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Women's
Economic
Empowerment

Assessing National Funding for Women's Economic Empowerment in Uganda. Assessing National Funding for Women's Economic Empowerment in Uga Assessing National

**Assessing National Funding for Women's Economic
Empowerment in Uganda**

September 2022

Civil Society Budget Advocacy Group

ABOUT THIS PROJECT

In October 2020, Publish What You Fund embarked on a multi-year project to improve the transparency of funding for women's economic empowerment (WEE), women's financial inclusion (WFI), women's empowerment collectives (WECs), and gender integration (GI).

The project has assessed national funding to WEE, WFI, and WECs in Bangladesh, Ethiopia, Kenya, Nigeria, Pakistan, and Uganda. The project has also tracked international funding to WEE, WFI, and WECs as well as assessed which funders have a gender integration approach in Bangladesh, Kenya, and Nigeria.

Our full report series is available [here](#).

ABOUT THIS REPORT

This report focuses on national funding to WEE, WFI, and WECs in Uganda. It was commissioned by Publish What You Fund. The report is based on an assessment of national funding to WEE, WFI, and WECs in Uganda that was conducted by the Civil Society Budget Advocacy Group (CSBAG). The findings and conclusions contained within are those of the authors and do not reflect the views of Publish What You Fund.

The report was designed by Steve Green.

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ABOUT PUBLISH WHAT YOU FUND

Publish What You Fund is the global campaign for aid and development transparency. We envisage a world where aid and development information is transparent, available, and used for effective decision-making, public accountability, and lasting change for all citizens.

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ABOUT THE CIVIL SOCIETY BUDGET ADVOCACY GROUP

The Civil Society Budget Advocacy Group (CSBAG) is a coalition formed in 2004 in Uganda to bring together civil society organisations (CSOs) at national and district levels to influence government decisions on resource mobilisation and utilisation for equitable and sustainable development.

CSBAG has worked towards ensuring that the national and local government budgets address the needs of women and men and other marginalised groups, e.g. CSBAG was instrumental in ensuring that Uganda's Public Finance Management Act, 2015 contains a clause on the Certificate for Gender and Equity (CGE) to strengthen gender and equity planning and budgeting within Government. CSBAG has overtime promoted implementation of the CGE through its membership to the National Gender and Equity Task Force.

www.csbag.org

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Executive summary

This study is part of a project led by Publish What You Fund to generate evidence on funding that promotes women's economic empowerment (WEE), women's financial inclusion (WFI), and women's empowerment collectives (WECs) in Kenya, Nigeria, Uganda, Ethiopia, Pakistan, and Bangladesh. This report assesses Uganda's national funding to WEE, WFI, and WECs over five years: financial year (FY) 2016/17 to 2020/21. The report details the budget process, highlighting gender and equity (G&E) planning and budgeting. The analysis establishes the amount of funding appropriated to gender-responsive interventions, the proportion of appropriated funds released, and the proportion effectively utilised. The areas of focus included sectors that implement explicit programmes and/or interventions on women and girls to economically empower them, namely: health, education, social development, agriculture, water and environment, and energy. The study used a mixed-methods approach, including the quantitative and qualitative analysis of primary data sources and key informant interviews (KIIs).

This study ascertains the extent to which and the areas wherein the Government of Uganda (GoU) has over the years contributed to improved quality of life and equal opportunities for women and girls in accessing, benefiting, and participating in development programmes.

Key findings from the study:

1. The national budget has been increasing over the years from Uganda shillings (UGX) 18.3 trillion in FY 2015/16 to almost UGX 30.2 trillion in FY 2020/21. This study's results suggest that there has been an increase in resource allocation towards G&E interventions. In FY 2016/17, out of UGX 18.4 trillion allocated to the selected sectors, UGX 4.4 trillion (24%) was appropriated towards interventions that address G&E.
2. In FY 2019/20, UGX 9.9 trillion (44%) out of UGX 22.6 trillion was allocated to G&E interventions in 18 programmes. However, most funding is aggregated, which may overestimate the funds that directly target women.
3. The number of women enterprise groups funded projects under the Uganda Women Entrepreneurship Programme (UWEP) increased from 2,334 projects in 2016/17 to 4,041 in FY 2020/21. UGX 20.2 billion (73%) has since been recovered of the UGX 27.6 billion that is due, of which UGX 10.7 billion has gone back into funding new groups in respective local governments (LGs).
4. 732 groups have to date fully paid (100% repayment) the resources disbursed. However, about 27% of funds are pending recovery, which compromises the opportunity of other women groups to benefit. In addition, there is a need to inspect some of the projects to ensure value for money and actualisation of the purpose for which the programme is intended. Also, Government of Uganda should consider increasing the budget allocation for more women groups to benefit and greater support for groups in repaying disbursements.

Recommendations:

1. The government is encouraged to review its budgeting system and financial reporting system such that specific allocations and funds utilised towards WEE, WFI, and WECs can easily be tracked. Priority should be given to disaggregate funds and the chart of accounts and sub-programmes.
2. There is a need for more accessible information about aid funds. In several ministries, departments, and agencies (MDAs) and local governments (LGs), information regarding aid funds is not readily available, which compromises the spirit of accountability and transparency.
3. There is a need to enhance tracking systems to guarantee the accuracy of the budget figures reported. The Office of the Auditor General often finds mismatches in reporting against actual results. Improved tracking and quality checking could increase the level of confidence in reported funds for WEE, WFI, and WECs.
4. There is a need for more dissemination of performance reports to a wider range of stakeholders in user-friendly formats. Most of the current publications are consolidated and in highly technical formats, limiting their use.
5. Implementation of G&E responsive planning and budgeting should be strengthened, especially regarding the tracking of committed interventions and funds, as well as holding MDAs or LGs that do not adhere to G&E responsive planning and budgeting in the Public Finance Management Act, 2015 (PFMA)¹ accountable.

Institutions such as the Bank of Uganda, Ministry of Finance, Planning, and Economic Development, Uganda Microfinance Regulatory Authority, Insurance Regulatory Authority of Uganda, Uganda Retirement Benefits Regulatory Authority, and other MDAs must collect sex-disaggregated data to inform decision-making.

¹ Public Finance Management (Amendment) ACT, 2015. <https://finance.go.ug/content/public-finance-management-act-2015>

ACRONYMS

CRS	Agricultural Credit Facility
BCC	Budget Call Circular
BFP	Budget Framework Paper
BTVET	Business Technical and Vocational Education and Training
BoU	Bank of Uganda
CSBAG	Civil Society Budget Advocacy Group
CSO	Civil Society Organisation
EOC	Equal Opportunities Commission
FY	Financial Year
GBV	Gender-Based Violence
GDP	Gross Domestic Product
G&E	Gender and Equity
GoU	Government of Uganda
GRB	Gender-Responsive Budgeting
HC	Health Centre
ICT	Information and Communications Technology
IMF	International Monetary Fund
IPFs	Indicative Planning Figures
KIIs	Key Informant Interviews
LG	Local Government
MDAs	Ministries, Departments, And Agencies
MFI	Micro-Finance Institutions
MGLSD	Ministry of Gender, Labour, and Social Development
MoES	Ministry of Education and Sports
MoFPED	Ministry of Finance, Planning, and Economic Development
MoH	Ministry of Health
MPSs	Ministerial Policy Statements
MSCL	Microfinance Support Centre Limited
MWE	Ministry of Water and Environment
NAADS	National Agriculture Advisory Services
NBFP	National budget framework paper
NDP	National development plan
NGO	Non-Governmental Organisation
OWC	Operation Wealth Creation
PFMA	Public Finance Management Act
PHC	Primary Health Care
PWDs	Persons With Disabilities
REA	Rural Electrification Agency
SACCOs	Savings and Credit Cooperative Societies
SAGE	Social Assistance Grant for Empowerment
SFG	School Facilitation Grant
SMEs	Small and Medium Enterprises
TVET	Technical and Vocational Education and Training
UCDA	Uganda Coffee Development Authority
UGX	Uganda Shillings
UMRA	Uganda Microfinance Regulatory Authority
UN	United Nations
UNFPA	United Nations Fund for Population Activities
UNHS	Uganda National Household Survey
UPE	Universal Primary Education
USD	United States Dollar
USE	Universal Secondary Education
UWEP	Uganda Women Entrepreneurship Programme
WECs	Women's Empowerment Collectives
WEE	Women's Economic Empowerment
WFI	Women's Financial Inclusion
YLP	Youth Livelihood Programme

Key terms

- **Budget vote:** An institution (Ministry, Department, Agency, and Local Government) which is the basis of the annual budget and appropriations made by the Ugandan parliament, and the basis for accountability.
- **Discrimination:** An act, omission, policy, law, rule, practice, distinction, condition, situation, exclusion, or preference which directly or indirectly results in unequal treatment of persons in employment or enjoyment of rights and freedoms based on sex, race, colour, ethnic origin, tribe, birth, creed, religion, health status, social or economic standing, political opinion, or disability.²
- **Equal opportunities:** The same treatment or consideration in the enjoyment of rights and freedoms, attainment of access to social services, education, employment, and physical environment or the participation in social, cultural, and political activities regardless of sex, race, colour, ethnic origin, tribe, birth, creed, religion, health status, social or economic standing, political opinion, or disability.
- **Equality:** The distribution of resources, power, opportunity, benefits, or access to services without discrimination based on a person's status.
- **Equity:** Fairness and justice in the distribution of opportunities, benefits, and responsibilities in society to ensure the realisation of rights for all.
- **Exclusion:** The process by which individuals or entire communities are deliberately and systematically denied access to rights, opportunities, and resources.
- **Gender and equity budget:** A budgeting method that considers how a government or an organisation's budget affects men and women, boys and girls, persons with disabilities, older persons, people in hard-to-reach places, and other vulnerable groups. It also looks at how the budget affects different groups of women and men. A gender budget does not mean creating a separate budget or additional resources for women.³
- **Gender blindness:** The inability to perceive different gender roles and responsibilities; failure to realise that policies, programmes, and projects may have different impacts on women and men.⁴
- **Inequalities:** Unfair situations in society where some people are given more opportunities or preferential treatment than others.⁵
- **Inequities:** Unfair and unjust situations that put the lives of the marginalised in dire poverty and a state of hopelessness with limited access to services.
- **Older persons:** People aged 60 years and above.⁶
- **Person with Disability:** A substantial functional limitation of daily life activities caused by physical, mental or sensory impairment and environmental barriers resulting in limited participation.
- **Vulnerability:** A limited ability to manage risks or cope with shocks that may lead to undignified lives.⁷
- **Vulnerable groups:** Categories of the population who are predisposed to deprivation, extreme poverty, and social exclusion based on age, gender, disability, ethnicity, location, or other social attributes.
- **Youth:** All young persons aged 12–30.⁸

2 Ministry of Gender, Labour, and Social Development. 2006. "The National Equal Opportunities Policy." <https://eoc.go.ug/eoc/wp-content/uploads/2020/05/the-national-equal-opportunities-policy-2006.pdf>

3 Equal Opportunities Commission, 2017, Gender and Equity Planning and Budgeting Compacts

4 Ministry of Gender, Labour, and Social Development. 2006. "The National Equal Opportunities Policy." <https://eoc.go.ug/eoc/wp-content/uploads/2020/05/the-national-equal-opportunities-policy-2006.pdf>

5 Ibid

6 United Nations High Commission for Refugees, Emergency Handbook, <https://emergency.unhcr.org>

7 Ministry of Gender, Labour, and Social Development. 2006. "The National Equal Opportunities Policy." <https://eoc.go.ug/eoc/wp-content/uploads/2020/05/the-national-equal-opportunities-policy-2006.pdf>

8 Ministry of Gender, Labour and Social Development, 2016, National Youth Action Plan. <https://mglsd.go.ug/wp-content/uploads/2019/05/National-Youth-Action-Plans-2016.pdf>

1. Introduction

1.1 Introduction

There is increasing recognition that economically empowering women is essential both to realise women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education, and welfare.

Women's economic empowerment (WEE) is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power.⁹ These qualities enable women to contribute to economic activity and have the necessary resources to support their livelihoods. When women are economically empowered, they benefit from equal access to and opportunities within markets and are not constrained by structural factors within and outside of market activity, which prevent gender-equitable economic outcomes. WEE is therefore an outcome but also a process of creating enabling environments from the household to the institutional level, including ensuring equitable social provisioning of resources outside of market activity.

To effectively contribute to WEE and gender equality, efforts have deliberately been undertaken to involve women in all existing financial systems and benefits through **women's financial inclusion (WFI)**. WFI is the meaningful access to, use of, and control over financial services, which create economic and social benefits critical to realising economic rights, gender equality, and WEE. For women, meaningful participation in the financial sector goes beyond formal and informal types of banking services for individual, household or business use. WFI accounts for the range of ways women's economic and social lives may benefit from financial services, particularly when such services embed women's unique needs. Financial services which contribute to WFI account for demand and supply side constraints that may limit women's uptake and use of services whilst also considering how these services can transform women's lives by breaking down gender norms, increasing financial capability and providing women with decision-making power and autonomy.

Women in Uganda have always come together in different types of groups to offer each other support and address barriers to inclusion. **Women's empowerment Collectives (WECs)** is a concept that describes groups of women who meet regularly to achieve a shared purpose. These groups take different forms, but they share common features, including voluntary membership, self-governance, contributions in the form of time, labour, or money, regular meetings, and the aim to empower and improve the welfare of their members. Potential models include traditional savings groups, layered models that incorporate health and/or livelihood programming, and comprehensive models that also address economic and political empowerment.¹⁰

Achieving WEE requires greater coordination of targeted policy and funding. A barrier to achieving this is a limited understanding of who is funding it and how. Without this information, it remains difficult for policymakers, donors, and gender advocates to know how to best allocate funds and address funding gaps. The urgency of understanding funding to WEE is intensified by the COVID pandemic and its economic fallout which has been established as a clear threat to the progress of WEE, in many cases, throwing WEE into reverse.

⁹ Publish What You Fund. 2022. "Definitions." <https://www.publishwhatyoufund.org/projects/womens-economic-empowerment/definitions/>

¹⁰ <https://www.gatesfoundation.org/equal-is-greater/accelerators/>

1.2 Background

Nationally, the 1995 Constitution of the Republic of Uganda (as amended) puts women and all vulnerable Ugandans in the prime light.¹¹ It makes various provisions aimed at the empowerment of women, children, persons with disabilities (PWDs), and ethnic minorities, among others. However, according to the 2021 Uganda National Household Survey (UNHS), women earn on average only 53% of what men earn (UGX 123,000 versus UGX 233,000).¹² A study on the gender gap in agricultural productivity indicates that countries in Sub-Saharan Africa, which includes Uganda, lose about USD 67 million in annual gross domestic product (GDP) due to gender inequality.¹³ In addition, the 2018 FINSCOPE survey suggests that 23% of women are currently financially excluded, of which 87% live in rural areas.¹⁴ The youth are the most excluded category with 62% of both excluded women and men below the age of 36. To add, only 10% of women use banking services.¹⁵ Instead, 60% of female savers save for consumption with savings groups or loan associations. Persistent financial exclusion, if not addressed, will propel the breeding ground for poverty and inequalities especially affecting vulnerable groups. Reasons for limited financial access include lack of information on financial services, high-interest rates and limited availability of financial services.¹⁶

By tracking national funding to WEE, WFI, and WECs in Uganda over five years, this study aims to improve the understanding of how the Government of Uganda (GoU) has aimed to support these areas. It also aims to provide entry points for engagement and advocacy within the budgeting process to advance the WEE agenda and offers recommendations for the improved transparency of information on government spending to WEE, WFI, and WECs.

¹¹ Republic of Uganda, 1995, Constitution of the Republic of Uganda, 1995, as amended.

¹² Uganda Bureau of Statistics, 2019, The Uganda National Household Survey, (UNHS) 2019/2020. https://www.ubos.org/wp-content/uploads/publications/09_2021Uganda-National-Survey-Report-2019-2020.pdf

¹³ <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2019/UN-Women-Policy-brief-11-The-gender-gap-in-agricultural-productivity-in-sub-Saharan-Africa-en.pdf>

¹⁴ Financial Sector Deepening, 2018, FinScope Uganda 2018 Survey Report. <https://fsduganda.or.ug/finscope-2018-survey-report/>

¹⁵ Ibid.

¹⁶ Bank of Uganda, 2017, National Financial Inclusion Strategy 2021. https://www.bou.or.ug/bou/bouwebsite/bouwebsitecontent/publications/special_pubs/2017/National-Financial-Inclusion-Strategy.pdf

2. Methodology

This report on Uganda's national and sub-national budget focusing on WEE, WFI, and WECs was compiled using various methods to ensure robust findings. This section introduces the criteria for WEE, WFI, and WECs interventions, the sources used to identify relevant funding, including government papers and key informant interviews, data analysis methods, and limitations.

2.1 Criteria for WEE, WFI, and WECs interventions

Study population

The study included funding that was specifically targeted at women and girls, including youth, indigenous people, small-scale farmers, and older persons. The focus was on government programmes that support and empower women and girls for development. These programmes are clearly highlighted in government budget publications, with guidance with the respective FY's financing objectives. The budget documents clearly highlight in a tabular form; the intervention, targeted output and amount allocated. In addition, the Public Finance Management Act, 2015 (PFMA) requires mandatory Gender and Equity (G&E) responsive planning and budgeting for all Ministries, Departments, Agencies (MDAs) and Local Governments (LGs).

