roles (domestic responsibilities and meeting societal expectations). Government support to women should help ensure that gender roles are shared so that women can play that critical role of growing the Ugandan economy.

This section discusses the patterns of women entrepreneurs in Uganda. Subsection 2.1 defines

entrepreneurship, while 2.2 views Uganda’s women entrepreneurs as ranked in the global context. Subsection 2.3 then analyses female labour dynamics for select key indicators to understand the quality of the female labour force in the economy. Subsection 2.4 investigates the nature of female non-farm household enterprises to close the link between labour and entrepreneurship. Throughout the discussion, focus is placed on rural women’s entrepreneurship, as this category has been generic and relegated to secondary importance in empirical discourses.

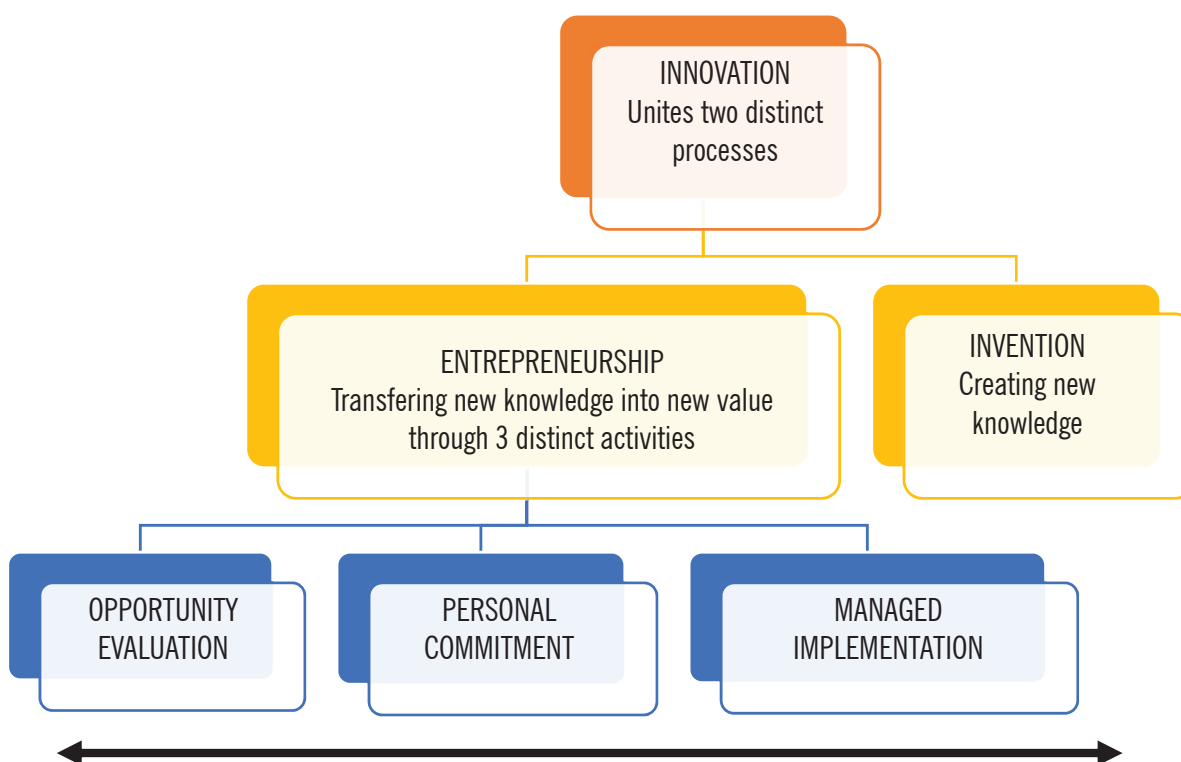
2.1 What is Entrepreneurship?

There is no single established definition of entrepreneurship. However, to contextualise entrepreneurship, according to Veillard (2016)²,

innovation leads to two distinct practices: invention and entrepreneurship (Figure 1). Specifically, entrepreneurship is composed of all three activities: opportunity evaluation³, personal commitment, and managed implementation – but of the three, only one is unique to entrepreneurship – business opportunity evaluation. From this ideal perspective and in a practical context, inventiveness is also often considered as one element of entrepreneurship. In Uganda, we find some degree of originality in business ideas, but the majority of businesses are basically mimicking existing business models, which depresses profits for everyone. This has implications on the survival of a business and profits, as the business target population is in the same locality offering the same services.

2 Veillard M. O. (2016). Creating value from innovation. @veillinstitute

Figure 1: Ideal framework for understanding entrepreneurship



Source: Adopted from Veillard(2016)

3 This is always and only required when new knowledge is being transformed into new value. If there is no new knowledge being applied (new to the market, not new to the entrepreneur), then the opportunity is repeating that which already exists, there is little opportunity to evaluate and no entrepreneurial capacity required.

Key informants (KIs) were asked to define entrepreneurship in their own context. Below are some of the responses:

“It is an activity someone can engage in with an aim of getting money. Alternatively, entrepreneurship would be an activity that can be done to earn money and also an activity that will at some point exhibit creativity. Others understood entrepreneurship as one where everyone does business for profit and it is an act of engagement in any income generating activity with an aspect of risk taking, though in Uganda, the businesses are not unique (saloons, restaurants, butchers, etc.).” KIs, 2016

“Entrepreneurship is not about persons who start a business out of financial hardship; in other words, not all business people are entrepreneurs. Thus, entrepreneurship as an idea which can be used to get an income or a form of business that can bring in income on a sustainable basis or the ability to see a need and create something to address or fill that need sustainably.” KIs, 2016

2.2 Overview of Entrepreneurship: Uganda’s Global Performance

Women entrepreneurs are heterogeneous; those living in rural areas have different stories from those in urban areas. For example, some of their businesses are growing, some are still small, and others are home-based. Yet all have the same goal: obtaining profit and creating employment. However, many of these women own/run very small businesses in addition to managing competing priorities such as ensuring children’s education, buying land, and supporting their families.

Thus, it is not surprising that in 2014, about 8.9 percent of Ugandans (18–64 years) were nascent entrepreneurs trying to get a new enterprise started, and 28.1 percent already owned an enterprise less than 42 months old (Figure 2). Both indicators showed an improvement from 2013. Nationally, the share of individuals who were in business out of necessity (having no better choice of work) declined by 6.2 percentage points between 2013 and 2014 (Figure 1). More explicitly, the necessity-driven

entrepreneurs⁴ represented approximately 19 percent in 2014 compared to 25.1 percent in 2013, while those in the improvement-driven opportunity⁵ category represented 54 percent in 2014 compared to 47.5 percent in 2013. This means that in 2014, Uganda had at least two out of four individuals in business because of either the opportunity it presented or the desire to be independent or increase their incomes.

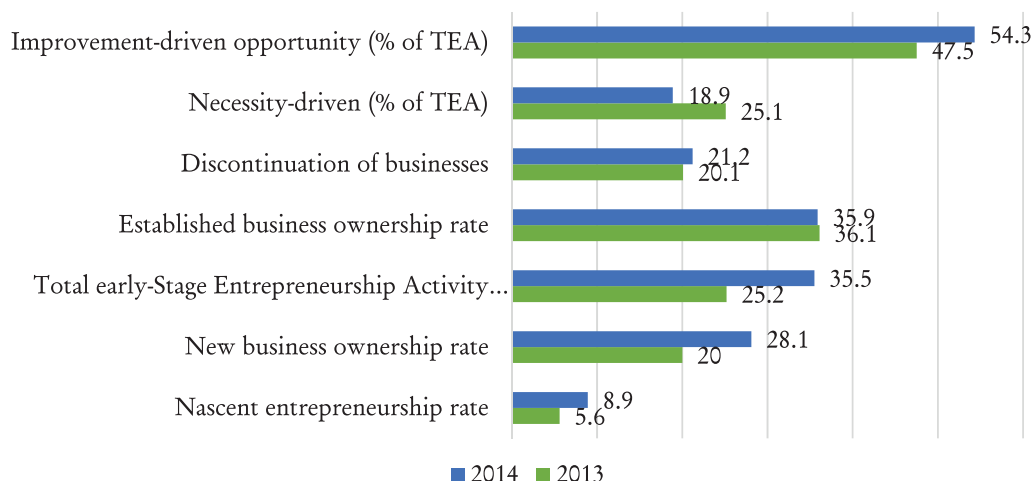
Uganda’s Total early-stage Entrepreneurial Activity (TEA)⁶ rate improved between 2013 and 2014, from 25.2 percent to 35.5 percent (Figure 2). This means that at least three out of ten persons were starting or owned an enterprise in 2014. The increase was a result of the share of nascent entrepreneurs increasing. Despite this good progress, the discontinuation rate of businesses was equally high at 21.2 percent in 2014. The top three reasons cited for discontinuation of businesses in 2013 and in 2014 were the following: (i) business not profitable, (ii) personal reasons, and (iii) problems getting financing (GEM 2013; 2014). The limited uniqueness in business opportunity evaluation of the market among newly established enterprises partly explains their low survival rate. The “innovation”-based approach with entrepreneurship born out of “necessity” is the most common form of rural female entrepreneurship in Uganda.

4 Percentage of individuals involved in early-stage entrepreneurial activity who claim to be driven by necessity (having no better choice for work) as opposed to opportunity (GEM, 2014).

5 Percentage of individuals involved in early-stage entrepreneurial activity (as defined above) who (1) claim to be driven by opportunity as opposed to finding no other option for work and (2) who indicate that the main driver for being involved in this opportunity is being independent or increasing their income, rather than just maintaining their income (GEM, 2014).

6 Total early-stage Entrepreneurial Activity (TEA) includes individuals in the process of starting a business and those running new businesses less than 3 ½ years old (GEM 2013; 2014).

Figure 2: Phase of entrepreneurship activity in Uganda, 2013–2014 (%), aged 18–64



Notes: Nascent entrepreneurs- the phase in advance of the birth of the firm; and owner managers of new firms-the phase spanning 42 months after the birth of the firm

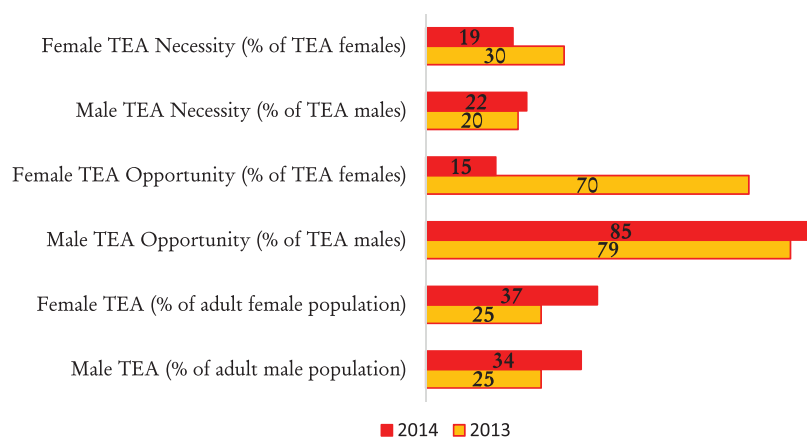
Source: Global Entrepreneurship Monitor (GEM), 2013; 2014

Women’s involvement in TEA varies greatly across the globe. The differences reflect distinctions in culture and customs regarding women’s participation in the economy, for example, societal views about women’s role in the labour force and in business (GEM, 2013). Kelley et al. (2013) assert that although women enter entrepreneurship for many of the same reasons as men, such as to support themselves and their families, enrich their lives with careers, and attain financial independence, they face different challenges and outcomes.

