

Report No: AUS0002428

Uganda

UG-Women's Economic Empowerment

Final Report

June 25, 2021

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UGANDA

Women's Economic Empowerment

(ID: P175103)

FINAL DRAFT REPORT | Uganda (Africa East)

June 2021





Contents

Abbreviations	iv
I Introduction and Context	1
II Participatory Platform for Policy Dialogue	3
III Operational Focus and Innovation	7
IV Strategic Knowledge Sharing and Communications	10
V Lessons Learned and Next Steps	12
Annexes	
1 Summary of Events Supported by the World Bank’s Advisory Services and Analytics	14
2 Inter-ministerial Meeting on Women’s Economic Empowerment	19
3 Draft Project Brief.	27



Abbreviations

ASA	Advisory Services and Analytics
DRDIP	Development Response to Displacement Impacts Project
GIL	Gender Innovation Lab
GoU	Government of Uganda
MGLSD	Ministry of Gender, Labour and Social Development
NUSAF	Northern Uganda Social Action Fund
PCN	Project Concept Note
UNHCR	United Nations High Commissioner for Refugees
VSLA	village savings and loans associations

I. Introduction and Context

This report describes a policy dialogue between the World Bank and the government of Uganda (GoU) that includes a conversation about women’s economic empowerment (WEE). The objective of the dialogue, which took place from November 2020 to June 2021, with support provided through Advisory Services and Analytics (ASA), was to assist the GoU by facilitating policy dialogue, deepening internal partnerships and relationships with development partners, and providing evidence-based recommendations for reforms and investments to promote WEE. The dialogue resulted in the development of a project concept note (PCN) for a national operation to support WEE: Generating Livelihoods Opportunities for Women GLOW Uganda (P176747). The analytical deliverables of the ASA will inform the preparations of the Uganda Economic Update on Women’s Economic Empowerment planned for November 2021.


Through this ASA product, the dialogue between the GoU and the World Bank has moved from initial conversations about a wide range of gender-related development issues to a refined platform for dialogue and operations centered on three aspects of WEE: (1) women’s entrepreneurship; (2) support for women’s entry into the labor market; and (3) addressing barriers to WEE, such as discrimination and care responsibilities. The work has also broadened the scope of counterparts within the GoU to include the Ministry of Finance; the Ministry of Planning and Economic Development; the National Planning Authority; the Ministry of Local Government; the Office of the Prime Minister; and the Ministry of Agriculture, Animal Industry and Fisheries. In addition, the ASA product helped solidify partnerships with

development partners, including the Bill and Melinda Gates Foundation, the United Nations Development Programme, and Care International.

This work emerged from a context of a continuous and complicated engagement of World Bank operations in Uganda, particularly those relating to gender and gender-based violence. The cancellation of funding to the Uganda Transport Sector Development Project in 2015,¹ followed by an inspection panel investigation into allegations of sexual misconduct, led to a more intentional dialogue between the World Bank and the GoU around issues of gender and sexual exploitation. As a result the World Bank, in 2017 launched the Supporting Children’s Opportunities through Protection and Empowerment Project (SCOPE), implemented by the Ministry of Gender, Labor and Social Development (MGLSD), in an attempt to address the needs of communities affected by the project and to prevent similar harm from other large infrastructure projects. In 2018, a World Bank operation focused on preventing gender-based violence was prepared but the parliament did not approve it.

In this context, the World Bank was squarely in “listening mode” with the GoU. The ASA product was a way to launch a new dialogue on gender and development with the GoU, and this conversation provided the means to leverage the World Bank’s convening power and, by listening to a diverse range of stakeholders in Uganda, facilitate a shared understanding of WEE, the barriers to realizing such goals, and how such barriers

1. See Uganda Transport Sector Development Project: Fact Sheet (Updated), June 7, 2017: <https://www.worldbank.org/en/country/uganda/brief/uganda-transport-sector-development-project-fact-sheet>.



might be addressed. Emerging from the events of 2015–18, the World Bank was seeking a new discourse around issues of gender and development in Uganda generally. A clear conceptualization of WEE—what it encompasses and what it does not—was lacking in the Ugandan context.

Challenges to the building of a dialogue were magnified by the COVID-19 pandemic, which began in March 2020 and resulted in the closure of the country office, many government offices, and many civil society organization offices. The time and resources of the GoU were channeled toward responding to the pandemic, especially from March to October 2020. The activities for this ASA product were finally able to commence in November 2020 as the team pivoted to organizing virtual conversations. This virtual

outreach presented its own complications, stemming from the use of new technology, unreliable Internet connectivity, and the need to adjust to interacting on virtual platforms.

The rest of this report is organized to reflect the areas of activities of the ASA work: a participatory platform for policy dialogue, operational focus and innovation, and strategic knowledge sharing and communications. Each set of activities is described, including how they were carried out and key results. The paper then concludes by summarizing the relevant lessons learned for a WEE operation in Uganda. All the ASA outputs are included as appendixes.

This ASA is part of the activities under the gender platforms for Eastern and Southern Africa.

II. Participatory Platform for Policy Dialogue

In this set of activities, the Advisory Services and Analytics (ASA) work involved convening a range of stakeholders to explore the barriers to women's greater economic empowerment, including those impeding a gender-inclusive COVID-19 recovery, as well as opportunities to develop a comprehensive approach and operation to WEE in Uganda. The dialogue's objectives were to: (1) facilitate a participatory platform for policy dialogue on WEE involving a broad range of stakeholders, including academia, civil society organizations, women's associations, the private sector, government, and development partners; and (2) promote partnerships with development partners on WEE to understand and support the Ugandan government's national priorities.

As a starting point for the dialogue, the government of Uganda (GoU) and the World Bank both recognized that promoting WEE requires a multisectoral approach to address the multiple barriers faced by women in economic and social spheres. It was understood at the outset that developing such an approach for Uganda would require bringing together stakeholders from various ministries, departments, and agencies, as well as civil society and the private sector, for a structured dialogue.