Sector section

The Government of Uganda (GoU) has provided empowerment programmes through sectors that directly influence service delivery and affect the lives of ordinary citizens. The sectors of focus include health, education, social development, agriculture, water and environment, and energy. These sectors were selected on the basis that they constitute the highest number of projects that explicitly target women and girls and because they are relevant to WEE. For the Higher Education Loan Scheme, the Uganda Women Entrepreneurship fund, the Youth Livelihood Fund, provision of rural water among others. Table 1 below presents the justification for each sector.

Table 1: Justification for selected sectors

Sector	Reason for selection
Health	Health is among the core sectors under the Human Capital Development programme with a bearing on maternal health and children's wellbeing. Several programmes under health explicitly target women's empowerment.
Education	Education plays a pivotal role in influencing the future well-being of women. In this regard, several affirmative action programmes in education target women's empowerment. These include the Loan Scheme.
Social development	Under this sector, the government provides direct financial support to women groups and individuals. Examples include the Uganda Women Entrepreneurship Program (UWEP), Youth Livelihood Programme (YLP), Youth Venture Capital Fund, the PWD Grants, and more. The above grants are directly given to women entrepreneurs. Social empowerment grants are channelled through the social development sector in collaboration with the Bank of Uganda, Ministry of Finance Planning, and Economic Development and Commercial Banks.
Agriculture	The agriculture sector is the leading employer in Uganda, especially for women. Over 60% of Uganda's population derives livelihood from agriculture, of which females constitute over 80%. ¹⁷ Accordingly, the government invests resources in distributing agricultural inputs to women among other farmers and requires that at least 30% of the inputs are given to women. The government has instituted several programmes in agriculture to empower Ugandans, including women.
Water and environment	Access to safe and clean water is a key gender issue in Uganda. This is attributed to the long distances that women cover to access water for domestic use, which reduces their time to participate in economic activities. Accordingly, the government invests heavily in rural and urban water supply projects. Several water points have been established in trading centres and have largely turned into a source of income for women.
Energy and mineral development sector	Firewood remains the main source of energy in Uganda, with women greatly responsible for the collection of firewood. The sector was selected to appreciate the measures being undertaken to address women's burdens regarding the collection of firewood. The sector implements a series of gender-responsive projects, including rural electrification.

¹⁷ Uganda Bureau of Statistics; 2018, Uganda National Agriculture Survey. https://www.ubos.org/wp-content/uploads/publications/AAS_2018_Report_Final_050620.pdf

2.2 Sources of Information

G&E Inventory

The study first reviewed qualified Gender and Equity (G&E) interventions, which are compiled in the G&E Inventory.¹⁸ The G&E Inventory is a collection of interventions that target women, youth, children, older persons, hard-to-reach areas, the poor, and other groups. This inventory is compiled annually by the Equal Opportunities Commission (EOC) under its statutory requirement in collaboration with the Ministry of Finance, Planning and Economic Development (MoFPED) to certify that budget framework papers (BFPs), ministerial policy statements (MPSs), and the national budget are G&E responsive with specific measures taken to equalise opportunities.

The EOC has assessment tools that it uses to among others qualify interventions and programmes that are G&E responsive. The interventions selected were subsequently tracked to establish the amount of G&E expenditure at the end of each FY against the appropriation and the implementation progress.

During the review, interventions that did not clearly relate to WEE, WFI, and WECs were excluded for final analysis. Among these include those that target older persons, children, hard to reach places among others with no linkage to women. During the respective FY implementation, some MDAs and LGs revise their plans and budgets based on releases. Accordingly, some of the interventions committed may be affected by budget cuts. Therefore, interventions that were planned for but later not implemented were also not considered in this study.

Additional funding sources

The table below provides details of the literature reviewed to attain additional funding information for WEE, WFI, and WEC interventions. Most reports were readily available on the respective MDA and MoFPED websites.¹⁹ Reports that were not on the website were accessed in hard copies by request.

WFI and WECs information was majorly obtained from interventions provided through the MoFPED and the Bank of Uganda majorly channeled through programmes that bring together groups of women to benefit. Information about the Agriculture Credit Facility was obtained from the Bank of Uganda as it is directly in charge of its management, working closely with participating commercial banks including Post Bank Uganda and Pride Microfinance. The Financial Sector Deepening Uganda was another great source of information on financial inclusion.²⁰ Given the timing, acquiring information from the Microfinance Support Centre Limited (MSCL) was a challenge. These are a great source for women benefitting from the Saving and Credit Cooperative Organizations (SACCOs).

¹⁸ Equal Opportunities Commission; (2018-2021); Gender and Equity Inventory. <https://eoc.go.ug/publications-and-downloads>

¹⁹ <https://budget.finance.go.ug/>

²⁰ Financial Sector Deepening Uganda seeks to develop a more inclusive financial sector with a focus on low-income individuals, supporting innovation, conducting research, and supporting regulatory processes that shape the financial sector. See <https://fsduganda.or.ug/who-we-are/>

Table 2: Sources of additional literature

Documents	Information obtained
National budget framework papers (FY 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21)	An extract of key national-level interventions and/or programmes that explicitly target women including their respective budgetary appropriation for the period under review.
Annual budget performance reports (FY 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21)	An extract of funds released and utilised against the budget appropriated for all interventions or programmes that explicitly targeted women and girls across the sectors.
Ministerial policy statements (2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21)	An extract of commitments that target women and girls at the vote level. The extract also captured the budgetary resources allocated at the vote level.
Programme/sector budget framework papers and cumulative quarterly reports (FY 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21)	An extract of key sector-level interventions and or programmes that explicitly target women including their respective budgetary appropriation for the period under review.
G & E assessment reports on compliance with gender and equity requirements (FY 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21)	Information on the level of compliance to addressing issues of concern among women and girls per the G&E provisions under the PFMA.
G&E budget outturn reports (FY 2017/18–2020/21) and the G&E tracking reports (FY 2017/18–2020/21)	An extract of funds released and utilised against the budget appropriated for all interventions or programmes that explicitly targeted women and girls by vote for the period under review.
Status Report on the Implementation of Affirmative Action Programmes under the Social Development Sector	Information on the number of beneficiaries and amount of funds utilised was obtained with a focus on women and girls.

Search terms from Publish What You Fund were used to guide the scope of literature and decide the level to which interventions are part of WEE, WFI, and WECs.²¹ Other Key search terms included Gender Budgeting, Gender Budget Outturn, Gender Responsive Budgeting, Women empowerment programmes, Gender and Equity, Gender and Equity Intervention Tracking, Inclusive Planning and Budgeting, discrimination, policy Framework on Gender and Equity Planning and Budgeting, Gender and Equity Issues in Health,

Education Sector Gender Budget, Women inclusion and involvement in Agriculture, Energy and Women empowerment, access to water in rural communities, affirmative Action, Special Empowerment Grants, Gender Based Violence, Gender Based Violence Shelters, trafficking in Persons, the Tertiary Loan Scheme, Women's Health Care, Equal Opportunities, among others. These were identified by assessing the funding objectives that guided the state of funding to WEE, WFI, WECs, or other objectives.

2.3 Key Informant Interviews

Key Informant Interviews (KIIs) were conducted with coordinators of programmes that explicitly target concerns of women and girls through the selected sectors. Key informants represented the Ministry of Gender, Labour and Social Development (MGLSD), Ministry of Health (MoH), Ministry of Education (MoE), Operation Wealth Creation (OWC), Ministry of Water and Environment (MWE), and the Rural Electrification Agency (REA). As part of the planning system in Uganda, each MDA has a planner responsible for coordinating resource appropriation. One KII was completed in each of these six MDAs using structured questionnaires.

2.4 Data analysis

The study analysed the budget allocations and expenditures for the selected interventions over the years using MS Excel. Two major kinds of data analyses and presentations were used: descriptive statistics and comparative/trend analysis. Quantitative data was analysed using tables and graphs to present a trend analysis over the years of allocations and expenditure.

²¹ Publish What You Fund 2022; WEE Search Terms. <https://www.publishwhatyoufund.org/download/wee-search-terms/>

MS Excel enabled the use of proportions and trends for the data collected, enabling easy interpretation by the reader.

2.5 Limitations

Increased aggregation of budget information: A major limitation was the aggregation of funds spent on a group of outputs. There were instances where although the intervention was deemed relevant for WEE, the specific amount of funds allocated and utilised for women could not be identified due to reported lumped funds with other beneficiary groups. In some cases, complementary KIIs and reviewing the Status Report on the Implementation of Affirmative Action Programmes, which includes how women benefited from the interventions whose reporting was not explicitly separated, helped overcome this.

Delays in acquiring budget information: Some of the information is not readily available on budget and respective MDA websites, including the breakdown of beneficiaries for UWEP, and other social assistance information and WEC financing. We overcame this using KIIs and by conducting follow-up discussions with respective officials in charge of the information.

3. Legal, policy, and institutional frameworks

This section presents the relevant legal and policy frameworks for WEE, WFI, and WECs in Uganda, and the mandated institutions.

3.1 National legal framework

The provision of WEE, WFI, and WECs interventions in Uganda is guided by different legal frameworks, including:

- **The 1995 Constitution of the Republic of Uganda as amended**²² provides the overarching legal and regulatory framework for the promotion of WEE, WFI, and WECs. Article 32 (1) provides for affirmative action for marginalised groups to address imbalances that exist against them and to promote equality for all. Article 33 emphasises the rights of women through the promotion of gender balance and fair representation of marginalised groups within all constitutional bodies.
- **The Public Finance Management Act, 2015 (PFMA)**²³ includes three sections on compliance with G&E requirements that favour WEE, WFI, and WECs interventions: section 9 (6), section 13 (11), and section 13 (15). They respectively outline that ministers responsible for finance, in consultation with the EOC, issue a certificate that BFPs, budgets, and MPSs are G&E responsive. They also require ministers to specify measures taken to equalise opportunities for women, men, PWDs, and other marginalized groups.
- **Tier 4 Microfinance Institutions Act and Money Lenders Act, 2016**²⁴ was established to provide licensing and management of Tier 4 microfinance institutions (MFIs), specifically the SACCOs Stabilization Fund and the SACCO Savings Protection Scheme, which includes provision for self-help groups and commodity microfinance. The Act establishes prudential standards for MFIs to safeguard the deposits of members, prevent financial system instability of the funds of depositors, and ensure the stability of the financial system.

²² Government of Uganda 2017; Uganda's Constitution of 1995 with Amendments through 2017; https://www.constituteproject.org/constitution/Uganda_2017.pdf?lang=en

²³ Ministry of Finance Planning and Economic Development 2015; The Public Finance Management Act, 2015 (PFMA). <https://finance.go.ug/content/public-finance-management-act-2015>

²⁴ Ministry of Finance Planning and Economic Development 2016; Tier 4 Microfinance Institutions Act and Money Lenders Act, 2016. https://www.bou.or.ug/bou/bouwebsite/bouwebsitecontent/acts/supervision_acts_regulations/Fl_Act/Tier-4-Microfinance-Institutions-Money-Lenders-Act-2016.pdf

- **The EOC Act, No. 2 of 2007:**²⁵ Section 14 requires all state and non-state institutions to comply with G&E-responsive planning and budgeting. This includes highlighting the specific measures taken with allocated budgetary resources to equalise opportunities between men and women.

3.2 National policy framework

There are various policies with relevance to WEE, WFI, and WECs interventions in Uganda:

- **Uganda's Vision 2040**²⁶ is a fundamental policy framework developed to help Uganda achieve an upper-middle-income status by 2040. Under the theme, “a transformed Ugandan society from a peasant to a modern and prosperous country within 30 years,” the GoU has so far implemented two national development plans (NDPs), each spanning five years. The equality and equity aspirations articulated in Vision 2040 include i) to have unity in diversity and equal opportunities irrespective of gender, tribe, ethnicity, or religion; ii) a future in which men, women, youth, children, and persons with disabilities are empowered to participate as equal partners in development; and iii) a progressive and developmental culture that blends traditional beliefs and national values. Efforts have been made to ensure that all development plans address issues of concern among women and girls to realise gender equality and women's empowerment.
- **Third National Development Plan (NDP III), 2020/21–2024/25:**²⁷ Uganda is currently implementing NDP III under the theme “Sustainable industrialization for inclusive growth, employment, and sustainable wealth creation,” to leave no one behind. The plan promotes inclusive growth through the principles of equality and equity articulated in Vision 2040. The plan further aims to strengthen Uganda's competitiveness for sustainable wealth creation, employment, and inclusive growth to propel the country into middle-income status with reduced social vulnerabilities based on demographic characteristics such as age, sex, and disability status.
- **Second Strategy for Financial Literacy, 2019–2024**²⁸ provides a roadmap of actions and steps by the public and private sectors to achieve a set of financial literacy objectives. The aim is for Ugandans to have the knowledge, skills, and confidence to manage money well, through increased self-awareness, skill development, and appropriate attitudinal change for individuals to strengthen positive mindsets towards money generation and management. The strategy targets workplaces, rural outreach, and digital financial technology, with a particular focus on youth, women, and special interest groups including children below 15 years, PWDs, and forcibly displaced persons/refugees. This strategy follows the successful implementation of the first Strategy for Financial Literacy 2013–2017.
- **The National Financial Inclusion Strategy, 2017–2022**²⁹ is a holistic strategy to promote financial inclusion. Its overall vision is that all Ugandans have access to and use a broad range of quality and affordable financial services which helps ensure their financial security. The strategy emphasizes: reducing exclusion and barriers to access financial services; developing the credit infrastructure; building the digital infrastructure; deepening and broadening formal savings, investment, and insurance usage; and protecting and empowering individuals with enhanced financial capability.
- **The Uganda Gender Policy, 2017**³⁰ gives guidance and directs the planning, resource allocation, and implementation of development programmes using a gender perspective. Both men and women are targeted, with an emphasis on women's participation in decision-making, financial inclusion, and land ownership.

²⁵ The Government of Uganda 2007. The Equal Opportunities Commission Act, No. 2 of 2007. <https://destinybizz.com/eoc/wp-content/uploads/2020/05/equal-opportunities-commission-act-2007.pdf>

²⁶ National Planning Authority, 2011. Uganda Vision 2040. <https://www.npa.go.ug/vision2040/>

²⁷ National Planning Authority, 2020. Third National Development Plan (NDP III), 2020/21–2024/25 <http://www.npa.go.ug>

²⁸ Bank of Uganda. Second Strategy for Financial Literacy, 2019–2024. <https://www.bou.or.ug/bou/bouwebsite/FinancialInclusion/literacy.html>

²⁹ Bank of Uganda 2017. Uganda National Financial Inclusion Strategy 2017 – 2022. https://www.bou.or.ug/bou/bouwebsite/bouwebsitecontent/publications/special_pubs/2017/National-Financial-Inclusion-Strategy.pdf

³⁰ Ministry of Gender Labour and Social Development 2007. National Gender Policy, 2007. <https://evaw-global-database.unwomen.org/en/countries/africa/uganda>

- **The National Social Protection Policy, 2016**³¹ aims to reduce poverty and social-economic inequalities for inclusive development through the provision of platforms upon which Ugandans can build productive and sustainable livelihoods, improve social welfare and consequently reduce poverty among the vulnerable groups, especially women.
- **The National Equal Opportunities Policy, 2006**,³² contextualised through the Equal Opportunities Strategic Plan aims at promoting equality of opportunities for all persons in Uganda. This is irrespective of gender, age, physical ability, health status or geographical location, in all activities, programmes, plans and policies of Government, private sector and Non-Governmental Organizations in all spheres of social, economic, political and civil life. The policy provides a framework for assessing the responsiveness of programmes in terms of equal opportunities in redressing any imbalances; empowering marginalised and vulnerable groups to fully participate in all development processes; and enhancing the capacity of implementing agencies to provide quality services in compliance with affirmative action provided for in the constitution.

3.3 Institutional framework and stakeholders

In Uganda, WEE, WFI, and WECs interventions bring together several stakeholders with interconnected roles and responsibilities as indicated below:

- **Ministry of Gender, Labour, and Social Development (MGLSD)** provides policy guidance and support to MDAs and LGs on gender mainstreaming. The MGLSD also directly implements WEE programmes, including UWEP.
- **The Parliament of the Republic of Uganda** has the mandate to pass the national budget and influence the appropriation of budgetary resources. The Parliament requires all MDAs to defend their budgets with a G&E perspective, including WEE interventions. It also comprises the Uganda Women Parliamentary Association (UWOPA), a forum for women parliament members to discuss, share experiences, and support activities that facilitate women's participation and leadership in all political, social, and economic dimensions.
- **Ministry of Finance, Planning and Economic Development (MoFPED)** is mandated to coordinate development planning, mobilise public resources, and ensure effective accountability for the use of such resources for the benefit of all Ugandans.
- **Equal Opportunities Commission (EOC)** undertakes assessments of the BFPs and MPSs for all MDAs and LGs and thereafter advises the Minister responsible for Finance on the issuance of the G&E certificate. This is a pre-condition for budget approval, with each vote required to highlight the specific measures taken with budgetary resources allocated to equalise opportunities between men and women.
- **The Bank of Uganda**, as a Central Bank, is responsible for regulating and supervising all financial institutions, including commercial banks, SACCOs, and mobile money agents that contribute to the provision of financial inclusion interventions.
- **Microfinance Support Centre Limited (MSCL)** is mandated to manage GoU's micro-credit funds and offer affordable credit and business development services to its target clientele. MSCL supports the GoU's efforts to raise micro-credit funds through the design of appropriate microfinance programmes and the development of appropriate mechanisms and channels for effective delivery of the funds. MSCL makes it possible for the poor to increase their household incomes through the extension of affordable financing to SACCOs and groups.
- **Uganda Microfinance Regulatory Authority (UMRA)**, created under the Tier 4 Microfinance Institutions and Money Lenders Act, 2016,³³ implements the new Tier 4 regulations for money lenders and non-deposit-taking MFIs. The agency helps to streamline money-lending business and foster the adoption of good practices that encourage savings mobilisation through SACCOs while improving the regulation and confidence in SACCOs and other MFIs.