In 2013, Uganda’s female TEA (percent of adult female population) matched that for men (percent of adult male population) at 25 percent; however, female TEA rates increased in 2014 to 37 percent (Figure 3). A sharp gap

does emerge between male TEA opportunity (percent of TEA men) and female TEA opportunity (percent of TEA women) at 79 percent vs 70 percent in 2013 and 85 percent vs 15 percent in 2014. Male TEA necessity and female TEA necessity rates were 20 percent vs 30 percent in 2013 and 22 percent vs 19 percent in 2014. Simply put, more men than women stayed in business because of the opportunity it presented and became more independent/increased incomes, and more women were entrepreneurs because of necessity compared to men (at least in 2013). In this regard, UWEP is one of the opportunities that women are being presented with to expand their enterprise potential; this should be reflected in the next GEM report if the programme works as expected.

Figure 3: Gender distribution of Total Early-Stage Entrepreneurs (TEA) and Necessity vs Opportunity Entrepreneurship



Source: Global Entrepreneurship Monitor (GEM), 2013; 2014

According to KIs, entrepreneurship performance in Uganda as the GEM reports indicate reveals the level of prioritisation in government policies, which is low, and programme approaches, which are not (yet) working. This puts into question the approaches used in tackling women's entrepreneurship development model. Discussions on this were mixed. Some KIs argued that entrepreneurship is already a priority in Uganda given the population composition (largely female and young), level of education, and limited livelihood. In addition, given that the Ugandan economy is private sector-led and informal, lack of viable employment for young people makes the need for entrepreneurship a priority for Uganda as noted with the implementation of YLP and Youth Venture Capital Fund (YVCF). Others supported this argument by asserting that MoGLSD, an institution responsible for women and promoting enterprise development, demonstrated the government's commitment to women issues as UWEP is now under way. Other institutions include the Uganda Investment Authority (UIA), Uganda Export Promotions Board (UEPB), Enterprise Uganda (EUg), and Uganda Industrial Research Institute (UIRI), as they are all improving and promoting innovativeness and skills development. However, lack of coordination and vigorous monitoring is hindering the institutional contribution to development and the accountability of initiated programmes.

However, other informants argued that entrepreneurship is not a priority in Uganda. The underlying argument is that the way government approaches entrepreneurship is more about enhancing livelihoods, creating jobs, and giving people activities to keep them busy. Thus, the people the government is targeting are not so entrepreneurial, and transformation through this approach is counterintuitive unless the underlying causes of low entrepreneurial capacity are addressed. They further emphasise that a critical analysis of existing programmes that are promoted in the name of entrepreneurship, such as YLP, UWEP, and those that failed (Entandikwa Scheme for rural farmers), shows that their goal is enhancing livelihoods for poor women and youth. Promoting entrepreneurship should be reflected in the interest rates; a 30 percent interest rate cannot be supportive of entrepreneurship. The government is doing something related to entrepreneurship, but in its true sense, it is not entrepreneurship.

2.3 Women Labour Force and Employment

Having analysed the status of Uganda's entrepreneurs within the global context, it is then important to understand the characteristics of these entrepreneurs, especially those who UWEP is targeting. Thus, in this subsection, we discuss labour dynamics of women aged 18–65 and analyse the female youth category (aged 18–30). Select indicators include labour force participation rate (LFPR), unemployment rate, poverty status, education level, sector of employment, and activity status in employment. This is important for the latter target group, as entrepreneurial potential has to be matured at the onset (while still young) for impact in later life. Data used throughout this subsection are from the UNHS of 2012/13⁷.

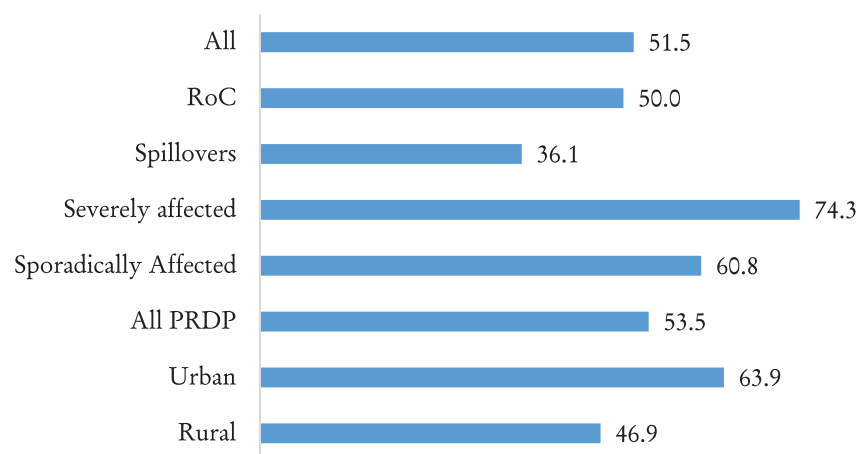
Labour Force Participation Rate (LFPR)

The Labour Force Participation Rate (excluding subsistence workers⁸) was higher among urban women compared to those in rural areas (63.9 percent vs 43.9 percent)-Figure 4. Female youth depict similar patterns (Table A.2). This is attributed to the exclusion of subsistence in the LFPR measurement. The LFPR was equally higher in the PRDP region in comparison to the Rest of the Country (RoC) (53.5 percent vs 50.0 percent respectively). The dynamics at the PRDP sub-regional level show that women living in the severely affected sub-region had a higher LFPR (74.3 percent) compared to other sub-regions, partly attributed to their return to farming after 20 years in conflict and the lucrative trade with southern Sudan (which borders the sub-region).

7 The UNHS has a labour module that collected information on various indicators of participation of persons in the labour market. Generally, the working age population stipulated is 14–64 years (both those who are economically active and those who are not).

8 These are individuals involved in agricultural activities not for business but strictly for home consumption.

Figure 4: Labour force participation rate (excl. subsistence workers) for women aged 18–65



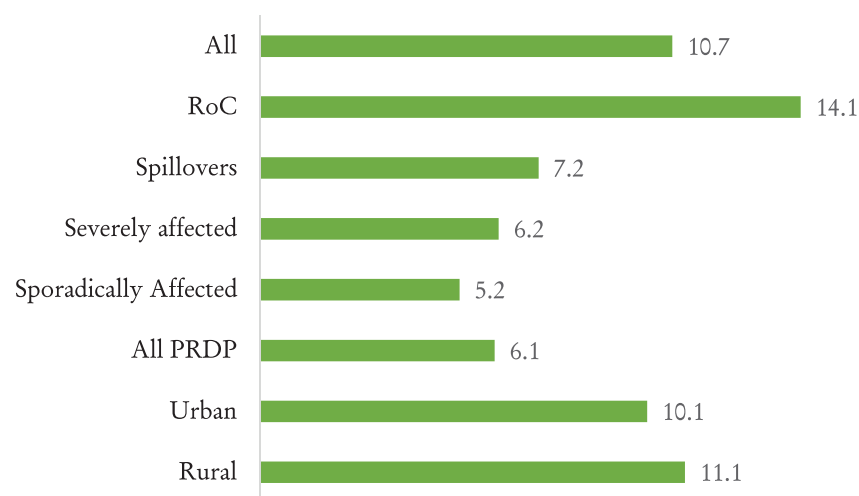
Source: UNHS 2012/13, UBoS

Unemployment rate and poverty status

Poverty is strongly correlated with unemployment or under-employment (Harkness et al. 2012). In Uganda, unemployment or underemployment is higher among women and particularly youth, (UNDP, 2015). Figure 5 highlights that the unemployment rate among the female working age population (aged 18–65) was 10.7 percent in 2012/13 (11.1 percent in rural vs 10.1 percent in urban areas) and that female youth unemployment was 13.7 percent (13 percent in rural vs 14.0 percent in urban areas). Such significant spatial differences reveal the heterogeneities in these age group categories, which UWEP should take into consideration.

We also observe more poor women (aged 18–65) in the rural areas than in the urban areas (21.2 percent compared to 7.0 percent, respectively), as shown in Table A.1. Female youth in rural areas were almost four times poorer compared to their counterparts in urban areas (19.7 percent vs 5.9 percent), with grim outcomes at the PRDP sub-regional level, particularly in the severely affected sub-regions (48.5 percent); see Table A.2. Female youth are the drivers behind unemployment and poverty in the female UWEP target age group.

Figure 5: Unemployment rate (exc. subsistence) of women aged 18–65



Source: UNHS 2012/13, UBoS

Education attainment

Approximately 75 percent of women in rural areas are illiterate or semi-illiterate given that they either had no formal education or never completed the primary schooling cycle, compared to 43 percent in urban areas (Table A.1). The spatial education attainment gap grows larger with progression in education. This has important implications for UWEP. As UWEP is being implemented and for impact in terms of access to finance/credit, ensuring accountability, bookkeeping at enterprise level, and massive continuous training in financial literacy and communication must ensue. According to the OECD (2015), having higher education is one of the significant characteristics that many successful female entrepreneurs have in common, a trait lacking in the majority of Uganda’s women entrepreneurs. As UWEP extends credit in the form of loans to groups of female entrepreneurs, financial education/financial literacy is of utmost importance for its success.

Activity status in employment

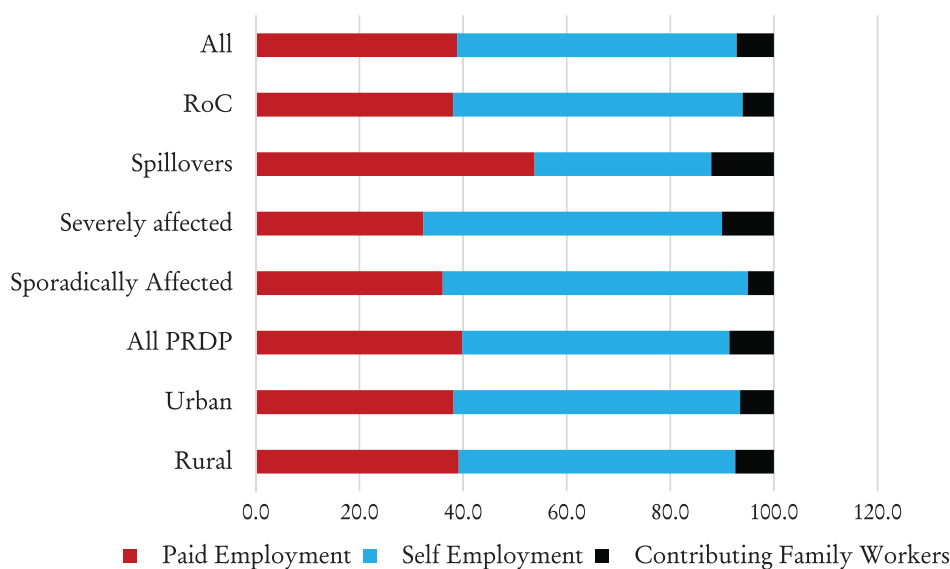
Given that agriculture is a predominant livelihood option for rural women and female youth, it is thus their biggest employer — 70 percent (Tables A.1 and A.2). This is followed by services, where more activities

are undertaken in trade and services in the hotel sector. Generally, off-farm employment opportunities for rural women are limited, raising the likelihood of being unemployed and/or under-employed. The share of self-employed rural women is high (53.3 percent in rural areas vs 55.3 percent in urban areas), as shown in Figure 6. However, women in self-employment run businesses that are small and have limited desire to expand (GEM, 2014).

2.4 Patterns of Women-owned Non-farm Household Enterprises

This subsection provides a discussion on aspects of women-owned non-farm household enterprise using the Uganda National Panel Survey 2013/14. As in Subsection 2.2, we maintain the age categorisation of adult women (aged 18–65) and youth (18–30 years). Nagler and Naudé (2014) define non-farm household entrepreneurship as self-employment in the non-farm economy either in rural or urban areas. Given that there are many entrepreneurs in farming, a focus for this report is not on the farmer-as-entrepreneur but on the self-employment/entrepreneurship activities of individual household members. The analysis provides key features of non-farm enterprises: employment/size, source of credit, management, sector of enterprise, level of formality and enterprise turnover.

