



## **GROW PROJECT MEDIA BRIEF FOR THE MEETING OF GFF BORROWERS AT AFRICANA ON 7<sup>TH</sup> FEBRUARY 2025**

### **Introduction to the GROW Project**

The Generating Growth Opportunities and Productivity for Women Enterprises (GROW) Project is a key government initiative funded by a grant from the International Development Association of the World Bank. Its primary objective is to improve access to entrepreneurial services for women entrepreneurs, including refugee women and those in host districts. The project is being implemented by the Ministry of Gender, Labour, and Social Development (MGLSD) in collaboration with the Private Sector Foundation Uganda (PSFU).

### **Addressing Constraints for Women Entrepreneurs**

The GROW Project was designed to address several challenges faced by women in business. These challenges include inadequate business management skills, limited access to affordable capital, insufficient common-user manufacturing infrastructure, and negative social norms that hinder women's business participation. The project aims to strengthen women's presence and success in Uganda's entrepreneurial sector, offering a unique opportunity to address gender inequalities, especially for marginalized and vulnerable groups of women.

### **The GROW Loan: Financing Women's Enterprises**

The GROW Financing Facility (GFF) has a number of interventions, one of which is known as the GROW Loan, that falls under the Access to Finance component of the Project. This initiative is implemented through a partnership with selected participating financial institutions. (PFIs). Six PFIs have been onboarded so far to facilitate the GROW Loan: Centenary Bank, DFCU Bank, Equity Bank, Finance Trust Bank, Post Bank, and Stanbic Bank. To date, the Government of Uganda has committed an amount of UGX 120 billion and disbursed a total of UGX 50,096,900,000 to these banks. In turn, these institutions had, as of 31<sup>st</sup> December 2024, disbursed GROW loans amounting to UGX 43.9 Billion to 2,073 women entrepreneurs drawn from across the country. The loan provides women entrepreneurs with an affordable interest rate of 10% per annum.





## **Cabinet Guidance on Equitable Distribution of the GROW Loan**

A Cabinet meeting held in October 2024, the Project received guidance on deliberate actions to be taken to achieve equitable distribution of the GROW Loan funds across the 19 sub-regions of Uganda plus the harmonization of the interest rate that was to be charged to GROW Loan borrowers across the PFIs. With the support of the World Bank, the Project undertook a comprehensive analysis to establish areas requiring prioritization of funding allocations to cater for the underserved regions. This re-allocation is now part of ongoing activities by PSFU and the PFIs to achieve the targeted balance.

## **Expanding Services for Women Entrepreneurs**

Beyond financial support, the GROW Project offers a variety of services aimed at boosting women-led businesses. These services include:

- Creating networks and providing mentorship through district- and city-based women entrepreneurship platforms.
- Offering training on basic entrepreneurship development for women entrepreneurs and their employees.
- Providing sector-specific training and business development services through specialized government departments.
- Apprenticeship training for women and their employees.
- Improving access to shared or Common User production facilities (CUPFs)

The GROW Project is also preparing guidelines for business expansion grants that will complement the loans. These grants are designed to support women aiming to enter male-dominated sectors like Information and Communication Technology (ICT), tourism, and construction. Women-owned businesses in sectors like manufacturing, ICT, value addition, social enterprises, and more will be eligible for the grants. Applications will open in February 2025.

## **Women Entrepreneurs Platforms (WEPs) for Networking and Support**

To ensure effective communication and engagement with micro and small-scale women entrepreneurs across Uganda, the Ministry of Gender, Labour, and Social Development has partnered with the Uganda Women Entrepreneurs Association Limited (UWEAL). UWEAL will mobilize women across various regions to create Women Entrepreneurs Platforms (WEPs) and enhance peer-to-peer learning. These platforms will offer business clinics, mentorship programs, and advocacy events, connecting women entrepreneurs to critical resources and opportunities under the GROW Project.





## **Key Milestones and Achievements**

The GROW Project has already made significant progress. Over 4,200 women, including 1,375 refugees and 2,807 women from host communities, have benefitted from skilling programs in various fields such as tailoring, agribusiness, digital marketing, and tourism. The project is aiming to support 280,000 women entrepreneurs with these services. For instance, in Katakwi District, women farmers were trained in improved cattle management and dairy production. Additionally, 72 women with disabilities acquired skills in baking and soap-making in Wakiso.

The project's outreach efforts have also been impactful, with over 11,000 participants—including women entrepreneurs, male business partners, and local leaders—engaged through sensitization campaigns and business clinics. Strategic media partnerships have further enhanced awareness of the project's opportunities.

## **Partnerships and Advanced Training Opportunities**

Collaborations with institutions such as the Uganda Industrial Research Institute (UIRI) and the Dairy Development Authority (DDA) have opened up advanced training and certification opportunities for women entrepreneurs. This has enabled women to better compete in diverse markets. Moreover, the GROW Project's infrastructure initiatives, including shared production facilities and childcare centers, aim to ease the balance between work and family responsibilities.

The Ministry has also partnered with the Entrepreneurship, Innovation, and Incubation Center of Makerere University Business School (MUBS) to develop a comprehensive curriculum for business management training. This curriculum will benefit approximately 20,000 women entrepreneurs across the country.