³¹ Ministry of Gender Labour and Social Development 2016. The National Social Protection Policy 2016/2017. <https://socialprotection.go.ug>

³² Ministry of Gender Labour and Social Development, 2006. The National Equal Opportunities Policy. <https://eoc.go.ug/eoc/wp-content/uploads/2020/05/the-national-equal-opportunities-policy-2006.pdf>

³³ Ministry of Finance Planning and Economic Development 2016; Tier 4 Microfinance Institutions Act and Money Lenders Act, 2016. https://www.bou.or.ug/bou/bouwebsite/bouwebsitecontent/acts/supervision_acts_regulations/FL_Act/Tier-4-Microfinance-Institutions-Money-Lenders-Act-2016.pdf

- **Government MDAs and LGs** generate plans and budgets to implement respective government interventions towards WEE, WFI, and WECs while ensuring that they comply with G&E requirements.
- **Academia** plays a critical role in educating the public on the need to promote WEE, WFI, and WECs for development. In recent years, gender has become more mainstream as a subject in higher education in Uganda. For example, Makerere University has a School of Women and Gender Studies.
- **Civil society organisations (CSOs)** are instrumental in advocating for inclusive interventions to empower women and improve their livelihoods. Some examples include the Forum for Women in Democracy and the Uganda Women's Network.

4. Budget structure, formulation, and entry points for gender-responsive budgeting

This section provides a breakdown of the GoU's budget process with a specific focus on key entry points for the inclusion of WEE, WFI, and WEC interventions.

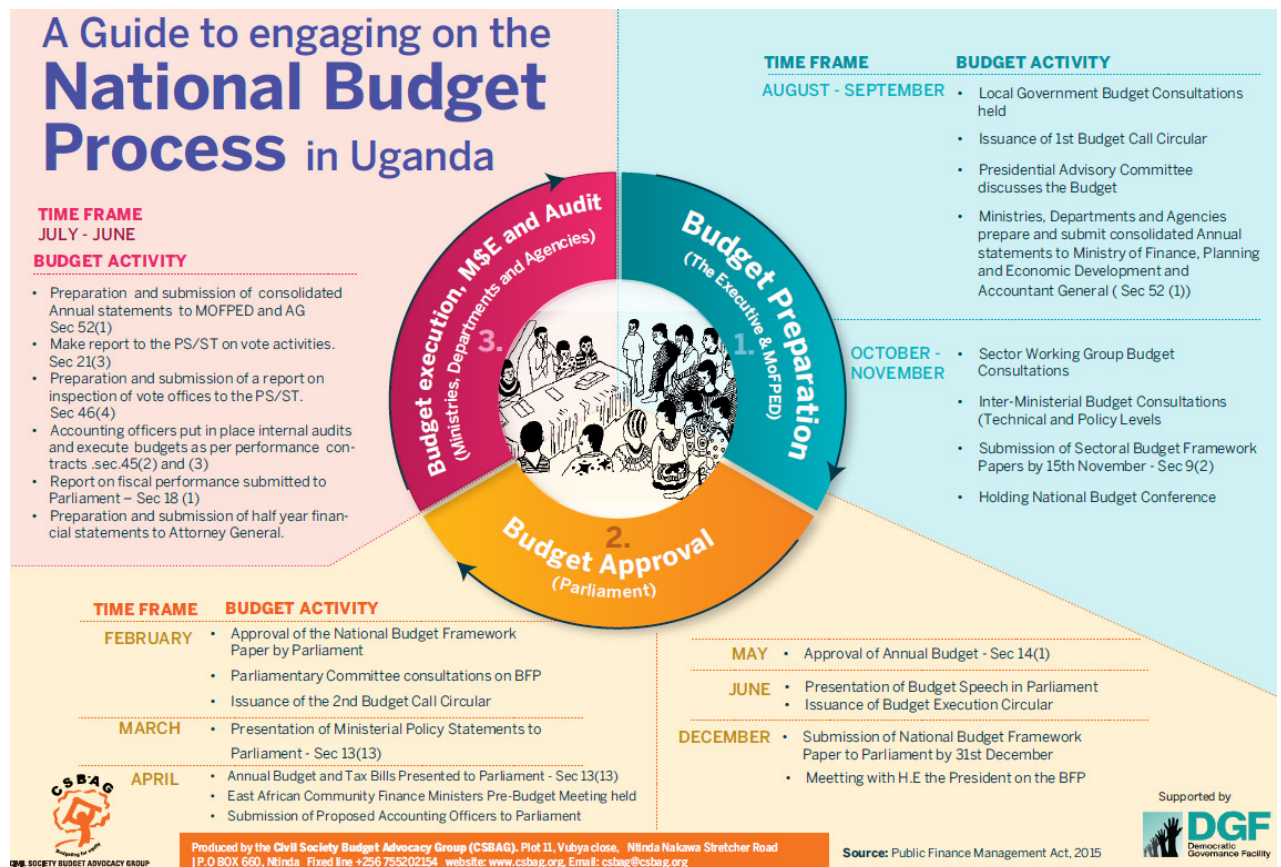
4.1 Budget structure and formulation process

This section stipulates the budget process at both the national and LG levels.

4.1.1 National budget process

In Uganda, the budget process starts in September of every year and ends on June 30th the year after. Please see Figure 1 for a visual breakdown of the national budget process.³⁴

Figure 1: Visual guide to the national budget process



34 See <https://www.csbag.org/download/a-guide-to-the-national-budget-process/>

Under the PFMA, the MoFPED prepares an annual budget guided by an approved budget calendar. Preparation of this process facilitates active participation in the budget development process for all MDAs, LGs, non-governmental organisations (NGOs), development partners, communities, and citizens.

In September, MoFPED issues the first budget call circular (BCC) with indicative planning figures (IPFs) to all MDAs and LGs to guide their budgeting. This kickstarts the budget consultative process that runs through to November of every year as programme working groups put together their draft BFPs, looking out for G&E compliance interventions. These are submitted to MoFPED for consolidation and approval. By December 31st, the national budget framework paper (NBFP) should be submitted to the Parliament for scrutiny.

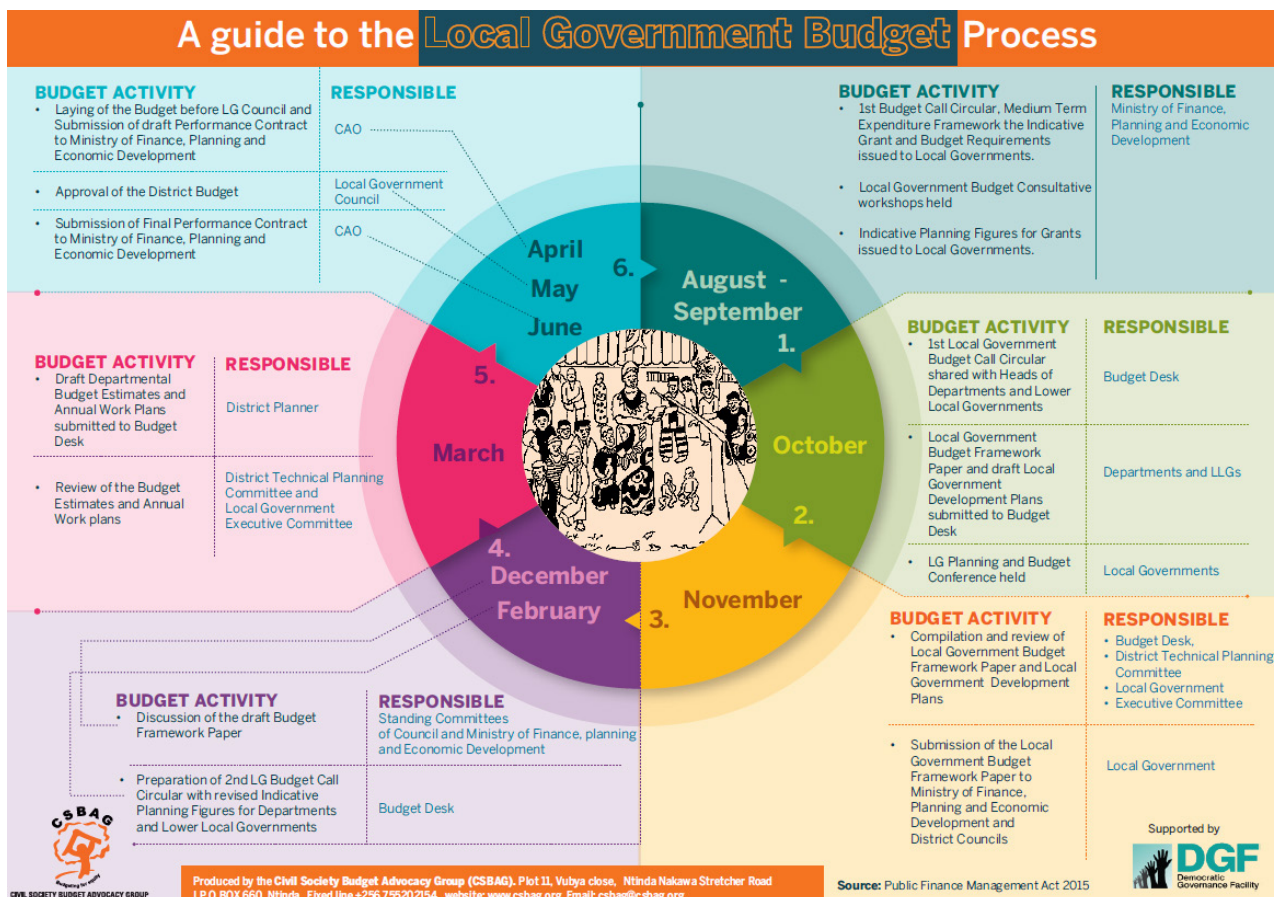
The NBFP is scrutinised by the standing committees of Parliament/Council, who present the revised District committee budgets, reviews, changes, or adjustments and emerging issues for adoption and approval by January 31st. The NBFP is then with Parliament/Council for approval and submission to MoFPED.

In February, MoFPED issues the second BCC to guide MDAs in preparation for their MPSs to be submitted to Parliament by March 15th. This is also submitted together with their EOC's G&E Certificate and the Certificate of Compliance by the National Planning Authority as required by law. These are scrutinised by Parliament ahead of the approval of the appropriation bill and an annual budget in May. The approved budget is later read by the Minister of Finance in the second week of June, after which the Budget Execution Circular is sent to MDAs ahead of implementation at the start of July.

4.1.2 Local government budget process

Following the issuance of the first BCC in September, MoFPED undertakes regional budget consultations with LGs to assess performance ahead of the next FY preparation process. While at the national level approval is undertaken by Parliament, at the LG level the District Council is mandated to approve the budget, working together with the Technical Planning Committee. Please see Figure 2 for a detailed visual breakdown of the LG budget process.³⁵

Figure 2: Visual guide to the local government budget process



³⁵ Ministry of Finance Planning and Economic Development. The Budget Calendar 2021. <https://www.csbag.org/download/a-guide-to-the-national-budget-process/>

4.1.3 Opportunities for citizens to prioritize WEE, WFI, and WECs interventions

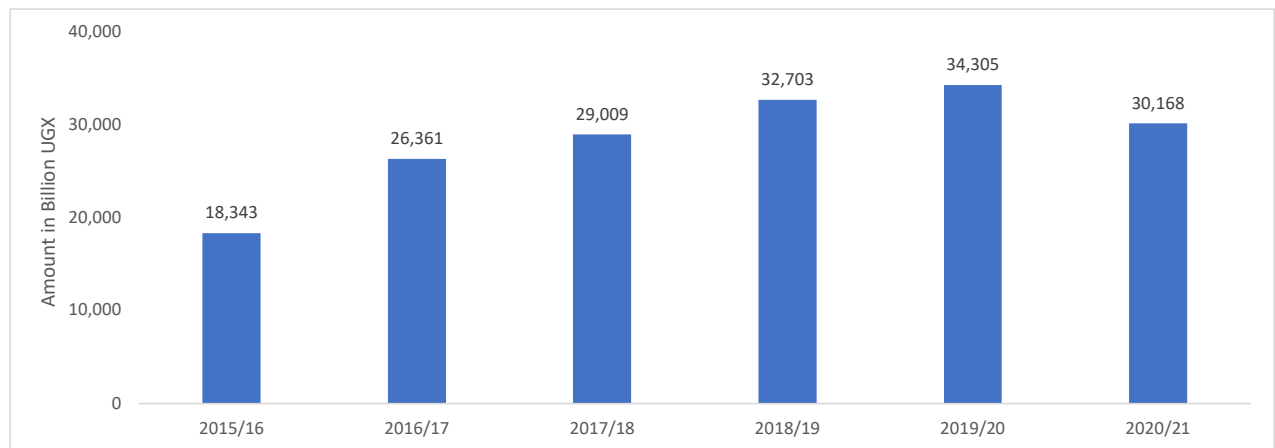
Throughout the year, several activities are conducted during the budgeting processes that form key entry points for citizens to promote WEE, WFI, and WEC interventions. Citizens are encouraged to:

- Understand the national and LG budget priorities, especially those that address youth, women, children, PWDs, and people in hard-to-reach areas.
- Select into positions of leadership people of integrity who will advocate and approve budgets that address issues affecting the vulnerable, minority, and interest groups.
- Seek accountability from leaders on how they advocate and plan for prevalent issues and how they spend money.
- Participate in citizens' groups that monitor the implementation of government programmes.
- Promote bottom-up representation, ensuring the participation of interest groups to present the needs of marginalised groups, such as older persons, PWDs, youth, and children.
- Confirm concerns of marginalised people and other location-specific concerns that affect the development of their district.
- Engage with duty bearers within NGOs, CSOs, line ministries, as well as sub-county technical and political leaders, religious and cultural leaders, senior citizens, and district political and technical teams on community-based needs for WEE, WFI, and WECs.

4.2 Trends in Uganda's national budget

National budget appropriation plays a key role in influencing the lives of the most vulnerable and promoting gender equality and women's empowerment. Allocation of the national budget over the five years is as indicated in Figure 3 below.

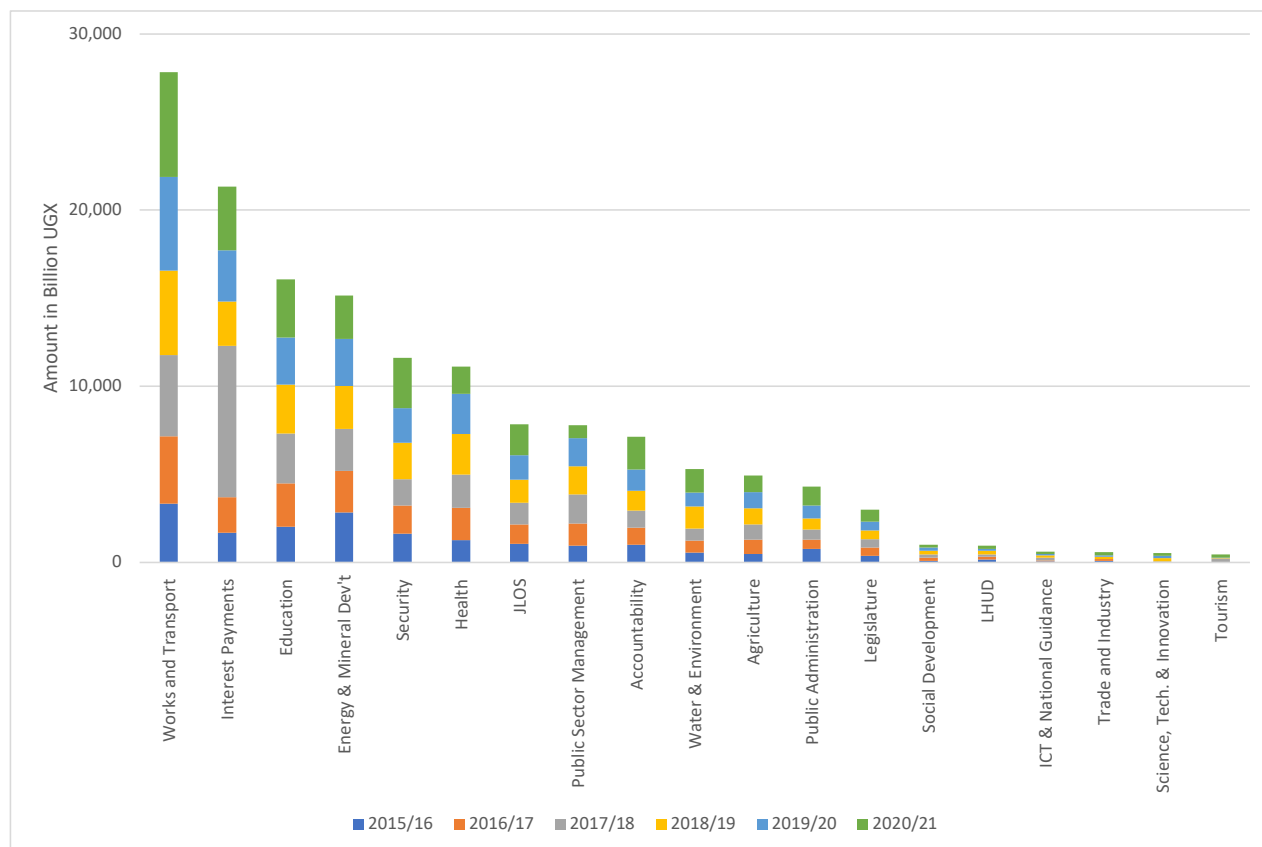
Figure 3: Trend analysis of the national budget, FY 2015/16–2020/21



Source: Compilations from MoFPED's annual budget performance reports, 2015/16–2020/21.