Figure 6: Status in employment among women aged 18–65 (%)



Source: UNHS 2012/13, UBoS

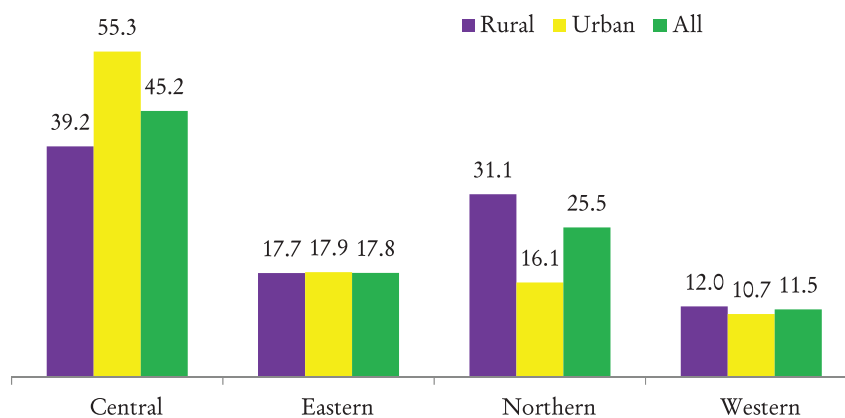
Regional distribution of women-owned nonfarm household enterprises

Overall, 64 percent of nonfarm household enterprises in Uganda are in the rural areas (UNPS 2013/14). These are located mainly in the central and northern regions of the country (39.2 percent and 31.1 percent, respectively) (Figure 7). However, it is important to note that the central region has the highest number of nonfarm household enterprises (45.2 percent) with a majority in the urban areas (55.3 percent). In addition, the northern region exhibits a sharp margin between the share of rural women-owned nonfarm household enterprises in comparison to their urban counterparts. This is partly explained by the socio-cultural norms and political history of the region. Thus, more women are engaged in businesses, as they became the

breadwinners when they lost their husbands in the LRA war.

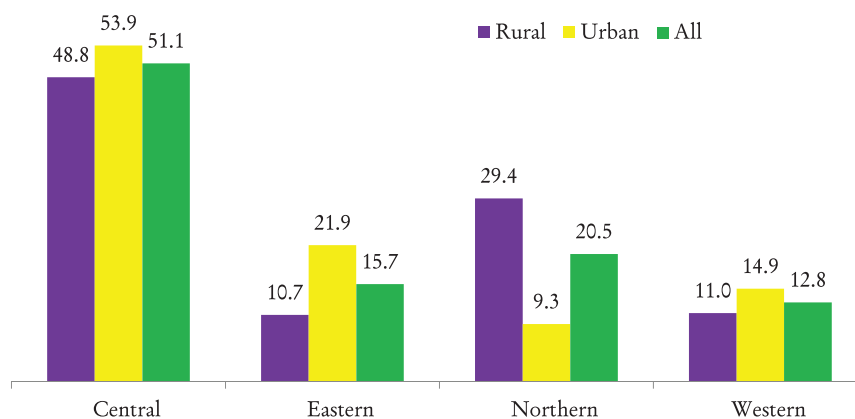
While the eastern region's dynamics in distribution of women-owned nonfarm households looks well balanced between rural and urban dwellings for the UWEP age group, viewing the female youth alone reveals a different picture (Figure 8). The proportion of female youth nonfarm household enterprises in urban areas contrasts with that in rural areas (21.9 percent vs 10.7 percent, respectively). The dynamics are even sharper for female youth in the northern region, where the number of women-owned nonfarm households in rural areas is more than three times that in the urban areas (20 percentage point difference). This calls for different approaches to enterprise support from UWEP for these regions, as the challenges coupled with socio-cultural norms are ingrained in communities.

Figure 7: Distribution of women-owned non-farm household enterprises by region and location (%) aged 18–65



Source: UNPS 2013/14

Figure 8: Distribution of female youth non-farm household enterprises by region and location (%) aged 18–30



Source: UNPS 2013/14

Broad sector of nonfarm household enterprises

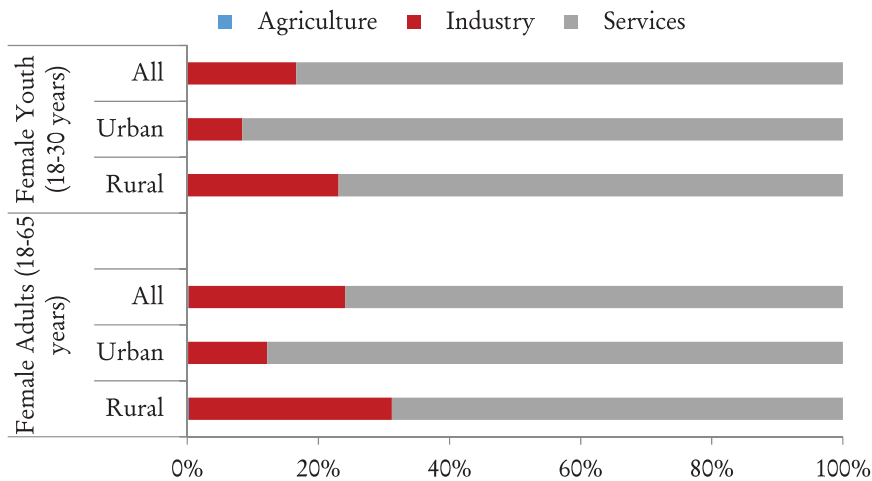
Despite the slow quantitative measurement of the contributions of female micro-entrepreneurs to the GDP, the trading and services sectors (especially food and beverages, textiles, retail trade, and pottery) that have led to the high rate of economic growth in the informal economy (GEM, 2013) are areas of female dominance. Figure 9 reveals that less than 0.1 percent of women-owned nonfarm household enterprises were agriculture-based, as most women do not consider agriculture as a business. Services (trade, transport, and other services) followed by industry (manufacturing and construction) were the most common nonfarm household businesses. Table A.3 shows that even in services, household business especially in trade are leading, while in industry, manufacturing constitutes women-owned nonfarm household enterprises, particularly in rural areas.

Level of formality and source of credit

From Table 1, 20.9 percent of rural women-owned nonfarm household enterprises were considered to belong to poor⁹ households. In addition, poverty in the urban women-owned nonfarm households was much higher for the older age category of 31+ years, as this is attributed to the very few off-farm opportunities. This is critical for designing specific interventions targeting rural female entrepreneurs, particularly the older women if the aim is to reduce household vulnerability. At least 79 percent of the rural women nonfarm household enterprises were still in operation; however, only 2.7 percent and 1.4 percent were registered for value added tax (VAT) and income tax, respectively. The share improves with a spotlight on rural female youth nonfarm household enterprises but remains below 10 percent (Table 1). This suggests that over 80 percent of adult women-owned nonfarm enterprises (especially in rural areas) are of an informal nature and probably home-based. Only 14.9 percent of rural households had accessed any form of credit to expand their businesses.

⁹ Living below the poverty line of US\$1.25 per day

Figure 9: Sector of women-owned nonfarm household enterprises (%)



Source: UNPS 2013/14

Table 1: Level of diversification in poverty, tax system, and operations (%)

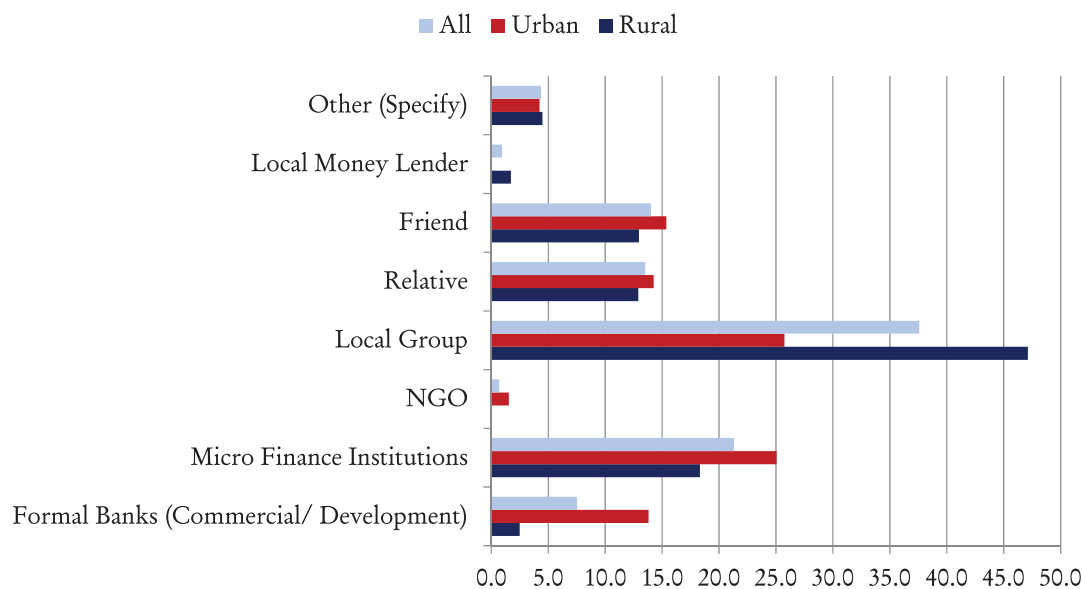
	Adult women (aged 18-65)			Female youth (aged 18-30)		
	Rural	Urban	All	Rural	Urban	All
Poor non-farm household enterprises (1 if yes)	20.9	10.3	16.9	5.3	0.0	3.0
Enterprise in operation today (1 if yes)	78.9	66.8	75.2	81.5	72.8	78.0
Enterprise registered for VAT (1 if yes)	2.7	6.6	4.2	8.6	16.5	11.9
Enterprise registered for income tax (1 if yes)	1.4	6.7	3.4	3.2	10.3	6.2
Accessed credit to expand (1 if yes)	14.9	21.7	17.4	9.2	12.2	10.5

Source: Own computations from UNPS 2013/14 dataset, UBoS

For those who accessed credit to start or expand their enterprises, over 45 percent in rural areas had borrowed from the local group (such as the ROSCAs and VLSAs), a major source of financing; see Figure 10. Usually the terms are simple, and credit requirements are less stringent in comparison to formal financial institutions such as commercial banks. In addition, the local groups are accessible and heterogeneous given community and individual dynamics. Borrowing from social networks and family members was equally

common. Credit extension received from microfinance institutions (MFIs) is driven by the female youth, particularly in urban areas (Table A.3). The information on credit sources implies that the methods that UWEP may employ to provide financial support to businesses and that correspond to those commonly used by rural female entrepreneurs will require massive sensitization for programme uptake.

Figure 10: Major sources of credit for rural adult women-owned (aged 18–65) nonfarm household enterprises (%)



Source: UNPS 2013/14

Size of nonfarm household enterprises

The number of employees an enterprise employs was used to proxy for size. The informal sector has turned out to be important in terms of employment creation for self but not others. Hill (2011) highlights that rural off-farm employment¹⁰ has an important role to play in enabling rural women's economic empowerment and in promoting rural development and reducing poverty. In Uganda, more than 80 percent of rural women-owned nonfarm household enterprises are not employers, while only 19 percent employ 1–5 people, implying that the majority are micro businesses (Table A.3). Empirical work on rural non-farm entrepreneurship confirms that it is a heterogeneous sector (Davis and Bezemer, 2004; Barrett *et al.*, 2001). Davis *et al.* (2007) find that a number of nonfarm entrepreneurial activities consist of very small and informal businesses especially in the commercial trade and services sectors. The persistence of the smallness of firms in Africa is noteworthy, as Haggblade *et al.* (1989) find that 95 percent of the rural non-farm enterprises employ fewer than five workers.

Arguments indicate that micro and small enterprises (MSEs) play an important role in the economic and social life of the majority of rural poor persons. However, the growth and the competitiveness of the MSE sector are hampered by a lack of managerial

and technical skills, weak infrastructure, difficulties in accessing loans, and complicated company registration processes (UNIDO, 2013; DB, 2017).

