

ASSOCIATE TO HARNESS THE POWER OF COLLABORATIONS AND NETWORKS FOR ACCELERATED ENTREPRENEURIAL GROWTH & TRANSFORMATION - GROW PROJECT



GROW DIGEST VOL.3

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Embrace Associations for better collaboration and Networking -

A message from PSFU director,
procurement & Logistics-

KENNETH AYEBARE



I thank you for turning up for the GROW project stakeholders' engagement. Just recently, I met with women drivers. Judging by the turn up, I wondered whether they drive their cars from home — since there are not so many women drivers on the road. However, from my engagement with these women, I critically discovered that most of the women-owned businesses are not associated, an indicator for the need to prioritise a deeper entrenchment of initiatives like the GROW project to respond to the development needs and challenges faced by

women entrepreneurs.

Previously, most of the projects prioritised men for support and it is high time emphasis is put on gender balance. The GROW project is a perfect fit for women entrepreneurs. Not only does it have the potential to propel them beyond their limits by equipping them with more skills, but it also promotes gender-responsive policies.

One of the key advantages of this project is that it enforces the power of synergies and collaboration because for one to benefit, should be associated. This is very important because as an individual entrepreneur you cannot have it all; one needs a hand for vents to shoot up. Therefore, networking through associations gives one access to knowledge, information, markets, skills and mentors among so many other benefits that cannot be available for an individual entrepreneur not associated.

For example, if you were to count women drivers on the road, especially in public transport, they are very few. But it is a fact that women are very patient and so if we trained more women to drive especially the Passenger Services Vehicles, there would potentially be a reduction in road accidents. In fact, unlike here in Uganda, in other countries like China, Germany and several other developed countries, women are behind the wheels. I have also not seen women operate moving machines such as forklifts. However, during the interaction, we discussed how more women could be attracted into the transport sector to operate such machines and drive vehicles.

We can decide to encourage and interest women in taking up the several opportunities in the transport sector, such as operating heavy motor machines and being business owners or service providers in the sector.

I encourage all women in your respective occupations to embrace associations because these represent members' interests and goals. Some of these goals and interests cannot be attained without policy formulations and reforms which require collective efforts through lobbying and advocacy. It is therefore only through associations that such efforts are mobilised to influence action from government, putting into consideration that policy makers are mostly moved, influenced and impacted by numbers. Therefore, associating is not an option but an obligation for every entrepreneur, especially women.

Networking allows the transfer of ideas and information among peers with common business or special interests, in a structured manner. Through association networking, each member is a potential customer, a referral, a business service partner, or a new employment opportunity. This directly enhances the members' earning potential since the network does not only remain among

the members but also spills over to family and friends, business connections, work colleagues, other social networks, and members of other groups.

Other benefits of association include:

- Access to new business trends and technology, which gives you an advantage over competitors
- Boosting confidence and exposure to new and various insights through communication and interaction with peers
- Hub of strong and relevant networks that could easily come through and look out for their fellow members.
- Access to a pool of opportunities such as credible suppliers, relevant skilled labour, market, among several others.
- Collaboration which fosters working together as a group to achieve a common goal; it is an incubation for creativity, innovation, improved productivity and improved efficiency as well as effectiveness.

Therefore, Private Sector Foundation Uganda as an apex body for the private sector in Uganda, among the aims, is promoting and advocating for a conducive business environment as well as facilitating the growth and development of private sector-led economic growth and development of a competitive private sector in the country.

Factually, associations are generally weak in Uganda, hence members here have an obligation to work with the Private Sector to craft ways to help the associations, especially SMEs and MSMEs, to fit into the GROW Project benchmarks.

I encourage you to seek for more information and guidance from PSFU about the criteria to qualify for GROW facilities. It does not necessarily require for one to have everything right to qualify but check a few boxes and consult on how you can be helped to fit in. Have something written down— like an address, some tax receipts. The project is for five years, so take advantage and at least use the first year to register your company. Don't miss out; seek all the information that will help you gain from the GROW project.