The Ugandan budget steadily increased from 2015/16 to 2019/20. In FY 2015/16, the national budget was UGX 18.3 trillion. In FY 2019/20, the budget was 34.3 trillion. The budget shrank to 30.2 trillion in FY 2020/21.

Figure 4: Approved national budget for FY 2015/16–2020/21



Source: Ministry of Finance Planning and Economic Development, 2021; Annual Budget Performance Reports 2015/16 - 2020/21. See <https://budget.finance.go.ug, national-budget>

Works and transport, interest payments, education, energy and mineral development, and security are the five sectors that receive the largest share of Uganda's budget. Several social service sectors such as social development received comparatively little funding. Also important to note is the low allocation to information and communications technology (ICT) and national guidance, which is a key sector for digital financial services and thus WFI.

5. Funding for women's economic empowerment

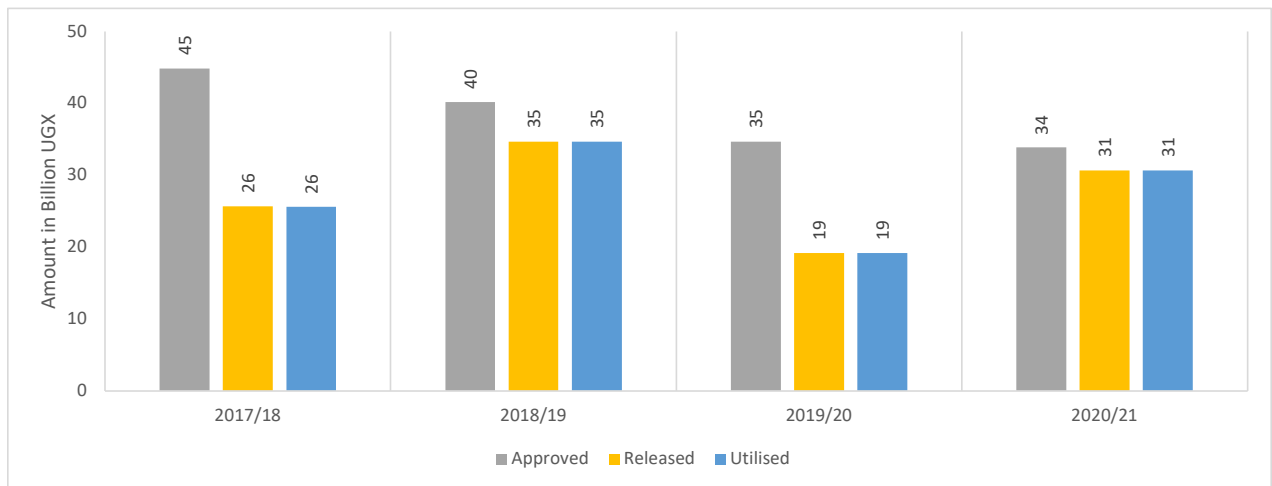
This section presents interventions undertaken by the GoU to promote WEE from 2015/16 to 2020/21, including the resources allocated to them and relevant challenges.

5.1 Gender and equity-responsive interventions that promote women's economic empowerment

Budgetary commitment towards promoting G&E in Uganda stems from the mandatory requirement of G&E-responsive planning and budgeting under the PFMA. Providing women and girls with equal access and participation in government programmes focused on education, health care, decent work, and representation in decision-making processes fuels sustainable economies and benefits societies and humanity at large.

Figure 5 shows an increase in resource allocation towards G&E interventions over 2016-2020, suggesting that there has been an increased effort by policy makers and programme implementers to support G&E.

Figure 6: Budget performance of the Community Mobilisation and Mindset Change Programme's GEWE activities, 2017/18–2020/21



Source: Ministry of Finance Planning and Economic Development, 2021; Annual Budget Performance Reports 2015/16–2020/21. <https://budget.finance.go.ug>

Across the years reviewed, fewer funds were released than approved. The shortfalls in releases are due to a lack of available government funding than initially expected, and sometimes re-direction of funding to other priority areas.

The above funds were spent on various GEWE activities, including the implementation and dissemination of the national gender policy, advocating and enforcing gender mainstreaming in the public sector, developing G&E compacts to fight against GBV, advocating for G&E-responsive planning and budgeting, and providing GBV-care and support services.

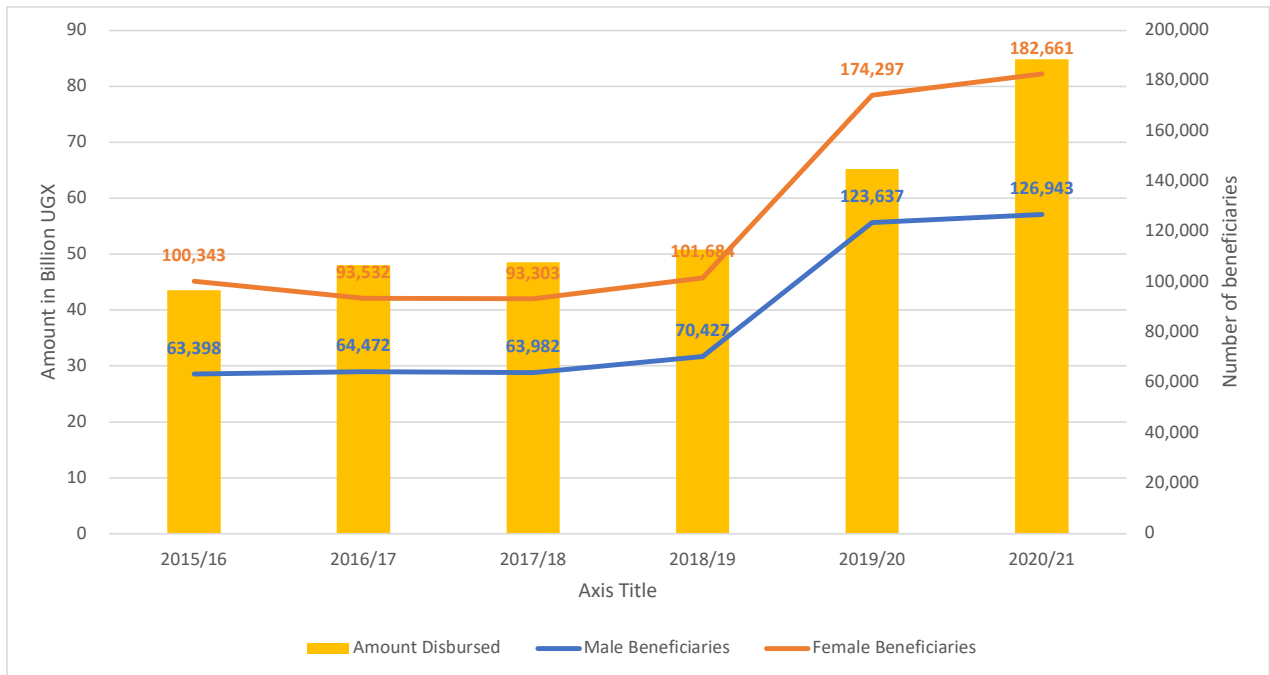
5.2.2 Social Assistance Grant for Empowerment Programme

Social protection is globally recognised as a critical element of national development strategies. It is key to reaching vulnerable, often excluded sections of the population, and thus to achieve inclusive, pro-poor, and equitable development.

The Social Assistance Grant for Empowerment (SAGE)³⁷ was designed to reduce poverty among older persons by providing them with a minimum level of income security. SAGE beneficiaries receive a monthly stipend of UGX 25,000 (approximately USD 7), representing about 20% of the monthly household consumption of the poorest of Uganda's population.³⁸ Figure 7 below presents the amount of investment towards SAGE for the period 2011/12–2020/21.

³⁷ Ministry of Gender Labour and Social Development 2020. The Social Assistance Grant for Empowerment (SAGE) roll out. <https://upfsp.org/wp-content/uploads/2020/02/Newsletter-Oct-19-Jan-2020-2.pdf>

³⁸ Uganda Bureau of Statistics, 2019. The Uganda National Household Survey, (UNHS) 2019/2020. https://www.ubos.org/wp-content/uploads/publications/09_2021Uganda-National-Survey-Report-2019-2020.pdf

Figure 7: Disbursed funds for the Social Assistance Grant for Empowerment, 2011/12–2020/21

Source: Ministry of Finance Planning and Economic Development, 2021; Annual Budget Performance Reports 2015/16-2020/21.³⁹

The number of SAGE beneficiaries has been growing over time from a total of 163 thousand beneficiaries in FY 2015/16 to almost 310 thousand in FY 2020/21. In the period under review, UGX 341 billion was disbursed to older persons, of which an estimated UGX 201 billion went to the female beneficiaries, who made up 59% of the beneficiaries over this time.

SAGE has been shown to have impacts at the individual, household, and community levels, including:⁴⁰

1. improved welfare of the older people and their families;
2. increased food security; better frequency, quantity and quality of meals;
3. improved access and uptake of health and education services among children living with older people,
4. boosted local economic activity and increased purchasing power among older persons and their households; and
5. increased social inclusion and empowerment, with more beneficiaries, especially women, reporting improved participation in community affairs, sense of self-esteem and empowerment.

Despite this, there are many Ugandans aged 80 and or above that are in dire need of support but who are unable to access it as they lack the required identification, for instance, national identity cards.⁴¹ In addition, the cost of living has more than doubled since the outbreak of COVID-19 in 2020, making the monthly UGX 25,000 stipend insufficient. There is a proposal within the MGLSD to consider increasing the current monthly stipend of UGX 25,000 to at least UGX 45,000 per month and reducing the qualification age from 80 years to around 70 years.

³⁹ <https://budget.finance.go.ug>

⁴⁰ Ministry of Gender Labour and Social Development 2020. The Social Assistance Grant for Empowerment (SAGE) roll out. <https://upfsp.org/wp-content/uploads/2020/02/Newsletter-Oct-19-Jan-2020-2.pdf>

⁴¹ Equal Opportunities Commission, 2020. Annual Report on the State of Equal Opportunities in Uganda 2020. <https://mglsd.go.ug>

5.2.3 Support for GBV prevention and response

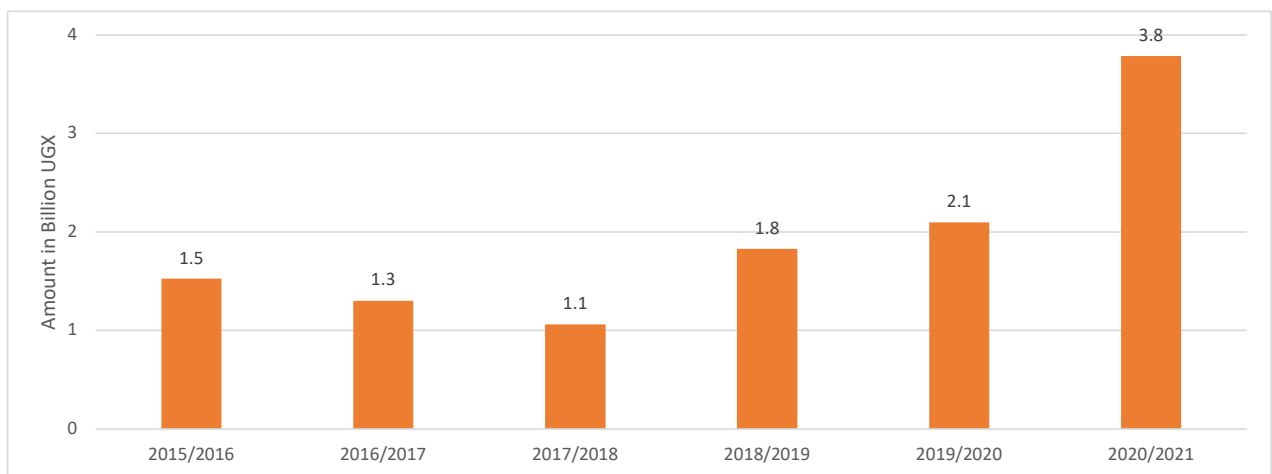
GBV and harmful practices disproportionately affect women and girls. Violence against women and girls is one of the most systematic, widespread human rights violations in most LGs. About nine in every ten women (86%) reported that they have experienced an act of violence at the workplace within the 12 months preceding the UNHS survey,⁴² especially women in the Kampala and Elgon regions and the most educated women.

Eleven per cent of women who have ever been pregnant have experienced physical violence during one or more pregnancies.⁴³ GBV and poor management of victims have led to increased exclusion and discrimination (social isolation), a continuous cycle of violence (suicide, hatred, and attitude of revenge), physical injuries, death, health, and psychological problems. GBV reinforces inequalities between men and women, girls and boys, and compromises the health, dignity, and security of those affected.

It is estimated that health care providers spend about UGX 18.3 billion annually and police and local councils invest approximately UGX 32.2 billion to deal with the effects of GBV.^{44,45} This includes treatment, recovery, the finances and human resources needed to pursue justice for the victims, the hindrance of economic stability and growth through survivors' lost productivity, and disruptions of economic activities such as farming, trade, and other ventures.

Women in homesteads and communities where GBV is prevalent are often unable to participate effectively in available development programmes. Investing in the prevention of GBV, therefore, becomes crucial. However, funding for GBV interventions is still comparatively low to the investments made to deal with its effects (see Figure 8).

Figure 8: Funding for GBV prevention and response, FY 2015/16–2020/21



Source: Ministry of Gender Labour and Social Development 2020. Annual Performance Report for the Ministry of Gender Labour and Social Development.⁴⁶

As a measure to prevent and reduce GBV, the government instituted a sub-programme under the MGLSD. Services provided include psychosocial support, temporary sheltering, legal aid, mediations, re-integration, and medical treatment support. However, government funding for GBV remains very low and not in tandem with the rising cases of GBV especially targeting women.⁴⁷

It is also noteworthy that allocation to GBV interventions is mainly done by external actors, such as the United Nations Fund for Population Activities (UNFPA), UN Women, and the UN Development Programme. The sub-programme's dependence on external funding threatens its sustainability. Over the selected years, UGX 11.6 billion was invested to combat GBV by both the GoU and development partners, with UNFPA making the highest investment (see Table 3).

⁴² Uganda Bureau of Statistics 2019; Uganda National Survey Report 2019/2020. <https://www.ubos.org>

⁴³ Ibid.

⁴⁴ Ibid.

⁴⁵ <https://fowode.org/wp-content/uploads/2022/03/BUDGETING-FOR-PEACE-REPORT-2021-FINAL.pdf>

⁴⁶ <https://mglsd.go.ug>

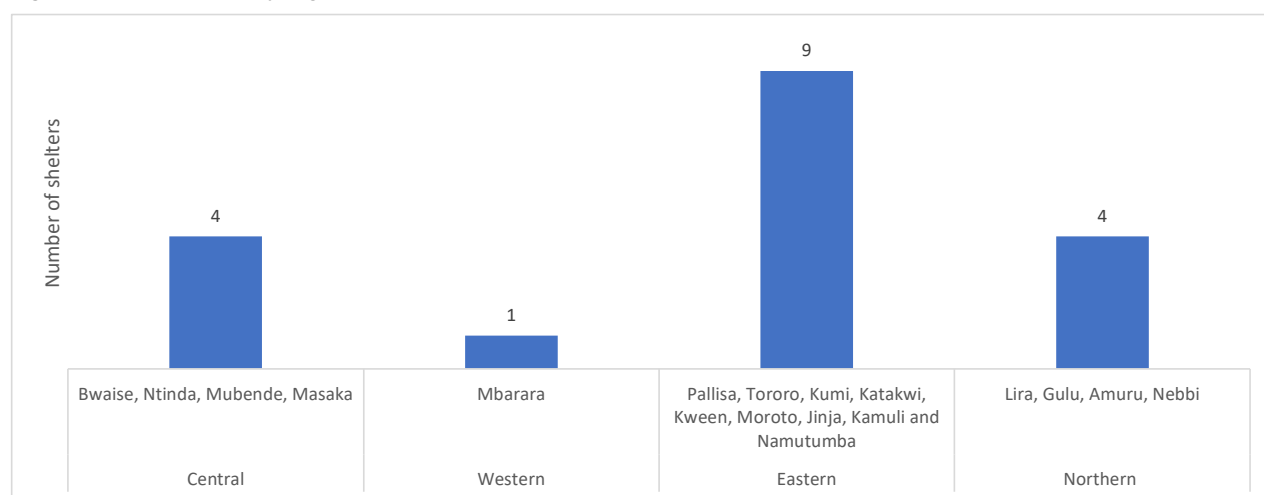
⁴⁷ Uganda Bureau of Statistics, 2019. The Uganda National Household Survey, (UNHS) 2019/2020. https://www.ubos.org/wp-content/uploads/publications/09_2021Uganda-National-Survey-Report-2019-2020.pdf

Table 3: Breakdown of funding for GoU GBV interventions, billion UGX

FY	UNFPA	UN WOMEN	UNDP	GoU to REACH	MGLSD support for GBV Prevention	Total
2015/16	1.295	0.03	-	0.2	-	1.525
2016/17	1.066	0.036	-	0.2	-	1.302
2017/18	0.799	0.063	-	0.2	-	1.062
2018/19	1.558	0.07	-	0.2	-	1.828
2019/20	1.438	0.157	0.2905	0.2	0.01	2.096
2020/21	3.017	0	0.551	0.2	0.02	3.788
Total	9.174	0.356	0.842	1.2	0.03	11.601

Source: Ministry of Gender Labour and Social Development 2020. Annual Performance Report for the Ministry of Gender Labour and Social Development.⁴⁸

These investments went partly towards the management of GBV shelters, indicated in Figure 9.