Ownership and management of nonfarm household enterprises

Married female and widow-headed households owned the largest share of women-owned rural nonfarm household enterprises. In looking at management of the nonfarm household enterprises by gender, Table 2 highlights the share of women-owned nonfarm enterprises by management type. The majority of the women-owned rural non-farm household enterprises are managed by the wife or husband. Shruti and Sarupriya (1983) assert that unmarried women entrepreneurs experience less stress than married women entrepreneurs. Women entrepreneurs from joint families experienced less stress than those from nuclear families because they shared their problems with other family members. To further comprehend management indicators from self-reporting of the primary and secondary persons running the non-farm household enterprises, women had the highest share of running the businesses they actually owned. Furthermore, Van der and Romijn (1987) observed that businesses headed by women were consistently worse off than those run by men, as women had fewer resources, lower levels of education and literacy, and restricted physical and occupational mobility. They also found that women have fewer contacts, less bureaucratic knowledge, and less bargaining power than men, which limited their productivity and profitability.

10 Rural non-farm employment (e.g., input agents of seeds and fertilizers, trading enterprises, transport, infrastructure development, and services including education, health, insurance, finance, shops, and restaurants) can provide rural women with economic opportunities to reduce their dependency on agriculture and to help them weather economic and environmental shocks that affect agriculture; yet accessing decent and productive rural employment and income-generating activities is still a great challenge for rural women.

Table 2: Management of women-owned nonfarm household enterprises (%)

	Adult women (aged 18-65)			Female youth (aged 18-30)		
	Rural	Urban	All	Rural	Urban	All
<i>Marital status by headship</i>						
Unmarried Female Head	2.6	3.7	3.0	12.4	18.0	14.9
Married Female Head	41.9	39.3	40.9	67.4	58.1	63.3
Divorced Female Head	25.4	25.9	25.6	8.9	23.9	15.5
Widow	30.1	31.1	30.5	11.2	0.0	6.3
<i>Who manages the enterprises?</i>						
Wife & Husband (joint)	2.1	2.4	2.2	7.4	8.1	7.7
Either Wife Or Husband	79.0	72.8	76.6	84.7	75.2	80.5
W/F With Other Members	5.0	10.2	7.0	2.4	0.8	1.7
Other Hh Members	13.9	12.7	13.5	5.6	13.1	8.9

	Adult women (aged 18-65)			Female youth (aged 18-30)		
	Rural	Urban	All	Rural	Urban	All
No Stated	0.0	2.0	0.7	0.0	2.9	1.3
<i>Primary person running enterprise</i>						
Female	82.2	84.6	83.1	73.2	89.9	80.5
Male	17.8	15.4	16.9	26.8	10.1	19.5
<i>Secondary person running enterprise</i>						
Female	70.8	90.8	80.4	55.7	84.7	67.8
Male	29.2	9.2	19.6	44.3	15.3	32.2
Total	100	100	100	100	100	100

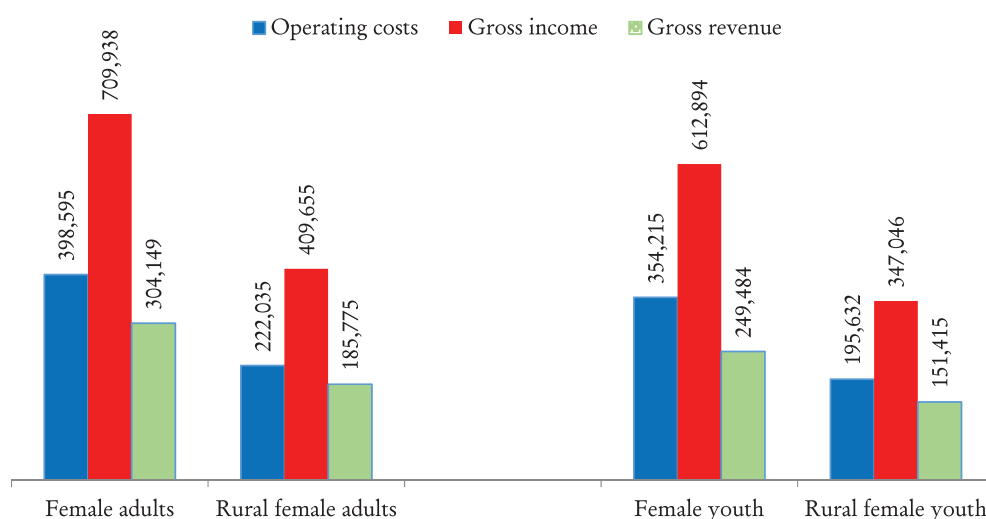
Source: Own computations from UNPS 2013/14 dataset, UBoS

Many adult women indicated that they had one nonfarm household enterprise, but many of the more diversified rural households also indicated that they managed more than one enterprise (Table A.3). As Snyder (2000) notes, the contemporary story of female entrepreneurs in Uganda is also the story of the country’s experience of and recovery from civil war and its legacy of death, destruction, and fear. She argues that the rise in women’s entrepreneurship for Uganda’s case is unique because “a veritable explosion of Ugandan African entrepreneurship was born out of the need to survive amidst chaos” (Snyder, 2000; p. 17) because the civil wars and economic crises that engulfed the country in the 1970s and early 1980s had such profound demographic and structural impacts.

Turnover of nonfarm household enterprise

Given the nature of nonfarm household businesses, MSEs often do not employ more than one person, seasonally and within the premises of the household, and this is reflected in their turnover (Figure 11). The average operating costs of a rural women-owned nonfarm household enterprise were Ush 222,000, much lower than the average women-owned nonfarm household enterprise at Ush 398,000, and with gross income less than half the input costs. The profit margins are still low to break even, and for transformative economic growth at both household and national levels, the profits should at least exceed the initial operating costs or break even. Similar trends

Figure 11: Turnover of women-owned nonfarm household enterprises, Ush



Source: Own computations from UNPS 2013/14 dataset, UBoS

are reflected in the female youth nonfarm household enterprises. This brings into question the underlying reason why nonfarm household enterprises are being initiated, out of necessity, seasonality, or to keep busy but not as a venture a household hopes to grow. Davis et al. (2007) found that rural non-farm activities contributed more than 50 percent to rural household income in 11 of 15 countries, with an average across countries of 58 percent. They also found that the share of non-farm income is less important in Africa compared to other regions.

2.5 Conclusion

Uganda's female TEA rates are higher than the rates of their male counterparts. This means that adult women are more entrepreneurial than men. However, the female TEA opportunity rate was lower than for men, indicating that opportunities to translate women into entrepreneurs are fewer. Uganda's women-owned nonfarm enterprises are largely micro, small, and informal. They provide predominantly goods and services (trade) to the local economy and are operated in most instances from within the household dwelling or the immediate surroundings. Being still a largely informal and survivalist sector, rural non-farm enterprises provide a risk-diversifying mechanism for households. Women-owned non-farm entrepreneurship, especially rural based, does contribute significantly to employment creation, rural development, and income growth.

Although nonfarm enterprise activities help households to manage risks (due to volatility in agricultural seasons), the turnover of women-owned nonfarm household businesses is still too low to make significant contributions to household well-being, employment creation, income growth, and structural development in Uganda. Management of the nonfarm household enterprises is in the hands of women who often enter entrepreneurial activities because of poor economic conditions, high unemployment rates, and divorce (Gayathridevi, 2014).

Current UWEP activities take into account the low levels of education among rural female entrepreneurs. UNIDO (2013) reports note that entrepreneurs in rural areas suffer from a lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and

increasing profitability. Ugandan women entrepreneurs at the micro level have limited access to finance to grow their businesses, and they are not educated enough to dissect the intricacies that financial credit institutions require and hence will most likely miss out on the opportunity the UWEP fund presents. Massive sensitization should be undertaken together with continuous group level support to ensure uptake and compliance.

3. LAWS, POLICIES, AND PROGRAMME REVIEW

This section analyses policies, laws and programmes in direct and/or indirect support of women-owned enterprises. The review introduces issues related to the formulation, institutional arrangements, stakeholders involved in the use of evidence in policy, and programme design and dialogue.

At the global level, Sustainable Development Goal (SDG) 8 aims to promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all. SDG 8's specific indicator 8.5 for Agenda 2030 looks at achieving full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value. In Uganda's vision 2040, achieving gender equality and women's empowerment has been identified as a prerequisite for social economic transformation. Within the NDP II (2015/16–2019/20), targets that include women are: creating employment, raising average per capita income levels, and improving labour force distribution, thus improving human development and gender equality indicators. In line with SDG 8, NDP II aims to also focus on increasing household incomes, promoting equity, and enhancing the availability and quality of gainful employment. The plan identifies gender issues, negative attitudes, mind-set, cultural practices, and perceptions as factors that may hinder realization of the vision.

3.1 Women entrepreneurship policy and regulatory frameworks

Governments have an important role to play in creating economic opportunities in rural areas through creating enabling policy environments that support employment

creation and enterprise development (including tax incentives and investment opportunities, for example). The Female Entrepreneurship Index (FEI) puts Uganda in the 74th position of the 77 countries surveyed whose institutions support high-growth women entrepreneurs with a Global Entrepreneurship Index (GEI) at 18.4 percent (Terjesen and Lloyd, 2015). This implies that Uganda’s institutions are generic with regard to supporting entrepreneurship growth for women.

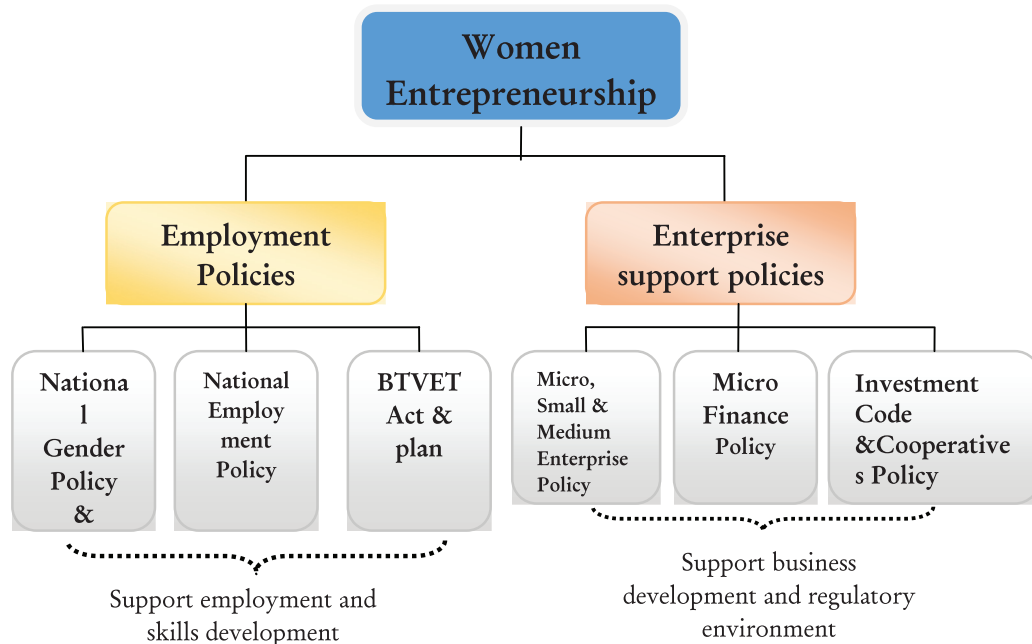
There is no specific law or policy exclusively addressing entrepreneurship in Uganda. As the EPRC (2015) report asserts, there is no need to establish one. This is because entrepreneurship is embedded in several of the existing policies and laws, and hence, there is a need to strengthen the existing policies and laws to directly support women’s entrepreneurship, particularly for those in rural areas. Figure 9 summaries the policy and regulatory frameworks in Uganda that can directly impact rural women’s entrepreneurship. These are classified into policies that directly support employment and enterprise development.

Specifically, the National Gender Policy 2007; the National Youth Policy 2016; the National Employment Policy 2011; and the Business Technical and Vocational

Education Training Strategic Plan 2015/16–2019/20 are some of the critical policies and frameworks that have been designed by the government to support the employment and skills potential of potential entrepreneurs. EPRC (2015) analyses these policies from a youth entrepreneurship lens. We augment this study by analysing the same from a women’s entrepreneurship lens that also includes female youth entrepreneurs.