To promote a multisectoral approach, the team made special efforts to set up a platform that could bring a range of actors to the table. Early in the process, the team began strengthening its collaboration with the Ministry of Gender, Labour and Social

Development (MGLSD) and the Ministry of Planning and Economic Development. Together with these counterparts, the team identified other key stakeholders and developed a roadmap for the policy dialogue.

For the first event—an inter-ministerial meeting on December 10, 2020, the team prioritized invitations to key ministries related to different aspects of WEE, which would be integral to an operation in support of WEE. The inter-ministerial meeting, organized with MGLSD, featured representatives from the Office of the Prime Minister, the National Planning Authority, and the Office of the Presidency, as well as the Ministry of Planning and Economic Development, the Ministry of Local Government, and the Ministry of Agriculture, Animal Industry and Fisheries. Representatives from UN Women, Care International, and the National Women's Council were also present to offer global best practices that could be useful for the dialogue and for a WEE-related project.

The inter-ministerial meeting set the stage for a multisectoral platform on WEE in the context of COVID-19 recovery. Speakers affirmed the importance of WEE in boosting skills and productivity and for a stronger focus on entrepreneurship. The need to address common and interconnected barriers related to social norms and access to skills training and credit were recognized as particularly critical given the increase in gender-based violence and food insecurity, which has accompanied the COVID-19 crisis. Participants advocated for a greater focus on digital platforms to promote

financial inclusion and deliver skills training, undertaking market surveys to inform WEE efforts, and supporting women to collectively organize.

Several action points were identified at the inter-ministerial meeting. A top priority was to facilitate a broad national dialogue to develop a shared understanding of WEE, which could include the private sector, academia, civil society, women's business/entrepreneurship groups, and development partners. Also discussed was the idea of conducting regional consultations, as well as preparing targeted analytical pieces on the key issues raised in the national dialogue. (See annex 2 for a list of participants and minutes from the meeting.)

A webinar—*Interventions Toward Achieving Women Economic Empowerment in Uganda*—held the following week on December 16, sought to build on the consensus generated at the inter-ministerial meeting to include a broader base of actors. The objective was to articulate the status of WEE in the country, explore strategies, and propose a way forward for a more integrated, long-term approach to WEE. Presenters were drawn from leading private sector institutions, including Uganda Women Entrepreneurs Association Limited, Delight Uganda, and Stanbic Bank, who, along with the World Bank country manager, were invited to speak about their visions for WEE.

The webinar attracted a diverse group of participants, including representatives of six government ministries, development partners, the private sector and academic institutions. The presence of such myriad perspectives guided the conversation toward greater focus on specific challenges and solutions. For example, participants noted the importance of supporting women as they access new technologies to start and grow businesses, the need for peer-to-peer learning to enhance skills, and the

opportunities for mindset training for innovation and business growth. Several opportunities were identified for partnerships with the private sector on an operation to support WEE.

The webinar and inter-ministerial meetings contributed to a shared understanding of what WEE means in Uganda today. Together with the GoU, the team identified three areas of focus for furthering WEE: (1) supporting women's entrepreneurship; (2) supporting the school-to-work transition; and (3) addressing barriers to women's economic participation, including gender-based violence, care responsibilities, and harassment.

A high-level event held on March 10—*Women Building Back Stronger*—further solidified the consensus around what a national operation to support WEE in Uganda would look like. The event was chaired by the Permanent Secretary of MGLSD Hon. Matia Kasaija and moderated by the World Bank's Director of Social Sustainability and Inclusion Louise Cord, with opening remarks from the World Bank Country Director Keith Hansen. Speakers represented Uganda's Hope Development Initiative and the Bill and Melinda Gates Foundation, in addition to World Bank leadership. Participants came from multiple GoU ministries, departments, and agencies; civil society; and the private sector.

The March 10 discussion opened with the understanding that development in Uganda cannot be successful without the equal participation of women and girls. As Uganda builds back after the COVID-19 crisis, there is an opportunity to build a more gender-inclusive economy. This was recognized by the Hon. State Minister of Finance, who highlighted the prioritization of WEE in Uganda's guiding policies, including the third national development plan (NDP III) and Vision 2040.

Panelists emphasized the importance of addressing barriers to WEE: weak implementation of laws promoting gender equality, patriarchal social norms that do not regard women as equals, and high levels of gender-based violence. It was also noted that COVID-19 had made clear the deep inequalities faced by women face. For example, businesses run by women were more likely to close than those run by men as women's care responsibilities increased.

The speakers highlighted the dynamism of women's economic contributions and identified several ways of strengthening WEE. Enhancing the competitiveness of women's firms, promoting young women's entry into the labor force, and creating more equitable workplaces by reducing discrimination and supporting more childcare options were among the many suggestions offered.

Speakers emphasized the power of women's collective organizing as a means of securing greater access to resources, mentoring one another, and accessing training in needed skills. During the pandemic, it was noted, women's savings groups mitigated economic impacts and reduced food insecurity. A household that included member of a self-help group was 28.3 percent more likely to have savings and 9 percent more likely to have taken out a loan since the start of the COVID-19 pandemic, according to Sybil Chidiac of the Bill and Melinda Gates Foundation. Dr. Agnes Atim of Hope Development Initiative underscored this point, remarking that women come together not only to do business but also to solve common problems.

The panelists saw several opportunities for WEE going forward. The solid policies that are in place can be built on to facilitate greater access to finance and assets. Banks are often willing to provide financing but are unable to reach the women who need

it. Addressing information asymmetries for women and advocating for different nonland forms of collateral are just two of the ways that the panelists thought this could be addressed.