WOMEN TIPPED ON PENETRATING MALE-DOMINATED BUSINESS DOMAINS –REBECCA KUKUNDAKWE, PSFU Gender Specialist



As the Generating Growth Opportunities and Productivity for Women Enterprises (GROW) project gets anchored among key stakeholders, women entrepreneurs have been advised to observe formal and ethical business management practices being a benchmark for beneficiary consideration and qualification. Good business practices promote positive business impression within the sector which attracts collaborations and profitable networks, one of the major attributes of male-dominated business domains.

This appeal was made by Ms Rebecca Kukundakwe, a Gender Specialist with Private Sector Foundation Uganda (PSFU) while speaking to stakeholders from male-dominated sectors that include: transport and logistics, mining and petroleum, ICT among others. Rebecca explained the organic operations of the GROW project and the manner in which women empowerment and enterprise development will be supported through; Women entrepreneur Platforms, Contract Management, Access to Finance and Gender and Ethical Considerations.

She says that, Makerere University Business School is developing a demand driven Core Women Entrepreneurship Skills curriculum, crafted in consultations with the potential beneficiaries and will be implemented by regional-based service providers. Accordingly, a call will be put out for expression of interest for training institutions to work with the GROW project to deliver the training at regional level. The training will target women entrepreneurs and their employees.

During the workshop, it was also observed that Contract Management is one of the major skills that women entrepreneurs need to have systemic entry into profitable sectors such as mining and petroleum. For women to ably penetrate into the male-dominated sectors that accrue more profits, there is need to acquire specific skills to be able to compete and survive.

Under GROW, efforts and resources will be expended towards women entrepreneurs that have demonstrated and or are determined to take an exceptional leap into the 9% of the business sector with 30% extra profits compared to the women-dominated vulnerable sectors. The exceptional women entrepreneurs will access free training and all the facilities required to facilitate the transformation into the male-dominated sectors.

To operate effectively within the male-dominated sectors, actors need to be well informed of the terms and conditions at every stage of operation. Expression of interest for any bid requires a number of documentation and a clear understanding of the business politics therein.

The nitty-gritty of preparing a bid document therefore, goes beyond just submitting documents but also stretches into undertaking relevant due diligence because every entity has different dynamics when it comes to determining who they work with. Different entities have different requirement for example

government, international community and private sector, each have different exclusive mode of operation tailored to their internal specific goals and interests.

The sector demands therefore, require women entrepreneurs to undergo thorough capacity building to fully understand procurement aspects and business registration to be able to compete favourably. A good number of women entrepreneurs run profitable businesses but are still operating without formalisation which keeps them away from opportunities and facilities that require formal documentation to participate.

Rebecca notes that, GROW will facilitate branding of women entrepreneur businesses and their products. This is because the impression of a product or an entity determines its market share. In this case, women entrepreneurs and their employees will be trained to prepare and position better to capture a reasonable market share.

GROW will support the entire business chain to acquire branding skills for facilitation of business growth and transformation at every level of operations including the suppliers, out growers and the related actors for product quality and quantity. The suppliers will be trained to ensure that women entrepreneurs have access to quality inputs and right quantities for running business.

She says, the call is already out to outsource for trainers in branding. Women entrepreneurs are urged to take the initiative and seek for training in any field of interest since GROW project will have a pool of trainers for different skills-set.

Rebecca encourages any service provider with required skills-set to better a woman entrepreneur, to take the step and express their interest to be service providers. The process of bidding for service providers will be conducted with a lot of transparency, therefore bidders will be selected on merit based on their capacity to better a

woman entrepreneur for growth and transformation. Beneficiaries will be mobilised through platforms to fit the training durations and the training model will be a learning-by-doing, for example; if a woman would love to learn truck driving, the training durations should be flexible to accommodate her other roles and responsibilities besides entrepreneurship.

GROW is a government of Uganda project, contributing to the National Development Plan, therefore there is a provision for business competition where enterprises that are involved in job creation will be recognised and awarded. Enterprises that are helping women break into male dominated business Sectors, those solving social problems as well as those doing something very innovative will be recognised. The business competition will be published and an independent firm will be procured to evaluate the proposals then select the beneficiaries. The target is one thousand (1,000) beneficiaries to win between \$5000 and \$30,000 as the maximum.