The Uganda Gender Policy 2007 provides “a clear framework for identification, implementation, and coordination of interventions designed to achieve gender equality and women’s empowerment”. The policy outlines avenues aimed at improving the earning potential of women and how responses should be designed that address the diverse livelihood needs of women and men. There is also a gender implementation plan to operationalise the policy. Nonetheless, it is not clear to what extent the monitoring and evaluation of the policy has been undertaken to mainstream gender and if so, whether there has been any impact on the economic transformation of the economy in terms of participation at grassroots level, decision making, and well-being.

Figure 12: Classification of women entrepreneurship policy in Uganda



Source: Adopted and updated from EPRC 2015

The **2011 National Employment Policy (NEP)** recognizes that employment of vulnerable groups such as women is important for wealth creation and poverty eradication. The strategies provided for in the policy focus on promotion, collection, and dissemination of improved data and statistics and design of programmes that involve and benefit the most disadvantaged groups, including women. The NEP recommends providing support to young people, particularly women, to make a transition from informal to formal employment. In addition, the policy creates room for ensuring that vulnerable persons get decent jobs, pay, and safety at a work place. The NEP has no implementation plan in place; however, the policy aims to foster programmes that harness the employment potential of its population of which women are inclusive. Specific focus on rural women's employment is not outlined.

The **National Cooperative Policy (2011)** envisions a strong, vibrant, and prosperous co-operative movement that effectively responds to the needs of the members. Its objectives are, inter alia, to build the capacity of the cooperative movement as a major way of realizing its visions; to diversify the range of cooperative enterprises to include industrial and value adding activities, among others; to promote and enhance good governance in cooperatives, and to build the capacity of cooperatives to compete in the domestic, regional, and international markets. The policy is guided by the universal Cooperative Principles which, it maintains, are well provided for in the 1995 Constitution of Uganda: for example, Part II (vi) of the Constitution guarantees autonomy of civic organizations in pursuit of their declared objectives; Part III (v) commits the State to providing a peaceful, secure, and stable political environment necessary for economic development; and Part (ix) encourages private initiative and self-reliance. The policy is categorical on gender sensitivity, as it provides for the creation of opportunities for equal participation in cooperatives through entrepreneurial development, promotion of gender balance, and sensitivity to gender-specific concerns in the conduct of cooperatives' business. Among the actions the policy aims to take is mobilising people to form new cooperatives that suit their common interests. It also focuses on strengthening the organization and capacity of savings and credit cooperative societies (SACCOS), an important source of credit for women particularly in rural areas. Group formation is encouraged among

women entrepreneurs to access a grant/loan. The group members provide collateral to secure a loan. This partly reveals that local groups of women in rural areas were the major sources of credit for nonfarm household enterprises.

The **2015 Micro, Small and Medium Enterprise (MSME)** policy is perhaps the one most directly linked to rural women entrepreneurs, as it best anchors the nature of their businesses. The policy aims to (i) provide an enabling environment through a policy, legal, and institutional coordination framework; (ii) promote research, product/process development, innovation, value addition, and appropriate technologies including ICT; (iii) promote product and service standards for quality assurance; (iv) support access to markets and business information services; (v) increase access to credit and financial services; (vi) enhance capacity building entrepreneurship, vocational, business, and industrial development skills, and (vii) enhance gender equity, inclusiveness, and environmentally friendly businesses for sustainable development.

Specifically, objective (vii) provides that women-owned MSMEs are supported at the policy level by (a) promoting gender equity and inclusiveness in business development; (b) promoting use of gender disaggregated data collection tools (business census); (c) promoting environmentally friendly businesses for sustainable development; (d) supporting environmental degradation and climate change mitigation; (e) supporting investment and adaptation of technologies that respond to economic change for women entrepreneurs (WEs), youth and PWDs; (f) instituting a reward system and permanent exhibition centre targeting women entrepreneurs and PWD innovators; (g) supporting funding for implementation of Gender Policy affirmative programs in addressing geographical, historical, and structural disadvantages in entrepreneurship; (h) continuing to implement programmes that check the spread of HIV/AIDS among MSMEs that affect productive labour; (i) promoting ethics and integrity in doing business; and (j) promoting the implementation of the 3Rs (recover, recycle, and reuse) in the activities of MSMEs where applicable.

Despite the fact that the MSME policy addresses aspects of entrepreneurship, the rural women entrepreneurs will most likely be left out, as their

enterprises are informal. The policy will probably have a larger impact on urban women entrepreneurs, who are educated and formally registered.

The BTVET strategic plan supports the building of skills for self-employment. If BTVET is promoting the same skills for all women, such as tailoring, hairdressing, and cooking, then the market will be flooded with the same businesses, and this is already affecting enterprise survival and profits. When businesses provide the same service in the same locality, losses will ensue, as the market is the same, hence leading to closures. BTVET should try to nurture the innovators and ensure that many incubation centres are set up to support this activity.

Other policies include the Local Content Policy (this especially aims to protect the natural resources of oil and gas industry), the Private Sector Development Strategy (this is yet to be launched), the Local Economic Development (LED) Policy 2014, and the Buy Uganda Build Uganda (BUBU) Policy 2015 that also indicates or provides for local content. The primary aims of LED are to (i) Increase business support by encouraging local investment centres; (ii) Enhance growth of the private sector investment in LGs; and (iii) Increase locally generated revenue in the form of direct taxes and LG own revenue generating ventures. The policy envisions “a vibrant and competitive private sector-led local economy for poverty reduction, wealth creation, and prosperity”.

The extent to which most of the policies (explicitly or implicitly) refer to (rural) women entrepreneurs is limited. In addition, as observed, there is no dedicated entrepreneurship policy aimed at supporting informal entrepreneurs and/or formalising them. So the steps before an entrepreneur is able to formalise and thus fall under the policy in question, which are also the steps most entrepreneurs fail to take, are not covered by the policy. Even UWEP, as shown in the discussion below, is very specific in its requirements and might not appeal to all rural women entrepreneurs amidst limited awareness of how it works.

3.2 National women entrepreneurship programmes

Evidence suggests that rural women can also gain from participation in public work programmes when there are decent working conditions including decent

wages, child care, and social protection (UNDP, 2010). National programmes in support of rural women’s entrepreneurship have been haphazard, such as the Plan for Modernisation of Agriculture (PMA), Poverty Eradication Action Plan (PEAP), National Agricultural Advisory Services (NAADs), and the now Peace Recovery and Development Plan (PRDP). These had a major focus on transforming agriculture — a sector in which almost all rural women households are involved. However, these have been accused of being good on paper but of having no tangible actions at the grassroots level in growing rural women’s non-farm household enterprises, as implementation has been skewed and benefited a few women who are often well-connected in the value chain.

Some interventions have been designed to directly address a certain category of women (youth), such as the Northern Uganda Social Action Fund—Youth Opportunities Programme (NUSAF-YOP), the Youth Venture Capital Fund, and the Youth Livelihood Programme (YLP). Although the interventions were to equally benefit the rural and urban women and male youth, a purposive evaluation for YVCF indicated that mainly the urban educated male youth have benefited from the programme (Ahaibwe and Kasirye, 2015). In addition, the recent outcry by the youth that YLP is being sabotaged by district officials and politicking and that the programme design of group formation is not transparent indicates some of the glitches the programme is suffering from. Only a few rural female youth have accessed the funds. However, compliance to repay the rotating credit fund is low, as the youth perceive it to be a gift from the President.

Until 2015/16, there was no programme that directly supported beginning women entrepreneurs. In 2015 on Women’s Day, the Uganda Women Entrepreneurship Programme (UWEP) was launched. UWEP, an initiative that began in the financial year 2015/16, was designed to address the challenges women face in undertaking economically viable income-generating projects, including limited access to affordable credit, limited technical knowledge and skills for business development, and limited access to markets and information regarding business opportunities. Box 1 provides a summary of the programme and its objectives.

Box 1: Uganda Women Entrepreneurship Programme

Uganda Women Entrepreneurship Programme (UWEP) aims at increasing women's competitive edge in the business sector. The project supports women in the micro, small and medium enterprise (MSME) subsector through provision of interest-free credit, technical advice for appropriate technologies, value addition, and market information.

Specific objectives

1. To strengthen the capacity of women for entrepreneurship development.
2. To provide affordable credit to enable women to establish and grow their business enterprises.
3. To facilitate women's access to markets for their products and services.
4. To promote access to appropriate technologies for production and value addition.
5. To strengthen programme management and coordination.

Funds of Ush50 billion started being rolled out in 2016/2017, and this will continue for the next five years in line with NDP II. The funds are being accessed through the women groups of 10 to 15 members, with focus on unemployed women and vulnerable groups such as single young mothers, widows, disabled, women living with HIV/AIDS, and slum dwellers. However, the actual number of beneficiaries the Programme is planning to serve is not known.

Target beneficiaries are identified and selected through a selection process spearheaded by the District and Sub County Technical Planning Committees. The primary beneficiaries targeted by the Programme are women within the age bracket of 18–65 years. The assumption is that those older than 65 will be catered for under the Social Assistance Grants for Empowerment (SAGE) Programme.

Source: MoGLSD 2016

UWEP helps to ensure that as a group, the women involved come out of poverty. Box 2 helps to put into context the functionality of UWEP.

Box 2: Practical implementation of UWEP

The UWEP model ensures that women form a group of 10 to 15 members. These then select an enterprise they are conversant with and approach the local government structures at district level with their idea, which is transformed into a business plan/proposal. The proposal is then sent to the MoGLSD's UWEP secretariat for screening and approval, if good, for funding. All eligible participants are anonymous to the Secretariat (but known to the LGs); hence, the enterprises are offered funding without any bias at the higher level.

The Secretariat shares with the Bank of Uganda the required funding per project proposal received. The Bank directly sends the loans to the approved proposal's accounts shown in the plan and only informs the MoGLSD that the transaction was undertaken for monitoring and follow-up at the grassroots level. At present, UWEP has not conducted a baseline survey prior to the disbursement of funds to eligible successful groups; however, a baseline survey will be conducted among the women who have received money. The intended outcome of this intervention is that the women will have left poverty within two (2) years after implementation of group projects.

The money is then released from the Bank of Uganda to the districts and from there to the women's groups. It is at this point that the UWEP secretariat has no absolute control, and the planting season may come before the women's groups receive the money. Ensuring constant communication is the only means of keeping the situation open. A total of 103 districts have received money for implementing the programmes through buying equipment and inputs. For tightening monitoring measures to reduce leakages and offer BDS, field teams from UWEP visit districts and sub-county officials to see whether they are transmitting the knowledge to the women's groups. No women's group receives money when they have not been trained thoroughly (using approved training manuals from MoGLSD).

To foster enforcement, OPM intends to monitor two key outcomes of UWEP: repayment rate and business survival rate. The officers at the district and then the sub-county Community Development Officers (CDOs) must submit loan repayment figures on a weekly basis as per the agreement in the approved business proposal. This will enable the monitoring officers to easily identify a problem for action.

Source: KII, UWEP Officials, 2016

Thus, the viability and functionality of women's groups in promoting enterprise development as postulated in UWEP will entail improving human capital of women, particularly those in rural areas. Education is a key component of human capital quality that is essential for employability, higher income, and sustainable economic growth. Low education levels hinder the scope of women's enterprise activity and are one of the largest causes of poverty for rural households of Ugandan women. It is suggested that UWEP should follow the Social Assistance Grants for Empowerment (SAGE) approach, where SAGE first tested the programme in select districts, evaluated its success, and then rolled out the programme in the rest of the country in a phased manner.

