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## THE GROW PROJECT FREQUENTLY ASKED QUESTIONS:

The GROW Project, which was launched in March 2023 by His Excellency Gen. Yoweri Kaguta Museveni, the President of the Republic of Uganda, is a Government initiative funded by a Grant from the International Development Association of the World Bank. The Project aims to increase access to entrepreneurial services that enable female entrepreneurs to grow their enterprises, including refugee women and women in host districts.

The Project was designed to respond to multiple constraints hindering women in business (entrepreneurs) from growing their businesses including but not limited to: inadequate business management skills; lack of access to affordable capital; limited access to common user manufacturing infrastructure and negative social norms that affect their participation in business. The GROW Project therefore provides an integrated package of services to meet the needs of women entrepreneurs. Below are the Frequently Asked Questions (FAQs) of the GROW project.

### 1. What is the GROW Project?

The Generating Growth Opportunities and Productivity for Women Enterprises (GROW) Project is a Government of Uganda initiative supported by the World Bank with a grant of USD 217 Million. It is implemented by the Ministry of Gender, Labour and Social Development (MoGLSD) and the Private Sector Foundation Uganda (PSFU).

### 2. What is the main objective of the GROW Project?

The main objective of the GROW Project is to increase access to entrepreneurial services that enable female entrepreneurs (including refugee women and those in refugee host districts) to grow their enterprises from micro to small and from small to medium scale.

### 3. Which products and services does the GROW Project offer?

The GROW Project offers the following services:

1. Mentorship, networking, and information sharing with women entrepreneurs through district-level Women Entrepreneurship Platforms (WEPs).



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2. Dialogue with women entrepreneurs, their male counterparts and community leaders on mitigation of social-cultural beliefs and practices that negatively affect women economic empowerment.
  3. A ten-module, free-of-charge skills-based training for women entrepreneurs and a gender mix set of their employees on the entrepreneurial mindset, personal development, digital market, product research, business management, financial literacy and management, and overcoming stereotypes that constraint women entrepreneur's productivity and growth.
  4. Specialized trade-specific and sector skills training such as climate-smart agri-business, e-commerce, hotel management, and tourism, for women entrepreneurs who want to grow their businesses.
  5. Trade facilitation services such as product certification, business registration, product development, and export promotion among others.
  6. Work placement and apprenticeships where women entrepreneurs acquire skills through coaching and mentorship by master craft experts.
  7. Grants for innovative businesses that will be awarded through a publicized and competitive process.
  8. Grants for common user production facilities and children's early learning centers to serve women entrepreneurs.
  9. The GROW loans for those who qualify through selected commercial banks, microfinance institutions, and Savings and Credit Cooperatives (SACCOs).

#### **4. Which districts does GROW cover?**

The GROW Project covers all districts, cities, and municipalities of Uganda

#### **5. Who are the intended primary beneficiaries of the GROW Project?**

The GROW Project's core targeted beneficiaries are existing women-owned micro and small-scale enterprises with the potential to grow and increase productivity

#### **Note:**

- Women-ownership means that at least 51% of shares of a business are owned by one woman.
- A micro-enterprise that has fewer than 5 workers and an annual turnover of less than UGX 10 million.



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- A small enterprise that has 5–49 workers and an annual turnover of UGX 10–100 million.

The GROW Project supports both registered and unregistered businesses that are owned by women. Business registration is not mandatory for an entrepreneur to benefit from certain activities like training, mentoring, networking, grant support for business plan competitions, and skills development. However, access to some loans and infrastructure grants may require business registration.

#### **6. Which sectors are eligible for GROW services?**

Priority sectors under the GROW project are agribusiness, science and technology, services, manufacturing, and construction.

#### **7. Which type of businesses are not supported by the GROW project?**

It is important to know that certain projects cannot be funded. The GROW project aims to ensure that all projects we support are safe, legal, and good for the community and environment. This means the GROW project does not finance businesses that could harm people’s communities, land, cultural sites, or the environment. Examples include unsustainable forestry, harmful chemicals, and gambling.