Figure 9: GBV Shelters by region and district

Source: Ministry of Gender Labour and Social Development 2020. Annual Performance Report for the Ministry of Gender Labour and Social Development.⁴⁹

5.3 Women's economic empowerment in agriculture

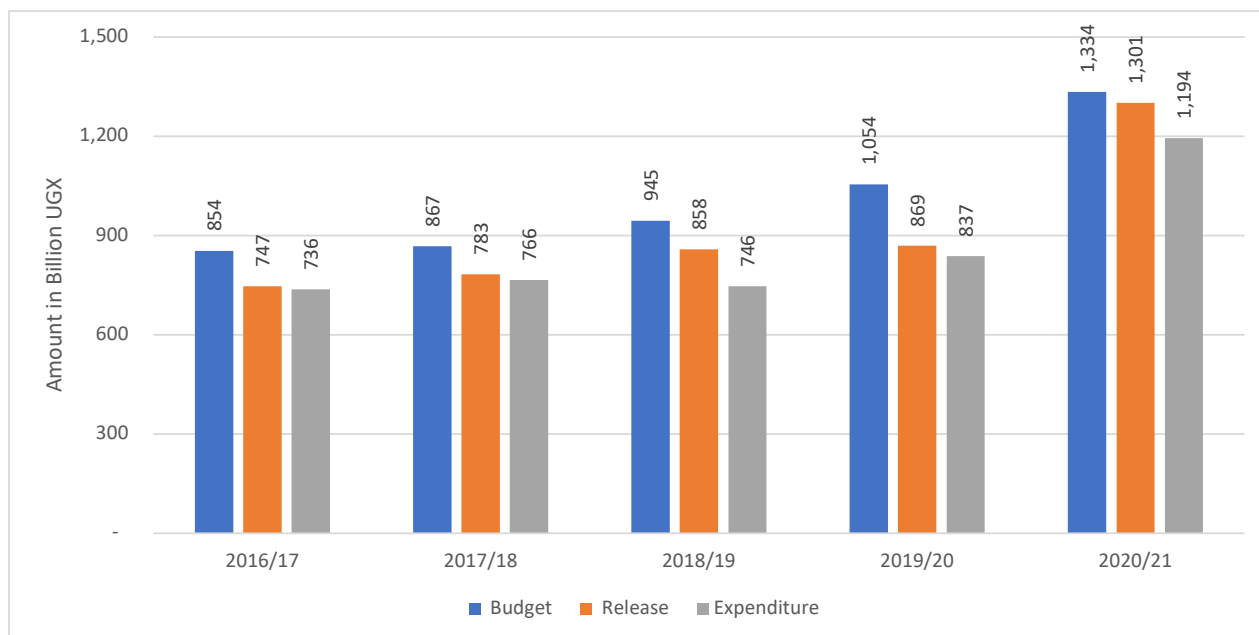
Uganda's economy and population largely depend on agriculture, contributing to almost 25% of its GDP and employing 65% of the country's population.⁵⁰ The agriculture labour force mainly consists of rural poor women and men, PWDs, youth, and older persons. All three NDPs emphasize the commercialisation of agriculture to increase production and productivity along the value chains, with agro-processing and marketing as launch pads.

Funding to the agriculture sector over the years has aimed to improve production and productivity. This is done through the distribution of seedlings to women farmers and stocking materials; strengthening research and technology development; providing extension services to women farmers; improving value addition, agro-processing, post-harvest handling, storage facilities, and market infrastructure; expanding water for production facilities; increasing access to affordable agricultural finance; and enforcing standards and quality assurance to improve market access.

⁴⁸ <https://mglsd.go.ug>

⁴⁹ <https://mglsd.go.ug>

⁵⁰ UBOS, 2019/20, Statistical Abstract, 2020

Figure 10: Funding for the agriculture sector, FY 2016/17–2020/21

Source: Ministry of Finance Planning and Economic Development 2021. Budget Monitoring Report, 2021.⁵¹

The agriculture sector budget for the period 2016/17 to 2019/20 represented 4% of the total budget. Despite investment efforts, the agriculture sector has exhibited an inability to absorb the allocated budget annually partly due to delays in procurement processes. Performance over the five years reveals that the sector accumulated UGX 277.1 billion in unspent balances, largely under the development budget, amounting to UGX 255.8 (92%) of the budget. The sector budget does not specify the total amount of funds spent on women's empowerment specifically, however, several key service delivery interventions that facilitated women's empowerment were noted, including:

1. Accelerating the transformation of agriculture from subsistence to commercial production by connecting smallholder farmers to the value-chain for commercialisation of agriculture;
2. The Uganda Coffee Development Authority (UCDA) in collaboration with the NAADS/OWC procured and distributed 1.035 billion coffee seedlings countrywide during FY 2016/17–2020/21 to the vulnerable, including women;
3. In FY 2017/18, a total of 1,065 farmer demonstration plots were established to enhance the capacity of vulnerable farmers, including women. UCDA invested substantially in coffee research and technology generation at the National Coffee Research Institute; and
4. Recruitment of sub-county and district extension staff to increase farmers' access to agricultural advisory services.

Agriculture performance is challenged by: wastage of cropping materials due to late deliveries when planting season is over; high seedling failure rate due to harsh weather conditions; lack of extension advisory services to help in controlling pests and diseases; distribution of technologies that were not requested by beneficiaries; poor quality of inputs; inadequate volumes; and low outreach of the programme to farmers.⁵²

5.4 Women's economic empowerment in education

The GoU has undertaken several initiatives and programmes to educate girls. Among the initiatives include the promotion of universal primary education (UPE), universal secondary education (USE), and technical and vocational education and training (TVET). The sections below present the extent to which girls benefit from these programmes.

⁵¹ <https://www.finance.go.ug>

⁵² Budget Monitoring and Accountability Unit, 2020/21; Budget Monitoring Report for the Financial Year 200/21. <https://www.finance.go.ug>

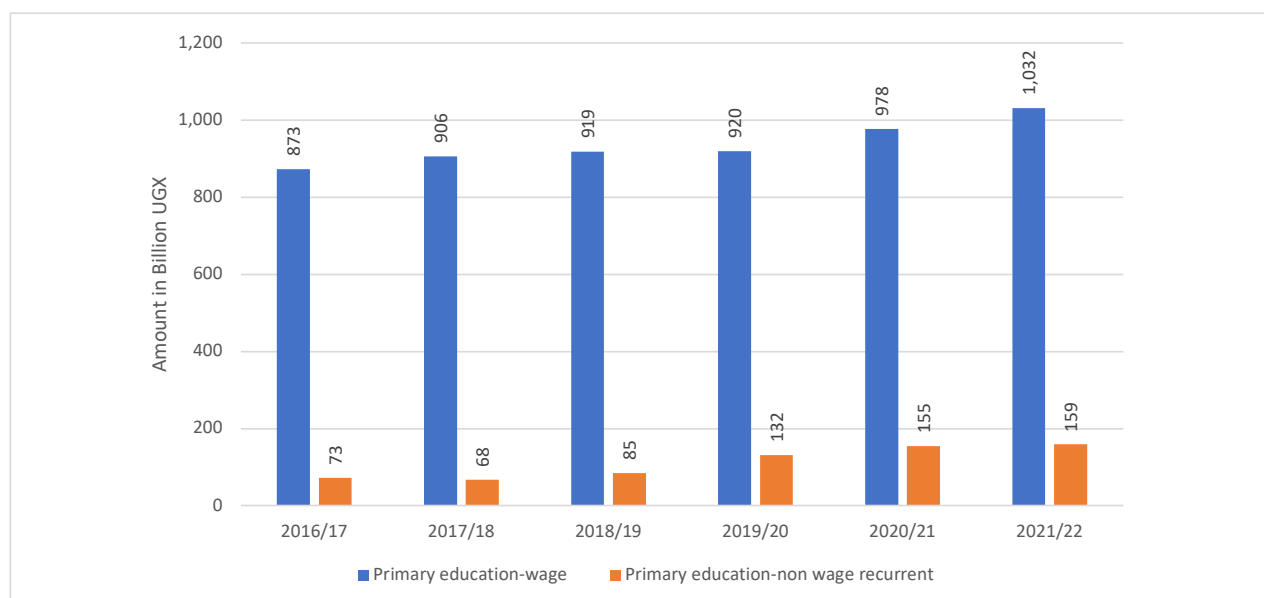
5.4.1 Universal primary education programme

GoU funds the UPE programme through two major grants: 1) The Capitation Grant which goes to improve equitable access to basic education and to provide schools with funds for running schools; and (2) the School Facilitation Grant (SFG), which provides the neediest school communities with basic infrastructure.

The main goal of the Capitation Grant is to provide Ugandan children of school-going age the minimum necessary facilities and resources for them to enter and complete primary education. Specifically, the grant aims to improve equitable access to basic education by removing parents' burden of school fees and enhancing the quality of primary education by providing schools with the basic operational resources necessary to run the school. Through the grant, the government pays annual tuition fees for pupils in government-aided schools. This has enabled many girls to attain primary education, as the biggest proportion of school fees is covered.⁵³

Figure 11 shows that the School Facilitation Grant (SFG) makes up the largest share of the development expenditure for primary education. Most of the public expenditure on primary education goes to teachers' wages.

Figure 11: Budget allocation to universal primary education, FY 2016/17–2021/22



Source: Ministry of Finance Planning and Economic Development, 2021. Approved budget estimates (vol. II) and budget performance reports, FY 2016/17–2021/22.⁵⁴

Despite the high expenditure on the provision of education services, the empowerment of girls in this area is still challenged by poor attitudes toward education in some districts, especially in Karamoja, Busoga, Lango, and Bukedi, where many pupils who begin school never complete their primary education. Almost 95% of the households located in urban areas fall within the recommended distance of three kilometres from the school. In comparison, 82% of rural households do so, which can be a challenge, especially for girls and those with special needs.⁵⁵ There are also over 800 parishes and two town wards without a government primary school, for example in Buliisa, Northern and Western ward in Buliisa town council, Piida Parish in Butiaba sub-county, Muvule Parish in Ngwedo sub-county, Kigwera Parish in Kigwera sub-county, and Kagera in Kihungya sub-county.⁵⁶

⁵³ Ministry of Education and Sports, 2019. Financing and costing of UPE 2019. <http://npa.go.ug/wp-content/uploads/2019/02/Thematic-Report-5-Financing-and-Costing-of-UPE-08019.pdf>

⁵⁴ <https://www.finance.go.ug/>

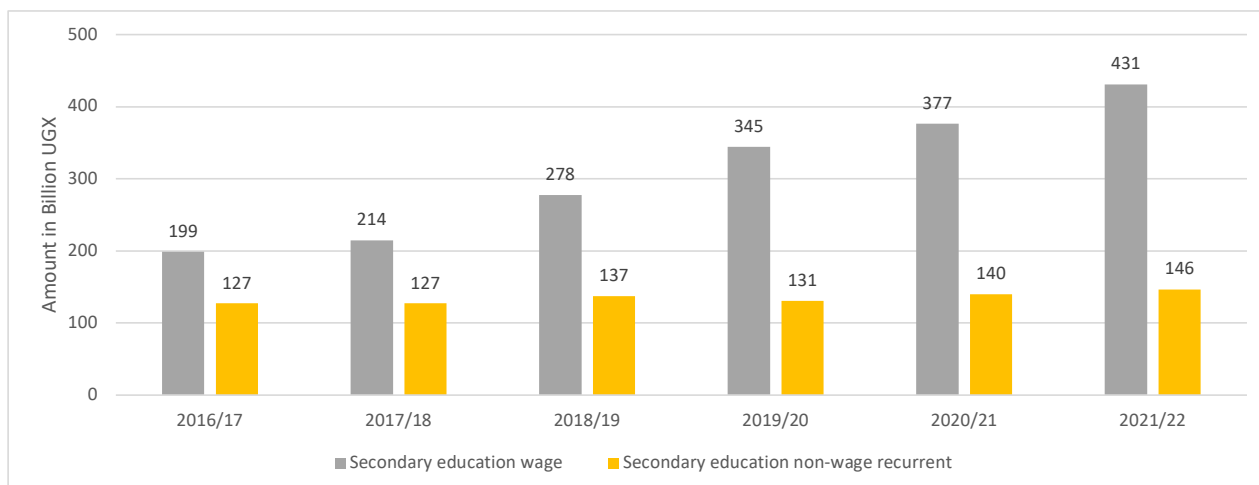
⁵⁵ Uganda Bureau of Statistics 2017. Statistical Abstract FY 2017/2018. <https://www.ubos.org/>

⁵⁶ Ibid.

5.4.2 Universal secondary education

Like the expenditure for UPE, USE is provided by the government under the Capitation Grant for all public schools. As Figure 12 below shows, wages take up the biggest proportion of the recurrent secondary education budget compared to the non-wage recurrent.

Figure 12: Budget allocation to universal secondary education, FY 2016/17–2021/22



Source: Compilation from MoFPED approved budget estimates (vol. II) and budget performance reports, FY 2016/17–2021/22

There are still over 400 sub-counties and town councils without a USE school as required by the 2007 USE Education Policy.⁵⁷ The provision of education services is also challenged by inadequate sanitation and hygiene facilities mainly affecting female learners, while several teachers commute from distant places. This has accelerated late coming and absenteeism among teachers, hence affecting the performance of the children, especially girls.⁵⁸

The overall provision of UPE and USE is also challenged by low government contribution, which has over the years affected the quality of education services provided concerning literacy levels. Capitation grant costs are still low and unable to sustainably retain a learner in school and ensure the overall operations of the school as indicated in Table 4.⁵⁹ The allocation for primary and secondary schools was based on the approved unit costs per school and per learner, while the allocation for tertiary institutions was determined by the Ministry of Education and Sports (MoES).

Table 4: Capitation grant unit costs amidst COVID-19, FY 2020/21

Type of school	Unit	Minimum expenditure FY 2020/21
UPE government-aided	UPE government-aided	1,350,000
	Per learner	17,000
	Per learner (special needs education)	18,700
USE government-aided	Per learner	175,000
	Per learner (special needs education) for inclusive schools	192,500
	Per learner for exclusive schools	1,230,000
University Post O' Level Education & Training (UPOLET) government-aided	Per learner	270,000

Source: Ministry of Education and Sports, 2021. Planning, Budgeting and Implementation Guidelines for LGs for the Education and Sports Sector.^{60,61}

⁵⁷ Equal Opportunities Commission, 2021. Annual Report on the State of Equal Opportunities in Uganda 2021. <https://eoc.go.ug/>

⁵⁸ Equal Opportunities Commission, 2019/20. Annual Report on the State of Equal Opportunities in Uganda 2019. <https://eoc.go.ug/>

⁵⁹ Ministry of Education and Sports, 2021. Planning, Budgeting and Implementation Guidelines for LGs for the Education and Sports Sector <https://www.education.go.ug/wp-content/uploads/2022/03/FINAL-GUIDELINES-submitted.pdf>

⁶⁰ <https://www.education.go.ug/wp-content/uploads/2022/03/FINAL-GUIDELINES-submitted.pdf>

⁶¹ Ibid.

5.4.3 Involvement of women in skills provision at technical and vocational education and training level

According to the Ministry of Education and Sports, 2021, Business Technical Vocational Education and Training (BTJET) review report 2012/13–2021/22, progress has been made in expanding TVET accessibility across the country through the construction of new learning centres. However, the report finds TVET is still a low priority policy area, reflected in enrolment which stands at only 6% of total enrolment in secondary education.⁶²

Over the years, external financing to TVET has increased. In FY 2018/19, it took the second largest share, preceded by pre-primary and primary education. Key projects were the World Bank Albertine Region Sustainable Development Plan valued at USD 27 million, Uganda Skills Development Project valued at USD 100 million, and the Enable Support to Skilling Uganda intervention valued at €16 million. In public institutions alone, the enrolment almost tripled from 34,380 in 2012/13 to 95,841 in 2018/19. The 2018/19 Budget Framework Paper projected enrolment growth rates of 2.4%, 2.3%, and 2.3% as targets for 2018/19, 2019/20, and 2020/21 respectively.

The share of female students in all TVETs ranges from 35% to 40% in recent years, compared to a 2018 target of 48.5% in the previous Education Sector Strategic Plan. Male students have persistently outnumbered girls in TVET enrolment, sometimes by over double the number. Female participation rates for TVET are low at 25% in technical trades, except in health, tourism, and hospitality courses.⁶³ Enrolment in formal BTJET institutions increased in seven years. The tripling of enrolment was realised among both males and females. In FY 2012/13, the enrolment was 34,380 (male 21,380; female 12,881) and in FY 2018/19, the enrolment had tripled to 95,841 (male 59,877; female 35,964).