Given that Uganda hosts one of the largest refugee populations in the world, the dialogue also included a specific focus on refugee populations. A dedicated event on this topic *Female Economic Empowerment in Uganda's Refugee and Hosting Communities*—was held on May 20, 2021. The event featured opening remarks from the World Bank country manager and MGLSD commissioner for gender and women's affairs, as well as presentations from the United Nations High Commissioner for Refugees, the World Bank's Finance, Competitiveness and Innovation Global Practice, the director of the Development Response to Displacement Impacts Project (DRDIP) and the Northern Uganda Social Action Fund (NUSAF), and a refugee from the Democratic Republic of Congo who is living in Uganda.

The event discussed the potential opportunities for refugees to increase financial inclusion and entrepreneurship given Uganda's progressive refugee regime. It was noted that refugees often bring a variety of skills with them that, with the right support, could be better channeled toward businesses. Many refugee-run small businesses were adversely affected by the pandemic because they are located in more vulnerable sectors, such as retail, services (especially hairdressing and domestic work), and transport.

Panelists agreed on the need to shift from humanitarian interventions toward more development-focused activities. Opportunities for entrepreneurship in value chains supporting larger agribusinesses could be better harnessed by, for example, producing bulk grains or cash crop inputs; opportunities in the hospitality industry could be similarly harnessed.

There was consensus around the idea that the private sector would need to be a key partner in such an effort.

Deepening financial inclusion for refugees was recognized as a priority. There is potential for greater financial inclusion through the leveraging of new technologies, such as for identity authentication, and through the digitalization of financial services in the agricultural sector to enable women producers increased access. Supporting village savings and loans associations (VSLAs) to digitalize their work would also foster their integration into the formal financial sector.

Several insights emerged from the dialogue that helped shape the preparation of a project to support WEE:

- The COVID-19 crisis highlighted common barriers to WEE that need to be addressed as Uganda builds back its economy, including weak implementation of laws to secure access to assets (land) and to protect from women from workplace discrimination; differential care responsibilities that limit the time women can devote to earning income; and increasing access to training, credit, and assets, which women can mobilize to grow their businesses.
- Transformational levels of investment are needed to fully address the barriers to WEE and to overcome the current fragmentation of programming.
- Uganda already possesses an infrastructure of women's organizations that support WEE, including national-level organizations and networks of VSLAs and women's empowerment groups, which help women mobilize so they can access credit, skills training, and peer mentorship. There is scope to connect these groups and build their capacity.
- Uganda has built an evidence base on supporting women's entrepreneurship, which can inform a larger operation on WEE.
- The constraints faced by subgroups of women, especially refugees and young women between the ages of 18–25 must be targeted. A rise in food insecurity and adolescent pregnancy during the COVID-19 crisis have impacted the ability of these groups to access WEE initiatives, and efforts are needed to address these concerns going forward.
- Uganda has enacted enabling legislation for WEE, but implementation has been hampered by inconsistent enforcement.

III. Operational Focus and Innovation

This set of activities was intended to provide operational guidance and support to support WEE, drawing on the in-country dialogue as well as experience from World Bank Global Practices and relevant operations.

The series of inter-ministerial meetings and webinars had helped the client dialogue take a more operational focus by highlighting the constraints to WEE for different subgroups of women. As summarized below, the task team also worked closely and developed relationships with several of the World Bank's Global Practices and other groups to understand how other WEE operations had tackled similar constraints with similar beneficiary populations.

- A partnership with the Social Protection and Jobs (SPJ) Global Practice informed the conversation about addressing constraints related to skills development and job placement, and staff from this practice are part of the task team for the WEE operation in the pipeline.
- The World Bank's Africa Region Gender Innovation Lab (GIL) provided advice based on the global experience with WEE operations, particularly about increasing access to assets and supporting women's entrepreneurship. The GIL prepared a policy brief: *Unlocking the potential of women entrepreneurs in Uganda*.
- The World Bank project Women, Business and the Law (WBL) provided input regarding the policy framework for WEE in Uganda and helped the team

strategize about which policies should be targeted in the upcoming project. WBL prepared a Reform Memo on the rationale for removing legal restrictions to Women's Economic Participation.

- A partnership with the Poverty Global Practice team led to the preparation of a paper on the impacts of COVID-19 on WEE and prospects for a more gender-inclusive recovery. The Poverty team is conducting a gender analysis of high-frequency phone survey data from Uganda's national and refugee populations for this purpose.
- The primary output for this set of activities was a project concept note (PCN) for a standalone operation to address WEE in coordination with relevant Global Practices. The team began discussing a potential project with the government of Uganda (GoU) in February 2021, and the PCN that it began preparing that same month is scheduled for review in June 2021. (See annex 1 for a summary of the project outline.)

A background paper on WEE in Uganda was prepared as a way of capturing operationally relevant insights for the preparation of the PCN.²

2. The background paper underwent a peer review process at the World Bank, including feedback from Richard Walker, senior economist (EAEMI); M. Yaa Pokua Afriyie Opong, program leader (SAEDR); and Maria Beatriz Orlando, lead social development specialist (SSAS1). Feedback was also received from Diana Sekaggya-Bagarukayo, education specialist (HAEE2); Benjamin Reese, senior operations officer, forced displacement (AFMUG); Zewditu B. Haile, consultant (AFMUG); Julia Liberman, operations officer (HAEE2); and Joana Juzon, consultant (HAEE2).

A team led by the Ministry of Gender, Labour and Social Development (MGLSD) researched the status of WEE in the country, analyzed the policy environment, and identified remaining barriers to women's advancement in entrepreneurship and the labor market by drawing on existing data and analysis in the country. Key barriers to WEE identified in the paper that have been taken up in the preparation of the PCN are:

- Limited implementation of laws protecting equal rights to property ownership and access to credit;
- Care responsibilities that limit the hours women can devote to paid work;
- Uneven access to technology to enable financial inclusion or the scaling up of businesses;
- Skills training that is not matched to labor market demand or that includes key life skills, such as a growth and innovation mindset;
- Information asymmetries and disconnection from social networks that would enable women entrepreneurs to access more profitable business niches and sectors; and
- Insufficient access to finance, especially for more growth-oriented entrepreneurs to scale up their businesses.