As noted in the UNDP (2015) report, despite the internal and external challenges of women's groups such as the demands of paperwork requiring women to provide information on a group's formation as a condition to qualify for group assistance, women's collective groups remain one of the strongest strategies that will enable women to have socioeconomic resilience as they struggle to enjoy dignified lives. In this case, UWEP's group model so far might be the most appropriate to target rural women for acceptance in society, access to finance and skills, and business survival. UWEP should ensure that its programme indicators are included among the National Priority Gender (NPG) indicators as amendments if they are not there yet; otherwise, there will be no statistical impact at the national level.

3.4 Stakeholders in Policy and Regulatory Formulation

Mapping of stakeholders can be broken down into four phases.

1. Identifying: Listing of relevant groups, organisations/structures and individuals in the policy/evidence results chain.
2. Analysing: Understanding stakeholder perspective and relevance in the policy/evidence chain.
3. Mapping: Visualizing relationships to objectives

and other stakeholders.

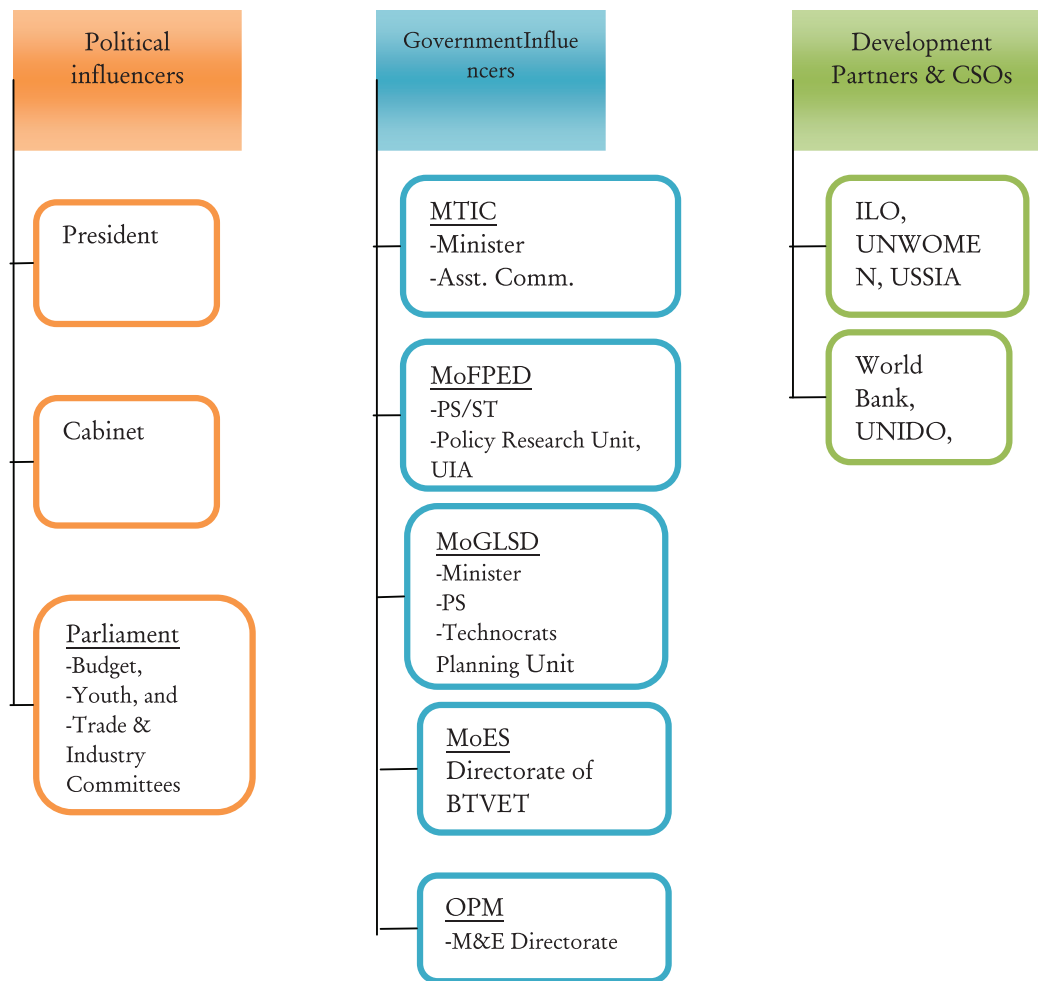
4. Prioritising: Ranking stakeholder relevance and identifying issues to communicate.

Note that the result of the stakeholder mapping process is as important as the project results, and the quality of the process depends heavily on the knowledge of people who are participating in the subject matter.

Institutional structures that support women on a policy, regulatory, and programme angle cut across government Ministries, Departments and Agencies (MDAs) and the private sector (Private Sector Foundation Uganda; PSFU). Uganda Investment Authority (UIA), MoGLSD, Ministry of ICT, MTIC, Uganda Manufacturers Association (UMA), Uganda Industrial Research Institute (UIRI), and Uganda National Bureau of standards (UNBS) are the major government MDAs and private groups, and each has a core role to play. For instance, quality control is undertaken by the UNBS, which usually trains people on how to improve the quality of their commodities and provides a stamp of compliance. The UMA trains, represents, and advocates for the private sector. Capacity building is done by all of the institutions. Financial accessibility is provided by MoGLSD and non-state actors for entrepreneurs to get affordable credit. The Directorate of Gender and Community Development in the MoGLSD and the Directorate of MSME in the Ministry of Trade Industry and Cooperatives (MTIC) are critical in ensuring that rural women entrepreneurship needs are met. In the Ministry of Justice, Law and Order (MJLOS) and the Ministry of Education, Science Technology and Sports (MoESTS), the major influences on the government side are the Hon. Amelia Kyambadde, Minister of MTIC; Mr. Davis Kigongo, Chair of UNCC; and members of the Civil Society Organization that work with businesses.

The non-state actors from the Development Partners include the International Labour Organisation (ILO), UNIDO, and World Bank and from the private sector, UWEAL and USSIA. To this end, institutions influencing policy and laws concerning the women's

Figure 13: Categorization of institutions influencing entrepreneurship policy in Uganda



Source: Adopted and updated from Guloba et al. 2015

entrepreneurship agenda are classified in Figure 13 in terms of those at the levels of legislature, government, and development partners/non-state actors.

3.5 Conclusion

The review reveals that rural policies and plans have been haphazard, particularly those addressing women’s engagement in business enterprises. Fox and Sohnesen (2013) argue that the neglect of a more solid empirical knowledge of rural entrepreneurship in Africa may be a factor contributing to the limited success of rural development policies and to the fact that rural entrepreneurship does not feature in most poverty alleviation or entrepreneurship promotion strategies in Africa. Hence, in Uganda, there is no specific rural policy targeting women entrepreneurs alone. The review above highlights this. Rural women entrepreneurs have to find a niche in the holistic policies that favour urban,

educated, and non-poor women entrepreneurs.

Given the gap on rural focus, it has been argued that rural development programmes in Uganda have had little significant impact in fostering the structural change in rural areas that are consistent with notions of modern economic development such as NUSAF, PRDP, PEAP, and PMA. The increase in the share of rural household income that emanates from the MSME sector does not appear to be the outcome of successful policies; the policies fail to foster effective rural nonfarm household enterprise growth and enhance wage employment.

4. VIABILITY OF WOMEN ENTREPRENEURSHIP: AN EVIDENCE REVIEW

Evidence in this section mainly synthesises grey literature on impact evaluation studies that have been conducted in Uganda on rural micro enterprise support. Methodologies employed and findings therein should support implementation of UWEP both in the short run and long run for programme evaluation at a later stage. Findings from non-impact evaluation studies are incorporated where necessary to augment the findings from rigorous evaluations.

4.1 What Does the Evidence Say?

Current evidence on entrepreneurship can be classified into that which supports skills training, financial services, business development services, and ensuring the business environment is conducive to natural business growth and survival (Figure 11).

There is limited evidence of rigorous impact evaluation on rural women micro enterprise support programmes in Uganda. Studies on rural entrepreneurship have been theoretical or empirical on aspects of entrepreneurship determinants but limited on programme interventions

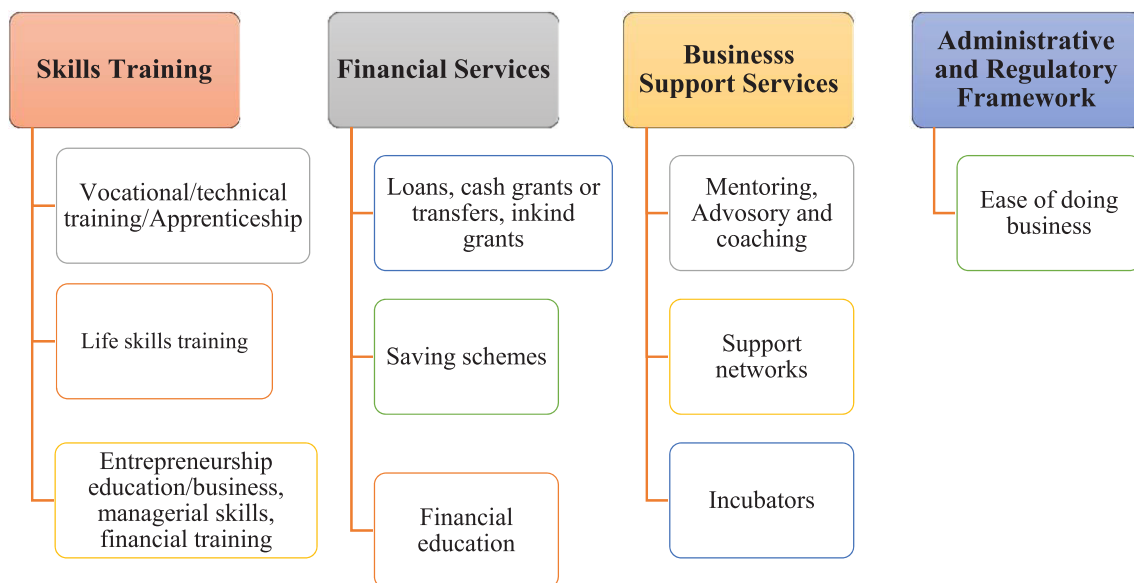
concerning what works and what does not work in rural women’s nonfarm enterprise development. The few available have studied both male- and female-led enterprises. While this is a limitation, they nonetheless provide a critical basis for upscale programme implementation at the national level. We categorise evidence according to each entrepreneurship activity that the programme aimed to support.

Skills training and Business Development Services

Nagler and Naudé (2014) find that in Uganda, the number of phones per household is associated with and increases the probability of non-farm entrepreneurship by 4 percentage points per additional phone. In addition, use of land, specifically the existence of pasture or wetland, increases the probability of being an off-farm entrepreneur by 19 percentage points, compared to land cultivation by villagers. If households cultivate land, the probability of entrepreneurship decreases by almost 28 percentage points. However, whether households own land is not significant.

Evidence from a UNIDO (2013) project (Master Craftsmen Programme; MCP) that focused on improving access of small entrepreneurs in rural districts to advisory services and training, such as metalworking, electrical and electronics engineering,

Figure 14: Framework for Classification of Entrepreneurship Interventions



Source: Adopted from EPRC 2015

food processing, textile, leather, and woodworking, had positive outcomes. The project did not give any financial incentives or subsidies to the MCP, but it helped in the conceptual development, preparation of methodologies, manuals, training of advisors, and campaigning for the fee-based services. A total of 100 entrepreneurs and skilled technicians were trained as MCP advisors, and over 750 entrepreneurs in the six districts improved their managerial and technical skills. Training manuals and operational manuals for the MCP are being used. Neighbouring districts have requested the services of the MCP advisors. Uganda Small Scale Industries Association (USSIA) district officers have been trained in the management of the association, and the coordination between the national and the district offices has improved. However, the project has yet to evaluate the impact of BDS transfer among actual beneficiaries.