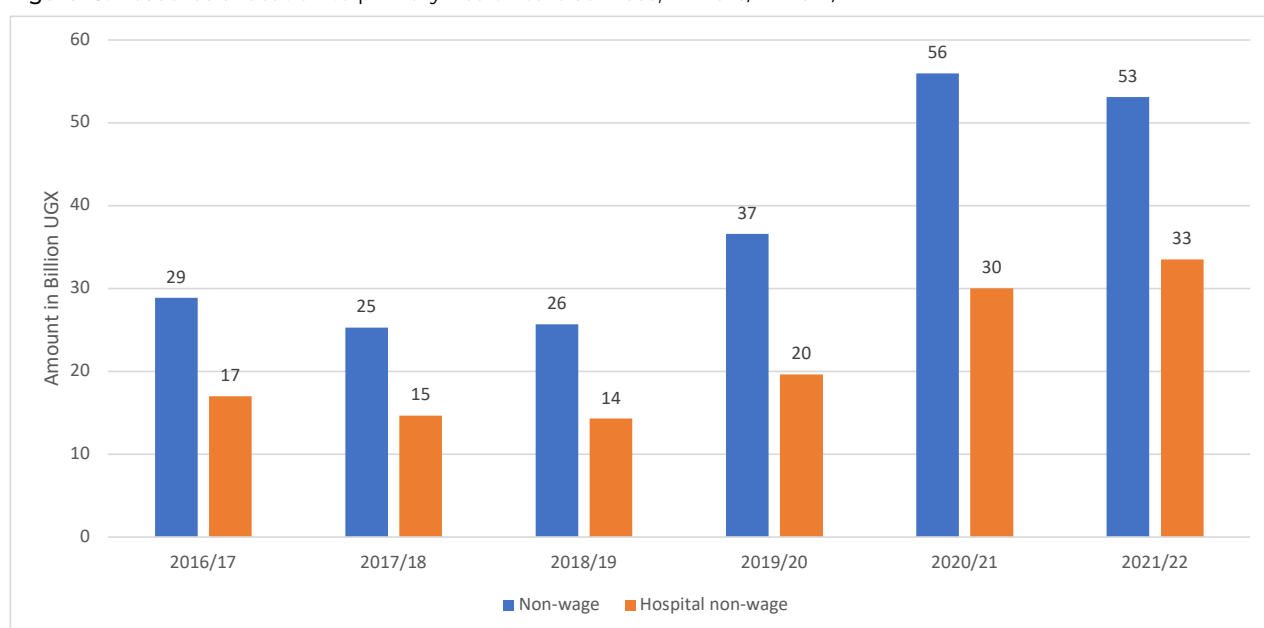
5.5 Women's economic empowerment in health

Women and girls' health and well-being are crucial for their economic empowerment. WEE interventions assessed include the provision of primary health care (PHC) provided at the LG-level at health facilities, and access to sexual and reproductive health services.

5.5.1 Primary health care services

Uganda provides PHC through its National Minimum Health Care Package, which aims to provide essential services to the entire population for equitable health, disease prevention, and child and maternal health.⁶⁴

Figure 13: Resource allocation to primary health care services, FY 2016/17–2021/22



Source: Compilation from MoFPED approved budget estimates (vol. II) and budget performance reports, FY 2016/17–2021/22

⁶² Ministry of Education and Sports, 2019, Education Statistical Abstract, 2019. <https://www.education.go.ug/statistics-abstract/>

⁶³ Ministry of Education and Sports, 2019, Education Sector Strategic Plan 2015-17 1st Monitoring Report, <https://www.education.go.ug>

⁶⁴ Ministry of Health, 2021, Annual Health Sector Performance Report 2021. <https://bmchealthservices.biomedcentral.com/articles/10.1186/s12913-022-07674-3#:~:text=Uganda%20provides%20PHC%20through%20its,the%20entire%20population%20%5B13%5D>

Figure 13 shows that GoU's investments in PHC services has generally increased over this period. For example, budget funding for clinical and public services under the MoH increased from UGX 40 billion in FY 2016/17 to UGX 81 billion in FY 2020/21. In that same period, funding for pharmaceutical and other supplies increased from UGX 822 billion to almost UGX 1.2 trillion, and funding for health infrastructure and equipment from UGX 467 billion to UGX 644 billion. Improvement of the health worker population ratio from 1.85 out of 1,000 in 2018 to 1.87 out of 1,000 in 2019 was attributed to an increase in the wage budget and recruitment to absorb allocated wages.

GoU's investments include the provision of medical supplies, clinical and public health initiatives, infrastructure, and equipment. Other investments include: the Uganda Inter-Government Fiscal Transfer Project which supported the upgrading of 250 HCs IIs to HC IIIs; introduction and implementation of results-based financing, which has greatly improved health outcomes at health facilities such as deliveries; and the establishment of emergency medical services. The Uganda Health Systems Strengthening Project and the Uganda Reproductive Maternal and Child Health Services Improvement Project further increased sanitisation and investments into reproductive health equipment.

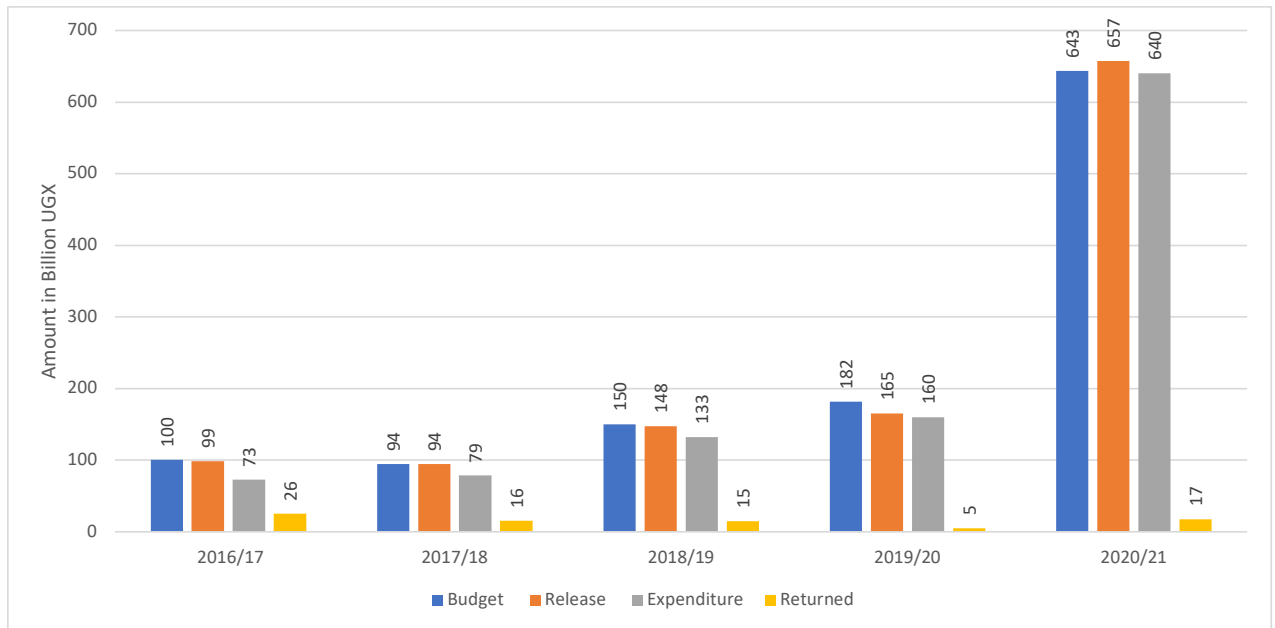
With the increased investment in the provision of PHC, the government has realised an increase in the performance of the health sub-programme, including:

- a reduction in maternal deaths from 148.3 in FY 2016/17 to 98.5 in FY 2020/21 per 100,000 health facility deliveries;
- a reduction in facility-based stillbirths per 1,000 deliveries from 10.1 in FY2016/17 to 7.3 in FY 2020/21;
- an increase in the proportion of sub-counties with functional health centre (HC) IIIs from 46% in FY 2017/18 to 90% in FY 2020/21; and
- an improvement in antenatal care coverage from 37% in FY 2016/17 to 42% in FY 2019/20.

Despite the provision of these services, health service delivery for women and girls is still challenged by several issues. This includes theft of drugs at health facilities with government drug stocks found in private pharmacies and drug shops,⁶⁵ and high levels of absenteeism of health workers, which is partly attributed to the rampant dual employment where medical personnel have their private clinics and other employment commitments. Drug stock-outs in health facilities are estimated at 63%, meaning that there is significantly less stock of medicine available in a public health facility than required for patients as stipulated by national guidelines. Another issue is staffing gaps compared to the available wages, leading to a persistent return of resources to the Consolidated Fund. For instance, over the last five years (FYs 2016/17–2020/21) a total of UGX 78.7 billion earmarked for general staff salaries was returned due to delayed recruitments, deployments, and access to the payroll (see Figure 14). To minimise the funds returned, there should be a deliberate intention by the government to allocate wages and facilitate recruitments.

⁶⁵ Ministry of Finance Planning and Economic Development, 2021, Budget Monitoring and Accountability Unit (BMAU) Report, 2021. <https://www.finance.go.ug/>

Figure 14: Health sector wage performance, FY 2016/17–2020/21



Source: MoFPED, IFMIS, 2020/21

The spike in funding for the health sector in the FY 2020/21 was due to the COVID-19 pandemic and enabling increased recruitment of health workers to provide much-required services. However, existing HCs to generally lack the ability to offer effective health services, followed by a lack of equipment appropriate for levels with critical cadre, like dental chairs, theatre patient monitors, and incinerators. This affects the provision of services to women and girls.

There is also inadequate supply of maternal and child health services, including antenatal care. The slow upgrade of HC IIs to IIIs has resulted in some HC IIIs lacking maternity wards and being unable to conduct C-sections in operating theatres. The number of medical workers per HC is below desired in over 80% of the LGs, exerting pressure on HCs and creating congestion.⁶⁶ Most rural HCs lack access to a water source and are greatly affected by a lack of electricity. Health workers on the islands disclosed that midwives are forced to use torches on their mobile phones to conduct deliveries. This frustrates efforts to reduce maternal mortality. In addition, lack of electricity affects refrigeration, constraining the storage of injectables for pregnant mothers like immunisation drugs and tetanus injections.⁶⁷

5.6 Women's economic empowerment in energy

The energy sector is responsible for establishing, promoting, strategically managing, and safeguarding the rational and sustainable exploitation and utilisation of energy resources for all-inclusive social and sustainable economic growth and development.⁶⁸ The sector plays a crucial role as a key driver of inclusive sustainable economic growth and industrialisation.

Uganda's energy sector is dominated by biomass, with nine out of ten households using either firewood or charcoal for cooking. As clean fuels are unaffordable to most households, they resort to solid fuels that pose serious health risks, such as respiratory infections. Firewood collectors cover 8–12 kilometres and spend 4–6 hours daily gathering firewood, with on average households collecting 4–6 headloads of firewood per week.⁶⁹

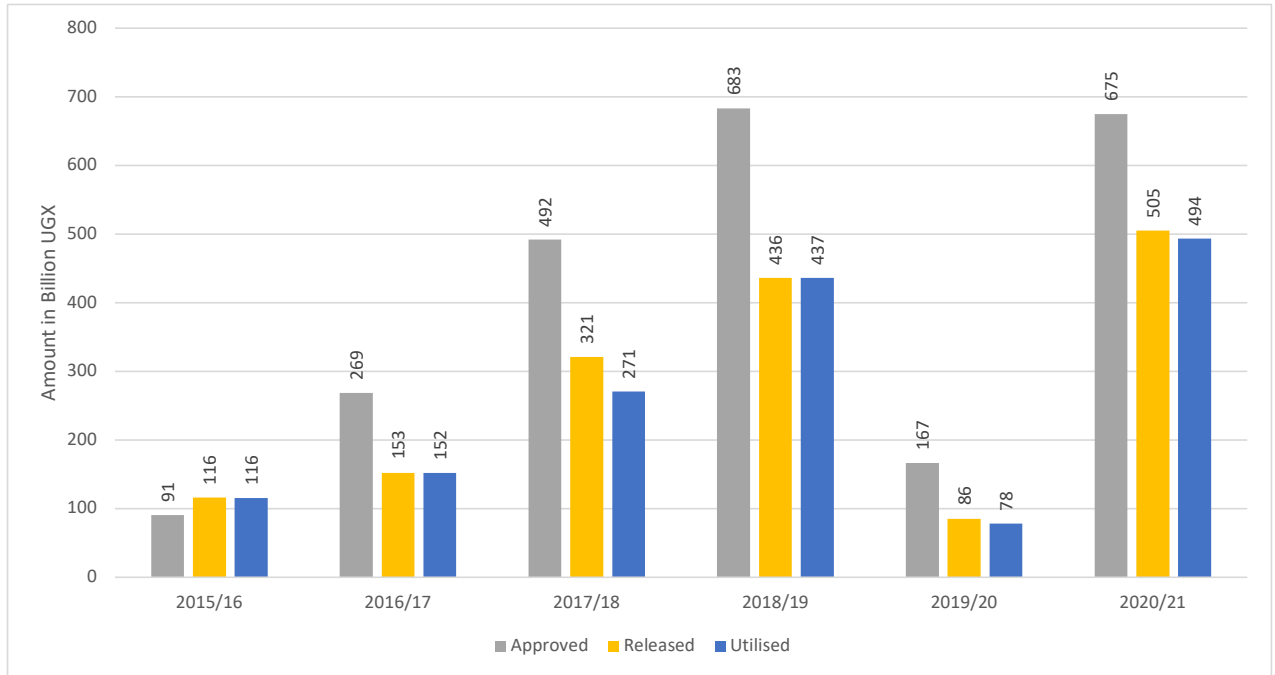
The GoU is implementing a national rural electrification programme to ensure access to electricity for all. To date, 734 out of 1,368 sub-county headquarters in Uganda (54%) have accessed electricity. Since 2017, the project has connected rural houses adjacent to grid lines to electricity for free with in-house wiring, with a target to connect 132,500 low-income households that house approximately 655,000 people. Figure 15 presents GoU's investment for rural electrification over six years.

⁶⁶ Ministry of Health, 2021, Health Sector Investment Strategic Plan 2021. <https://health.go.ug/docs/HSSIP10.pdf>

⁶⁷ Ministry of Health 2020: Semi-Annual Budget Monitoring Report - FY 2020/21.

⁶⁸ Energy and Mineral Development Sector; Sector Development Plan 2015/16–2019/20

⁶⁹ <https://sun-connect.org/fact-check-do-7-out-of-10-ugandans-use-firewood-for-cooking/>

Figure 15: Rural electrification funding, FY 2015/16–2020/21

Source: Ministry of Finance Planning and Economic Development, 2020. Annual Budget Performance Report 2015/16–2020/21 MoFPED, 2015/16–2020/21.

The figure shows that there have been variations in government commitments to rural electrification over these years. Fewer funds were released than approved. This limits the provision of clean energy, hindering women's and girls' health, and the ability to reduce women's time spent collecting firewood to free up their time for income-generating activities. Altogether, these factors hinder WEE.

Under the rural electrification program, selected public facilities have been electrified, including health facilities, institutions of learning, places of worship, police posts, water projects in water-stressed areas, and small and medium enterprises (SMEs) to boost employment and enhance productivity. The GoU also invested USD 1.4 million in super energy saving distribution, targeting vulnerable communities in urban suburbs, including slums.⁷⁰

Through the Rural Electrification Programme, GoU also provides subsidies to individuals who wish to access energy through solar technology that is outside the grid from a radius of 100 metres. Under this arrangement, the REA works with several MFIs that give solar loans. REA repays 30% of the loan while the consumer pays the remaining 70%. This arrangement has for instance connected the Kalangala district, which is one of the hard-to-reach areas in Uganda, to power through a solar generation system of 1.6 Megawatts.⁷¹

Nevertheless, the cost of grid electricity in Uganda is still high compared to the average income, with a unit of electricity at UGX 718.5. If on average a rural household consumes a unit of electricity in a day, they would spend UGX 21,555 on electricity monthly. This is often unaffordable for vulnerable persons, especially women. Taken together with the high initial cost of grid electricity connection, it is difficult for vulnerable women to access this source of energy. The provision of renewable energy is also comparatively costly. For example, the GoU's effort to exempt Bujagali Energy Limited for five years (2017–2022) only got the tariff reduced from 13.83 to 10.62 USD cents, which is significantly above the target of 5 and 6 USD cents for manufacturers and consumers respectively.⁷²

⁷⁰ Ministry of Finance Planning and Economic Development, 2021. Annual Budget Performance Report.

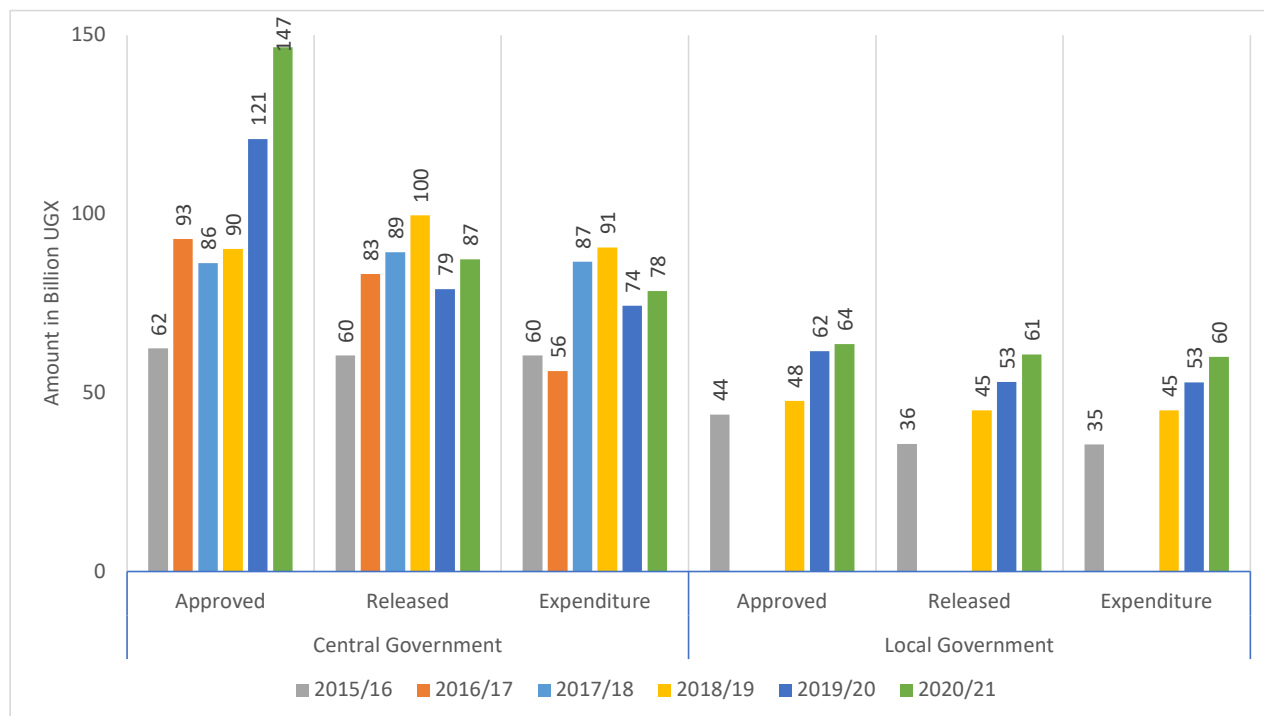
⁷¹ Ibid

⁷² Ibid

5.7 Women's economic empowerment in water and sanitation

Access to water and good sanitation is instrumental for WEE. The responsibility of collecting water in rural Uganda is largely considered a female responsibility, hence investment in access to clean and safe water is key to free up their time for income-generating activities and to promote their health. Figure 16 presents GoU's investment in water supply and sanitation at the national and LG levels.