Advisory Services and Analytics (ASA) also supported the preparation of two policy briefs to strengthen the analytical basis for the WEE operation. These briefs focus on two operational questions that arose during the dialogue and preparation of the background paper, which the team felt deserved a deeper dive.

- A reform memo on the rationale for removing legal restrictions to Women's Economic Participation. This brief prepared by the Women, Business and the Law team builds on their analysis of Uganda as part of the 2020 Women, Business and the Law report. The brief delves deeper into specific policy barriers and enforcement mechanisms and recommends ways to support the better implementation of existing laws. (See appendix F.)
- A brief on unlocking the potential of women entrepreneurs in Uganda (see appendix C). This brief prepared by the Gender Innovation Lab covers evidence from the Sub-Saharan Africa region in general and Uganda specifically. It makes the case for targeting support for entrepreneurship based on the phases of business development by selecting women into groups of subsistence and growth-oriented entrepreneurs. Insights are provided on increasing demand and supply to enhance access to credit, the most effective types of skills and mindset training for transitioning from subsistence to growth-oriented entrepreneurship, and the kinds of secure savings mechanisms that help women build savings that they can reinvest into their firms. Specific findings include the following:
 - Psychology-based trainings focused on developing a growth-oriented mindset can boost innovation and profits among women-owned firms.
 - Higher volumes of financing produce a more transformational impact on growth trajectories for firms than does the small-scale microfinancing that most women access.
 - Loan products that rely on nonland collateral enable greater access to credit.

- Secure savings mechanisms such as mobile banking give women more autonomy over their earnings and allow them to separate business from household finances.
- Supporting women's shifting into more profitable sectors through access to information, technology, and networks can enable them to earn profits on par with men in the same sectors.

The team secured financing for additional analytical work on the impact of COVID-19 crisis on women and opportunities for a more gender-inclusive and green recovery. The ongoing economic fallout from COVID-19, which had devastating impacts on women across the board, gave more urgency to the work and highlighted the need for further

examination. The team applied for and was awarded a grant from the Climate Support Facility Trust Fund with the purpose of better understanding the impacts of the COVID-19 crisis on women and the strategies for resilience and innovation that women are employing to inform recommendations for ensuring women's participation in a more inclusive and sustainable economic recovery. The grant consists of two components: (1) a gender analysis of high-frequency phone survey data from Ugandan nationals and refugees, conducted by the Poverty Team; and (2) expert interviews and a literature review.

The analytical work on COVID-19 and a gender-inclusive and green recovery is informing the preparation of the WEE operation and will also feed into the Uganda Economic Update for November 2021.

IV. Strategic Knowledge Sharing and Communications

The knowledge sharing component of the Advisory Services and Analytics (ASA) work was designed to disseminate knowledge on constraints and opportunities to WEE based on the information gained from the two other components. The three objectives of this component are to: (1) share evidence with the Ugandan government on solutions to address WEE produced by the Bank and external partners; (2) disseminate policy briefs outlining the impacts of addressing key gender gaps or supporting WEE; and (3) design communication tools reflecting the views of the government of Uganda (GoU) and national WEE stakeholders. The anticipated outputs include policy briefs, brown bag lunches, seminars, blogs, videos, communications partnerships with external experts from the public and private sector and from civil society, and a repository on WEE literature and best practices tailored to the Ugandan context. The knowledge products will also inform the preparation of the *Uganda Economic Update on WEE* for fiscal 2022.


The chief output for this component was the development of a communications strategy by the Ministry of Gender, Labour and Social Development (MGLSD). The strategy (appendix D) outlines approaches for disseminating policy briefs and best practice documentation on WEE. The objectives of the strategy are to: (1) improve the strategic knowledge base on WEE and strengthen communications capacity through the creation of knowledge products and communications tools; (2) increase the political commitment to and investment in WEE through the engagement of policy and decision makers; (3) increase

public awareness about the benefits of WEE through citizen engagement; and (4) build strategic partnerships to promote WEE.

As part of developing the communication strategy, the team emphasized the design of communications tools that reflect government and national stakeholder views on WEE. To facilitate this, a stakeholder and communications analysis was prepared to identify the various stakeholders as well as their needs and challenges in relation to WEE, and to analyze their connection to existing WEE-related knowledge-sharing, communications tools, and strategies to discern effective channels of communication that are relevant to the Ugandan context.

The stakeholder analysis identified a range of target groups with varying levels of understanding of and roles in supporting WEE. These groups are differentiated by age, employment status, urban versus rural, and economic sector (e.g., private, agricultural, public, or civil society). The analysis identified several knowledge and communications gaps and challenges, including limited understanding a WEE; knowledge products, sharing, or communication tools; and support networks or groups that would enable women entrepreneurs to grow their businesses and young women and girls to transition from school to work.

The team also carried out a communication audit to assess the current reach of communication channels in the country. The audit covered mass media channels—radio, television, newspaper, and



Internet—as well as interpersonal and community channels. A key finding was that radio has the broadest reach but that service providers and social networks were the most trusted source of information among most adults and adolescents. Based on this audit, the communications strategy was developed to employ a mix of media and information channels.

The resulting communications strategy is built around four objectives, all intended to be met in 2021 and to inform project preparations.

The strategy identifies the leading team or department for each objective and includes indicators to measure progress. The target outcomes are:

- MGLSD acquires a strategic knowledge base on WEE products and communications tools;


- Policy and decision makers develop awareness, knowledge, and a commitment to invest in WEE;
- The general public—women, men, girls, and boys—understands the benefits of WEE; and
- Civil society organizations, faith-based organizations, the private sector, development agencies, academia, and the media have knowledge of and a commitment to promote WEE.