#### **8. Are Refugee women entrepreneurs eligible for GROW services?**

Yes, GROW includes support for refugee women and their host communities. Refugee women entrepreneurs who are registered by the Government of Uganda are strongly encouraged to access the GROW products and services.

#### **9. Who qualifies for special consideration under the GROW Project?**

Women entrepreneurs belonging to ethnic minority groups including Batwa, Tepeth, Ik and Benet.

- Refugee women entrepreneurs registered with the Government of Uganda.
- Women entrepreneurs in Busoga, Bukedi, and Karamoja sub-regions.
- Women entrepreneurs who are disabled, as defined by the Disability Act



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### **10. How does the GROW Project relate to other Government programmes?**

The GROW Project is an accelerator for successful beneficiaries of other Government of Uganda programmes that support women economic empowerment, including the Parish Development Model (PDM), EMYOOGA, Uganda Women Entrepreneurship Programme (UWEP), and Youth Livelihood Program (YLP).

### **11. How do men benefit and what is their role in the GROW Project?**

The GROW Project aims at supporting women-owned enterprises, which ultimately benefit their staff and households including men. Community engagement activities will involve men champions to support women entrepreneurs.

### **12. Can I access more than one service under the GROW Project?**

Yes, a woman entrepreneur who owns a micro or small-scale enterprise is eligible to apply for all services under the GROW project.

### **13. Does the GROW provide opportunities for networking?**

Yes. Networking plays a crucial role in the success of any entrepreneur and is more especially beneficial for female micro and small business owners who often face unique challenges in their entrepreneurial journey. GROW will support:

- Women entrepreneurship platforms (WEPs) - multi-level and multi-sector business associations and trade groups specifically designed for women entrepreneurs to provide a supportive environment for networking, mentorship and knowledge sharing. Through WEPs, GROW will mobilize, prepare and link beneficiaries to GROW services and information.
- Industry events and conferences to help women entrepreneurs connect with key players in their industry and stay updated on the latest trends and developments.

For more information on Women Entrepreneurs Platforms (WEP) activities,

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contact the GROW Focal Point Officer (Usually a Community Development Officer or Labour Officer) in your district, city, municipality or division.

#### **14. What is the role of capacity-building firms for WEPs such as the Uganda Women Entrepreneurs Association Limited (UWEAL)?**

- Mobilize, register and prepare women entrepreneurs to access GROW services
- Serve as the district WEP manager, spearheading various policy recommendation documents, briefs, and/or other products and work plans the WEP decides to create.
- Facilitate the establishment of new and strengthening of existing district/city WEPs respectively
- Implement a WEP communication strategy
- Facilitate the collective implementation of a WEP advocacy strategy.
- Facilitate the formulation and convening of relevant working groups, including coordinating schedules, agenda-setting and creating and disseminating various follow-up documents, as needed.

#### **15. What options does the GROW project have for Muslim Women that don't take money with Interest?**

Muslim women entrepreneurs can compete for interest-free grants, and also benefit from all the GROW project products and Services without interest attached.

#### **16. Where can I apply to take part in the GROW entrepreneurship training course?**

Information on GROW training events will be advertised through GROW's official communication channels, the media and women entrepreneurship platforms. Application forms can be downloaded from the GROW website, or by filling out a physical application form that can be obtained from the GROW Focal Point Officer (Usually a Community Development Officer or Labour Officer) districts, cities and municipalities. Refugee women entrepreneurs can access the forms from the settlement commandants.

#### **17. How can a woman entrepreneur access the work placement or apprenticeship program?**



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Women entrepreneurs and their employees who want to acquire industrial exposure and on-the-job learning will apply to the GROW Project for work placement through the GROW website or by filling out a physical application form that can be obtained from the GROW Focal Point Officer (Usually a Community Development Officer or Labour Officer) districts, cities and municipalities. Refugee women entrepreneurs can access the forms from the settlement commandants.