The project also provides for entrepreneur performance grants targeting the missing middle and will be accessed through selected financial institutions. The beneficiaries will get the grant indirectly in form of a reduction in the amount they have to repay to financial institution from which they borrowed. For example, if a woman entrepreneur applies for a loan of 10 million, payable in 12 months, the grant will come in form of reduced payment but if one pays without defaulting for half the period, then would qualify for a grant; the reduced payment on the loan account will come in form of a grant. Consideration is 25% of the loan amount but that is still under redesigning, explains Ms Kukundakwe.

It is a fact that borrowing rates are a big barrier to access finance in this country, therefore, through the entrepreneurship grant, rates will be fixed slightly lower and less conditions in terms of the timeline of getting the money and

collateral issues. Discussions are ongoing with the participating institutions.

The project will also offer common user facilities that can be accessed by different women entrepreneurial categories at a subsidised fee. The subsidised fee is meant for sustainability after the project life span and to emphasise that the support is not a hand-out but and a hand-up.

The available grants per individual or entity range from \$1000- \$50000 for companies with 51% women shareholding. Other prerequisites include articulate environmental and social safeguards.

GROW project considers good business practices as a fundamental prerequisite for all participating entities and persons. Therefore, the following red flags will lead to automatic disqualification of applicants: Those who don't pay workers, poor safety and health measures, pollution, sexual exploitation, discrimination through exclusion, non-payment of NSSF for staff, inefficient utilisation of resources, poor observation of gender-related issues.

It is however, imperative to know that the project will have an established Grievance mechanism for redress and to ensure all issues are attended to.

Overhaul the transport sector operational guidelines to fit women requirements - Omongo Ndugu, ED, Uganda Professional Driver's Association

Omongo Ndugu - The Executive Director of Uganda Professional Driver's Association appeals to GROW project architectures to come up with deliberate and intentional policy and advocacy interventions that will facilitate the transformation of the transport sector to accommodate women- friendly operational guidelines. The current operational guidelines do not address issues of sanitation, child care and security which are key components for a woman to comfortably operate in the sector. The formulation and design of facilities within the trucks and busses, parks and stop overs, do not take into account basic requirements for women such as changing areas, child handling, basic standard hygiene which is a deterrent to potential women actors in the transport sector.

Ndugu says, the transport sector in its current state does not have women mentors upon which other women could look up to for inspiration and guidance. The few women in the transport sector do other minor tasks, living the other major sector tasks to the men.

The deliberate approaches that would spur integration of more women into the transport sector would be coming up with an exclusive training institute for women in the fields of transport with the intension to produce a pool of women trainers.

The policy and advocacy deliberations would work on interventions that would guide the manner in which women who join the transport sector should be treated by the male counterparts. For example, in the bus and truck sector, there is a general resentment for women who seek involvement as drivers and other key roles. The religious and cultural bias plays a major role to create a resentful



atmosphere for women because most business owners are Muslims and for that reason, the religious confides don't give room to women to freely take up opportunities there.

Security and safety is one other area of concern that any intervention aimed at attracting more women into the transport sector should prioritise. The trucks and busses, are often assigned for long and cross boarder routes and move at risky hours going through security sensitive spots requiring extra security and safety vigilance for which most women may not dare to take on.

The sexualisation of women by their male counterparts in the sector is a normalised habit that even when a woman takes up courage to venture into sensitive transport fields such as mechanics, driving and other related fields, because of the male dominance there, she is often sexually portrayed.

This situation is a complete turn off for women, even the few within the sector that would have opted to take extra effort, step back and concentrate in non-essential areas for convenience.

Ndugu also wants sector policy formulations

particularly on mind set change and attitude. This is to progressively recruit the male dominant counterparts in the transport sector to appreciate the fact that women have the potential to operate with efficiency and effectiveness at any level in the transport sector if only the environment and impression is overhauled.

He says that in 2021, the Uganda Professional Driver's Association mobilised a group of 79 women who do different roles within the transport sector for purposes of networking and collaboration to improve their contribution but the platform is yet to be formalised. He therefore appeals to GROW project to intervene and guide the members on formalising the platform that would work as an incubation centre for women trainers, mentors and trainers of trainers going forward.