Figure 16: Budget for rural water supply and sanitation, FY 2016/17–2020/21



Source: Ministry of Finance Planning and Economic Development, 2015/16–2020/21. Annual Budget Performance Report.⁷³

Over these years, fewer funds were released than approved, which affected implementation. While there has been a significant increase in allocation over the years at both the national and LG levels, expenditure has remained low and, in some years, reduced, influenced by the low release of funds. Taking FY 2020/21 as an example, out of the UGX 146.6 billion approved only 87.3 billion was released and UGX 78.4 billion spent,⁷⁴ mainly due to bureaucratic procurement processes. That funding like in other years was channelled towards: construction, rehabilitation, and extension of piped water systems; provision of water wells, rainwater harvesting tanks, and solar pumped systems; and improvement of the integrity of environmental resources.

Despite GoU's investments into water and sanitation, there is still limited access to safe water both in rural and urban areas. According to the 2021 Uganda National Health Survey,⁷⁵ 21% of the population only has access to unsafe water sources, and about 83% of households use traditional pit latrines while 7% do not use any toilet facilities. In addition, the average walking time to and from the nearest drinking water source is 24 minutes, while the average waiting time at the main drinking water source is 23 min. This presents a threat to the well-being of the population, especially women and girls who have a higher opportunity cost as they move long distances to access clean and safe drinking water, and sometimes make multiple trips in a day.

To add, the national water coverage in rural areas is estimated at 65% while access to improved water supplies in urban areas is 73%.⁷⁶ In addition, the percentage of water samples that complied with national standards in rural areas was 64%, in small towns 89%, whereas for areas

⁷³ <https://budget.finance.go.ug>

⁷⁴ Ministry of Finance Planning and Economic Development, 2020, Annual Budget Performance Report 2020/21.

⁷⁵ Uganda Bureau of Statistics, 2021. Uganda National Health Survey 2020.

⁷⁶ Ministry of Water and Environment, 2017. The Ministry of Water and Environment Impact Study of the Water and Sanitation Subsector. <https://www.mwe.go.ug>

connected to National Water and Sewerage Corporation services this was 99.3%.⁷⁷ This shows that rural areas, and thus women and girls who live in those areas, suffer a lower quality of drinking water.

There is also poor sanitation in both rural and urban areas. Only 36.3% of the population uses an improved sanitation facility. Open defecation is practised by 8% of rural and almost 13% of the urban population, with hand washing with soap and water still low at 36.5% of the population in rural areas and 39.6% of the population in urban areas.⁷⁸ Limited access to sanitation services compromises women and girls' health, and as a result affects output by harming production and productivity.

6. Funding for women's financial inclusion

WFI significantly contributes to WEE and gender equality, and the GoU has funded several deliberate measures to promote WFI. This section presents the government's investment into WFI.

6.1 Provision of agricultural financing

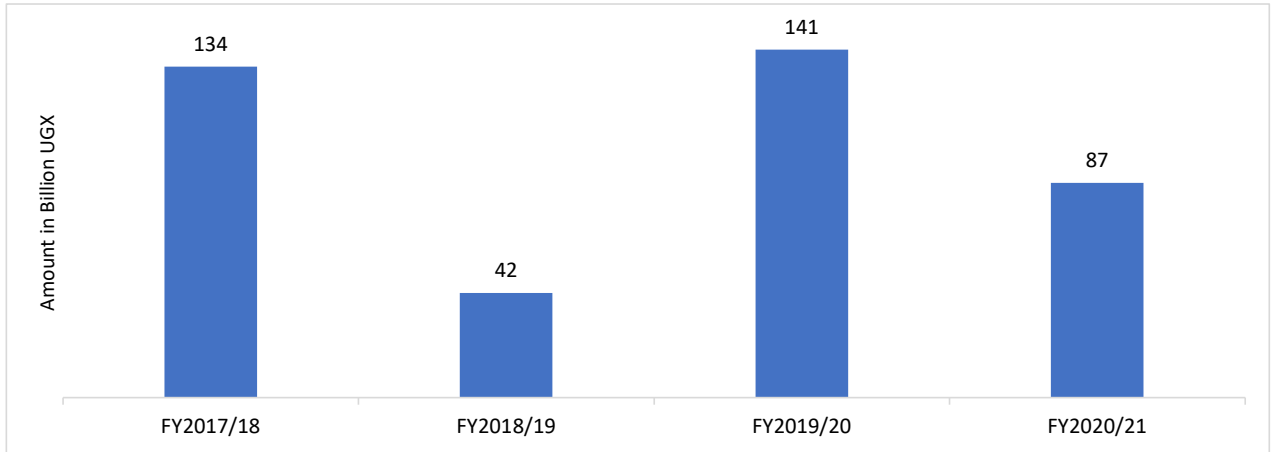
The GoU is currently implementing the Agricultural Credit Facility (ACF). This is a risk-sharing public-private-partnership with the goal to provide medium- and long-term financing to agricultural projects, agro-processing, and grain trade at lower than market interest rates. Implemented in 2009, the ACF leverages the resources of participating financial institutions to bridge the financing gap for commercialised agricultural production. The interest chargeable is 12% per annum while working capital for grain trade does not exceed 15% per annum. Block allocations of UGX 20 million have been provided to micro borrowers without collateral. This is supposed to increase access to credit in the agriculture sector, given its importance and the risks in agricultural production with the high reliance on weather.

From 2009 to June 2021, the Bank of Uganda (BoU) received a cumulative 1,463 loan applications for a total value of UGX 987.8 billion. Of this, UGX 620 billion was disbursed to 1,194 project beneficiaries, including UGX 4.9 billion extended to 314 farmers under the block allocations. The total amount contributed by GoU was UGX 314.8 billion. Loan provision for the period FY 2017/18 to FY 2020/21 fluctuated due to a reduction in loan applications and disbursements in FY 2020/21 associated with the COVID-19 lockdown, because banks were more risk averse (see Figure 17).

⁷⁷ Ministry of Water and Environment, 2018. The Ministry of Water and Environment Impact Study of the Water and Sanitation Subsector. <https://www.mwe.go.ug>

⁷⁸ Ministry of Water and Environment, 2021. The Ministry of Water and Environment Impact Study of the Water and Sanitation Subsector. <https://www.mwe.go.ug>

Figure 17: Agricultural loan provision, FY 2017/18–2020/21



Source: Bank of Uganda, 2020, Agriculture Loan Facility Report 2017/18–2020/21.⁷⁹

6.2 COVID-19 economic recovery packages

The COVID-19 pandemic hit the Ugandan economy hard, both directly and indirectly through global, regional, and domestic transmission channels. The hospitality, tourism, trading, education, and manufacturing industries were affected the most. COVID-19 affected women and indigenous people working in agriculture in several ways. First, upon pronouncement of total lockdown, staple foods prices slightly spiked for the period March 2020 to April 2020, which complicated the lives of the most vulnerable especially those that did not deal in food production. This was followed by a slight decline through to August 2020. Maize prices rose rapidly in the early weeks of COVID-19 total lockdown from mid-March to the end of April with an average of UGX 1,100 to UGX 1,500 per kilo.

The GoU applied fiscal policy to realise economic recovery in the shortest time possible. On 11 June, the Minister of Finance read the UGX 45.5 trillion national budget for FY2020/21, which initially did not commit to addressing the COVID-19 budget. The 2020/21 national budget was UGX 6 trillion, 12.4% higher than the approved budget for FY2019/20, with the increase not driven by the anticipated cost of responding to the impact of the COVID-19 pandemic. Infrastructure development has remained Uganda's most funded activity, while the key drivers of the budget increase are the increased allocations to security, interest payments and education. These are also among the usual top four financed sectors of the economy. Domestic and external debt servicing also continues to take the largest share of resources from Uganda's budget. The budget allocation to the MoH which lead the COVID-19 response only marginally increased, despite the additional demand that the COVID-19 pandemic added to the sector.

In April 2020, the President of the Republic of Uganda launched an internal fundraising drive with a target of mobilising UGX 170 billion. The national task force had raised UGX 31 billion by the end of August 2021.

In June 2020, the World Bank approved USD 300 million in budget support for Uganda to boost the GoU's capacity to prevent, detect, and treat the coronavirus, protect the poor and vulnerable population, and support economic recovery. The Economic Crisis and Recovery Development Policy Financing was the first budget support designed to operate for more than six years to address the fiscal financing gap, while supporting reforms to provide immediate relief to individuals and businesses most affected by the pandemic. The budget support aimed to enable the GoU to provide vital services, social safety nets, and a more robust shock-responsive system for the long term, and the economy to recover faster, according to a key informant interviewee. To secure the financing, Uganda has undertaken policy measures that directly benefit many low-income households. To boost nutrition and food security, farmers have received e-vouchers to access high-quality agricultural inputs, seeds, and

⁷⁹ <https://www.bou.or.ug>

fertilizers. Social protection programmes through cash work labour-intensive programmes have been expanded to benefit 500,000 individuals, while the SAGE grant covered an additional 71 districts to support older persons. A national single registry for beneficiaries of safety net programmes has been established and additional measures are taken to protect children against violence.

The International Monetary Fund (IMF) approved USD 492 million (about UGX 1.9 trillion) in emergency funding for Uganda to address the impact of COVID-19 on the economy.⁸⁰ The funds were approved under the Rapid Credit Facility Programme which supports low-income countries with recovery. According to the details of the fund, at least USD 340 million has gone to the Bank of Uganda's reserves to ensure stability in the financial sector, and to support the currency and other monetary policy duties. Another USD 150 million was assigned to support budget spending, specifically for the health sector and medicines supply. Part of this funding has also gone to support private sector businesses through the Uganda Development Bank recapitalisation. Uganda last borrowed from the IMF 15 years ago. The current loan is interest-free and has a grace period of 5.5 years. Uganda will be expected to pay in ten years.

The African Development Fund approved USD 31.6 million in loan funding for the COVID-19 Crisis Response Support Programme to Uganda to support the government's response to the pandemic.⁸¹ The funds are designed as budget support within the framework of the COVID-19 Crisis Response Facility. The goal of the operation is to support Uganda's efforts to contain the human cost of COVID-19, mitigate its social and economic impact, and support economic recovery. The proposed operation seeks to achieve three short-term and medium-term outcomes: the enhanced capacity to test and treat COVID-19 patients to reduce the risk of infection and morbidity; ease the impact of the lockdown and other COVID-19-related measures on the poorest; and mitigate risk to medium-term macroeconomic stabilisation and economic resilience.

In May 2020, the Support to Agricultural Revitalisation and Transformation Board approved UGX 830 million for the Small Business Recovery Fund.⁸² The fund was set up to help SMEs in northern Uganda to overcome liquidity constraints during and post COVID-19. SMEs have been able to access working capital at a zero-interest rate with a flexible repayment plan not exceeding 12 months. Under the recovery fund, businesses can receive up to UGX 40 million based on the assessed individual businesses' cash flow challenges. The fund will serve to revive selected SMEs facing severe threats from COVID-19-related challenges and accelerate their capacity to access medium-term concessional funding from the Uganda Development Bank and other financing institutions. While gender and women were not necessarily specified in this planning, their involvement and participation have been emphasised.

7. Funding for women's empowerment collectives

This section presents existing packages/interventions provided by GoU for WECs over the selected years.

⁸⁰ International Monetary Fund, 2021, IMF Executive Board Approval Report.

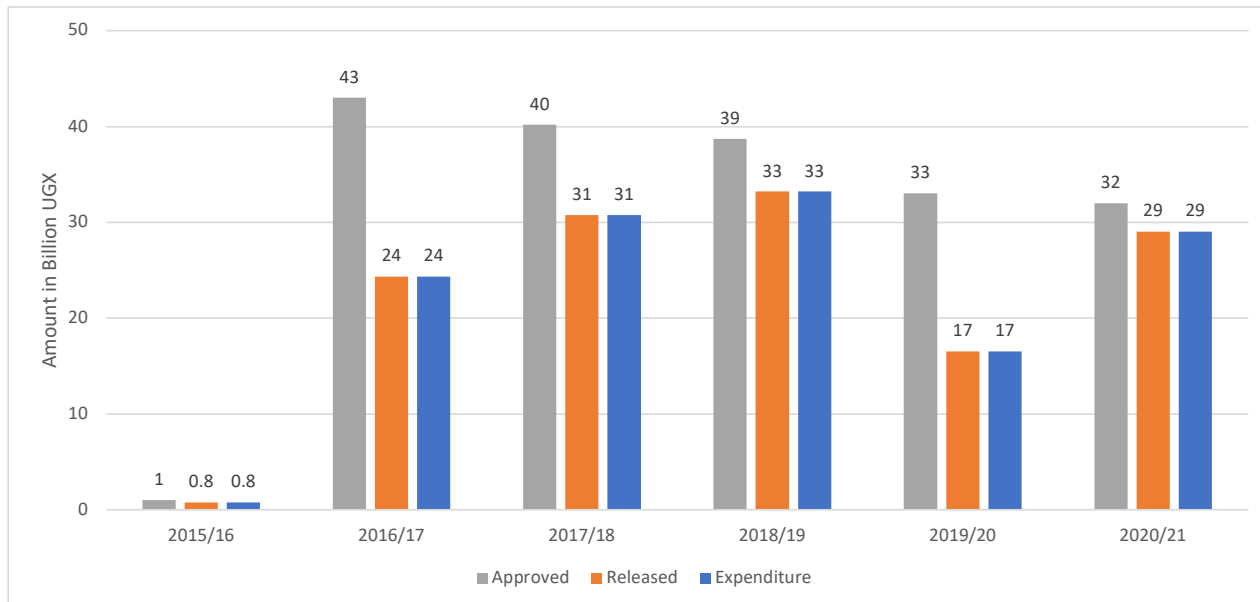
⁸¹ African Development Fund, 2021, Press Release on COVID 19 grants, 2021. <https://www.afdb.org/en/news-and-events/press-releases>

⁸² United Nations Capital Development Fund, 2021, COVID 19 Board approved funds for Uganda.

7.1 Uganda Women Entrepreneurship Programme

The UWEP aims to improve women's access to financial services and equip them with the skills for enterprise growth, value addition, and marketing of their products and services. This programme specifically addresses women's entrepreneurial needs through their respective groups. The women in their respective groups are availed of interest-free revolving credit to initiate or strengthen their enterprises (see Figure 18).

Figure 18: Budget allocations and expenditure to UWEP

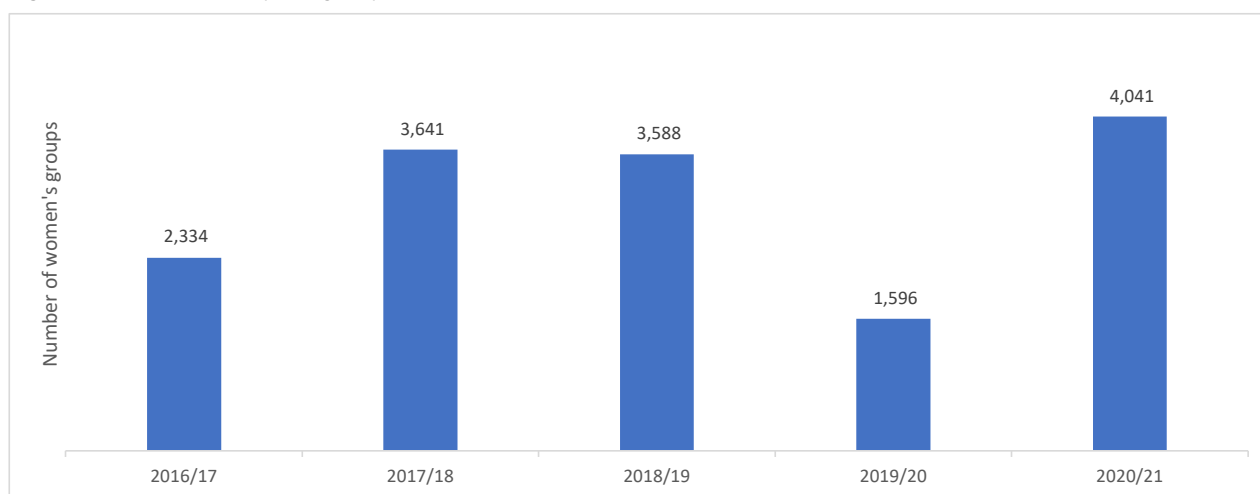


Source: MoFPED, annual budget performance reports 2015/16–2020/21

Figure 18 suggests there has generally been an increase in funding after FY2015/16. From this year onwards, there also seems to have been a significant difference between what is approved and what is spent. The variation is partly due to the inability of the groups to meet the required standards by the MGLSD. The limited number of resources available for the women's groups to access affects implementation.