### **18. What is a GROW loan?**

A GROW loan is one of the financing services offered to women entrepreneurs owning micro and small-scale businesses in Uganda.

### **19. Which institutions are offering the GROW loans?**

The GROW loans are currently accessed through six Commercial Banks including Centenary Bank, DFCU Bank, Equity Bank, Stanbic Bank, Finance Trust Bank, and Post Bank. All GROW loan borrowers must complete and comply with the lending standards and appraisal processes of the banks to which they choose to apply.

### **20. Can women groups apply for GROW loans?**

No. The GROW loan is for individual women entrepreneurs and enterprises owned by women. It is not available for women groups to borrow. However, some of the commercial banks accept *group guarantees* to support individual women who lack other forms of collateral and are applying for loans not exceeding Ugx 5 Million.

### **21. What is the interest rate at which the commercial banks offer the GROW loan?**

Commercial banks are offering the GROW loans at an interest rate of not more than 10% per year, which is less than 1% per month.

### **22. How much can I borrow under the GROW loan?**

The GROW loan ranges from a minimum of UGX 4 million to a maximum of UGX 200 million.





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### **23. What is the loan repayment period?**

The GROW loan repayment period ranges from 6 months to 2 years.

### **24. Can women with no collateral access a GROW loan?**

The GROW loan requires eligible women entrepreneurs to provide at least some basic form of security as a demonstration of commitment to repay the loan. The collateral requirements vary by bank and also depend on the amount to be borrowed. Collateral requirements include registered and unregistered land, movable household and business assets.

### **25. What are the eligibility criteria for GROW loans?**

Each financial institution participating in the GROW Loan has specific eligibility criteria to access the GROW loan. The general eligibility criteria to access a GROW loan across all Financial Institutions include the following:

- Women-owned micro and small enterprises in which a woman entrepreneur owns at least 51% shares of the business.
- GROW loans are for financing business operations and growth activities.
- Potential Business enterprises must comply with the GROW project's environmental and social requirements.
- A GROW loan can only be accessed as a new loan. This means that loan substitution is forbidden.

### **26. What is required to complete a GROW loan application through the Participating Financial Institutions?**

***Note: Some requirements may differ between Banks depending on the loan amount. Some general requirements include the following:***

- Hold or open an account in the bank.
- Complete the loan application process.
- Proof of cashflow.
- Proof of an ongoing business (trading license).
- For contract financing, a contract to be financed and call-off orders will be required.



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- Flexible security requirements, including personal or group guarantees, movable assets, registered and unregistered land and land titles.

### **27. Are there bank charges on GROW loan processes?**

The GROW loan does not have any application or processing, arrangement fees payable to the Bank. The only applicable charges are those which are statutory in nature or those payable to other entities. Examples of these charges are security valuation fees, charges for mortgage registration, insurance, and Credit Reference Bureau fees.

### **28. How can one give feedback about the GROW Project products and services?**

If you have any feedback or grievances about the GROW services and products, please register it using the different channels below:

- Call Toll-free: 0800307777 or 0200244000 or
- WhatsApp through 076-2304961
- Email: [grievances@grow.go.ug](mailto:grievances@grow.go.ug) / [grow@psfu.org.ug](mailto:grow@psfu.org.ug)
- Write a letter to the Project Coordinator, GROW Project, P.O. Box 7136 or 7683, Kampala, Uganda.
- Speak to a GROW Project Focal Point Person (Usually a Community Development Officer or Labour Officer) at the district, city or municipality levels.
- Refugee populations can reach out to the Regional Desk Officer or Camp Commandant for assistance.
- Visit the GROW project website at [grow.go.ug](http://grow.go.ug) for more information.
- A suggestion box for the public is also available at the GROW Project Office:

Ministry of Gender, Labour and Social Development,  
Gender and Labour House,  
Plot 2 George Street  
or  
PSFU, Trust Tower,  
Plot 4, Kyadondo Road, Kampala.