DESIGN EXCLUSIVE INCENTIVES TO ATTRACT WOMEN INTO THE TRANSPORT SECTOR- **GLORIA TWESIIME, BUS CONDUCTOR**



Transport and logistics sector is one of the sectors mapped out under GROW project as male dominated, accruing more profits than the female dominated sectors considered vulnerable and less profitable. A few women operate in the transport and logistics sector and a good number of them are at the back-bench of the sector. Government and partners are however determined to ensure that more women are attracted into the sector and also spur the competitiveness of the few already within.

Gloria Twesiime is a woman bus conductor with a fifteen-year span of on-job experience. She is so proud of her occupation and grateful for the bus proprietors

who have consistently entrusted her with long route and cross boarder buses despite the general sector resentment of women conductors.

Gloria started her career in the transport sector in mid-2000 as a bus booking clerk, then alternated into being a conductor where she is expected to travel on the bus collecting fares and balancing books on particular routes. She has been able to create credible networks and develop a go-getter attitude towards work, an exception attribute she is proud of. She has been able to earn a fairly decent life beyond her initial expectations.

Gloria dreams of owning her fleet of buses for she says, the on-job knowledge skills-set attained in the last 16 years, is good enough to manage a whole fleet of buses with efficiency and effectiveness.

However, Gloria says, to survive as a woman in the transport

sector, requires extra and exceptional determination because almost every operational component there in, bars a woman to thrive. There is general resentment from the male counterparts who presume that the sector is a preserve for only men for the women should only serve eatables.

The facilities at the bus parks are not friendly to the needs of a woman and during child-bearing and care, a woman is expected to be completely off duty and that always translates to being laid off work. For this reason and others, the few women who find themselves in the sector end up being different from the societal conven-

tional expectations for it seems as the only way to survive the male resentments and negative energy.

Gloria implores the government of Uganda through GROW project to undertake a non-bias study of the transport industry and devise incentives for women to take up the opportunities there, based on evidence and reality. Otherwise with the current status quo, there is barely anything to facilitate the women to fairly venture into the sector.

She says the transport sector requires a special curriculum tailor -made to fit into the sector etiquettes and the necessary reforms to intentionally facilitate women entry and their fair competitiveness within.

Behaviour and mind set change are key components that require attention for every actor to have an obligation towards attaining a respectful sector public impression. This, according to

Gloria, would address the general public negative labelling of women actors in the transport sector as subversive with no regard to societal gender assigned confines and other decorum.

Induct Men and local community leaders first to safeguard project interventions from sabotage

Ainomugisha David says that for projects such as GROW to fully impact the target women entrepreneurs at micro and small scale, there should be deliberate interventions to induct the men at community levels as well as local leaders at lower-level administrative units such as the sub county and village levels.

The kind of women entrepreneurs at the micro and small-scale levels, are often under the direct patronage of their husbands and have an obligation to conform to the societal gender roles as assigned otherwise they become com

munity misfits. These kinds of women if economically empowered have the potential to spur national social economic growth and transformation.

However, for the fact that they are directly under the patronage of their husbands, for intervention aimed at unlocking their potential to accelerate social economic production and produc-



tivity, there should be deliberate efforts to attain project buy-in by the husbands. Undertaking mind-set and behaviour change engagements with the husbands to appreciate the dynamics of transformation should take precedent, otherwise spousal negative energy and sabotage for fear of losing control may breed domestic violence and family break ups.

Mr. Aiomugisha also appeals to GROW Project designers to consider undertaking baseline surveys among the target communities such as women entrepreneurs at micro and small-scale levels for they surely understand better their own

challenges and the applicable interventions to propel entrepreneurial growth and transformation.

Stakeholder engagements ought to also be conducted within communities using the community leaders for mobilisation since they directly identify with the target beneficiaries. Inducting and directly involving the local government leaders such the women councillors at sub county and district levels is another entry point into successful project buy-in by the political leaders otherwise they may as well sabotage the project interventions if they don't appreciate the contribution to their political mileages.

