



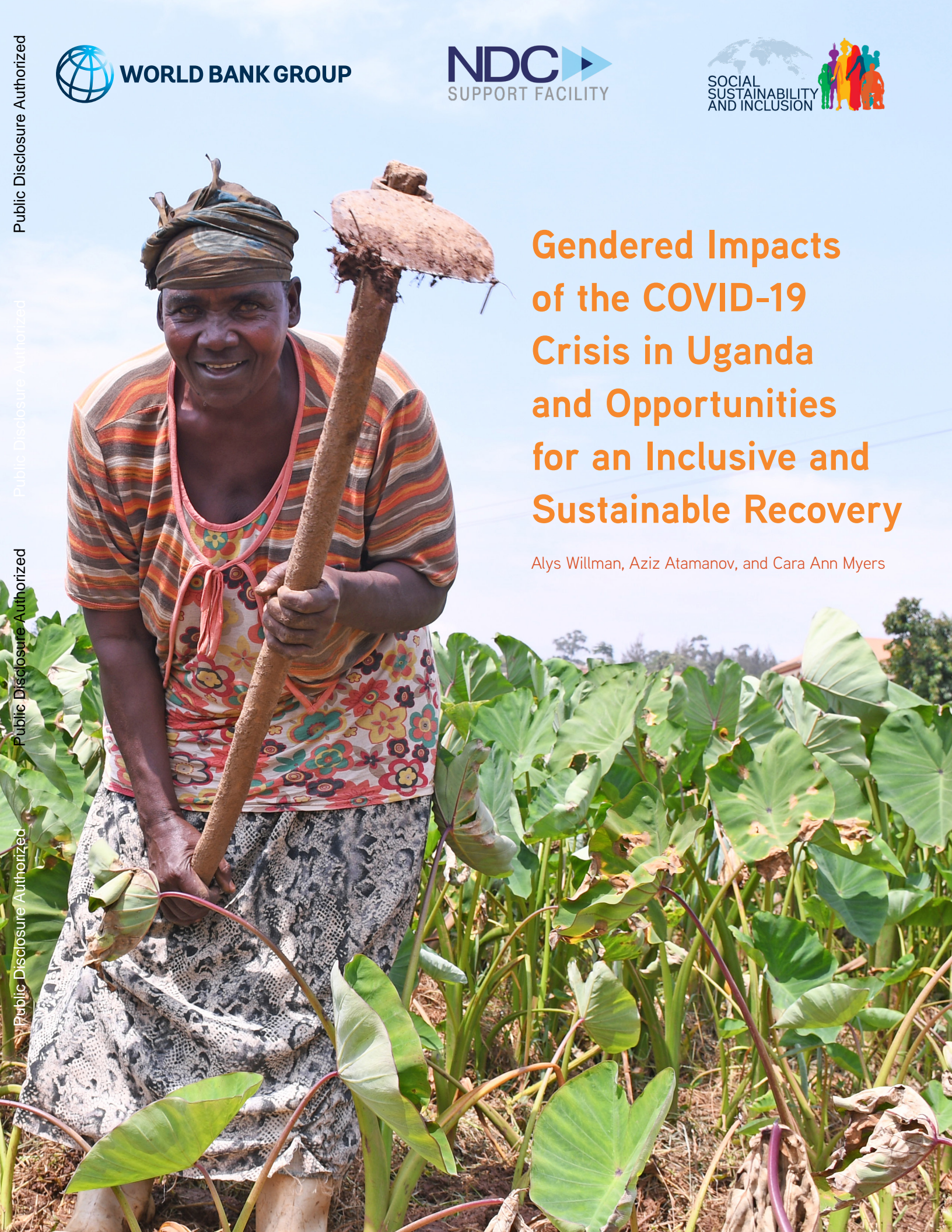
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Gendered Impacts of the COVID-19 Crisis in Uganda and Opportunities for an Inclusive and Sustainable Recovery

Alys Willman, Aziz Atamanov, and Cara Ann Myers



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Abbreviations and Acronyms

GBV	gender-based violence	NGO	nongovernmental organization
GGDS	Green Growth Development Strategy	UHFPS	High-frequency phone survey of Ugandan nationals
GJCSP	Green Jobs Creation Strategy and Plan	URHFPS	High-frequency phone survey of refugees in Uganda
GJFLMP	Green Jobs and Fair Labour Market Programme	VSLA	Village savings and loan association
MGLSD	Ministry of Gender, Labour, and Social Development		
NDPIII	National Development Plan III (2020/21–2024/25)		

Acknowledgements

This paper was prepared by a team from the World Bank Group under the leadership of Margarita Puerto Gomez and has benefitted from input from peer reviewers Richard Walker, Senior Economist; Sreelakshmi Papineni, Economist Africa Gender Innovation Lab; Jennifer Solotaroff, Senior Social Development Specialist; and Yalemzewud Simachew Tiruneh, Social Development Specialist, as well as guidance from Margaret Arnold, Senior Social Development Specialist;

and Benjamin Reese, Senior Operations Office. The team is immensely grateful for the support to the expert interviews and field interviews provided by Maude Mugisha and Kate Kanya, consultants, and the desk review written by Harriet Kolli, consultant, as well as logistical support from Janet Christine Atiang, Program Assistant. The preparation of this paper has been supported by a grant from the Climate Support Facility.



Executive Summary

This paper seeks to improve understanding of the impacts of COVID-19 on women and girls in Uganda and recommends actions that Ugandan policy makers and World Bank Group operations can take to ensure women's participation in an inclusive and sustainable recovery process. The analysis draws on data from high-frequency phone surveys of Ugandan nationals and refugee populations conducted in June and November 2020, respectively, further broken down by age and geography.

The COVID-19 shock affected women and men in different ways due to the different roles they play in society.

Prior to the pandemic, women were less likely than men to participate in the labor market; and they were much more likely perform the greater share of unpaid care work. Before the first lockdown was introduced in March 2020, 89 percent of adult male Ugandan nationals were working compared with 84 percent of their female counterparts. The income sources of women in

Uganda—refugees and nationals—were less diversified than those of men: most women nationals and refugees relied on agriculture or humanitarian transfers, respectively, while men were more likely to earn their incomes from multiple sources, particularly agriculture and businesses.

Women reported higher rates of discontinuing paid work than men did during the early days of the COVID-19 shock. By June 2020, 23 percent of women respondents to the survey of Ugandan nationals who had worked before the pandemic had stopped compared with 16 percent of men. People living in urban areas or under the age of 30 were also more likely to have ceased work.

The situation was reversed among refugees: 27 percent of male respondents to the survey of refugees reported a work stoppage between March and October/November 2020 compared with 20 percent of refugee women, which might be related to the higher rates of male employment in the agricultural sector and its seasonal decline. Refugees living in urban areas were

more likely to have stopped working than those living in rural areas. Interviews with women refugees living in rural areas suggests that agriculture served as a safety net for many people.

Young female-headed households are more likely to have experienced a business closure or drop in income during the early days of the 2020 lockdown as well as to have required financial assistance to reopen.

While the surveys of refugees and nationals asked slightly different questions,¹ similar observations are made of both groups. About 42 percent of households comprising Ugandan nationals reported receiving non-farm business income over past 12 months, but this share dropped to 30 percent after the March lockdown when 12 percent of households reported a total loss of income. Young (ages 15–30) female-headed households were the most likely to report a total loss of business income. Among refugees, the rate of young female-headed households to report ownership of a household enterprise dropped from 40 percent prior to the lockdown to 14 percent in October/November 2020.

More recent surveys covering the 2020–21 period suggest that there were smaller gender gaps related to business closures and that many women-owned firms were able to reopen in late 2020/early 2021. However, firms owned by women were more likely to require financial assistance to reopen than those owned by men (EPRC 2021). Many were probably forced to close again during the COVID-19's second wave and the associated lockdown measures.

Female- and male-headed households are almost equally likely to have experienced multiple shocks during the crisis, but refugees were more prone than Ugandan nationals to shocks.

For refugees, the pandemic coincided with a drop in rations due to aid agency budget cuts, eliminating a source of food security and items to trade or exchange

at informal markets. For both Ugandan nationals and refugees, the most common type of shock was an increase in food prices. The most common shocks impacting female-headed households of either group—national or refugee—relate to the death or illness of an income-earning family member, with households headed by young women particularly affected.

Since the start of the pandemic, women and girls have been at greater risk of experiencing gender-based violence, and their care responsibilities have increased.

The prevalence of gender-based violence (GBV) in Uganda is above global and regional averages, and rates seem to have increased during the COVID-19 shock. A 2020 national survey reports that almost all—95 percent—of Ugandan women between the ages of 15 and 49 have experienced physical or sexual violence at the hands of an intimate partner or nonpartner during their lifetime. Nearly half (45 percent) of Ugandan women reported experiencing violence from an intimate partner during their lifetime; 35 percent reported having been victimized in the past year. These rates are well above the global averages of 27 percent during a lifetime and 12 percent in the past 12 months as well as above those for Sub-Saharan Africa at 33 and 20 percent, respectively (UBOS 2021).

Service providers, civil society organizations, and international nongovernmental organizations (NGOs) also report a marked increase in GBV, with a documented 24 percent increase in rape during the six months following the start of the first lockdown (Apondi and others), driven by extended confinement, isolation from social supports, and stress surrounding the loss of livelihoods (Columbia University 2020). Women in situations of forced displacement are particularly vulnerable to GBV, and multiple assessments document an increase in GBV among refugees since March 2020 (GoU and World Bank 2020). People with disabilities seemed to be most at risk: some NGOs report that about 95 percent have experienced some form of GBV

1. The survey of Ugandan nationals asked if respondents had received income from a business over the past 12 months; the survey of refugees asked about changes in ownership of a household enterprise.

during the COVID-19 crisis.² Interviews in urban areas revealed that refugee women who fall behind on their rent payments are often subjected to sexual harassment by their landlords.

School closures and the need to care for ill household members has increased the unpaid care work of women. An analysis of official data from 2020–21 exposes an increase in teenage pregnancy of 17 percent in the six months following the March 2020 lockdown (Apondi and others).

Subsistence agriculture has provided a vital safety net, prompting some to migrate from urban to rural areas.

While the high-frequency phone surveys did not collect data on migration, people interviewed in urban areas said they had observed an increasing number of people leaving urban areas—especially Kampala—for rural zones in the early days of the 2020 lockdown and again in advance of the June 2021 lockdown. Notably, the rural interviewees did not report observing movement from urban areas, but all interviewees noted that subsistence agriculture served as an important safety net. COVID-19 restrictions were less stringent in rural areas and the built-in safety net is greater from lower-cost (or free) housing and subsistence agriculture compared with urban areas. Data from the Uganda National Household Survey show that more women than men moved out of paid employment into

subsistence agriculture after March 2020, increasing the share of female workers in that sector from 49.5 to 60.4 percent, a full 17 points higher than men's share at 43.5 percent (World Bank 2021c).

Women's collectives have been a source of social and financial support for all women, but the overall needs of refugee women have been greater.