Financial support services

A review of two Ugandan context-specific studies on impact evaluations in micro enterprise interventions shows that credit support to women-owned enterprise had mixed results (Fiala, 2015; and Blattman et al., 2016). While Fiala (2015) finds that loans given to women enterprises had no effect on business profits and household spending on health and education, etc., Blattman et al. (2016) instead finds a positive significant impact of grants on the incomes and profits of women's groups in northern Uganda. However, the context within which these studies were conducted and the modalities of financial support differed.

Specifically, Fiala (2015) finds that in Uganda, subsidized loans and business skills trainings have the potential to increase the profitability of small businesses owned by men but not women. He uses a randomised controlled approach to test whether expanding access to capital via grants or loans would increase the profits of microenterprises owned by men or women and whether adding business skills training to the program would enhance the effectiveness of the grants or loans. Loans in combination with training increased business profits for men by 54 percent within six and nine months after the program had ended. None of the programs had any effect on business profits for women-owned enterprises. However, he notes that the impact of loans and training on profits was strongest for men with higher ability, lower risk

preferences, and no prior history of loans. Although 53 percent of women in the study had previously taken out a loan for their business, only 38 percent of the men in the study had done so. Nonetheless, increased business profits had no effect at the household level. Although their businesses were turning a greater profit, male business owners' households saw no changes in spending on child health, general savings, or household consumption and no increase in household welfare. Neither men nor women entrepreneurs experienced any changes from receiving grants, either in their businesses or on their households, suggesting that the need to repay capital incentivizes men to invest in their businesses.

Blattman et al. (2016) reveal in their impact evaluation study on the Women's Income Generating Support (WINGS) program that extremely poor, war-affected women in northern Uganda have high returns when given a package of \$150 cash, five days of business skills training, and ongoing supervision. Sixteen months after grants, the standard WINGS program (without group encouragement) led to large changes in occupation and incomes. Thirty-nine percent of the control group had a nonfarm business, and this rose to 80 percent among WINGS participants. Employment rose from 15 to 24 hours per week, and cash earnings rose by approximately PPP \$1 a day. As the average person in the control group earned less than \$1 a day, the program doubled earnings. As a result, a conservative estimate of household consumption rose by almost one third, to roughly PPP \$1.25 per day. Annualized, this impact corresponds to a PPP \$465 increase in nondurable consumption—approximately one-quarter of the PPP \$1,946 standard program cost. However, the gains were mainly economic for program participants with little evidence of changes in physical health, mental health, financial autonomy, or domestic violence. Outside the household, however, self-reported results from participants indicated an increase in resentment and verbal abuse from some neighbours, perhaps because of jealousy or because they posed competition for pre-existing traders.

Furthermore, Blattman et al. (2016) reveal that the group encouragement increased the frequency and intensity of group activities. However, there was no impact on consumption after 16 months, but program participants who received group encouragement reported double the amount of earnings of those who

did not receive group encouragement. This was not through growth of petty trading businesses, which are more likely to survive and more profitable, but rather from groups spurring informal finance, labour sharing, and cooperative cash cropping. Group formation also seems to have mitigated the resentment and abuse from neighbours. Nonetheless, WINGS illustrates that the poorest may be able to start and sustain small enterprises, even in very small, fairly poor communities. Finally, the results support the view that social interactions encourage cooperation and that such social capital delivers economic returns.

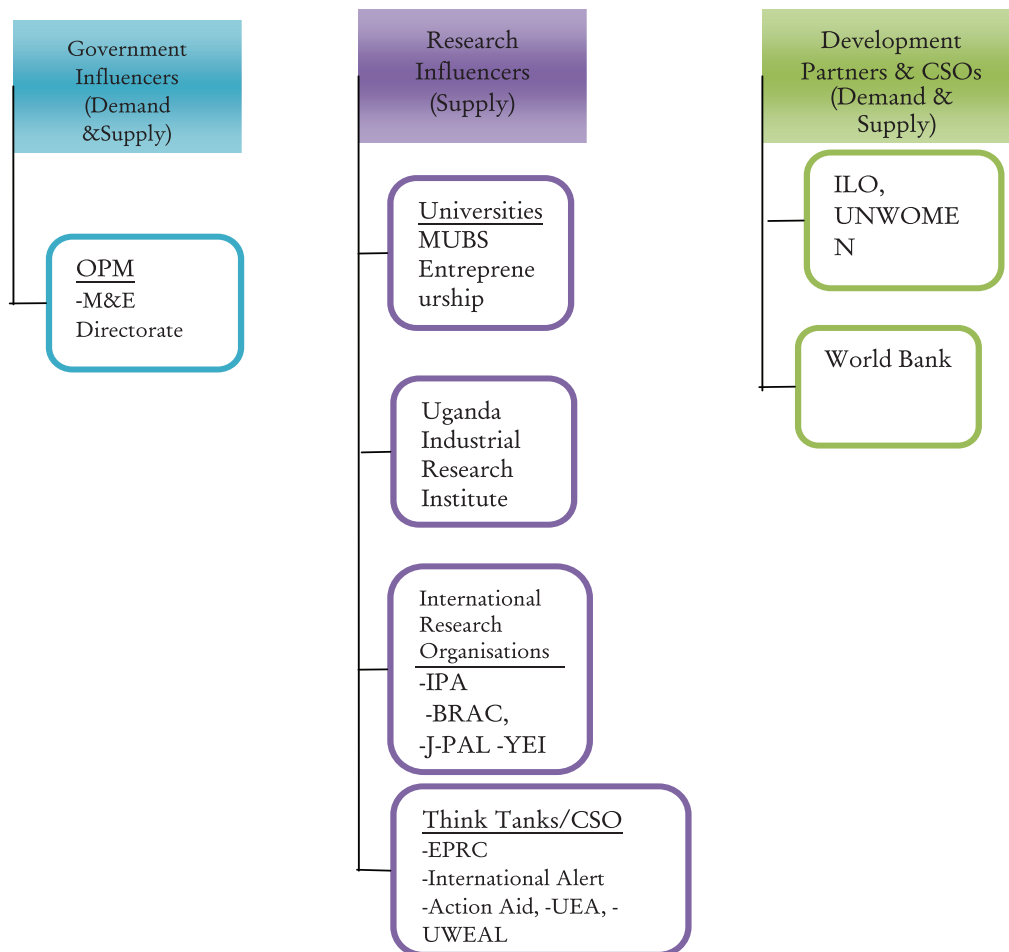
The above studies reveal that women micro entrepreneurs are important social safety nets in a community where an individual female entrepreneur can become stigmatised. Thus, the formation of groups as suggested in Blattman et al. (2016) can enhance women entrepreneurs' incomes. However, the success of the programme lay in the model of delivery;

business plans were first approved before financing was provided, and continuous monitoring and support were provided to the businesses. The same applied to Fiala's (2015) project. Despite this substantial evidence, there is a need for more specific studies on women's entrepreneurship in Uganda regarding their contribution to economic development.

4.2 Stakeholder Mapping in Evidence Generation

Acknowledging the importance of institutions implies challenging the focus on the independent individual entrepreneur that permeates much mainstream entrepreneurship thinking and recognising the various factors that influence the meanings and practices of (female) entrepreneurship in particular contexts. The most critical institutions providing and demanding research on women's entrepreneurship in Uganda can be classified into those that demand and supply evidence. Figure 12 highlights these.

Figure 15: Categorisation of institutions providing entrepreneurship research in Uganda



Source: Authors own categorisation, 2016

An EPRC (2015) report clearly articulates the use of information and knowledge from research on the formulation and implementation of policies for youth entrepreneurs. Policy formulation is highly consultative and not necessarily evidence based. Yet passing a policy necessitates evidence and enacting/revising laws and developing plans and programs. Credible evidence is used as a rationale or justification for policy interventions and programmes, e.g., development of UWEP, formulation of the new Social Sector Development Plan that will be aligned to Vision 2040, and NDPII (2015/16-2019/20), where women's economic empowerment is a priority area of intervention. Advocacy towards changing women's status and influencing sectors regarding mainstream issues of women's empowerment requires credible data/information. However, there are inadequate data and information on women enterprise development, as it is non-comprehensive and outdated.

4.3 Conclusion

The evidence review notes two issues:

- There is a need for more impact evaluation studies on rural women-owned micro enterprises to have a clearer understanding of what works and what does not work at the regional level. The heterogeneity in the program designs undertaken in financial support services reveals this. Part of the success of these programs was addressing the needs and heterogeneities related to the region.
- Formation of women's groups is perhaps the most effective way of ensuring women's participation and enterprise survival. This addresses some of the socio-cultural norms that impede nonfarm enterprise growth and profitability. In addition, it helps uplift the less educated women, as some of the programme participants might have better literacy and help group members understand their role in the business.

5. UNLOCKING RURAL WOMEN ENTREPRENEURSHIP POTENTIAL

Unlocking rural women entrepreneurs' potential will require multi-integrated programmes addressing different but interrelated Business Development Services (BDS) such as apprenticeship and mentorship programmes, skills training, and internships. Many of the challenges are interconnected, and the solutions revolve around providing financial support and apprenticeship to women especially in rural areas. However, the support has to also address the other limiting fundamentals to business growth in addition to finances, such as links to markets and capacity building. For example:

Identifying dynamic female entrepreneurs: As Uganda outlines measures to meet the SDGs adopted in 2015, and if Uganda is to become a high-productivity country, ensuring that the entrepreneurs, especially women, are really realizing that high productivity is vital. This calls for the need to focus on the dynamic entrepreneurs. Dynamic entrepreneurs are those who can generate and sustain jobs and not the self-employed micro entrepreneurs that our rural women are. These will train and mentor the beginning rural women.

Addressing socio-cultural norms: For rural women, given that socio-cultural norms are still strongly in favour of patriarchal behaviour, any training geared towards mind-set and attitude change in rural areas should also include the women's spouses. For instance, some women may wish to start businesses, but because of culture and social upbringing, they cannot, and hence, inclusion of some men is important for successful implementation.

Create marketing platforms, certification, and technology: The common barriers to business development for women in rural areas are marketing of only some of their products and limited knowledge and versatility to market their products. Some women are unable to access the markets, particularly the national markets, because their products are not certified. Most women in value-adding businesses use manual technology. They have to pound using manual strength instead of equipment and as a result cannot produce much output. Thus, investment in incubation centres at the community level to provide the necessary

technology to enhance value addition might allow advancement. Use of ICT in business should be fostered. However, given the high levels of illiteracy among rural women, there is a need to translate the innovative ICT applications into local languages and support villages' adult education centres in local languages. There should be clear interventions to address the low levels of education among the UWEAL target group concerning the use of ICT as mobile money becomes the most common medium of money transfer among rural people.

Easy access to finance by lowering credit requirements: The majority of rural women may not access the finances that they want to build and sustain their businesses. The financial institutions are available in some of the rural areas but have stringent requirements to ensure that they make a profit out of the business ventures they support, and therefore, women may not be able to obtain financing, as their business propositions seem less attractive to a profit-oriented credit institution. Simplifying paperwork and offering softer repayment periods may facilitate access to financing.

Family support/networks: These can be of essential help to a woman's business sustainability. In addition, according to preliminary findings from Makerere University Business School's (MUBS) project "Muppets to Gazelles", most of the women entrepreneurs in rural areas were using mobile money transaction methods to conduct business but lacked the necessary skill to operate their phones, as most confessed to being illiterate. This can be an avenue for fraud, as they are cheated because of their limited understanding of the mobile money transactions technology. Conducting adult classes even in local languages might unlock this illiteracy dilemma and empower women in communication and financial transactions.

Skill training and use of local women to offer mentorship: Women at the grassroots level may equip their own communities with the necessary knowledge to run and sustain businesses. Use of one's own community members as a resource fosters trust, continuity, and understanding of cultural constraints that most entrepreneurs face. This may be enabled by training the most talented women. For instance, if a local woman is trained, she can return to her community and teach other women. Finally, because rural women

lack the discipline to save, financial literacy and use of technology for mobile money business development must be included in the training. Before donors design a program or training, it is important that those involved in implementation visit the local women and find out what they need.