Women entrepreneurial growth and transformation interventions should have a consideration of exclusivity in terms to diversity that comes with different locations and other factors which make different designs fit for different categories otherwise generalised packaging of interventions may not guarantee uniform results

Mr. Ainomugisha urges the GROW project designs to benchmark the already existing Government projects targeting the women entrepre-

neurs' growth and transformation to understand what has worked and what hasn't worked in terms of implementation approaches.

He says the packaging of GROW project facilities is comprehensive enough to spur accelerated women entrepreneurs' growth and transformation therefore the target beneficiaries should not miss out on the gains because of a repeat of the same implementing mistakes

Government has earmarked a good amount of money modelled in different projects for social and economic empowerment of women, but for lack of enlightened leadership the women especially in rural areas keep missing out. For lack of guidance at lower administrative local government levels, the government facilities rolled out for women economic empowerment remain at national and district levels, because of a blockage in the top-bottom-up approach for interventions meant to uplift a local and rural woman.

MALE DOMINATED SECTOR VOICES



Project designers and implementors should make use of the local level secretaries for Development because they exist at every village level. These are the most appropriate community entry points. And any intervention targeting the growth and transformation of women entrepreneurs should consider working with these leaders in their locations of project implementation.



GROW Project information should be readily available and accessible by the target women entrepreneurs to be able to prepare and organise internally as per the criteria and expectations of the project. Information sharing and dissemination should not be confined within workshops and limited platforms



Insurance is one critical area that has low market penetration in Uganda yet everyone especially an entrepreneur would consider taking several covers for business uncertainties. GROW project should therefore incorporate the insurance component as one of the essential and major requirements for a business owner with risk covers, related to sickness, disability, death, bankruptcy, as well as natural calamities since the loans and grants will be acquired by individuals not groups, the business owners need to be protected for sustainability even beyond the project lifespan



There are a good number women entrepreneurs who lost their businesses during and after COVID 19, even when there could be several interventions to help these women and their entities to get back on their feet, the most affected women do not have access to the right information and interventions. GROW Project should therefore breakthrough the faultlines and get to the women struggling entrepreneurs not covered within the traditional existing interventions.



It is understandable that GROW project will be working with the already existing platforms such as occupation associations, but in the male dominated sectors especially, women have been associating under the general platforms with men inclusive, however there are existing exclusive platforms for women within but not formally formulated. Therefore GROW should consider looking out for those none formal platforms to help them formalise their operations.

TAKE ADVANTAGE OF PSFU FACILITIES TO PREPARE FOR GROW PROJECT- FRANCIS KISIRINYA CHIEF MEMBERSHIP OFFICER

Francis Kisirinya, the chief membership officer elaborates that GROW project offers an opportunity for business of all sizes to build the capacity to compete. In the same regard, it builds capacity for Associations to support the members' enterprises to grow and compete within and beyond.

He says that, to build growth capacity of any business, its paramount to make a thorough evaluation to identify the gaps that stall growth and development by assessing relevant key business growth accelerators including among others; issues related to business production quality, business revenues and finances, access to and affordability of financial facilities, acquisition and application of business compatible technology.

The Government is committed to promote private and public sector accelerated social economic growth and PSFU is grateful to be the engine through which government partners with the private sector actors. Even when seven embargos have been slapped onto Uganda, GROW project is not affected. This creates a unique opportunity that calls for women entrepreneurs, enterprises and associations to be strategic and ready to present requests for the required support when time comes.

In preparation for this strategic opportunity that comes along with the GROW project, Mr Kisirinya urges women entrepreneurs, enterprises and associations to



make a comprehensive evaluation of their respective businesses to map out the gaps, align them with PSFU facilities for business growth and transformation before submission of the relevant applications putting in mind that GROW Project money is not a handout but rather a hand-up.

As for women entrepreneurs, judging by studies, women rate highly as better finance managers, better at saving with credible credit worthiness. Therefore, this gives women entrepreneurs a special niche that they need to pay more attention to, in preparation for the GROW project opportunity.

