

How GROW is transforming

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Across Uganda's towns, cities, and rural communities, women-owned enterprises are steadily moving from survival to sustainability. From poultry and dairy farming to hotels, hardware shops, and trade, thousands of women are expanding their businesses with renewed confidence and structure.

At the centre of this transformation is the Generating Growth Opportunities and Productivity for Women Enterprises (GROW) Project, a government initiative launched in 2023 under the National Resistance Movement (NRM) to address long-standing barriers faced by women in business.

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As the National Resistance Movement (NRM) reflects on 40 years of leadership, GROW stands as a defining intervention—combining financ-

ing, skills development, and enterprise support—to ensure women are not only participants in the economy, but drivers of growth at local, national, and regional levels.

Grow for the feature

Ms Betty Amongi, the Minister of Gender, Labour and Social Development (MGLSD), said Grow does not only provide financial support to women but also an integrated range of services to enable women to start and maintain their own business ventures.

Ms Amongi highlighted that on top of giving women affordable loans, they also support women business registration and certification processes through the Uganda Revenue Authority (URA) and the Uganda Registration Services Bureau (URSB) to ensure the sustainability of women's business.

"It is not only lack of capital that stops women from starting and maintaining their businesses but a combination of factors," she noted.

"Women in business suffer and are affected by inadequate business skills, limited access to equipment, common user facilities, infrastructure, and product certification, hence the interventions," Ms Amongi added.



A GROW loan beneficiary. PHOTO/COURTESY

women entrepreneurs

She further noted that the government partners with other institutions for business-women's support, like Kyambogo University, Makerere Business School, and Makerere University for entrepreneurship training, and free on-the-job training of Grow member staff.

"It is better for us women; for example, when you borrow Shs5 million, how much can be spent on what, labour and all the calculations to establish the profits one is earning?" the minister explained.

She pledged that the initiative aims to transform about 35,000 micro and 4,000 small enterprises into medium- and large-income enterprises competitive on the market nationally, regionally, and globally.

The MGLSD Minister showed a need to increase the funding due to the increase in the beneficiaries citing that the government is in plans with the World Bank to increase the funding from US\$260 billion to at least US\$1 trillion.

The GROW Project is a Government of Uganda project, funded by the World Bank, implemented by the Ministry of Gender, Labour and Social Development and the Private Sector Foundation Uganda in all districts, municipalities and

cities.

It aims at increasing access to entrepreneurial services that enable female entrepreneurs to grow their enterprises from micro to small and small to medium in targeted locations, including the refugee host districts.

It was designed to respond to multiple constraints hindering women in business (entrepreneurs) from growing their businesses that include but are 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.

Ibanda leaders weigh in

Ms Jovrine Kaliisa Kyomukama, the Ibanda district Woman Member of Parliament elect, says, the project has transformed the women's visibility of social economic transformation in Ibanda District and the entire Western Uganda at all levels.

Ms Kyomukama bestowed that many women have benefited, started both small, and medium ventures agriculture, poultry, no longer waiting to rely on men,

dealing in the sale of second-hand clothes, poultry, dairy farming and adding value to milk.

"We have successfully benefited at least 80 per cent. As for the implementation, we are at 100 per cent despite the challenges, but for now, we thank the government of Uganda," she reflected.

Ms Mollen Kamugisha, the Ibanda district representative for women's groups that have benefited from the GROW project, says they have benefited from the initiative fulfilling all the conditions of the government and financial institutions for the program.

Ms Kamugisha highlighted they formed groups based at a parish level with about 10 women members, regulated to ensure investing the money into because women have started their businesses and are growing.

"We get money through those loans, we repay based on how we can manage, and there is no one

who has been arrested for failure to pay the loan on time because it is so convenient to every member," Ibanda Grow chairperson said.

"Women are now thriving in business, and it requires us to use this opportunity as best we can so that we educate our children and build our homes. We have always sensitised women who are beneficiaries to pay that money so that other women can benefit as well," she added.

The program has so far impacted about 1.6 million indirect beneficiaries, including family members, communities, suppliers, service providers, and distributors of women' enterprises products.

Beneficiaries

Noeline Nkushemererwe, 37, Jinja City, a Grow beneficiary who obtained a Shs20 million loan to expand her hardware business, lives in dreams as she successfully expanded the hardware, and the loan

is payable with an annual interest rate of 9.7%, payable in two years.

"I used Shs20 million to restock my business with additional hardware materials, including carpentry and metal fabrications. I am determined to diligently service my loan to qualify for the half-term rebate and other project services," Nkushemererwe explained.

Irene Kansiime, Wakiso District, obtained Shs30 million to expand her hotel after watching the advert on television.

"The Shs30 million I secured have been strategically invested in completing a sauna and steam room for my new hotel and purchasing an additional piece of land that I plan to partition into smaller plots for sale," Kansiime recounts.

Harriet Nakachwa, an egg trader in Kampala, acquired a Shs20 million GROW loan from the Finance Trust Bank to boost her egg-selling venture at an interest rate of 10.5%, enabling her to make profits and expand her business.

"My previous bank used to lend me money at an interest rate of 20%. This shift has allowed me to increase my stock from 1,500 to 3,000 trays of eggs per week. "I hope to expand my business and tap into more markets in the East African region," Nakachwa stated.

According to the National Population and Housing Census 2024, women constitute 51 percent (23,591,128), compared to men, who are 49 percent (22,314,289) out of 45,905,417 Uganda's population.



51
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