In addition to the communications strategy, the team has produced blogs and events. See appendix E for an example of a blog and appendix B for information on a panel discussion on supporting female entrepreneurship among refugee populations, which was held on May 20, 2021.

V. Lessons Learned and Next Steps

Based on the experience of the Advisory Services and Analytics (ASA) support for a policy dialogue over the Nov 2020–May 2021 period, the team can offer several lessons, summarized below.

- **Taking a listening stance with key stakeholders transformed the dialogue from what had been a contentious and complicated experience between the World Bank and the government of Uganda (GoU).** Coming on the heels of the events of 2015–18, the ASA task team had to work to rebuild trust and understanding with the GoU. Putting the focus on leveraging the convening power of the World Bank to support the Ministry of Gender, Labour and Social Development (MGLSD) and the Ministry of Planning and Economic Development in leading the dialogue allowed space for the GoU to assess what kind of operational support it wanted and to identify ways that the World Bank could provide support.
- **Convening key decision makers at the start of the dialogue helped generate buy-in at the top.** An integrated approach to WEE requires the ability to coordinate efforts across various ministries and levels of government. By beginning the dialogue with an inter-ministerial meeting and ensuring representation from key ministries, the team was able to secure a consensus among policy makers that can be built on.
- **Placing a strong focus on communications helped the GoU build momentum to take deeper action toward WEE.** The ASA team supported the MGLSD in developing a WEE communications strategy informed by a detailed understanding of the various target groups and ways that they receive information. The GoU is beginning to implement the strategy, emphasizing shifting public opinion to create a more enabling environment for WEE.
- **Mobilizing a broad range of stakeholders ensured that the dialogue amplified different voices.** The team made special efforts to invite speakers for the December 16 webinar from the private sector, civil society organizations, and non-governmental organizations that represented subgroups of women including people with disabilities and small-scale entrepreneur. A dedicated event was organized to discuss the particular challenges and opportunities for refugees, allowing for a better understanding of how WEE differs for refugees, young women, and other groups, which can inform a more targeted operational approach.
- **Targeted analytical inputs helped move the dialogue to a more operational focus.** The preparation of the background paper on WEE, informed by the dialogue, enabled the team to hone in on specific aspects of WEE to be tackled by an operation. Generating knowledge briefs on discrete areas of focus for a potential operation helped ensure the project was informed by best practices. The topics for the knowledge briefs emerged directly from the dialogue in response to the need for information that would guide specific aspects of a WEE operation.

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- **Mobilizing a cross-sectoral team fostered an integrated approach.** Because WEE does not fit neatly into any sector or work program, the team made a special effort to bring in expertise from across the World Bank. The team worked closely with the Gender Innovation Lab to ensure that the dialogue highlighted lessons from global best practices and commissioned a brief on the evidence for women's entrepreneurship programming. The World Bank's

Women, Business and the Law offered advice on the policy environment and prepared a brief to strengthen legislation on WEE in Uganda. The Social Protection and Jobs Global Practice delivered a presentation at the March 10 event and is part of the operational team for the WEE project. These partnerships have been key to ensuring that the WEE operation is informed by best practices across sectors.

Annex 1.

Summary of Events Supported by the World Bank’s Advisory Services and Analytics

Ministry of Gender, Labour and Social Development in Collaboration with the World Bank Women’s Economic Empowerment (WEE) Events, fiscal 2020/21			
Event	Participants	Summary of Issues Discussed	Takeaways
<p>Inter-Ministerial Meeting on WEE</p> <p>December 10, 2020</p> <p>Hosted and chaired by Permanent Secretary of MGLSD Aggrey David Kibenge</p>	<p>Office of the Prime Minister Ministry of Planning and Economic Development National Planning Authority Ministry of Local Government Ministry of Energy and Mineral Development Ministry Agriculture Animal Industry and Fisheries UN Women World Bank MGLSD</p>	<p>WEE is important for increasing skills and productivity and to stimulate growth and competitiveness of women-owned enterprises in the micro, small, and medium enterprise subsectors.</p> <p>Economically empowering women reduces women’s dependency and ultimately reduces gender-based violence.</p> <p>The success of the WEE program will largely depend on women and girls (who are the beneficiaries), political and technical leaders, development partners, civil society organizations, and the supportive role of the media.</p> <p>WEE needs to address interconnected barriers—normative, household, human capital, and economic.</p> <p>COVID-19 has occasioned many challenges, including an increased burden of care, gender-based violence, food insecurity, and the risk of a “lost generation” of girls pushed into early marriage/motherhood. There is a pressing need to support school-to work transition and to enhance access to credit, skill-building, and more inclusive workplaces.</p> <p>WEE approaches and good practices from Uganda, Ethiopia, and Cambodia were shared.</p>	<p>WEE needs to address interconnected barriers to women’s participation in economic activities.</p> <p>COVID-19 has brought with it multiple challenges, including increased burden of care, gender-based violence, food insecurity, and the risk of a “lost generation” of girls pushed into early marriage/ motherhood. These challenges should be addressed with an integrated approach.</p>