Institutional and programme coordination: There is a need to ensure that the private sector and government are working as partners. All projects and interventions targeting women in business should be coordinated by UWEP to avoid duplication and to foster benchmarking and continuous monitoring of progress.

Record keeping and education: The challenge that a majority of the women entrepreneurs face lies in record keeping. Very few of them can keep records. Most rural women have the capacity to enhance their businesses, but they cannot access credit from credible financial institutions without documentation on business performance. Women, particularly those in rural areas, often do not and cannot document (because of illiteracy) what they have invested in their businesses and their resources, and this is a weakness they encounter throughout the business life span. The fact that most women-owned non-farm enterprises get funding from their local groups implies that they have the capacity to move from the local groups to formal financial institutions to get bigger loans/credit for expansion. However, without business operation records, this will remain a dream, and business expansion will not be possible, as most local groups cannot extend big loans.

In conclusion, according to KIIs,

"The business of a business is business. If you must run a business, you must understand the finances, marketing, and strategy. For business, 'if you cannot get the end of the business first correctly, then the business plans you will draw will not come to creation'. You are not creating a business for the purpose of feeding yourself; if that's the reason, then your business is not going to be fruitful." KIIs, 2016.

6. CONCLUSIONS AND POLICY ACTIONS

In summary, there is much ignorance on how UWEP is going to manage the different linkages and coordination requirements between the MoGLSD, BoU, MoLG, and communities. According to KIs, the operation framework of UWEP is still unclear even though the programme document is in place.

As the findings reveal, given that most women are illiterate, designing the right interventions is important. Training materials, particularly the financial component, mentoring, and an early warning system for these entrepreneurs, should be established together with effective group management and leadership. In addition, if financial literacy is not considered, women will get the UWEP loan just to survive and contribute to their families but not to grow their business despite having been in the group for two or more years. For growth to ensue, it is important for groups to take out bigger loans as an indication of business expansion and growth. The government needs to resume adult literacy programmes within UWEP.

Because the majority of women entrepreneurs are informal, there is a need for UWEP strategies to ensure that the groups that receive funds also get formalised for ease in accessing economic benefits that accrue with formalisation. However, compliance is a burden. According to KIs, the burden of compliance to tax bodies' requirements puts many people who register formally out of business. There is a need for tax collecting agencies to handle new businesses differently, particularly those of a micro nature. In any case, there should be a central database and/or close coordination and tax holidays for young businesses.

Changing the mind-set of new women entrepreneurs is key. It is difficult to help a woman who has never been in business before run a profitable business. Interested parties have to spend substantial resources and time, and yet the interventions undertaken to foster women's entrepreneurship have to report results upon implementation. Given that UWEP is targeting all women in peri-urban centres but also in rural areas, the possibility of urban women entrepreneurs accessing credit is high, and this can overshadow the other category in rural areas who need credit the most.

Thus, UWEP management needs to ensure an equitable distribution of funds across different categories of women (urban, region, education level, and level of business enterprise).

The integrated training, however, must address the issues of gender and culture. Cultural baggage is an obstacle that limits men and women, so whatever training the women follow must include gender awareness and gender sensitivity. Any successes that UWEP generates should be celebrated visibly to inspire women to emulate their colleagues. There is a need for coordination among the MDAs and academic institutions such as colleges, universities, and research institutions to offer training and counselling to the aspiring rural women entrepreneurs. Government and non-government organizations must effectively work and commit themselves to promote and encourage women entrepreneurs not only in traditionally women-dominated products but also modern, non-feminine, and hi-tech areas.

Way forward:

Innovativeness: Institutions should encourage innovativeness among new female entrepreneurs; however, this necessitates heavy financial investments by the government into research and development (R&D) programmes that are currently under funded, such as the ongoing incubation centres at the Uganda Industrial Research Institute. Such centres must be equipped with the latest technology and their space expanded for nascent entrepreneurs with limited capital. Skills development is important as well in terms of nurturing talent for upcoming entrepreneurs.

Institutional collaboration should be emphasised. Ministries and different institutions should collaborate and not run competing programmes; this does not offer value for money. For example, UMA is doing an internship program, and UIA and MUBS are undertaking the same activity, as all institutions try to create job placements for students. Synergies should be created to avoid duplication. The integration of different institutional programs will ensure that the same information is not being given to the same people at different times.

Offer credit through women's groups at least for those in the rural areas. Women in urban areas should

be given a different approach, as the spatial dynamics differ. Social networks in rural areas are much stronger than those in urban areas. Thus, as UWEP provides group loans, this model is more feasible for rural women, but the approach must differ for urban women where it is more effective to offer loans to individuals.

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ANNEX

Table A.1: Characteristics of women aged 18-65 years (%)

	PRDP sub regions							
	Rural	Urban	All PRDP	Sporadically Affected	Severely affected	Spillovers	RoC	All
LFPR Excluding Subsistence workers	46.9	63.9	53.5	60.8	74.3	36.1	50.0	51.5
Unemployment rate (exc. Subsistence)	11.1	10.1	6.1	5.2	6.2	7.2	14.1	10.7
Poverty Status								
Non-Poor	78.8	93.0	69.0	71.0	49.7	78.0	91.8	82.6
Poor	21.2	7.0	31.0	29.0	50.3	22.0	8.2	17.4
Employment status								
Paid employment	39.2	38.2	39.8	36.0	32.4	53.8	38.1	38.8
Self-employment	53.3	55.3	51.6	58.9	57.6	34.1	55.9	54.0
Contributing family workers	7.5	6.5	8.6	5.0	10.0	12.1	6.0	7.2
Education level								
No Formal Education	27.6	11.6	29.6	29.0	48.4	19.5	19.1	23.3
Some Primary	47.2	31.6	48.5	51.6	36.8	52.6	39.3	43.0
Completed Primary	8.5	8.9	5.1	6.6	4.5	4.1	10.9	8.6
Some Secondary	9.0	18.2	8.7	5.2	4.1	14.2	13.3	11.4
Completed Secondary	3.4	9.9	3.1	2.5	1.1	4.8	6.5	5.1
Post-Secondary Plus	3.4	18.2	4.0	4.1	4.3	3.7	9.6	7.3
Not Stated	1.0	1.6	1.0	1.0	0.8	1.1	1.3	1.2
Marital status by headship								
Unmarried Female Head	0.9	4.5	0.8	1.2	0.6	0.5	2.6	1.9
Married Female Head	13.1	14.0	15.4	13.7	19.9	14.3	12.0	13.3
Divorced Female Head	6.4	11.0	5.2	6.2	3.7	5.2	9.3	7.7
Widow	11.3	10.3	11.0	12.0	14.5	8.3	11.1	11.1
Male Head	68.3	60.1	67.7	67.0	61.4	71.7	65.0	66.1
Annual Sector of employment								
Agriculture	70.0	24.5	67.6	70.2	64.9	66.9	51.3	57.8
Industry	6.6	13.6	7.9	8.0	7.1	8.2	8.9	8.5
Services	15.5	51.3	16.4	15.9	17.4	16.3	30.9	25.1
Not Stated	3.3	5.0	4.0	2.2	5.8	4.4	3.7	3.8
Not Working	4.6	5.6	4.2	3.8	4.8	4.2	5.3	4.8
Annual Sector of employment								
Agriculture	70.0	24.5	67.6	70.2	64.9	66.9	51.3	57.8
Manufacturing	4.8	9.1	5.9	6.1	4.8	6.4	6.0	6.0
Construction	1.8	4.5	1.9	1.8	2.3	1.8	2.9	2.5
Trade	7.1	23.0	7.1	6.5	7.4	7.3	14.2	11.3
Transportation	1.8	5.5	2.0	2.6	1.8	1.6	3.3	2.8
Services Exc Trade & Transport	6.6	22.7	7.3	6.7	8.1	7.4	13.4	10.9
Not Stated	3.3	5.0	4.0	2.2	5.8	4.4	3.7	3.8
Not Working	4.6	5.6	4.2	3.8	4.8	4.2	5.3	4.8
Total	100	100	100	100	100	100	100	100

Source: UNHS 2012/13

Table A. 2: Characteristics of female youth aged 18-30years,(%)

	PRDP sub regions							
	Rural	Urban	All PRDP	Sporadically Affected	Severely affected	Spillovers	RoC	All
LFPR Excluding Subsistence workers	43.6	60.5	48.7	53.7	73.2	31.2	48.9	48.8
Unemployment rate (exc. Subsistence)	13.6	14.0	9.3	7.5	7.8	13.9	16.5	13.7
Poverty Status								
Non-Poor	80.3	94.1	71.6	74.5	51.5	80.4	92.8	84.6
Poor	19.7	5.9	28.4	25.5	48.5	19.6	7.2	15.4
Employment status								
Paid Employment	42.9	45.9	42.9	43.2	31.2	58.7	44.8	44.0
Self-Employment	44.9	44.5	43.6	47.9	52.7	24.5	45.6	44.8
Contributing family workers	12.2	9.5	13.5	8.9	16.1	16.8	9.6	11.2
Education level								
No Formal Education	13.4	6.8	15.6	12.0	36.3	7.0	8.7	11.4
Some Primary	49.2	25.7	50.5	60.0	43.1	46.9	36.6	42.0
Completed Primary	10.5	10.5	7.4	9.3	8.3	5.3	12.6	10.5
Some Secondary	15.7	23.0	14.6	8.0	5.6	25.0	20.1	17.9
Completed Secondary	5.6	12.6	5.6	4.2	1.7	9.0	9.1	7.8
Post-Secondary Plus	4.5	19.6	5.2	5.3	4.8	5.4	11.7	9.2
Not Stated	1.0	1.7	1.1	1.3	0.3	1.5	1.3	1.2
Marital status by headship								
Unmarried Female Head	1.1	6.8	0.8	1.3	0.7	0.4	4.2	2.9
Married Female Head	12.1	12.1	14.4	10.8	20.3	14.1	10.6	12.1
Divorced Female Head	4.1	8.8	3.5	3.4	1.9	4.4	6.8	5.5
Widow	6.4	6.3	5.2	4.9	7.1	4.5	7.1	6.4
Male Head	76.3	65.9	76.1	79.6	70.0	76.6	71.2	73.1
Annual sector of employment								
Agriculture	66.8	18.4	64.8	68.6	63.2	62.7	43.6	51.8
Industry	8.4	16.0	9.3	9.8	10.3	8.3	11.7	10.8
Services	17.1	55.5	18.6	17.3	17.6	20.1	35.6	29.0
Not Stated	3.3	4.9	3.9	1.9	5.0	4.8	3.7	3.8
Not Working	4.4	5.2	3.5	2.4	3.9	4.1	5.4	4.7
Annual sector of employment								
Agriculture	66.8	18.4	64.8	68.6	63.2	62.7	43.6	51.8
Manufacturing	5.7	9.5	6.0	6.3	6.7	5.5	7.4	6.9
Construction	2.7	6.5	3.2	3.5	3.6	2.8	4.3	3.9
Trade	7.7	26.3	7.8	6.5	6.7	9.5	17.1	13.5
Transportation	2.8	6.6	2.7	3.5	2.3	2.3	4.8	4.0
Services Excl. Trade &Transport	6.5	22.5	8.0	7.3	8.6	8.3	13.6	11.5
Not Stated	3.3	4.9	3.9	1.9	5.0	4.8	3.7	3.8
Not Working	4.4	5.2	3.5	2.4	3.9	4.1	5.4	4.7
Total	100	100	100	100	100	100	100	100

Source: UNHS 2012/13

NOTES

DEFINITIONS

Labour Force Participation Rate: Proportion of Uganda's working-age population (18 years and older) that engages in the labour market, either by working or actively looking for work, expressed as a percentage of the working-age population.

Youth unemployment: Percentage of the female labour force population aged 18-30 years that is not in paid employment or self-employed but available for work and has taken steps to seek paid employment or self-employment.

Annual sector of employment: Share of female labour force working in that sector consistently for 365 days
Poverty status: Percentage of people living on less than \$1 per day.

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