Women's collective organizations—including village savings and loan associations, women's economic collectives, and savings and credit cooperative societies—have offered critical social and economic support during the COVID-19 crisis, especially to Ugandan nationals. The needs of refugees have been much higher: about half of all refugee households, whether headed by a male or a female, borrowed money compared with less than 25 percent of Ugandan national households—although this gap could be partly due to the time gap in administering the two surveys. The gender disparities for each population were small: 22 percent of female-headed and 23 percent of male-headed Ugandan households said they borrowed money during the crisis compared with 47 and 53 percent of refugee households, respectively. Ugandan households were more likely than refugee households to have borrowed money from a neighbor or friend (46 versus 63 percent) or a village savings and loan association (40 versus 10 percent).

2. Based on estimates provided in interviews with representatives of NGOs; see chapter 4 for further details.



1 Introduction

As Uganda builds back from the COVID-19 shock, the Ugandan government is strengthening its commitment to a more gender-inclusive and sustainable economy. The national Green Growth Development Strategy (2017/18–2030/31) aligns the goals of the country’s national development plans and Vision 2040 with commitments to moving away from fossil fuels, which Uganda made as part of its 2016 ratification of the Paris Agreement. Clear gender targets are included in the strategy, reinforcing those in the 2007 National Gender Policy.

This report supports these efforts by describing the gendered impacts of COVID-19 and provides recommendations for Ugandan policy makers and World Bank Group operations to ensure women’s participation in an inclusive and sustainable recovery. It presents gender-disaggregated data from three main sources: (1) high-frequency phone surveys that track the impacts of the COVID-19 shock: one of Ugandan

nationals conducted in June and one of refugees conducted in November 2020; (2) interviews with 28 representatives of government institutions, development partners, and women’s organizations in Kampala and in rural areas; and (3) a review of relevant policy and gray literature¹ on climate change, the green economy, and women’s economic empowerment.

Sustainable recovery implies gender-inclusivity and equal opportunity that addresses the risks and vulnerabilities faced by women due to economic shocks and climate change. Women shoulder much of the burden in caring for sick relatives and children, which limits the time they can devote to income-earning activities. A woman is less likely than a man to be employed in the first place, and she is often the first to lose a job if the economy contracts. A woman is also more likely to be employed in precarious sectors and types of jobs, particularly in the informal economy. Because women tend to be underrepresented in

1. Gray literature includes documents from nonacademic sources—in this instance, local NGOs and development partners.

governance decision making and have less access to financial and productive assets, have less secure land tenures, and limited safety nets, they are less likely to benefit from green recovery investments, including access to resources, leadership opportunities, and assets in more low-carbon growth sectors.

The impacts of climate change were escalating in Uganda even before the COVID-19 pandemic. Rising temperatures and reduced annual and seasonal rainfall have driven more frequent and longer-lasting droughts, especially in the western, northern, and northeastern regions, as well as heavy precipitation events linked to an increased risk of flooding and landslides. Over the past 20 years, natural disasters have affected an average of 200,000 Ugandans every year. The economy's dependence on highly climate-sensitive sectors, such as tourism, agriculture, water fisheries, and forestry, exacerbates the country's vulnerability. These impacts are expected to further increase, especially toward the middle of the century, with disruptive effects on agriculture, livestock, and transport (World Bank 2021a).

The COVID-19 shock has had detrimental impacts on women's livelihoods and has increased their unpaid care work. Because they tend to work in more vulnerable jobs and sectors, such as services and agriculture, women were the first to stop working during the COVID-19 crisis (World Bank 2020b). This came amid a context in which the average woman's earnings were already only half that of a man's (UBOS 2018b) and when labor force participation was already declining—from 90 percent in 2012 to 75 percent in 2016, compared with 90 to 80 percent among men (UBOS 2016).² Although rates of entrepreneurship among women are relatively high in Uganda, women-owned businesses tend to be smaller, located in more vulnerable sectors, and earn 30 percent less in profits than firms owned by

men (World Bank 2019a); women-owned enterprises were also the first to close during the early months of the pandemic (World Bank 2020c). At the same time, women's care responsibilities increased as schools closed and ill household members needed care.³

The secondary focus of this report is women refugees. Uganda hosts an estimated 1.4 million refugees, the largest refugee population in Africa and the third largest in the world, with refugees playing an important role in the country's economic and social structure. Over 82 percent of refugees in Uganda are women and children, and more than half of all refugee households are headed by women (GoU and World Bank 2020). During the COVID-19 shock, refugees have faced particular challenges, including a significant cut in government rations in February 2020, vulnerable employment, and often very limited savings to serve as a cushion during economic shocks. This report considers these characteristics and experiences in light of the COVID-19 shock and offers specific recommendations for this group.

The report is structured in five sections. Following this introduction, chapter 2 describes the methodology and guiding questions. Chapter 3 gives an overview of Uganda's policy environment for women's economic empowerment and green growth. Chapter 4 covers the impacts of the COVID-19 crisis on women, their coping mechanisms, and their sources of resilience. The analysis is broken down by sex, age, geography, and refugee status to describe the impacts of the COVID-19 shock across select subgroups. Chapter 5 identifies opportunities for Uganda to pursue a more gender-inclusive and green recovery, and concludes by offering policy recommendations.

2. Median monthly earnings among women are UGX120,000 compared with 240,000 among men.

3. Even before the pandemic, field estimates suggested that Ugandan women spent three-and-a-half times more time on unpaid care work than men did (EASSI 2019).



2 Methodology

Guiding Questions

The study is guided by three questions:

- ▶ What policies and programs are in place to guide a more inclusive and sustainable recovery from the COVID-19 shock?
- ▶ How has the COVID-19 crisis impacted social and economic development for various subgroups of women, including refugees, rural versus urban populations, and people with disabilities?
- ▶ What kinds of coping strategies have women employed to address such challenges?

Data Collection

The study consists of three data collection activities: (1) a gender analysis of high-frequency phone survey data on COVID-19; (2) a desk review of program and policy literature; and (3) expert and field interviews.

Gender analysis of high frequency phone survey data on COVID-19

The analysis for this report draws on data from two high-frequency phone surveys in Uganda conducted after lockdown measures were enacted on March 20, 2020. Analyses were conducted separately for Ugandan nationals and refugees based on the surveys of both groups, the questions of which were largely aligned and many indicators identically constructed, allowing for comparison.

The high-frequency phone survey of Ugandan nationals (UHFPS) was launched in June 2020 to track the impacts of the pandemic. It sought to recontact the entire sample of households that had been interviewed for the Uganda National Panel Survey 2019/20, assuming there was a phone number for at least one household member or a reference individual. The survey, which is representative at the regional level, included a total of six rounds of data collection, starting in June 2020 with a sample size of 2,227.⁴

4. For a full description of the survey rounds, methodology, and microdata, see <https://microdata.worldbank.org/index.php/catalog/3765>.



Only data from the first round have been disaggregated by gender of the head of household; subsequent rounds have not undergone disaggregation.

The high-frequency phone survey of refugees in Uganda (URHFPS) was launched in October 2020 and covers refugee populations only. The survey sample includes respondents with active phone numbers who were randomly selected from the Profile Global Registration System of United Nations High Commissioner for Refugees and the 2018 refugee household survey carried out by the Uganda Bureau of Statistics and the World Bank. The survey is representative at seven strata that combine regions in Uganda and different countries of origin. A total of three rounds of data collection took place from October 2020 to March 2021, with sample sizes ranging from 1,985 to 2,010 observations. Only data from the first round (October–November 2020) have been disaggregated by gender of head of household (World Bank 2021b).

To reduce bias related to nonresponse and the fact that only households with phone numbers could be interviewed, the data from representative surveys were used to produce and calibrate the weights. The Uganda National Panel Survey 2019/20 was used for the survey of Ugandan nationals,⁵ and the 2018 representative refugee household survey was used for the survey of refugees in Uganda.

The fact that the two surveys were conducted at different times may necessitate some caution when interpreting the data and findings. Most of the analyzed indicators were constructed based on the surveys' first rounds because they were conducted after the strictest lockdown measures were introduced in March 2020 and captured the greatest impact from COVID-19. The first round of the UHFPS was conducted in June 2020 and the first round of the URHFPS was conducted in October/November 2020. The recall period of both surveys was therefore different, and the refugee survey may have captured factors not related to the COVID-19 restrictions. Depending on the constructed indicator, results are presented by the gender of the respondent and head of household and across two age groups (15–29 and 30+) and rural versus urban (Kampala) refugee areas.

Another limitation to the quantitative analysis of the surveys relates to their definitions of female- and male-headed households. Female-headed households are lumped into a single group that includes women who never married, are widowed, divorced, or married. A related concern is that the headship concept risks conflating gender gaps with differences caused by demographic composition. Finally, headship status is self-reported and reflects social norms and views about who is understood to be the head of household.⁶

5. Because the phone survey sought to contact respondents with phone numbers from the 2019/20 Uganda National Panel Survey, the team chose to adjust and use weights from it over other potential options, such as the Uganda National Household Survey.

6. For a comprehensive review of the limitations of using household headship to compare outcomes by gender, see Brown and van de Walle 2021.

Desk review of program and policy literature

As part of the preparation for this study, the World Bank team conducted a desk review to identify and analyze program and policy literature in Uganda.

Sources include government policy strategy documents, reports from government and development partners, field studies, and media reports.

Expert and field interviews

Data collection included interviews with 28 key informants. The team worked closely with the Ugandan government and civil society groups to ensure a broad representation of women's perspectives. A special effort was made to reach out to associations of entrepreneurs, refugees, rural women, and people with disabilities. Given the limits of COVID-19 restrictions, the team relied on a local consultant to reach out to the

various stakeholders and to organize online interviews and focus groups. Interviewees represented government ministries such as the Ministry of Gender, Labour, and Social Development and the Office of the Prime Minister; international nongovernmental organizations, national organizations, academic institutions, and United Nations agencies. Due to movement restrictions related to the ongoing COVID-19 pandemic, all interviews were conducted online or by phone, with follow up via email as needed. A full list of the experts interviewed for the report is included in appendix A.

The team had planned to conduct field visits to obtain interviews in more rural and remote areas, but COVID-19 restrictions did not permit this. Instead, the team conducted phone interviews with seven women leaders identified by grassroots organizations in two regions.



3 Policy Framework to Support a Gender-Inclusive Green Recovery

Gender Equality and Women's Economic Empowerment

Gender equality is listed as a priority in Uganda's guiding policies and strategies. Both the Uganda Vision 2040 and National Development Plan III (NDPIII, 2020/21–2024/25) prioritize women's empowerment and gender equality as a means of promoting inclusive growth and social development. Goal 17 of the development plan calls for "full gender equality" in its national Human Capital Development Program.

The **National Gender Policy** (2007), led by the Ministry of Gender, Labour, and Social Development (MGLSD), guides gender mainstreaming in the various sectors of government and establishes gender focal points in all national ministries, departments, and authorities, as well as within local governments, to oversee policy implementation. The Ugandan government also adopted gender-responsive budgeting as a

strategic approach to ensure that financial resources are generated and allocated in a way that affects women and men equitably.