This has been an incremental trend over the reporting period as indicated in Figure 19.

Figure 19: Women enterprise groups funded under UWEP, FY 2016/17–2020/21



Source: Ministry of Gender Labour and Social Development 2020, Uganda Women Entrepreneurship Status Report 2020.⁸³

Over time, the number of women enterprise groups under UWEP-funded projects has increased from 2,334 in 2016/17 to 4,041 in FY 2020/21. Of the UGX 27.6 billion that is due, UGX 20.2 billion (73%) has since been recovered, of which UGX 10.703 billion has been used to fund

new groups in the respective LGs. However, the funds pending recovery (27%) compromises the opportunity of other women groups to benefit.

Overall, the programme is challenged by:

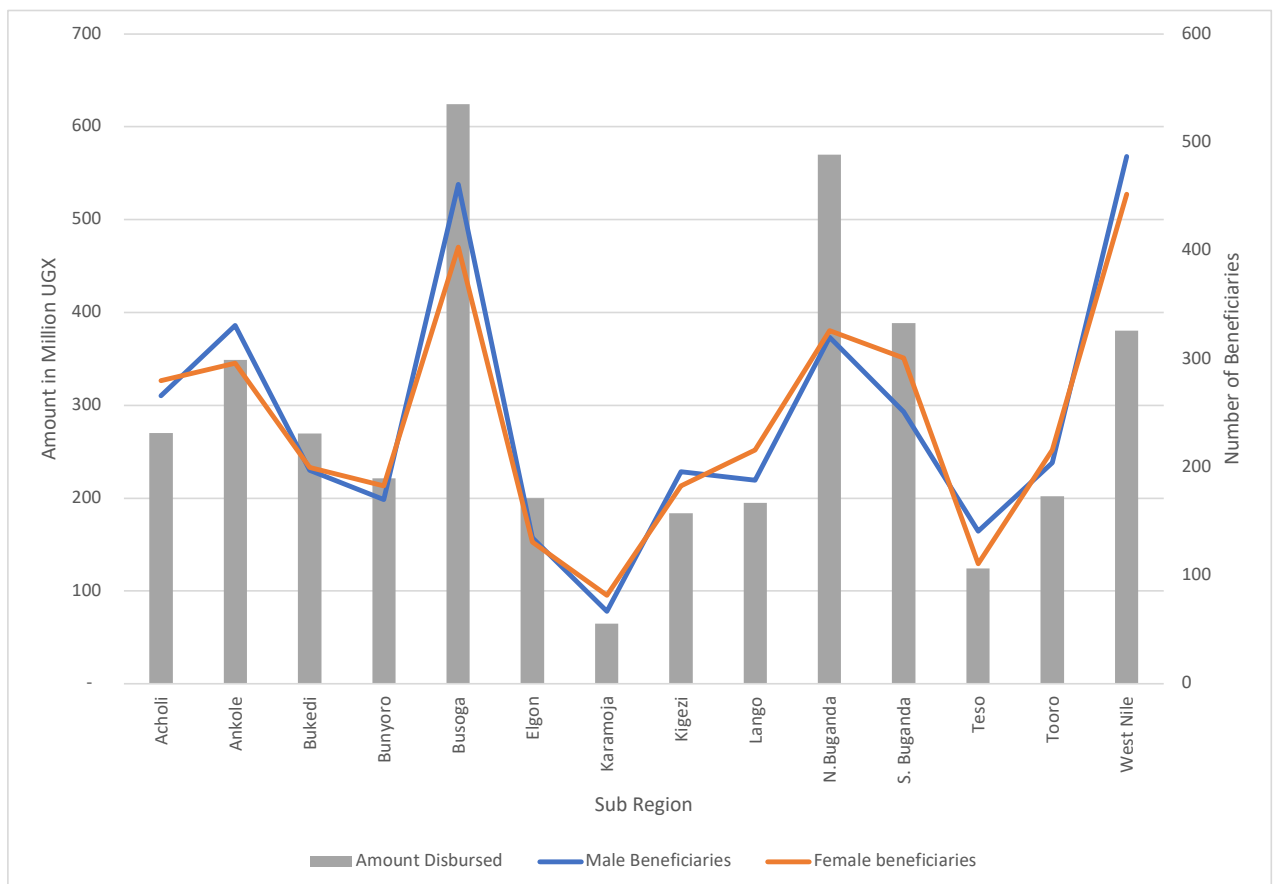
1. The high demand for resources, yet the programme has only been able to fund 10% to 15% of the groups that have applied. A case in point is the Rukungiri district, where 320 groups applied and only 24 groups were supported.
2. Complex processes involved in opening bank accounts with high minimum bank opening balances, which slow down the pace at which women can open accounts. This is followed by the high bank charges involved in managing the group projects, especially when groups have been advised to withdraw funds in a phased manner.

To address the challenges, there is a need for regular implementation support to the LGs by the UWEP Technical Support Unit at the MGLSD to increase programme enforcement and supervision. Accountability and enforcement agencies should also be involved in cases where payback is a challenge. Government should also invest in continuous advocacy/sensitisation campaigns to inform more groups/beneficiaries of the programme and the need to pay back for others to benefit from the revolving fund.

7.2 Special Grant for Persons with Disabilities

It is estimated that 12% (4.5 million people) of the Ugandan population live with some form of disability. Cumulatively, 8,239 people (4,140 males and 4,099 females) have benefited from the GoU's Special Grant for Persons with Disabilities, representing 0.8% of the targeted number. The Special Grant has been in existence since FY 2009/10. Cumulatively, 817 groups have been funded in 61 districts. Figure 20 presents PWD projects funded per region since programme inception, disaggregated by sex.

Figure 20: PWD Projects Funded Per Region Since Programme Inception 2010–2021



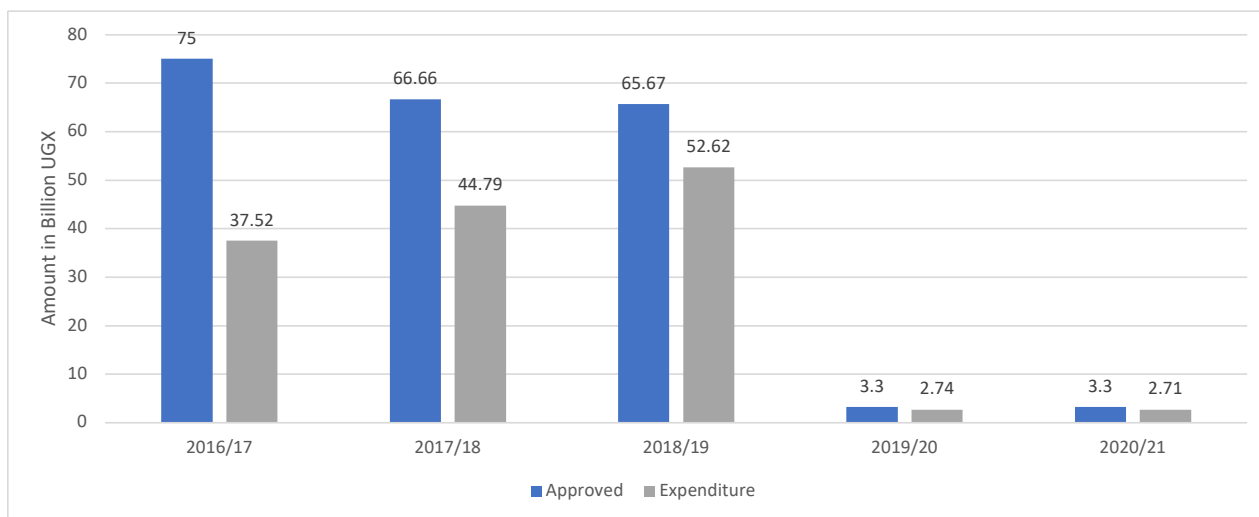
Source: Ministry of Gender Labour and Social Development 2020, Persons with Disability Grant Status Report 2020.⁸⁴

Altogether, the GoU has invested UGX 4.04 billion for the Special Grant for PWDs since 2009/10. The above funds have benefited a total of 6,794 PWDs, of which females constituted 3,380 (49.7%). Taking a crude assumption of a fairly equal share of the total funds allocated, an average of UGX 2.011 billion can be estimated to have benefited female PWDs.

7.3 Youth Livelihood Programme

The YLP is a GoU-financed programme designed in response to the high unemployment and poverty rates among youth. The YLP was launched in early 2014 with an initial approved budget of UGX 265 billion for the first five years of implementation (2013/14 to 2017/18). This has since significantly decreased as indicated in Figure 21.

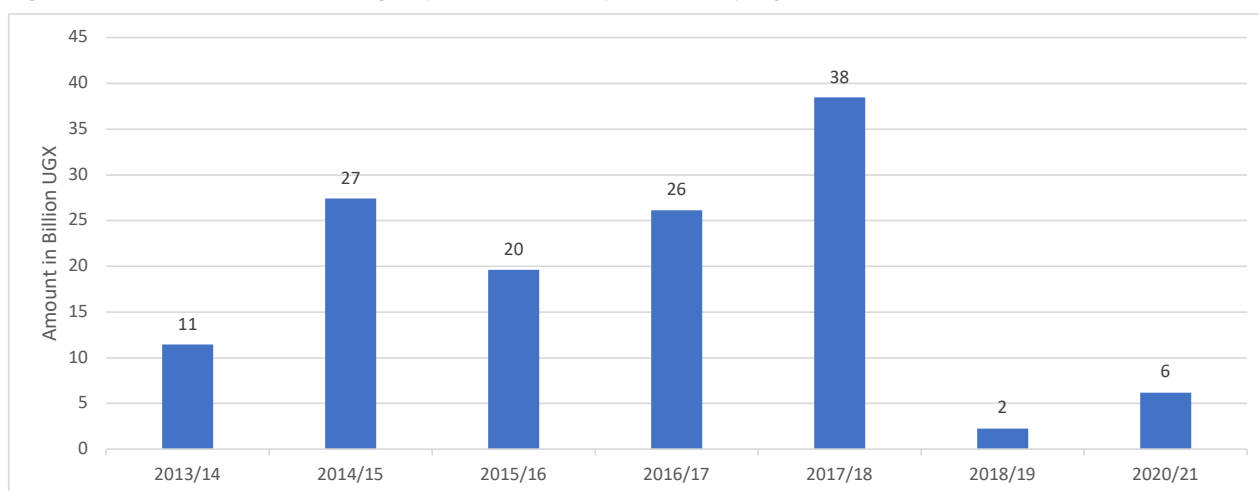
Figure 21: Budget allocation to YLP, FY 2016/17–2020/21



Source: MoFPED, Annual Budget Performance Reports FY 2016/17–2020/21

During these years, a total of UGX 243.6 billion was appropriated towards YLP, of which UGX 162 billion (66%) was released and spent. A total of UGX 81.64 billion was not released. The biggest differences between appropriated and spent funds were registered in FY 2016/17, 2017/18, and 2018/19. Findings further show that in FY 2019/20 the GoU's funding for YLP drastically reduced. Figure 22 presents the funds disbursed to women groups since 2015/16.

Figure 22: YLP Funds disbursed to groups since the inception of the programme



Source: Ministry of Gender Labour and Social Development 2020, Youth livelihood Programme Status Report 2020.⁸⁵

Over these years, almost UGX 170 billion has been disbursed to almost 14,000 youth enterprises, benefitting 252,000 youth of which almost 137,000 were males and 115,000 were females. By proxy, on average UGX 77.4 billion (46%) benefited female youth. Of the total UGX 75.6 billion funds disbursed, UGX 42.4 billion (56%) has been recovered. As of June 2021, UGX 2.6 billion had already gone by the LGs to finance over two thousand projects benefitting 20 thousand youth. So far 335 projects have been completed that have had 100% recovery of funds and are ready to transition into SMEs.

8. Conclusion

This section gives the conclusions drawn from the WEE, WFI, and WECs funding analysis over the period FY 2016/17–2020/21.

The Government of the Republic of Uganda through its various legal, policy, and institutional frameworks has increasingly recognised the need to economically empower women, including realising their rights, economic growth, reducing poverty, promoting health care, and attaining quality education and welfare.

When women are economically empowered, they benefit from equal access to and opportunities within markets and are not constrained by structural factors within and outside of market activity, which prevent gender-equitable economic outcomes. To effectively contribute to WEE and gender equality, efforts have to be deliberately taken to involve women in all existing financial systems and benefits through WFI. In addition, the coming together of women in different types of groups to offer each other support and address barriers is instrumental. WECs build women's human, financial, and social capital, for instance through financial services programming that enables the pooling of savings and risk, often in combination with additional training and skills development.

The Public Finance Management Act 2015 is a key legal framework instituted to require all MDAs and LGs to conduct gender and equity responsive planning and budgeting. G&E-responsive planning and budgeting among other strategies puts the focus on bringing marginalised populations such as women, youth, PWDs, children, the poor, older persons, and others to be part of national development.

Since the enactment of the PFMA, there have been increases in allocations and expenditures to WEE, WFI or WECs. The sectors that take lead in targeting WEE/WFI/WECs include the social development sector, agriculture, education, health, and water and environment.

Yet, allocations for WEE/WFI/WECs remain generally low. Plus, the released funds are often less than what has been approved, and the utilised funds less than what has been released. In addition, MDAs and LGs do not disaggregate some of the expenditures, which hinders the tracking of funds that specifically target WEE, WFI, and WECs and increases the risk of overestimating funds going to WEE, WFI, and WECs. There is room for GoU's funding to WEE, WFI, and WECs to be more transparent, to ultimately allow Ugandan citizens and other stakeholders to better understand what is being done to support these areas and to track the government's progress towards its ambitious Vision 2040.

9. Recommendations

The recommendations, based on the analysis in this report, are divided into general recommendations regarding the transparency of funding information, and specific recommendations to promote WEE, WFI, and WECs.

9.1 Transparency recommendations

1. The government is encouraged to review its budgeting system and financial reporting system such that specific allocations and funds utilised towards WEE, WFI, and WECs can easily be tracked. Priority should be given to disaggregate funds and the chart of accounts and sub-programmes.
2. There is a need for more accessible information about aid funds. In several MDAs and LGs, information regarding aid funds is not readily available, which compromises the spirit of accountability and transparency.
3. Budget information is generally reported in absolute terms, which makes it difficult to establish the overall benefit from the national budget at the sub-national level. Whereas the government decentralised in 1997, there programmes implemented at the national level and those implemented at the district level. Accordingly establishing the allocation of the national expenditure by districts is difficult.
4. There is a need to enhance tracking systems to guarantee the accuracy of the budget figures reported. The Office of the Auditor General often finds mismatches in reporting against actual results. Improved tracking and quality checking could increase the level of confidence in reported funds for WEE, WFI, and WECs.
5. There is a need for more dissemination of performance reports to a wider range of stakeholders in friendly formats. Most of the current publications are consolidated and in highly technical formats, limiting their use.
6. Implementation of G&E responsive planning and budgeting should be strengthened, especially regarding the tracking of committed interventions and funds, as well as holding the violators accountable to the PFMA.
7. Institutions such as BoU, MoFPED, UMRA, Insurance Regulatory Authority of Uganda, Uganda Retirement Benefits Regulatory Authority, and other MDAs must collect sex-disaggregated data to inform decision-making.

9.2 Women's economic empowerment recommendations

1. Involve local leadership in the implementation of WEE programmes, as they play a key role in mobilising and monitoring the beneficiary groups and promoting programme ownership.
2. Promote transparency and an open communication system to manage emerging issues at the community level and reassure communities of programme principles.
3. Ensure involvement of national-level stakeholders when promoting WEE to ensure that the right information is provided to the key programme implementing partners and other stakeholders.
4. Consider increasing the SAGE monthly stipend of UGX 25,000 to at least UGX 45,000 per month.
5. In subsequent planning, the GoU is encouraged to roll out the Solar Generation System Intervention Programme to other islands and hard-to-reach places to reach more women in underserved areas.
6. The GoU should ensure that the remaining headquarters in the different 13 regions are connected to national grid electricity to curb the usage of dangerous forms of energy, especially by women and girls.
7. The GoU is encouraged to review the cost of electricity, which is too high for many marginalised women.
8. Several public health facilities do not have access to grid electricity. As a strategy to enhance service delivery, especially in health and education, electrification of public facilities should be fast-tracked.
9. To ensure equitable access to safe water services, the Ministry of Water and Environment should continue to invest into the development of appropriate water supply technologies, such as bulk water supply systems in water-stressed areas.

9.3 Women's financial inclusion recommendations

1. There is a need to provide low-income women in Uganda with effective and affordable financial tools and to access financial services to appropriate affordable and timely financial products and services. Such products and services include: banking, loan, equity, and insurance products, aimed at reducing poverty and improving women's resilience, well-being, and economic growth.
2. The National Identity Registration Authority should ensure that eligible older persons can access national identity cards in the shortest time possible, especially vulnerable females.

9.4 Women's empowerment collectives recommendations

1. The GoU must provide women with sufficient information to understand and appreciate the principles of the revolving UWEP fund, the need to pay back funds, and to manage their expectations.
2. The government is encouraged to revise the minimum requirements for receipt of UWEP funds, as this presents a significant challenge for women's enterprise groups.