Mr. Kisirinya also encouraged the women who associate under Kampala Capital City Traders Association (KACITA) to prioritise their individual obligations by renewing membership and paying their dues on time. Associations are propellers for exceptional strength and ability to mobilise resources, advocate and lobby for friendly as well as conducive policies that foster growth and development. Associations are built by the individual member's resilience by showing up for meetings and any other engagement,

contributing ideas and respecting the operational constitution.

Private Sector Foundation therefore, according to Mr. Kisirinya is very eager to work with women traders under their umbrella body, KACITA to hasten their business growth and transformation.

The fact that the women under KACITA are associated, they are already running active businesses, GROW project is therefore here to work with individual business operators, to identify the gaps and craft appropriate remedies to boost growth and transformation.



Ms Hope Katwiine - KACITA women entrepreneur league Chairperson

Women traders, under the umbrella of Kampala City Traders Association Women Entrepreneur League are eager to accelerate their trade growth

and transformation through GROW project. The comprehensive women entrepreneurship facilities under GROW and the designed mode of implementation gives the women traders hope to correct the common and persistent trade barriers that have continued to slow down their ability for accelerated regional competitiveness.

According to Ms. Hope Katwiine, persistent challenges such as trade imbalances between Uganda and the other East African countries, especially Kenya, keep them at a low competitive position and stalls their efforts for growth and transformation.

The Uganda's monthly economy performance report for July 2023 shows that the East African Community remains Uganda's top export destination. However, the persistent trade deficit may yield inflationary pressures due to exchange rate volatility, external debt accumulation and vulnerability to global shocks due to over reliance on imports. Therefore, policy interventions that target raising firm-level production and export capacities, such as innovation boost, adoption of better production technologies, access to cheap credit, easing business formalisation processes and fixing the standard issues as designed under GROW are timely and have the desired potential to give Uganda traders a better competitive regional position.

The women traders say, they have encountered big losses over accusation of substandard exports with in the region on edible products such food staffs. The incidents have often left traders stranded with cargo trucks at the regional borders for so long yet such goods have a shorter lifespan. This dilemma on quality and standards requires a comprehensive and sustainable intervention because it doesn't only cause immediate losses but also dampen the Uganda's export reputation.

Other required areas of intervention include: -

- Creating a bridge between capital holders and business owners through collaborations with other partners
- Establishing platforms to show case products for market visibility and networking
- Conducting comprehensive market research to identify gaps and opportunities in the Uganda entrepreneurship eco system.
- Harnessing mentorship and networking opportunities for women entrepreneurs to gain valuable insights and expand their business networks



Ssekito Issa - The spokesperson KACITA also Director Trade & Commerce at PSFU

Isa Ssekito wants GROW project to create media platforms that would feature women entrepreneurs with successful stories to showcase. These platforms would also feature business experts that would conduct trainings to create awareness and sensitise women on the relevant skills and projects for growth and transformation.

According to Isa, a good number of women do not pay a lot of attention to business development programmes but never miss out on television dramas that air different local platforms. This therefore, calls for proper scheduling of the business programmes in

between the soaps so that women's attention can be captured with in their time of watching television. With continuous engagement, there would be steady recruitment of women from watching unproductive Tv soaps into the engaging business programmes, but this requires consistency and creative packaging of the programme content.

The women traders under Kampala City Traders Association (KACITA) are also challenged to take an extra step and make meaningful priorities when it comes to which programmes to watch or listen to. A lot of time is wasted on drama series at the expense of productive and business orientation programs such Pakasa program. Knowledge acquisition and information, requires a personal initiative to seek and identify relevant platforms with the ability to drive business growth and transformation. Accordingly, Mr. Ssekito challenges women traders to get out of their comfort zones and explore the advantages that come with associations like KACITA to be able to address common challenges such as access to finance, high interest rates, taxation and other problems that come along.