<p>Webinar on WEE</p> <p>December 16, 2021</p> <p>Hosted by the MGLSD in collaboration with the World Bank</p>	<p>Government ministries Office of the Prime Minister Ministry of Planning and Economic Development Local governments Ministry of Education and Sports Ministry of Agriculture, Animal Industry and Fisheries Trade, Industry and Cooperatives</p> <p>Government departments and agencies Equal Opportunities Commission National Planning Authority Uganda Export Promotion Board</p> <p>Parliament Uganda Women Parliamentary Association Parliamentary Committee on Social Development</p> <p>UN agencies United Nations Development Programme UN Women United Nations Population Fund United Nations High Commissioner for Refugees UNICEF</p> <p>Nongovernmental organizations The Southern and Eastern Africa Trade Information and Negotiations Institute—(SEATINI) Uganda The Uganda Media Women Association (UMWA) Uganda Women’s Trust BRAC Center for Domestic Violence Prevention (CEDOVIP) Mifumi Care International ActionAid International Uganda Oxfam Uganda</p> <p>Academia School of Women and Gender Studies Economic Policy Research Center</p>	<p>Theme: Interventions Toward Achieving Women Economic Empowerment in Uganda</p> <p>NDP III puts WEE at the center of its programming, with a focus on promoting women’s leadership participation in decision making through investments in economic empowerment.</p> <p>Evidence reveals that educating girls improves families and increases access to better jobs, and that those nations that empower women prosper.</p> <p>Ministries, departments, agencies, and local governments are key drivers in the implementation of the planned interventions on WEE through annual plans and budgets and NDP III core projects.</p> <p>WEE is not just about the Uganda Women Empowerment Programme. Other opportunities include:</p> <ul style="list-style-type: none"> • Agro-industrialization plan—a good avenue for empowering women; • Private Sector Investment Programme—which is about creating jobs, productive work in agriculture, cottage industry, tourism, and the hospitality industry; • Construction industry—involves labor-intensive work in public works where women can be involved; • Trade jobs—construction of boarder markets expected to benefit women; • Other initiatives like savings and credit cooperative organizations, “Emyoga” will be getting more resources and women would benefit if they are able to access them; • Micro and medium scale enterprises provide skills and credit where women can also benefit; and • Policy environment is key in supporting small-scale and medium enterprises. The issue of local content where provision for prioritizing participation of nationals in multinational companies provides some spaces for women. <p style="text-align: right;">(continued)</p>	<p>There is a need to widen the discussion and look holistically at WEE-related issues.</p> <p>The involvement of men in WEE is important.</p> <p>There are many potential opportunities for WEE beyond entrepreneurship.</p> <p>There are immense opportunities, but there is a need to identify them and to ensure that they are accessible to women across the country.</p> <p>There is potential for partnerships on WEE with the private sector, such as banks.</p>
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<p>Webinar on WEE (continued)</p>		<p>Gaps</p> <ul style="list-style-type: none"> • There is a lack of information—most people do not know about these opportunities. • Community mobilization strategies are weak. • There is limited information about agricultural credit. • Coordination is poor. • The fiscal space is unfavorable, e.g., tax policy. • The banking population in Uganda is only 10 percent, and women do not comprise the majority. Women are mainly in village savings and loans associations and savings and credit cooperative organizations. Stanbic Bank is looking at how it can be more relevant and enable these groups to do more. <p>Opportunities</p> <ul style="list-style-type: none"> • A versatile workforce and use of technology. • Women need skills training to participate in these spaces, including peer-to-peer learning. • Value addition processing and agro-processing make better entrepreneurs, and women have an opportunity to get involved. 	
<p>Women Building Back Stronger: A Gender Inclusive COVID-19 Recovery for Uganda March 10, 2021</p>	<p>Various GoU ministries, departments, and agencies Civil society Private sector World Bank Panelists Mr Aggrey David Kibenge, Permanent Secretary, Ministry of Gender, Labour and Social Development Dr. Paolo Belli, Practice Manager, Social Protection and Jobs, Eastern and Southern Africa, World Bank Sybil Chidiac, Senior Program Officer, Women's Empowerment, Collective, Africa, Bill and Melinda Gates Foundation Dr. Agnes Atim Apea, Founder, Hope Development Initiative, Uganda</p>	<p>A panel discussion with opening remarks from the World Bank Country Director for Kenya, Rwanda, Somalia, and Uganda and the Minister of State for Finance.</p> <p>The opening speakers emphasized:</p> <ul style="list-style-type: none"> • The GoU recognizes the critical role played by women in the economy and is committed to ensuring that women are at the center of all economic development programs. • WEE is a priority in NDP III and in Uganda's Vision 2040. • WEE is the engine for sustainable development. Removing institutional and normative barriers to WEE is essential to ensuring that recovery from the negative impacts of COVID-19 is inclusive and sustainable. 	<p>There is a need for an integrated and holistic approach to building women's financial and social capital targeted at women at varying levels and skill needs.</p> <p>There is a great deal of evidence about the benefits of investing in women and girls. We know what to do. We must act now!</p>

<p>Women Building Back Stronger: A Gender Inclusive COVID-19 Recovery for Uganda (continued)</p>		<ul style="list-style-type: none"> • The government is committed to scaling up ongoing efforts on WEE through an integrated program to enhance the economic participation of women, including gender inequality in the workplace, young women’s school-to-work transition, and support for female entrepreneurs to build back stronger. • A multisectoral dialogue toward a comprehensive intervention under the leadership of MGLSD and the Ministry of Planning and Economic Development has started. <p>The panel discussion discussed:</p> <ul style="list-style-type: none"> • Barriers to WEE and challenges that Ugandan women and girls face due to COVID-19, including weak implementation of laws, patriarchy, gender-based violence, social norms, and the effects of COVID-19. • Opportunities for a gender-inclusive COVID recovery in Uganda, including: <ul style="list-style-type: none"> - Enhancing the competitiveness of women entrepreneurs targeted to their needs and entrepreneurship status; - Promoting school-to-work transition for young women through skills training, safe spaces, and integrated family support; - Enhancing women’s productivity through the creation of more equitable workplaces, including support for childcare and addressing the discrimination against and harassment of women in the world of work; - The existence of good political will and relevant policies to advance WEE; and - Affirmative action that enables women to access available financing opportunities. • Opportunities: <ul style="list-style-type: none"> - Land titling, where men register land jointly with their spouses; - Access to revolving funds and training resulting in increased productivity; and - Women’s collective model for WEE in Uganda, supported by the Bill and Melinda Gates Foundation 	<p>There is a need to scale, innovate, and converge approaches to promoting WEE. Opportunities where Uganda is leading should be seized. Equal is greater.</p> <p>Investing in women and girls is smart economics. Start with and focus on adolescent girls, and scale up the initiatives that work.</p> <p>The business environment needs to be gender-responsive and inclusive.</p>
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<p>Female Economic Empowerment in Uganda's Refugee and Host Communities, May 20, 2021</p> <p>Hosted by MGLSD</p>	<p>Moderator: Benjamin Christopher Reese, World Bank</p> <p>Opening comments: Antony Thompson, World Bank Country Manager; Angela Nakafeero (MGLSD)</p> <p>Panelists: Dr. Robert Limlim, Director of DRDIP and NUSAF United Nations High Commissioner for Refugees Sonia Plaza (World Bank) Rehema Sifa, Refugee Entrepreneur</p>	<p>Panelists discussed the following:</p> <ul style="list-style-type: none"> • The World Bank has been listening to women in Uganda to better support WEE. In Uganda, the majority of refugees are women, and they are critical to WEE overall. • Refugee women need to be trained in entrepreneurship skills so they become catalysts of change and less dependent on assistance. • DRDIP and NUSAF have leveraged donor and private-sector support for a livelihoods program with 68 percent female beneficiaries. • Emphasizing female leadership in subproject management has increased women's voice in decision making for the planning, implementation, procurement, and marketing of products. • Support has increased incomes by 31 percent, savings by 11 percent, loan uptake to 90 percent (from 65 percent baseline), loan repayment to 72 percent (from 56 percent) and the number of women in executive management committees to 67 percent. • Women's savings groups are critical to the United Nations High Commissioner for Refugees' work on livelihoods; 2,000 groups have been formed since 2013. During the pandemic, groups organized to sew masks as a livelihood strategy, earning an average of \$250 per woman over the 1.5-month period. 	<p>It is crucial to transition from humanitarian to development interventions.</p> <p>There is a need to focus on the transition from dependency to productive activities.</p> <p>Focus on building on the many skills that refugees bring with them.</p> <p>Digital identity authentication technologies could boost financial inclusion.</p> <p>Private sector contributions are part of the United Nations Compact on Refugees and should be mobilized.</p> <p>The current regulatory system promotes competition, which can be good for the market but which sometimes crowds the market for certain goods (e.g., Bitenge cloth)</p>
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DRDIP = Development Response to Displacement Impacts Project; GoU = government of Uganda; MGLSD = Ministry of Gender, Labour and Social Development; NDP III = third national development plan. NUSAF = Northern Uganda Social Action Fund; VSLA = village savings and loans association; WEE = women's economic empowerment.

Annex 2. Inter-ministerial Meeting on Women’s Economic Empowerment

December 10, 2020, 10:00 a.m.–12.00 p.m (via Zoom)

Minutes	
Opening Prayer	The meeting was chaired by Aggrey David Kibenge, permanent secretary, MGLSD. It opened with a prayer led by Priver Atwiine, minutes secretary
Opening Remarks	<p>The permanent secretary welcomed members, thanked them for honoring his invitation, and highlighted the following issues:</p> <ul style="list-style-type: none"> • The dialogue on WEE will inform yet another important initiative geared toward WEE and gender equality. The initiative will be another landmark, uplifting the status of vulnerable groups, including women, youth, the elderly, and persons with disabilities. • The government, through MGLSD, has implemented multiple WEE initiatives including the Uganda Women Entrepreneurship Programme, the Youth Livelihood Programme, Expanding Social Protection (SAGE), disability grants, the Green Jobs Program, and the Fair Labour Market. The government’s WEE initiative therefore seeks to address the gaps and build on the gains of previous initiatives. This initiative will enable women to create wealth by boosting their entrepreneurship capabilities, and will provide affordable credit, offer practical skills training, and establish productivity enhancement centers for women and girls. • The initiative has been formulated based on key statistical indicators: <ul style="list-style-type: none"> - Women form the majority (86.2 percent) of actors in the informal sector, remaining largely excluded from formal financial services limiting their capacity to grow and expand their businesses. Women entrepreneurs are constrained by limited access to finance and other services as they attempt to start and grow their own enterprises. - The unemployment rate among women increased from 2.2 percent in 2005/06 to 11.2 percent in 2016/17 (ULFS 2018). Although women comprise 53 percent of Uganda’s labor force, 42 percent are taken on as unpaid family workers. In addition, the male-to-female wage gap stands at about 39 percent (State of Uganda’s Population Report 2017). This gap in productivity between men and women is of meaningful concern both to growth domestic product and to the distribution of income among men and women.

<p>Opening Remarks (continued)</p>	<ul style="list-style-type: none"> • The GoU is committed to creating wealth at the individual and household level, and therefore the need for women who are empowered to participate and contribute to the country's economic development. • Increased skills development and productivity through the WEE initiative will stimulate high-quality growth and increase the competitive edge of women enterprises in the micro, small, and medium enterprise subsector, in which women are key actors in Uganda. • The success of this initiative will largely depend on the beneficiary women and girls, political and technical leaders, development partners, civil society organizations, and the supportive role of the media. • Economically empowering women reduces women's dependency and ultimately reduces gender-based violence. • The WEE initiative is a timely supplement to all of the efforts of the government and stakeholders in the fight against gender-based violence. • In conclusion, the permanent secretary thanked participants again and declared the Inter-Ministerial e-conference open.
<p>Remarks by the World Bank</p>	<p>Helene Carlsson Rex, World Bank, Practice Manager, Social Sustainability and Inclusion, East Africa</p> <ul style="list-style-type: none"> • Congratulations were offered to the ministry for instigating discussions on the very important topic of WEE. • No country can make progress without including women and girls. • Technical support from the World Bank will be informed by good practices/experiences of work toward the empowerment of women and girls globally. • In conclusion, the World Bank's commitment to supporting the proposed WEE initiative was reaffirmed.
<p>Presentations</p>	<p>Presentation: Background to WEE by Angela Nakafeero, Commissioner, Gender and Women Affairs, MGLSD</p> <p>Key highlights</p> <p><i>Women, especially young women, are more likely than men to be unemployed, self-employed, or unpaid family workers.</i></p> <ul style="list-style-type: none"> • Unemployment rates are higher among women (11.4 percent) than men (8.2 percent); particularly among young women (14.7 percent). • Thirteen percent of women are paid employees compared with 23.3 percent of men. However, women have tripled their representation as paid employees since 2002. • Eighty percent of women are self-employed compared with 70 percent of men, but most are engaged in subsistence livelihoods. • Eighty-eight percent of women perform unpaid care work compared with 66 percent of men. Young women spend an average of 16 hours per week on unpaid care work compared to 11 hours among young men.

Presentations
(continued)

Women work nearly as many hours and have moved into higher-skilled jobs, yet they earn half of what men do.

- Women work an average of 41 hours per month compared with men, who work 47 hours yet median monthly earnings are UGX 120,000 versus UGX 240,000, respectively.
- Young women earn 25 percent less than young men do.
- This pay gap is consistent across sectors and persists despite legislation mandating equal remuneration for work of equal value.

Women's entrepreneurship is falling short of women's aspirations and potential.

- Uganda is one of only seven countries globally to achieve gender parity in the number of women driven to pursue entrepreneurial activities (the entrepreneurial activity rate)
- But only one in three businesses (33.8 percent of businesses) in Uganda is owned by a woman.
- Women own 19 percent of firms with <10 employees but only 10 percent of firms with 100-500 employees, with a median number of only seven employees.
- Female-owned enterprises earn 30 percent less profit than male-owned ones.

Gender-based violence and WEE

- Gender-based violence in all forms, including economic exploitation, discrimination in access and control over productive resources, segregation of jobs by sex coupled with a male-female wage gap of 39 percent, a heavier unpaid care work burden, child marriage, and teenage pregnancy have huge economic costs to national development.
- Addressing these issues could bring US\$2.4 billion in welfare benefits by 2030 and improve women's current earning to US\$514.
- The GoU is supporting several programs on gender equality and women's empowerment, including the Uganda Women Entrepreneurship Program, the Youth Livelihood Program, disability grants, older persons' grants (SAGE), the Green Jobs Program, labor externalization, skills training, savings and credit cooperative organizations, and a graduate volunteer scheme, but an integrated approach to the empowerment of women and girls is lacking.

Toward a comprehensive approach

- Design a national comprehensive program on WEE to improve skills and productivity among women and girls.
- Guide women and girls on the market demands for skills.
- Improve access to and utilization of productive resources and opportunities.
- Enhance technical and vocational education as well as training institutions to provide on-the-job skills training for women and girls.
- Enhance the effective local utilization of women and girls in production.
- Improve the entrepreneurial capacity of women and girls, giving special attention to refugees and refugee-hosting communities.
- Call for the equitable division of unpaid care work.

<p>Presentations (continued)</p>	<p><i>Proposed roadmap</i></p> <ul style="list-style-type: none"> • Draft a working paper or background paper the empowerment of women and girls in Uganda to inform a dialogue among stakeholders. • Facilitate a national dialogue on the empowerment of women and girls that includes the private sector, academia, civil society, women entrepreneurial associations, and development partners to develop a shared view on the constraints faced by and opportunities for women. • Conduct regional consultations on the barriers to and opportunities for women and girls to participate in economic activities. • Develop specific analytical pieces on the empowerment of women and girls based on key issues discussed in the national dialogue. • Design a concept note for a program on the empowerment of women and girls. <p><i>For discussion</i></p> <ul style="list-style-type: none"> • How can we best generate ownership, support, and participation among key line ministries and agencies? • What should be the key priorities for WEE in Uganda beyond the normative understanding of WEE? • What pproach to WEE works? How can Uganda translate WEE into GEWE?
<p>Presentation of the World Bank on Initiatives for Women's Economic Empowerment</p>	<p>Topic: WEE in Uganda: Potential for transformative, sustainable, evidence-based solutions</p> <p>Key highlights</p> <ul style="list-style-type: none"> • WEE needs to address interconnected barriers—normative, household, human capital and economic. <ul style="list-style-type: none"> – WEE is not only about getting a job or starting a business. It involves the consideration of sociocultural and economic contexts and underlying gender norms, links to child nutrition and education; human capital, access to voice and agency, access to assets, and the well-being of children. – Technical skills are not enough; women must be provided with access to noncognitive skills—confidence, mentors, networks of support, and older women and men champions. • COVID-19 has created many challenges, including an increased burden of care, gender-based violence, food insecurity, and the risk of a “lost generation” of girls pushed into early marriage/ motherhood. There is current need to support school-to-work transition and to enhance access to credit, skills building, and more inclusive work places. • World Bank technical assistance on WEE comprises a cross-sectoral team with diverse expertise with the objective of developing a comprehensive approach to WEE for a gender-inclusive COVID-19 recovery in Uganda. This is part of regional efforts on WEE: there are similar efforts across East Africa enabling tailored approaches and lesson sharing.

Presentation of the World Bank on Initiatives for Women's Economic Empowerment (continued)

- Critical focus areas for WEE include:
 - More equitable workplaces: support for childcare, and combating harassment;
 - Supporting school-to-work transitions through skills training, safe spaces, and integrated family support;
 - Targeted support to female entrepreneurs based on needs and growth potential; and
 - