SEATINI Uganda, WORI and USSIA hold dialogue on Rebuilding Resilient Women Entrepreneurs amidst COVID-19

On 8th January 2021, SEATINI Uganda, Women Rights Initiative (WORI) and Uganda Small Scale Industries Association (USSIA) with support from Urgent Action Fund held a one-day dialogue for women entrepreneurs, women rights activists and policy makers under the theme "Rebuilding Resilient Women Entrepreneurs through gender responsive post COVID 19 economic response strategies." The meeting provided a key opportunity for the women entrepreneurs to share their experiences amidst COVID 19 and the lock down, and to propose and discuss with key policy makers and government technocrats concrete response strategies that are responsive to their needs.

While giving her opening remarks, Ms. Jane Nalunga, the Executive Director of SEATINI Uganda noted that while many businesses were adversely impacted when COVID 19 and the lock down were announced, this period majorly affected women entrepreneurs. Studies have shown that 61% of women led small businesses failed to generate enough income during this period compared to 22% of men led business. While we commend government for the effort made to put in place the economic stimulus package, we were disappointed that the strategies proposed were gender blind just like all the existing trade and related policies and programs. They assume that both men and women are affected the same way by effects on the economy. This is why SEATINI Uganda partnered with WORI and USSIA to mobilize specifically women entrepreneurs, especially the micro and small size business owners to amplify their voices, interact with policy makers and government technocrats, and demand for stimulus packages that are responsive to their needs, both in their design and in their implementation. "The *Emyooga* for example has been one of the highly contested response programme by the women entrepreneurs who have argued that its conditions are rather unrealistic for some of them, making access to it very difficult" she added.

Ms. Charlotte Natumanya, Economist, Ministry of Finance, Planning and Economic development from and Mr. James Muhwezi from Micro Finance Support Centre responded to some of the concerns raised by the women entrepreneurs about the Presidential Initiative on Wealth Creation, *Emyooga*, noted that ''Emyooga'' program financed by the MoFPED through the department of Microfinance. The MSC is responsible for the disbursement of to the groups and training of members and leaders. The program is delivered through direct support to SACCOs parish-based groups that are registered. The District Task Forces headed by the Resident District Commissioners (RDC) and comprised of District Commercial Officers (DCOs), District Community Development Officers (DCDCOs), Local Council V Chairpersons (LCV) and District NRM Chairpersons (DNRMC), are charged with mobilizing communities to participate in the programme.

Given the complexities involved in accessing funds under Emyooga such as its partisan nature, a number of the women entrepreneurs could look to accessing funds under the Uganda Women Entrepreneurship Program (UWEP) under the Ministry of Gender, Labour and Social Development. Mr. Hassan Mbazira, the Coordinator of UWEP noted that, although the program is not part of the stimulus package, this is a program that women entrepreneurs can consider seeking given the effects brought by COVID 19 and the lock down on many businesses. It is an initiative of the Government of Uganda that is aimed at improving access to financial services for women and equipping them with skills for enterprise growth, value addition and marketing of their products and services. Women groups are provided interest-free credit for enterprise development on a revolving fund basis. The women are required to be in groups of 10-15 members to ensure successful implementation of their priority enterprise and full repayment of the Revolving Fund. The Programme processes are handled by the Sub-County Women Council Chairperson and the District Women Council Chairperson are co-opted onto the Sub County Technical Planning Committee (STPC), the District Technical Planning Committee (DTPC), Sub County Executive Committee, and the District Executive Committee. Districts can approve proposals to the tune of Shs12.5million while proposals exceeding Shs12.5 million to a maximum of Shs25 million are approved at the Ministry.

Mr. Richard Okot, the Assistant Commissioner, Ministry Trade, Industry and Cooperatives (MTIC) on the other hand acknowledged the fact that access and availability to funding is still a challenge for many entrepreneurs, especially women. However, he noted that government, in addition to its various programmes, is engaging various financial institutions to ensure that entrepreneurs can have access to more long term and affordable finance especially for small businesses. "Government is also leading a programme on agro-industrialization and a lot of funding is going to be allocated for this purpose for financing the National Development Plan III," he added.

In sum, consensus was reached that there is need to enhance awareness of women entrepreneurs about existing financing opportunities at national and community level through availing them with simplified information