SSekito calls upon the GROW project architectures to reduce on the bureaucracy involved in the process of access to finance by women because some women, get demotivated with the multiple terms and conditions attached to funding facilities. The existing traditional funding facilities are designed in a manner that requires multiple documentation and guidelines in scripted in English language with no deliberate strategy for thorough explanations to the borrower. This has resulted into a number of traders taking up loan facilities with

harsh conditions that in the end are too hard or even impossible to fulfil resulting into losing property and businesses. GROW project should therefore, put emphasis on training and sensitising the women entrepreneurs especially traders about the attributes of a productive credit facility to avoid a repeat of the already existing problems

Sexual abuse and manipulation is yet another red zone within the business environment, while seeking for business opportunities, trainings and other related facilities, Isa says, the men who are often at an advantage tend to manipulate and abuse the women sexually. This is a common vice across the board that some victims and perpetrators have normalised as a form of exchange. This therefore, calls for a comprehensive mind-set and behavioural change interventions that could facilitate the development of self-esteem and confidence among women as well as influencing positive and dignified impression of men towards women. Boosting women individual self-esteem and confidence, help women to stand up for their rights and confront their abusers in the process of seeking for opportunities because often manipulators are caught off guard when confronted by their target victim.

EASTER SSEMPIRA, MONITORING AND EVALUATION SPECIALIST



GROW aims to solve the limited access to financing especially for those type of women entrepreneurs who seem to have failed to fit into the available traditional credit facility provisions, also reduce the high interest rates imposed on the women financing - reducing the bureaucracies surrounding the process of credit acquisition.

The GROW project money targets innovative and creative women entrepreneurs who produce goods and services for profits. It is capital money not for consumption and shouldn't be spent on other home needs such as school fees, self-beauty care or any other none productive expenditure but business capital and transformation

GROW money is meant to boost women entrepreneurship through Empowerment and Development, access to finance, structure and facilities development, research, policy interventions and business management.

The project money will be accessed through the existing financial system but with friendly conditions to make it easy for the target beneficiaries to access with less bureaucracies

GROW project also provides money for those with exceptional and creative ideas for which an expert grant writer will be readily provided for whoever has such an exceptional entrepreneurial idea.

Since men have been doing profitable business for longer than women, they dominate business ownership, making it difficult for a woman to succeed in business without the support from men and their abilities, therefore going forward, they will as well be integrated into the GROW Project for purposes of facilitating women growth and

transformation. But the condition remains that a man owned business should at least have 51% ownership by a woman or women

GROW also addresses issues to do with poor entrepreneurship culture which stalls progress into profitable operations where a woman is doing some kind of business that never evolves into profitability for lack of entrepreneur etiquette.

The project will find remedies to limited access to digital technologies where women invest reasonable amount of money into acquiring a digital gadget but for lack of skills, knowledge and information, the gadget, such as a mobile smart phone turns into a liability where one can only receive and make calls as well as ordinary messages leaving all the other would-be productive application utilised.

The mobile smart phone for example, can be turned into a working computer, if one acquires the relevant usage skills, sending emails, making market research, bank transactions and trading are some of the activities that can conveniently be executed from one's

comfort using a smart mobile phone, Incorporating the gender related roles into business operations by providing facilities such childcare and other women support services to make the workplace a comfortable place for a woman entrepreneur, facilitate the integration of more women into profitable entrepreneurship.

Women under KACITA, now have the take the initiative to re-evaluate their businesses and identify gaps to know what kind of help they need to propel growth and development, organise and create platforms both virtual and physical, for growth will identify with you for growth and development

GROW Facilitates development of networks beyond the local community of operations for inspirations through sharing experiences, creating links with support organisations such Uganda Export Promotion board, Uganda Industrial Research institute among other several relevant agencies.

KACITA WOMEN LEAGUE VOICES



Men need to be fully sensitized to avoid incidences of forcing women to divert the money to other expenditures besides those intended for . And also avoid another wave of domestic violence in cases where women refuse to divert the money as per husband's interest.



There is need to create safe spaces where women are able share their challenges without feeling judged. This is a chance to boost individual women confidence and create a sense of belonging resulting into creativity and productive networks



Platforms such as associations are access points to opportunities therefore as women, we should encourage ourselves to join every relevant platform available to determine to be valuable members through consistent payment of dues, turning up for meetings and contributing ideas

PICTORIAL

MALE DOMINATED SECTOR STAKEHOLDER ENGAGEMENT PICTORIAL





KACITA WOMEN LEAGUE PICTORIAL







GROW DIGEST VOLUME 3

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