Some recent policy reforms signal a growing commitment by the government to gender inclusion in economic development. Reforms include an amendment to the Public Procurement and Disposal of Public Assets Authority (PPDA) Act (2003) that seeks to create space for women-owned firms to better compete as vendors for public investments. At present, only about 1 percent of contracts for government works, goods, and services are awarded to women-owned firms. At the time of this writing, the Ugandan parliament had passed the amendment, awaiting assent from the president. The Ministry of Finance, Planning and Economic Development is finalizing guidelines for the implementation of the new law, which is expected to include a quota for women-owned firms in government contracts and a process for increasing women's participation.⁷

7. According to an interview with a representative of UN Women in April 2021.

An amendment to the Land Succession Act that strengthens protections for women’s land ownership and includes steeper penalties for land grabbing passed the Ugandan parliament in March 2021. Key provisions involve protections of the right of widows and orphans to remain in their homes following the death of the male household head, including penalties for those who evict or attempt to evict them; an increase to a widow’s share of an estate when a person dies without a will from 15 to 20 percent; protections of children’s inheritance rights; and an increase in civil and criminal penalties for land grabbing. These reforms are crucial to furthering women’s access to land—despite comprising up to 77 percent of the agricultural workforce, only 20 percent of women between the ages of 20 and 49 possess a title or deed to the land on which they live and/or work (UBOS 2018a).

Uganda has made progress toward passing legislation with protections against sexual violence and domestic violence—major barriers to women’s economic inclusion. In March 2020, the United Nation’s Spotlight Initiative selected Uganda, which has passed several pieces of legislation to build on, notably the National Policy and Action Plan on the Elimination of GBV (2016), a National Strategy on Ending Child Marriage and Teenage Pregnancy (2016–20), and the development of referral pathways for cases of gender-based violence (GBV) (2013).

Uganda has developed a national program to support women’s economic inclusion and empowerment through entrepreneurship. The Uganda Women Entrepreneurship Program provides training and interest-free credit to groups of women entrepreneurs based on a revolving fund model; the groups also receive skills training related to their business area. The program has not been formally evaluated, and information on its impact is currently limited. Interviews with development partners suggest that the groups formed by the program have served as a source of resilience

during the COVID-19 crisis, with women participating in them being better able to cope with economic shocks.⁸

Policy Framework for Green Growth

Uganda recognizes the need to address the impacts of climate change in its overall development strategy. In 2016, it ratified the Paris Agreement as a complement to its 2015 National Climate Change Policy. Overseen by the National Climate Change Commission within the Ministry of Water and Environment, the policy assigns climate change focal points to all ministries, departments, agencies, and local governments.

Uganda’s interim nationally determined contribution document, submitted in October 2021, commits to adaptation as a first response to climate change. As a low-carbon emitter with high vulnerability to climate impacts, Uganda’s goal is to transition to upper-middle-income status at the same time it moves toward a low-carbon and climate-resilient economy. The document identifies 13 priority sectors: agriculture, energy, health, forestry, fisheries, water, urban, tourism, transport, built environment, disaster risk reduction, manufacturing, and ecosystems (GoU 2021). The document does not mention gender but notes a consultation process that involves broad sectors of society (GoU 2021: 8).

Uganda’s Green Growth Development Strategy (GGDS, 2017/18–2030/31) provides the guiding policy for green growth;⁹ it is meant to ensure that the goals of the national development plans and Vision 2040 are sustainably achieved. Overseen by the National Planning Authority, the strategy envisions seven outcomes: (1) income and livelihoods enhancement; (2) decent green jobs; (3) climate change adaptation and mitigation; (4) sustainable environment and natural resource management; (5) food and nutrition security; (6) resource use efficiency; and (7) social inclusiveness and economic transformation at the national and subnational levels.

8. According to interviews with representatives of Vison Fund and CARE International in April 2021.

9. Green growth is defined as “an innovative growth path that simultaneously generates inclusive economic development and environmental sustainability” (GoU 2017: 3).

The strategy includes clear targets for gender inclusion. It specifies the proportion of jobs that should be filled by women in five priority sectors: (1) agriculture: 75 percent; (2) natural capital: 70 percent; (3) green cities: 50 percent; (4) transport: 30 percent; and (5) energy: 30 percent (GoU 2017: 52–53, tables 9 and 10). It notes that women comprise most subsistence agriculture workers and are therefore expected to benefit most from the implementation of the NDP III goal of reducing by half the proportion of the labor force in subsistence agriculture—from 6 million in 2012/13 to 3 million in 2019/20.

The Green Jobs Creation Strategy and Plan (GJCSP) (2020/21–2030/31) guides the implementation of the Green Growth Development Strategy by laying out how the country will expand decent productive employment in ways that ensure the protection of ecosystems, improve energy and raw material efficiency, and minimize pollution. The MGLSD coordinates the GJCSP across seven ministries, various development partners, local governments, and civil society organizations.

The GJCSP is focused on the informal sector as the main source of employment for the majority of Ugandans. It was recently updated to recognize the disproportionate impacts of the COVID-19 crisis on unprotected workers and those in the informal economy, noting that women, because they represent most of the workers in the informal, agricultural, and tourism sectors, are the most adversely affected (GJCSP: 45).

Notably, the GJCSP’s objective of gender inclusion does not specify a target, nor does it include specific activities to increase women’s participation. Objective two of the implementation plan—promoting green entrepreneurship—includes training “a critical mass of under-privileged rural women and youth” in renewable energy installation and maintenance, but the framework does not specify what proportion of the projected 4,368 beneficiaries should be women.

The Green Jobs and Fair Labour Market Programme (GJFLMP) is an implementing arm of the GJCSP. Coordinated by MGLSD, it is aimed at creating

green jobs, increasing labor productivity, and ensuring environmental sustainability, with special attention paid to groups of *jua kali*—a Kiswahili term for an informal microenterprise. The program document (in draft form at the time of this writing) does not include a gender analysis but does list as targets: women—both educated and uneducated, youth, and people with disabilities. And while there is no specified target for women’s participation in the GJFLMP, the GJCSP does state that the program will strive at least 50 percent of beneficiaries are female.

While the GJCSP and the GJFLMP do not contain explicit gender targets, the Ugandan government is working toward a target of at least 50 percent women beneficiaries in their implementation. In an interview, MGLSD officials explained that, by focusing primarily on the informal sector and agricultural livelihoods, they expected to reach small-scale women entrepreneurs. Guidelines are being developed that are meant to lay out strategies for communications and outreach to women about the program.

Notably, at the time of this writing, women comprised 71 percent of GJFLMP beneficiaries.¹⁰ The selection of beneficiaries involves the submission of a needs assessment form, after which the selecting agency—the Green Jobs Secretariat—endeavors to ensure that at least 50 percent of those selected are women. The target has been overshoot due to the over-representation of women applicants to the program.

Support delivered through the GJFLMP follows the lines of sex-segregation in the market rather than promoting opportunities for women to cross over into more profitable sectors. During interviews, officials said that women were being targeted as beneficiaries within the sectors that tend to be more female dominated, such as hairdressing, food services, and small-scale textile businesses. At present, there is no support targeted toward women to enable their crossing over into more male-dominated, higher-profit sectors, although officials claim that this would be a priority going forward.

10. According to an interview with a representative of MGLSD on June 2, 2021.



4 Impact of COVID-19 Crisis on Women's Economic Empowerment

The measures taken in Uganda to slow the spread of the COVID-19 virus were particularly restrictive by regional comparison. Even before the first confirmed case on March 22, 2020, the government enacted travel restrictions; required a 14-day quarantine for all international arrivals; and canceled all public gatherings, including religious services. By March 30, 2020, the president declared a national curfew from 7:00 p.m. to 6:30 a.m., closed public transportation and schools, and put in place restrictions on movement of government and private vehicles. While many of these restrictions were eased toward the end of 2020, the resurgence of the Delta variant of COVID-19 prompted a second lockdown in June 2021 that closed markets and schools and suspended all interdistrict travel.

Across the globe, women have been disproportionately impacted by the COVID-19 crisis. A phone survey conducted in 40 countries showed that the

employment shock hurt women the most, particularly younger women with less education (Kugler 2021). Oxfam, using data from the International Labour Organization, estimated women's job losses at 64 million during 2020, costing at least US\$800 billion, more than the combined gross domestic product of 98 countries (Oxfam 2021). According to a survey of businesses in 49 countries, women entrepreneurs were the first to have to close their businesses between April and September 2020 (Torres and others 2021). Job and business losses have contributed to a growing gender poverty gap, with an expected 47 million women of an estimated total of 96 million people who are expected to fall into extreme poverty in 2021 (UN Women 2020).

While the COVID-19 shock has affected all people living in Uganda in some way, women and girls have been impacted differently due to the roles they tend to play in the household and in the economy. This

analysis draws on a gendered examination of data from surveys of Ugandan nationals (UHFPS) and refugees (URHFPS), supplemented by data from a gray literature review and expert interviews. While it is too early to identify trends, key observations can be made regarding how women experienced the COVID-19 shock in the period immediately following the first lockdown in March 2020; these observations can serve as the basis for recommendations in support of greater gender inclusion moving forward.

Sample Characteristics

Table 4.1 provides a breakdown of the samples for the high-frequency phone surveys of Ugandan nationals and refugees. Notably, the demographic composition of Ugandan nationals and refugees is significantly different. Refugee respondents are younger, with a slightly larger share of female respondents and a significantly higher share of female heads of household than Ugandan nationals. In addition, a larger portion of refugee respondents had no formal education and were more likely to have children in their households than were Ugandan nationals.

Prepandemic Situation/Baseline

Prior to the COVID-19 pandemic, women were more excluded from the overall economy.

Women have long played key roles in Uganda's economy. They comprise 77 percent of the agricultural labor force, a sector that accounts for 40 percent of the country's exports and 21 percent of its gross domestic product (NPA 2015). As the main care providers and collectors of water and fuel, women's unpaid work underlies the economic contributions of other household members.

Refugees are less likely than Ugandan nationals to participate in the labor market, but there are gender

Table 4.1. Descriptive Statistics from the National and Refugee Phone Surveys in Uganda

	Ugandan Nationals	Refugees
Average age of respondents	43	38
Female respondents (%)	49	53
Female heads of household (%)	31	51
Respondents without education (%)	8	22
Households without children, ages 0–14 (%)	23	15

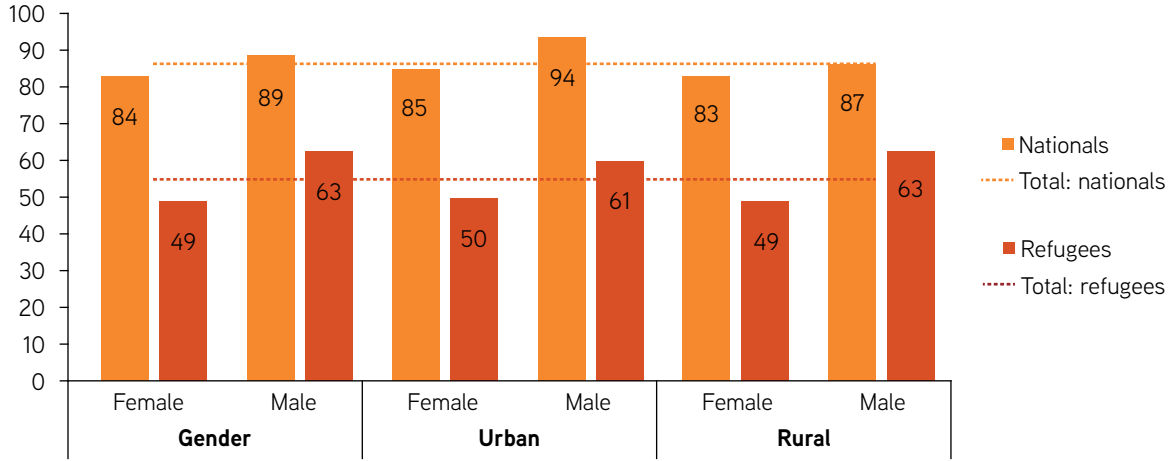
Source: High-frequency phone surveys of nationals and refugees in Uganda; authors' calculations.

gaps in favor of men from both groups.¹¹ As shown in figure 4.1, the employment rate of Ugandan nationals was about 86 percent prior to March 2020, about 30 percentage points higher than that of refugees. Gender employment gaps in favor of men existed both among Ugandan nationals and refugees before the lockdown. For example, 63 percent of male refugee respondents worked before March compared with only 49 percent of female refugee respondents. The employment gender gap among Ugandan nationals was greater in urban than rural areas.

Women's incomes are less diversified across the board. Ugandan women primarily depend on agriculture; refugee women rely on government assistance. Figure 4.2 illustrates the sectoral composition of employment by gender prior to the lockdown. In addition to gender differences in selected sectors, overall refugee respondents were less likely than Ugandan respondents to work in agriculture. Among Ugandan nationals, more women than men were employed in

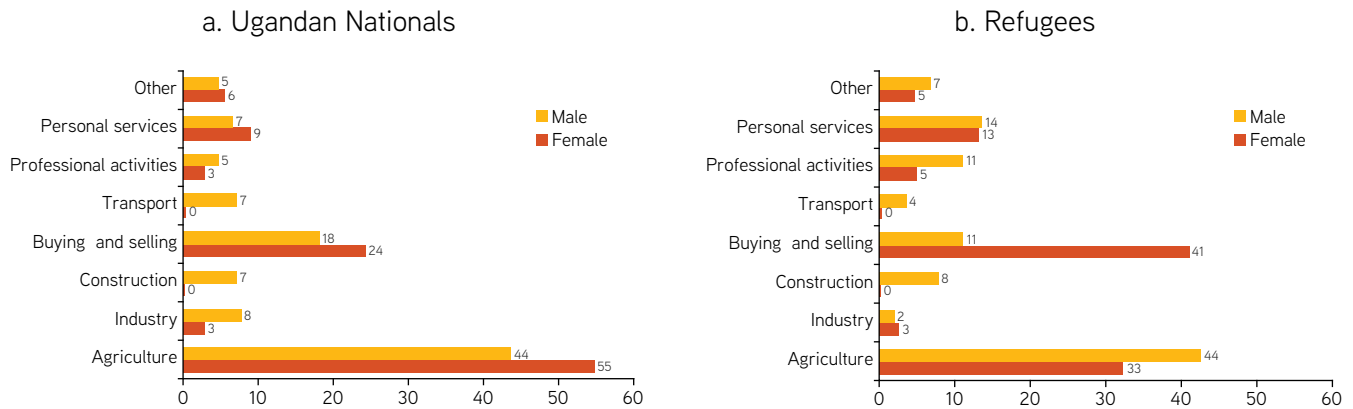
11. In both surveys, respondents were asked if they had been engaged in any work for pay for at least one hour over the past seven days. Those who had not worked were then asked if they had been employed prior to March 2020, when strict lockdown measures were introduced. These two indicators allowed for the construction of prelockdown employment rates, with the assumption that those who had worked during the previous seven days had also been working before March 2020.

Figure 4.1. Pre-lockdown Employment Rates (%) Among Ugandan Nationals and Refugees by Gender of Head of Household and Urban/Rural Distribution



Source: High-frequency phone surveys of nationals and refugees in Uganda; authors' calculations.
 Note: Urban areas for refugees include Kampala; rural areas include South West and West Nile regions.

Figure 4.2. Pre-lockdown Employment Rates within Economic Sectors Among Ugandan Nationals and Refugees by Gender of Head of Household



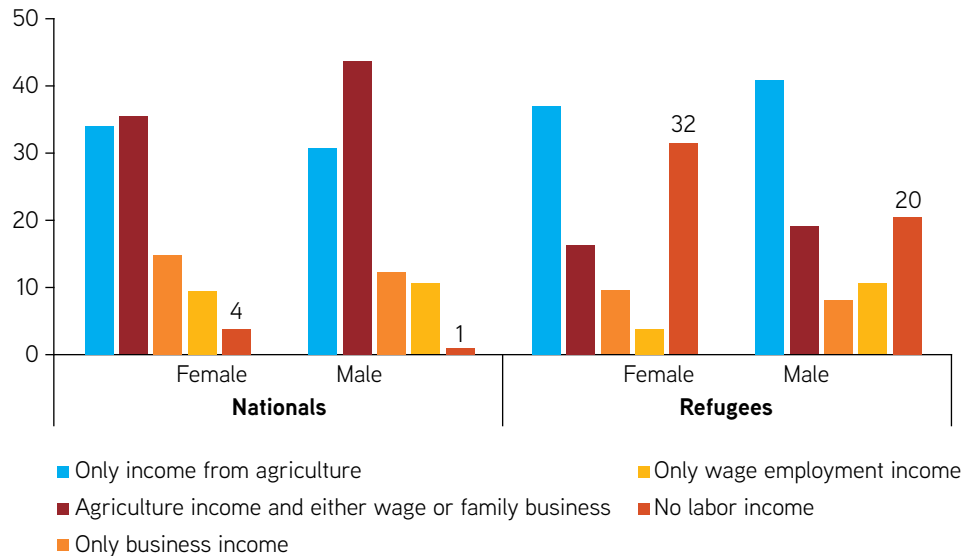
Source: High-frequency phone surveys of nationals and refugees in Uganda; authors' calculations.

agriculture, while the opposite held true for refugee respondents, with more men than women working in agriculture. There was a noticeable gender gap for working in the “buying and selling” sector among refugees, with women more likely than men to work in this sector prior to the pandemic.

An assessment of income sources among Ugandan nationals and refugees reveals a particular vulnerability among women. Among Ugandan nationals,

female-headed households were more likely than male-headed households to exclusively rely on income from agriculture, which corresponds with women’s higher share of employment in the agriculture sector. Among refugees, female-headed households were significantly more likely than male-headed households to report no income from labor, which corresponds to women refugees’ smaller share of participation in the labor force (figure 4.3).

Figure 4.3. Select Income Diversification Indicators for Refugee and Ugandan Households by Gender of Head of Household



Source: High-frequency phone surveys of nationals and refugees in Uganda; authors' calculations.
 Note: For both surveys, income sources are reported for previous 12 months.

Work Stoppages

COVID-19 related restrictions affected female Ugandan national respondents the most, particularly those in urban areas; those under 30 were more likely to have stopped working between March and June 2020.

Before the COVID-19 crisis, the rate of labor force participation among women was already on the decline. Women's labor force participation dropped from 90 to 75 percent between 2012 and 2016, compared with a decline from 90 to 80 percent among men. An estimated 3.1 million adults were considered inactive in the labor force in 2016, 73 percent of whom were women (World Bank 2021c).

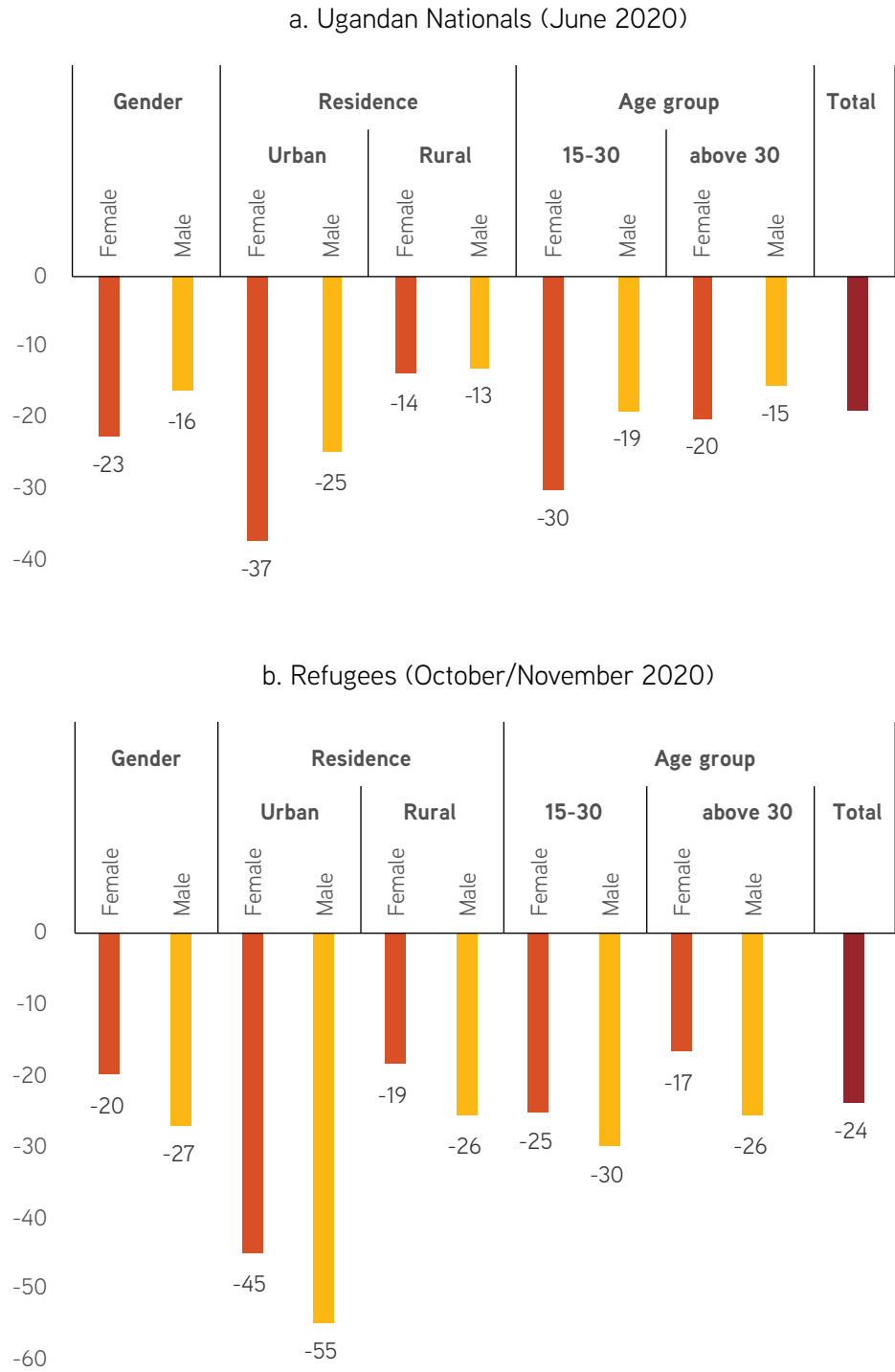
The COVID-19 shock negatively affected employment for younger respondents, particularly those living in urban areas. In both surveys, it is possible to estimate the share of respondents who stopped working after March. Among Ugandan nationals, 19 percent of respondents who worked before March had

stopped working as of June 2020 (about 17 percent of all respondents). Among refugees, the share was higher—24 percent had stopped working by October/November 2020.¹² In both groups, work stoppages were more pronounced among respondents living in urban areas/Kampala and among respondents under the age of 30. Among Ugandan nationals, personal services, buying and selling, and transport sectors were most affected, while the agriculture sector was least affected. Among refugees, construction, personal services, and transport sectors were most affected. Substantial work stoppages were also happening in the agriculture sector among refugees, probably related to seasonal changes.

Among Ugandan nationals, work stoppages were more pronounced for women than for men. In June 2020, about 23 percent of female Ugandan respondents who had worked before the lockdown had stopped working—a significantly higher rate than their male counterparts at 16 percent. The gender gap was

12. Because the surveys were conducted at different times, the impact of the COVID-19 pandemic on refugees and Ugandan nationals is not strictly comparable.

Figure 4.4. Work Stoppages Among Ugandan Nationals and Refugees Who Worked Prior to March 2020 by Gender, Age, and Urban/Rural Residence



Source: High-frequency phone surveys of Ugandan nationals and refugees; authors' calculations.
 Note: Work stoppages are calculated using those who worked before March 2020 as the denominator.

very large in urban areas and among those under 30. Even after controlling for other factors—residence, region, age, sector, and share of children in household size—women were significantly more likely than men to have stopped working. In Uganda’s urban areas, female wage employees were also more likely than their male counterparts to report an inability to work as usual. One out of three women who were engaged in wage employment in June 2020 reported being unable to work as usual, compared with one in 10 men.¹³

Among refugees, male respondents were more likely than female respondents to have stopped working. In October/November 2020, about 27 percent of men who had been employed before March 2020 had stopped working compared with 20 percent of women. The gender gap in favor of women was observed regardless of the respondent’s age or whether they resided in a rural or urban area.¹⁴

Business Closures

Women’s businesses were more likely to close or restrict operations in 2020 during the early stages of the lockdown; younger entrepreneurs were most affected.

The questions in the survey of Ugandan nationals were slightly different than those in the survey of refugees, but the data yield similar observations.

The Ugandan nationals survey asked if households had received income from a family business over the past 12 months, while the refugee survey inquired about changes to ownership of household enterprises. Figure 4.5 shows the results for Ugandan nationals by gender and age of the household head. About 42 percent of Ugandan households reported receiving income from a family business before the lockdown, with no differences by gender of head of household. Only 30

percent reported receiving family business income after the March 2020 lockdown; and 12 percent reported a total loss of income.

Young, female heads of household were more likely than other Ugandan nationals to lose business income. Forty-two percent of households who had business income prior to March 2020 lost it after the lockdown began compared with an overall rate of 27 percent among male- and female-headed households.

The pattern observed in refugee households is quite similar, even though that survey asked a different question. Figure 4.6 illustrates the levels of ownership among refugees of a household enterprise before and after the start of the lockdown. The percentage of all refugees reporting ownership of a household enterprise declined by 10 percentage points (23 percent) by April–December 2020 compared to the prelockdown rate of 37 percent. Male-headed households experienced more closures than female-headed households did, possibly because they were more likely to own businesses before the COVID-19 shock.

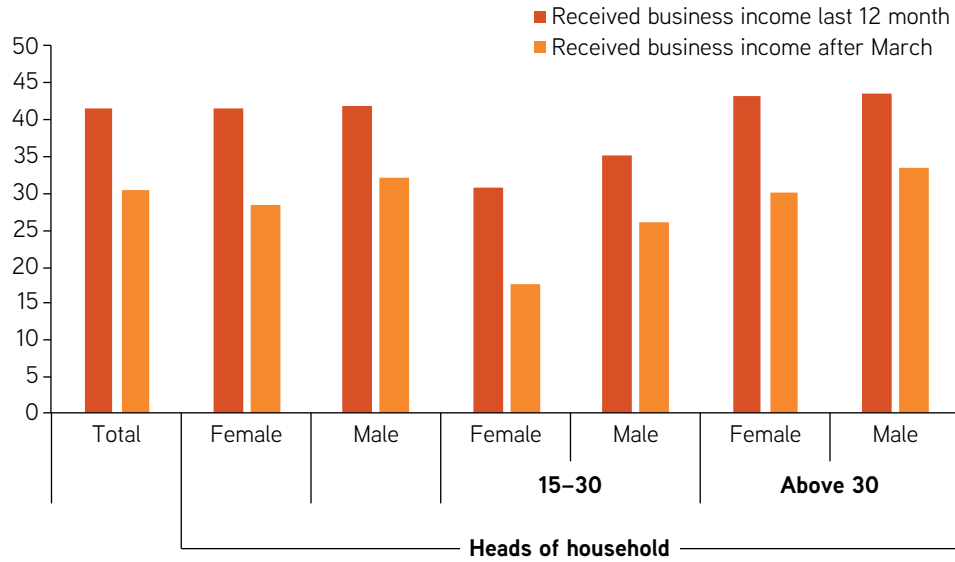
As with their Ugandan national counterparts, households headed by young female refugees are much more likely to have had to close a household enterprise. Rates of ownership of such enterprises declined among households headed by girls and women (age 15–30) from 40 percent prior to the lockdown to 14 percent in October/November 2020.

An International Rescue Committee Safety audit report found that restrictions set by the government in the early days of the crisis hurt small-scale business operations (IRC 2020). Microenterprises selling household items and foodstuffs, small restaurants, and alcohol brewers were among the most affected. The report further notes how some retailers who bought foodstuffs and other commodities from the neighboring

13. Due to the small sample size, this finding should be treated with caution.

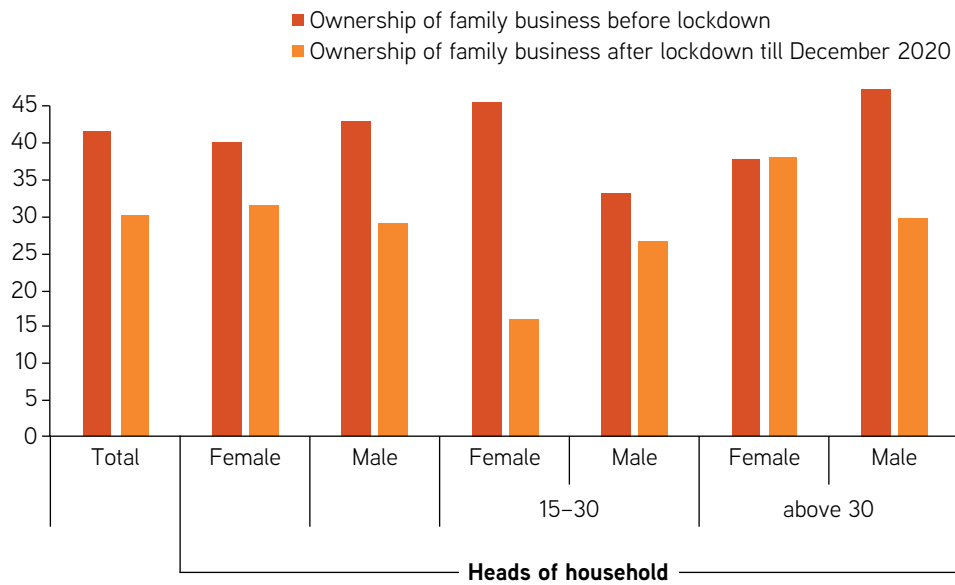
14. This may be due to the fact that the survey of refugees was implemented four months after the survey of Ugandan nationals. Factors unrelated to the COVID-19 restrictions also may have impacted work stoppages. Given that male refugee respondents were more likely to work in agriculture prior to the pandemic, they might therefore have been more affected than women by seasonal work stoppages. Another potential reason relates to a much higher prevalence of female heads of household—who tend to be sole income earners—more among refugees than Ugandan nationals.

Figure 4.5. Ugandan Households Receiving Business Income Prior to and After the March 2020 Lockdown by Gender and Age of Head of Household (percent)



Source: High-frequency phone survey of Ugandan nationals; authors' calculations.

Figure 4.6. Ownership of Family Business Among Refugees Prior to and After Lockdown by Gender and Age of Head of Household



Source: High-frequency phone survey of refugees in Uganda; authors' calculations.

districts of Koboko and Arua feel the pinch of limited transport and closure of shops selling nonfood items.

More recent research has found less of a difference between the number of male- and female-owned businesses that closed during the crisis. A rapid survey of 177 businesses conducted by the Economic Policy Research Centre in March 2021 revealed that 54 percent of all businesses closed operations at some point, with an average closure time of 101 days (EPRC 2021).¹⁵ No significant differences were observed in terms of the duration of business closure between male- and female-owned enterprises, although 59.8 percent of male-owned businesses reported closing for a period of time compared with 50.4 percent of female-owned businesses. The survey also found that women-owned firms, especially those in the service sector, were much more likely than male-owned firms to require financial assistance to reopen. Overall, half of surveyed businesses required some financial support: 85 percent of female-owned businesses compared with only 30.7 percent of male-owned businesses.

Men Moving into Activities Traditionally Dominated by Women

Interviews suggest that as the pandemic wore on, men in urban areas began to adopt livelihood strategies traditionally exercised by women; this trend was not observed in rural areas.

Several expert interviewees from urban areas noted that men were beginning to take jobs that would previously have been in the exclusive purview of women. For example, it was not uncommon to see men selling vegetables by the roadside or door-to-door, or mopping floors in hotel lobbies—activities that would have been done exclusively by women in the past. There is a sense that women’s increased care responsibilities and

the loss of work among many men was relaxing gender norms around work, allowing men to move into different jobs. Alternatively, the increased stress on livelihoods could have pushed men into jobs they would not have previously considered. It is too early to tell if this is a trend that will continue as the economy improves and more livelihood opportunities become available.

By contrast, interviewees in rural areas did not make such an observation. Rather, the women interviewed noted that some men who could not continue in their occupations due to COVID-19 restrictions had started working with their wives in family gardens or providing agricultural labor on neighborhood farms to support their families. Those unwilling or unable to find alternative occupations depended on their wives to support the family. Overall, rural areas were less affected than urban areas by the lockdown, and work stoppages were less common.

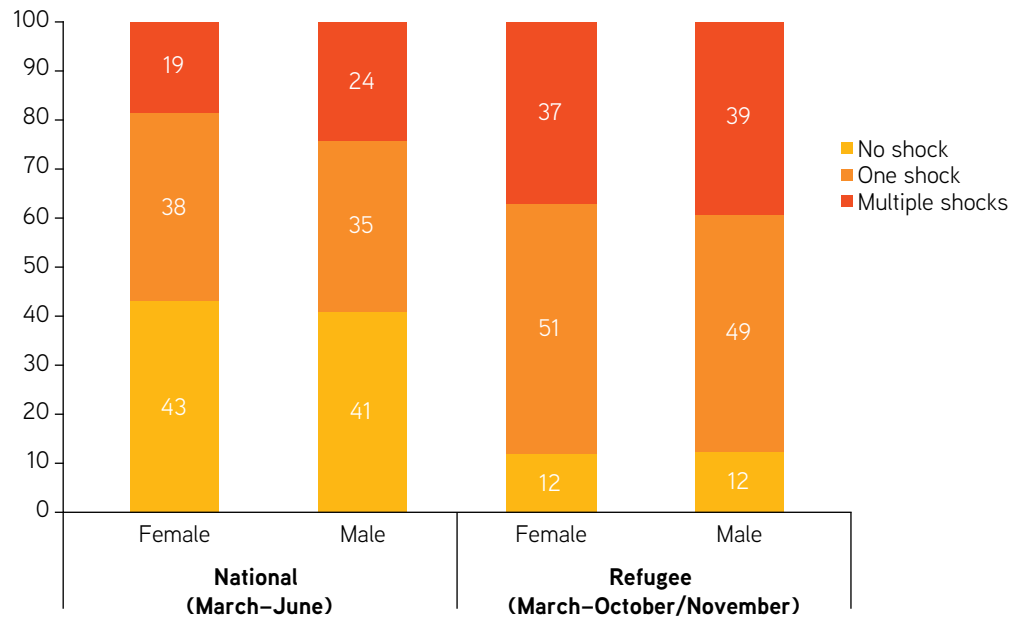
Experience of Shocks

Refugees were more prone than Ugandan nationals to shocks, but male-headed households of Ugandan nationals were the most likely to report multiple shocks. Refugees experienced considerably more shocks¹⁶ than Ugandan nationals—every single respondent reported at least one shock. Among Ugandan nationals, about 42 percent of households did not experience a shock between March and June 2020 in sharp contrast to the 88 percent of refugees who had experienced at least one shock between March and October/November 2020, including a considerable percentage who had experienced multiple shocks. No significant differences were observed in terms of the gender of household head among refugee households; the differences among Ugandan nationals were slight (figure 4.7).

15. The report does not specify the proportion of female- versus male-owned businesses in the sample.

16. The two surveys differ in terms of the list of shocks offered as multiple-choice options. For the survey of Ugandan nationals, the choices offered were death, disability of working adult, death of someone sending remittances, illness of income-earning member, loss of important contact, job loss, business closure, theft of crops or cash, destruction of harvest, harvest failure, increase of food prices, inputs, and reduction in prices of outputs. For the survey of refugees, the choices offered were job loss, business closure, theft of cash or other property, disruption of farming, increase of prices of inputs, increase of food prices, illness, injury, and death of income-earning household member.

Figure 4.7. Number of Shocks Faced by Ugandan Nationals (March–June 2020) and Refugees (March–October/November 2020) by Gender of Head of Household



Source: High-frequency phone surveys of nationals and refugees in Uganda; authors' calculations.

Among Ugandan nationals and refugees, female-headed households were more likely to experience shocks related to the death or illness of an income-earning member, including those sending remittances. Experiencing an illness, injury, or death of a household income-earning member was also more likely to happen among refugee households headed by young women (under age 30) compared to their male counterparts, but the gender gap was not as stark.

The pandemic coincided with a decrease in rations for refugee settlement communities due to broader budget cuts among development partners. Interviewees spoke of a detrimental effect on women refugees, who bear much of the responsibility for their families' food security. In addition, food products such

as maize, beans, and cooking oil are used for barter and investment in the settlements. Women often sell part of their rations and invest in small businesses such as retail shops. Thus, the cut in rations has also affected the overall income and savings of women.¹⁷

Some COVID-related shocks have acutely affected people with disabilities. Transport restrictions often prevented caregivers from traveling to their jobs. Many people with disabilities could not access transportation to pharmacies for routine medications or hospitals to receive care. And, while the government led food and other aid programs in all districts, people with disabilities faced challenges in accessing the information about aid distribution and in reaching the distribution sites.¹⁸

17. According to an interview with representative of CARE International on April 27, 2021.

18. According to an interview with a representative of the National Union of Women with Disabilities of Uganda in April 2021.

Rise in Gender-Based Violence

Women and girls have been at greater risk of experiencing gender-based violence during the pandemic.

The prevalence of gender-based violence (GBV) in Uganda is among highest in the world. According to a 2020 national survey of violence against women, which was designed as part of the Uganda National Household Survey and drew from its nationally representative samples, almost all—95 percent—Ugandan women (ages 15–49) have experienced physical or sexual violence by an intimate partner or nonpartner during their lifetime (table 4.2) (UBOS 2021). Over half (56 percent) of all Ugandan women over the age of 15 had experienced physical or sexual violence by an intimate partner in her lifetime, and almost 35 percent had been victimized in the year prior to the survey—nearly twice the global averages of 27 and 12 percent, respectively, and higher than averages in Sub-Saharan Africa of 33 and 20 percent, respectively (WHO 2021).

The rate of nonpartner violence in Uganda is quite high. One-third of Ugandan women said they had experienced physical violence by people other than their partners; family members are the most common perpetrators at 22 percent, followed by teachers at 10 percent and friends or acquaintances at 1 percent. Fifty-five percent had experienced sexual violence by a nonpartner during their lifetime—well above the percentage reporting experiencing sexual violence by an intimate partner (36). The World Health Organization reports global averages of sexual violence by a nonpartner at 6 percent, which is also the average in Sub-Saharan Africa—both well below the rate in Uganda (WHO 2021).

There was a marked increase in GBV following the first lockdown of March 2020. An estimated 3,280 domestic violence cases, including intimate partner violence, were reported to the police between March 30 and April 28, 2020, compared with a monthly average of 1,137 cases in 2019 (MGLSD 2020). Official data reveal a 24 percent increase in the incidence of rape in the six months after the start of the first lockdown

Table 4.2. Rates of Violence Against Women and Girls, Ages 15–59, in Uganda

	Lifetime (%)	Last 12 Months (%)
Intimate partner violence		
Physical	45.0	22.0
Sexual	36.0	28.0
Emotional	55.2	35.6
Physical and sexual	56.0	34.6
Violence by a nonpartner		
Physical	31.0	
Sexual	55.0	
Physical and sexual	75.7	
Any physical or sexual violence by partner or nonpartner	95.0	

Source: UBOS 2021.

(Apondi and others). Other nongovernmental organizations (NGOs) report similar rises. According to the Uganda Child Helpline (Sauti 611), calls reporting violence against children escalated to 881 in March 2020, up from an average of 248 cases per month over the previous three years. A qualitative study that included interviews with 27 service providers in July–September 2020 documents an increase in GBV due to prolonged confinement, a rise in economic insecurity, and school closures—all of which increased household stress. These impacts were exacerbated by disruptions in transport and the diversion of resources away from sexual and reproductive health services and toward a COVID-19 response, limiting women’s access to needed support services (Columbia University 2020).

The rise in people with disabilities experiencing GBV is especially alarming. Some interviewees for

this study claim that the rate has doubled since the start of the pandemic. According to the National Union of Women with Disabilities of Uganda, while about 80 percent of women report having experienced some form of GBV during the lockdown, the rate among women with disabilities was 95 percent.¹⁹

Among refugee populations, there was a perceived rise in GBV-related risks, especially among young women. In an interagency assessment conducted in November 2020, which included a survey of 1,500 refugees in Kampala and the settlements as well as 185 expert interviews, 23 percent of respondents said there was an increase in sexual and GBV, and 17 percent said there was an increase in domestic violence (GoU, UNHCR, UN Women, DRC, IRC, ALIGHT, and CARE International 2020). Respondents listed multiple perceived drivers, including increased stress and lack of confidence among men due to their loss of livelihoods, a rise in substance abuse, and social isolation.

All interviewees noted an increase in negative coping mechanisms during the crisis, several of which expose women to GBV-related risks. The interagency report describes gender difference in coping strategies, with men and boys more likely to turn to theft, selling drugs, or borrowing money; girls and women were at higher risk of engaging in transactional sex. In addition, women and girls reported spending more time collecting fuel and water, activities that put them at risk of sexual and gender-based violence in some areas (GoU, UNHCR, UN Women, DRC, IRC, ALIGHT, and CARE International 2020). International NGOs interviewed for this report said that the reduction in women's incomes due to the lockdown and the increased food insecurity caused by the cutting of rations increased women's vulnerability to sexual exploitation and/or child marriage.²⁰

Many of the social support systems that refugee women rely on to prevent or respond to threats of violence were affected by the lockdown. Many settlements have physical spaces dedicated to women's

centers, but these were closed under lockdown restrictions. Later, when they were reopened, interviewees noted a drop in attendance, which they attributed to a fear of spreading COVID-19 and the fact that women could not afford to attend workshops or participate in savings groups. In cases where women are confined with abusive partners, the lockdown has left them even more isolated from community support systems.

Interviewees reported that sexual harassment by landlords has been a growing problem for refugees in urban areas during the crisis. With the drop in livelihoods, many women had trouble paying their rent, leaving them vulnerable to harassment or demands for transactional sex to remain in their apartments. Women also faced the challenge of people distributing food items asking them for sexual favors in exchange for food.²¹

Interviews with women in rural areas suggest that the risk of GBV escalated along with the stress related to coping with income drops, especially among men. Some women's collectives were able to draw on pooled resources to buy livestock during the crisis, which served as a source of food and income. In many households, women and men worked collectively with these new assets, but this arrangement served as a source of tension in some households.

Increase in Care Responsibilities

The survey of Ugandan nationals did not include questions on unpaid care work, but reports from international agencies and interviews conducted for this report suggest it has increased among women and girls. Before the pandemic, national surveys reported that Ugandan women spent an average of 48 hours per week on unpaid domestic and care work, including cleaning, cooking, fetching water or fuel, and caring for other household members, compared with an average of 36 hours for men (UBOS 2017). Climate change and increased pressure on natural resources has

19. According to an interview with a representative of the National Union of Women with Disabilities of Uganda in April 2021.

20. According to interviews with representatives of CARE International and International Rescue Committee.

21. According to interview with representative of CARE International on April 27, 2021.

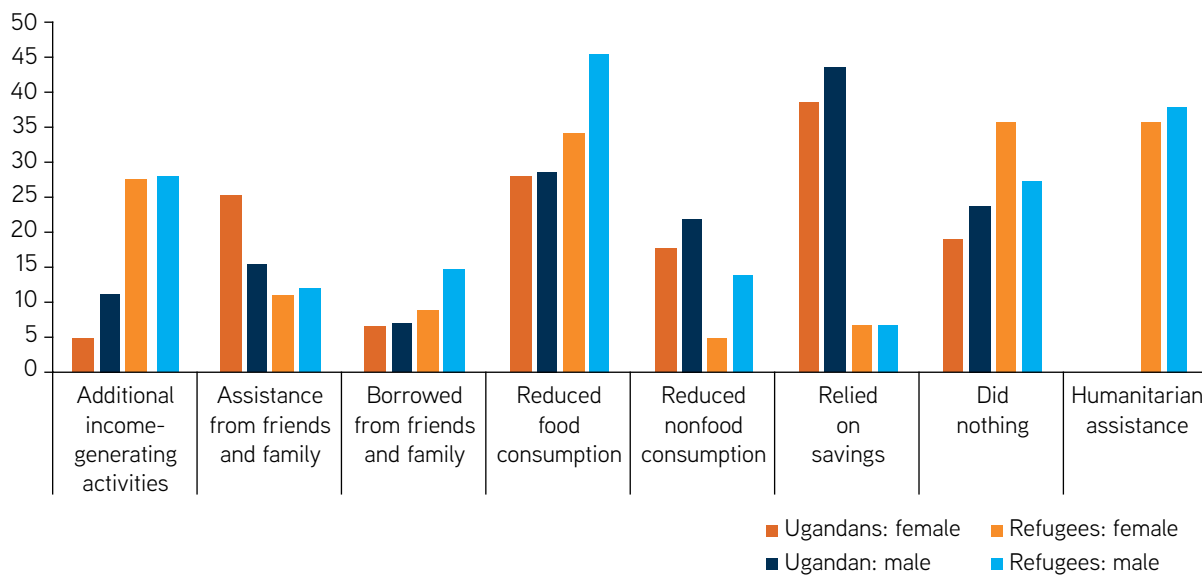
exacerbated the problem, with women often needing to walk longer distances to gather firewood and water.

During the pandemic, increased care work has limited the time women and girls can devote to other activities, including school and paid work. The inter-agency report on refugees documented that 53 percent of girls and 46 percent of women (ages 18–24) said they had taken on additional unpaid work during the COVID-19 crisis, most commonly cooking, housework, caring for children, collecting firewood, and fetching water (GoU, UNHCR, UN Women, DRC, IRC, ALIGHT, and CARE International 2020). The need to carry out household chores has affected the learning of 27 percent of girls and 13 percent of boys (GoU, UNHCR, UN Women, DRC, IRC, ALIGHT, and CARE International 2020).

Adolescent pregnancy appears to be on the rise in the context of the pandemic. An analysis of

official data from national health systems conducted with support from the U.S. Center for Disease Control and Prevention documented a 17 percent increase in pregnant adolescent girls presenting at health clinics between April and September 2020 compared with the October 2019 to March 2020 period (Aponde and others 2021). Key informants for the interagency report on refugees drew a strong connection between school closures and the increase in teen pregnancies (21 percent) and child marriage (18 percent). All interviewees for this report made similar observations, adding that many early pregnancies were the result of marriage initiated by families in the early months of the lockdown. Concerns were expressed that girls were leaving school due to early motherhood, adding to the already heavy economic pressures they face.²²

Figure 4.8. Coping Strategies Among Ugandan (March–June 2020) and Refugee Households (March–October/November 2020) that Experienced a Shock



Sources: High-frequency phone surveys of nationals and refugees in Uganda; authors' calculations.

22. According to interviews with representatives of International Rescue Committee and CARE International in April 2021.

Coping Mechanisms and Sources of Resilience

Ugandan nationals and refugees displayed very different coping mechanisms, with the latter relying heavily on humanitarian assistance and reducing food consumption (figure 4.8). Only 6 percent of refugee households have relied on savings to cope with shocks, while 43 percent of Ugandan nationals employed this strategy. Refugee households were more likely than their Ugandan counterparts to engage in additional income-generating activities, at 25 and 9 percent, respectively. Despite the observed gender differences in each group, most gaps were not statistically significant. However, among Ugandan nationals, female-headed households were more likely than male-headed households to rely on assistance from friends. Male-headed households were more likely to engage in additional income-generating activities.

Agriculture and rural areas as a safety net

The survey of Ugandan nationals did not include questions about sources of resilience; however, data from interviews suggest that migration to rural areas and a reliance on subsistence agriculture have been crucial.

There was consensus among interviewees that rural communities fared better than urban communities during the lockdown. There are several potential reasons for this. First, the COVID-19 restrictions on movement and economic activity were less stringent in rural areas, allowing many informal microenterprises to continue functioning to some degree. Rural areas were perceived as safer than urban areas in terms of spreading COVID-19. There is also a more robust built-in social safety net in rural areas than in urban areas. Most urban residents need to earn enough money to cover rent and basic needs, while in rural areas many people are able to live with family and rely on subsistence agriculture for food. The interviews with women in rural areas suggest that women who earn a living by growing food crops and keeping domestic animals

“We did not have people returning to the village as such. However, we have people who used to work in Mbarara on staying here at home. However, now they cannot go to work because some businesses are closed. Even if they wanted to go and work, they do not have transport. So those people are now working, and they are mainly men.”

—Chairperson, Kabucebebe Women's Group, Mbarara

continued with their usual work with less interruption. However, markets were affected, and many rural people saw drops in the prices for their goods.

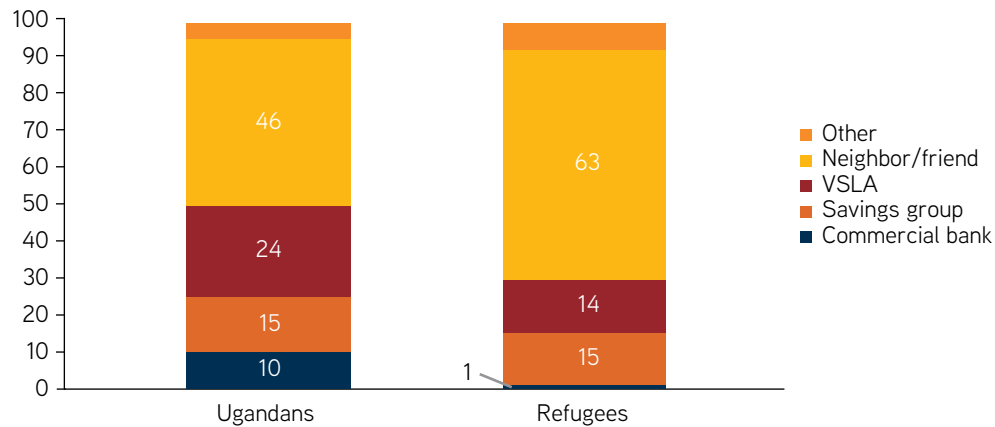
Several interviewees observed urban residents, particularly in Kampala, leaving for rural areas during the lockdown of 2020, and that as of April 2021, many had not returned. Interviewees in Mbarara pointed out that while they had not noticed people moving into district's rural areas, they had noticed some who had previously worked in Mbarara but lived in outlying villages were no longer traveling into the city to work—a trend seen as primarily affecting men with jobs in Mbarara and women who sell goods there.

Village savings and loan associations and other local collective organizations

Women's collective organizations provided social support and an economic safety net for many women

Data from the refugee survey show that refugee households needed much more financial support during the crisis than Ugandan nationals did. Less than one quarter (23 percent) of Ugandan households but at least half of refugee households borrowed money to cope with the impacts of the COVID-19 emergency. These differences are consistent across gender: 22 percent of female-headed and 23 percent of male-headed Ugandan national households borrowed

Figure 4.9. Sources of Borrowing Money Among Ugandan Nationals and Refugees (percent of all households)



Source: High-frequency phone survey of Ugandan nationals, second round.

money during the crisis compared with 47 and 53 percent of female- and male-headed refugee households, respectively. The large gap between Ugandan nationals and refugees may relate to the different recall period as well as the fact that refugees have significantly less access to savings.

There were scant differences between urban and rural Ugandan nationals, but differences by age were significant. Rates of borrowing money were about the same for urban and rural women at 20 and 21 percent, respectively. Young women (15 to 30 years old) were more likely than women (over 30 years old) to borrow money at 36 and 20 percent, respectively, or than young men or men over the age of 30, at 30 and 22 percent, respectively.

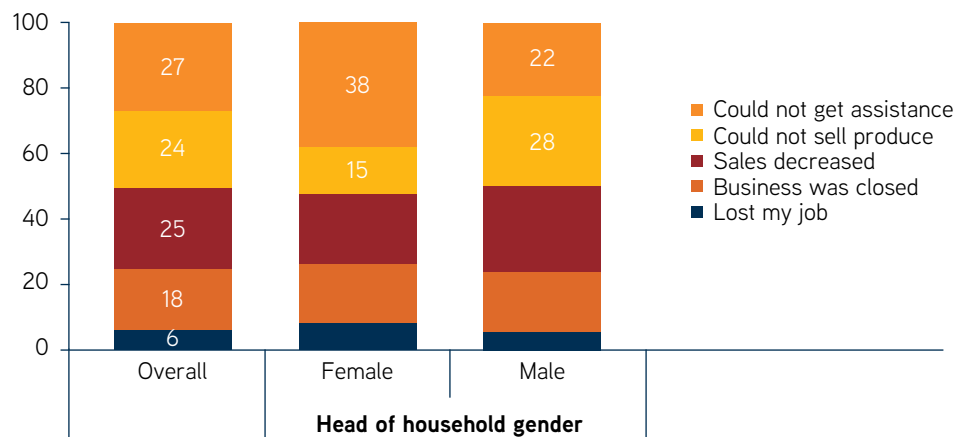
The two groups' sources for borrowing money were significantly different. For Ugandan households, the chances of borrowing money either from neighbors and friends or from saving groups or village savings and loan associations (VSLAs) were relatively equal: 46 and 40 percent, respectively. Male-headed households were more likely to borrow money from commercial banks compared with female-headed ones. Young female-headed households (ages 15–30) were

more likely to borrow from savings and credit cooperative societies and credit institutions but were less likely than male-headed households to borrow from friends or neighbors. Among refugees, however, neighbors and friends represented the single largest source of borrowing money (63 percent). About 29 percent of surveyed refugees had borrowed from either a VSLA or other savings group (figure 4.9).

Significant gender differences were found in the reasons Ugandan households borrowed money. Male-headed households were more likely to borrow money because they were unable to sell their produce, while female-headed households were more likely to borrow because they were unable to obtain assistance (figure 4.10).

Interviewees spoke about the role of women's collective organizations in cushioning the social and economic impacts of the crisis. Savings groups provided a source of savings that women could draw on, enabling some to move into new sectors or lines of business or to restart their businesses after the lockdown (Vision Fund Uganda 2020). In addition, women's collectives served as a platform for women to offer social support to one another. In one rapid survey conducted in April/

Figure 4.10. Reasons for Borrowing Money Among Ugandan Nationals, March–July/August 2020 (percent of all households who borrowed money)



Source: High-frequency phone survey of Ugandan nationals, second round.

May 2020, 80 percent of VSLAs were continuing to meet, albeit in smaller groups to comply with government restrictions (Vision Fund Uganda 2020). Other interviewees emphasized the role of women's collectives in negotiating access to land and credit and in engaging in collective bargaining to secure better market prices for their products.²³

During the crisis, interviewees in rural areas said their VSLAs lowered the required weekly payments to ensure that the group continued to function. In some cases, fees were cut in half to accommodate members who were struggling financially.

Interviewees in rural areas noted that their access to VSLAs helped them avoid the business closures that many individual women owners experienced. In general, microenterprises of women's groups involved in trade, agriculture, and service provision in rural and suburban areas resumed after the partial lifting of lockdown restrictions in 2020. Some businesses steadily registered profits and expanded until the second lockdown of June 2021. However, many observed that women's individual small-scale businesses either closed completely or shrank in size after the March 2020 lockdown.

23. According to an interview with a representative of UN Women on April 14, 2021.



5. The Way Forward: Opportunities for a Gender-Inclusive, Green Recovery

Around the world, decisions made over the next few years will determine whether countries respond to the climate crisis and fallout from the COVID-19 pandemic by falling back to business as usual or by building back in a more sustainable and inclusive way. History attests to the negative consequences of economies that rely on fossil fuels and undervalue the contributions of women. Harnessing the economic contributions of women in an economy less reliant on nonrenewable energy sources has the potential to also deliver social benefits such as a better quality of life and better health due to a reduction in air pollution, improved food safety, and higher quality jobs, as well as a more dynamic overall economy. The central challenge going forward is to capitalize on women's energy and talents in a way that is both sustainable and that recognizes their different roles, particularly in terms of care responsibilities.

Recommendations for Further Research

The high-frequency phone surveys provide a snapshot of the situation in Uganda in late 2020. However, in a rapidly evolving context, it is crucial that observations gleaned from these data be monitored to determine if they represent long-term trends as well as their implications. Potential areas of inquiry include the reversion to subsistence agriculture as a safety net; pathways for women to move into greener jobs and sectors; the observed movement of men living in urban areas into sectors and lines of work traditionally dominated by women; the rise in teen pregnancy rates; sources of resilience for women; women's care responsibilities and economic empowerment; the attitudes of men toward women's economic empowerment; and green growth. They are described in turn below.

Reversion to subsistence agriculture as a safety net. All of the interviewees for this study noticed many people moving out of urban areas in the early days of the crisis, and survey data suggest that agriculture was an important economic safety net. What could this movement mean for the broad structural transformation that was underway in Uganda prior to the COVID-19 shock? What does the movement of people into rural areas say about the social safety nets in urban versus rural areas, and what are the policy implications for social protection and other programs?

Pathways for women to move into greener jobs and sectors. Uganda has identified agriculture, natural capital, and “green cities” as priorities going forward. What investments are needed for women to access new jobs? Will reskilling be required and, if so, for what skills and technologies? What will this mean for human capital investments overall?

The observed movement of men living in urban areas into sectors and lines of work traditionally dominated by women. Several informants remarked how, as the COVID-19 crisis wore on, men appeared to take on jobs such as cleaning hotels and selling vegetables on the roadside. However, this trend was not observed by interviewees in rural areas. Is this a long-term trend or merely a short-term coping mechanism? What might such a shift mean to economic recovery, social relations, and gender norms around work?

Rise in teen pregnancy rates. All interviewees noted that teen pregnancy and early marriage rates seemed to have spiked in 2020, but the phone surveys were not designed to glean such information. Future household surveys could provide insights that would help determine if this is a short- or long-term trend, how it is impacting girls transitioning into the labor market, and what the other health and social implications might be.

Sources of resilience for women. The surveys and interviews suggest that women’s collective organizations and subsistence agriculture have been serving as safety nets for women during the pandemic. What can be learned from these experiences to inform a more gender-inclusive recovery?

Women’s care responsibilities and economic empowerment. Women’s care responsibilities have increased due to the COVID-19 shock. What can be learned from this to inform policy options that support a more efficient care economy and enhance women’s economic empowerment?

Attitudes of men toward women’s economic empowerment and green growth. As Uganda rebuilds its economy with a view toward putting women at the center of an inclusive and sustainable recovery, it will be crucial to understand how men perceive or even resist such a process.

Support for Policy Implementation

With critical guiding policy frameworks in place, Uganda can now look toward implementing its policies and programs for a gender-inclusive recovery. As described in more detail below, policy implementation gaps will need to be addressed by ensuring a greater role for women in the design of resilience policy; designing short-term policies to support women engaged in subsistence agriculture; harnessing women’s labor and skills toward a long-term transition away from heavy dependence on subsistence agriculture; enhancing coordination of work on gender with work that addresses climate change, especially at the local level; strengthening the implementation of policies that seek to prevent gender-based violence (GBV) and the state’s response for survivors; and preventing GBV in refugee communities.

Ensuring a greater role for women in the design of resilience policy. Uganda is committed to climate adaptation with the goal of growing its economy in a low-carbon and climate-resilient manner. Women, who represent most workers in the key growth sectors of agriculture and natural capital, are critical to this transition. Uganda must harness the role of women as designers and builders of green policies, potentially using as a platform the broad-based consultation process employed for the nationally determined contribution.

Designing short-term policies to support women engaged in subsistence agriculture. Women comprise most subsistence agriculture workers, and their number increased during the COVID-19 shock as many moved out of urban areas and back into rural, agricultural zones. The gender targets of Uganda’s Green Growth Development Strategy specify that women should fill 75 percent of new agricultural jobs and 70 percent of new natural capital jobs. Over the short term, it is vital to ensure that women have access to what they need to enhance their productivity: access to land, capital, and appropriate technologies.

Harnessing women’s labor and skills toward a long-term transition away from heavy dependence on subsistence agriculture. If Uganda is to meet the goal of reducing the proportion of the labor force engaged in subsistence agriculture, as set forth in the National Development Plan III, it must create pathways for women to move into other sectors and jobs. The Green Growth Strategy sets gender targets for women in the growth areas of green cities (50 percent), transport (30 percent), and energy (30 percent). If women are to move into these sectors, the government must invest in education, technical skills building, and access to appropriate technology for women.

Enhancing coordination of work on gender with work that addresses climate change, especially at the local level. All departments, agencies, and levels of government have focal points for gender and for climate change. The national-level gender focal point, part of the National Climate Change Commission, is responsible for integrating gender into climate change processes. A gender and climate change technical team comprises government, civil society organizations, private sector, academia, and development partners. Although gender and climate change focal points exist across all national and local government agencies and departments, they often lack capacity on the nexus of climate change and gender to coordinate effectively. Training and information dissemination that would

enable an integrated approach to gender and climate change has been scant, particularly at the local government level. Further, the roles and responsibilities of the climate change focal points in district governments are not well defined.

Strengthening the implementation of policies that seek to prevent GBV and the state’s response for survivors. Uganda has been putting in place stronger policies to protect against sexual and gender-based violence and to strengthen the service referral system for survivors. There is little doubt that women and girls have been at increased risk of violence since the first lockdown measures of March 2020. Nevertheless, national-level efforts to collect and present data that could drive a policy response remain limited. The rise in violence during the pandemic suggests the need to redouble such efforts.

Preventing GBV in refugee communities. Many women in refugee communities have experienced several recent shocks that have increased their vulnerability to violence, including a cut in food rations, work stoppages that have heightened food insecurity, and the interruption of crucial health services where women can report and receive responses to acts or threats of violence. Livelihood opportunities need to be improved to include built-in GBV prevention; and multisectoral services, referral mechanisms, and coordination efforts must be strengthened across service providers to ensure an effective response to violence.

Improving Government Programs

Uganda is already home to multiple programs that support women’s economic empowerment. Many such efforts have served vital roles during the COVID-19 crisis, and it is vital to build on them. The government is actively examining current programs, particularly the Green Jobs and Fair Labour Market Programme and the Uganda Women Entrepreneurship Program, to better adjust implementation to the realities of a

post-COVID-19 world and link them to green recovery strategies. Additional recommendations for improving government programs include:

- ▶ **Strengthen evaluation practices.** This will facilitate the learning of lessons from programs that already have national reach and that provide a strong foundation for scaling up, particularly the Uganda Women Entrepreneurship Program.
- ▶ **Consider the barriers women face in accessing women's economic empowerment programs.** Key constraints include increasing care responsibilities and disabilities. Examine communication and mobilization strategies to better understand how women access information and ensure flexibility to accommodate their time constraints.
- ▶ **Explore options for addressing care responsibilities within existing programs or as separate initiatives.** Uganda could benefit from investments in diverse forms of childcare provision, including developing community childcare centers and exploring employer-based models.²⁴
- ▶ **Strengthen the focus on women's entrepreneurship as a means of restarting the economy, reducing refugee reliance on government assistance, and maximizing women's economic contributions in a sustainable way.** Women's businesses—especially those of refugee women—were the first to close during the early days of the pandemic and required more financial capital to restart. For refugees, the lack of alternatives reinforces their dependence on government assistance.
- ▶ **Improve targeting and support within existing women's entrepreneurship programs for women crossing over into more profitable and sustainable jobs and sectors.** Women are currently being targeted within traditional sectors, such as hairdressing and food selling, according to interviewees. The Green Jobs and Fair Labour Market Programme should target women entrepreneurs with the potential of moving into traditionally male-dominated sectors. The Uganda Women Entrepreneurship Program is another key program to consider.
- ▶ **Support women's collective organizations as platforms for economic empowerment and support services.** Survey and interview data suggest that collective organizations helped women keep their businesses open and meet their household needs during the lockdowns of 2020 and 2021, as well as providing a space for women to support one another during an emotionally taxing time. This infrastructure should be built on going forward.
- ▶ **Put in place measures to mitigate the social risks associated with women's economic empowerment, especially sexual and gender-based violence.** The interviews and desk review point to a steep increase in GBV during the COVID-19 crisis. Women's economic empowerment has also been associated with an increased risk of GBV, suggesting the need to better integrate prevention mechanisms within existing and future programs.

24. See World Bank (2020a) for an overview of options and policy recommendations.

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Appendix A. List of Persons Interviewed

#	Name	Title	Organization
1.	Alex Asiimwe	Commissioner of Labour, Industrial Relations and Productivity	MGLSD
2.	Enoch Mutambi	Green Skills Specialist, Green Job Programme	MGLSD
3.	Hillary Businge	Assistant Commissioner Labour Productivity	MGLSD
4.	Nuluyati Nabiwande	Principal Labour Officer	MGLSD
5.	Janet Karungi	Monitoring and Evaluation Officer	MGLSD
6.	Caro Brenda Lorika	Project Manager	Office of the Prime Minister—NUSAF
7.	Peter Malinga	Sustainable Livelihoods Pilot (SLP) in-charge Village Revolving Fund	Office of the Prime Minister—NUSAF
8.	Harriet Kezaabu		International Rescue Committee (IRC)
9.	Melch Natukunda	Financial Inclusion and Policy Advisor	CARE International in Uganda
10.	Grace Majara	Program Manager	CARE International in Uganda
11.	Sam Okello		CARE International in Uganda
12.	Hellen Tomusange	Head of Women Banking	Centenary Bank—Partnering with CARE International in Uganda
13.	Roger Nyakahuma	Regional Project Manager	VisionFund—Partnering with CARE International in Uganda
14.	Achayo Rose	Chairperson	National Union of Women with Disabilities of Uganda
15.	Eunice Among		National Union of Women with Disabilities of Uganda
16.	Betty Achana	Executive Secretary	National Union of Women with Disabilities of Uganda
17.	Madina M. Guloba	Senior Research Fellow	Economic Policy Research Centre Makerere

18.	Angela Bageine	Outgoing Chairperson	Uganda Women Entrepreneurs Association Limited (UWEAL)
19.	Constance Kekihembo	Chief Executive Officer	Uganda Women Entrepreneurs Association Limited (UWEAL)
20.	Harriet Karusigarira	Programme Officer	United Nations Development Programme
21.	Enock Mugabi	Programme Specialist, Women's Economic Empowerment.	UN Women
22.	Allen Namusoke	Member	Nyakabungo Women's Village Savings and Loan Association Ntungamo District
23.	Allen Wambooka	Chairperson,	Kakiika Women's Group Kakiika Division, Mbarara
24.	Gertrude Namuwonge	Chairperson	Eka-Emwe Women's Village Savings and Loan Association and Catering Group Kakiika Division, Mbarara City
25.	Jovia Kashaka	Chairperson	Kabucebebe (B) Women's Group
26.	Jovanis Kyagabirwe	Chairperson	Biharwe Women's Group Biharwe Division, Mbarara
27.	Sophie Annet Cherop	Secretary	Tambajja Nyali Women's Group Kaekep Subcounty Kween District
28.	Alica Chemusto	Chairperson	Mengya Joint Women Farmers Group



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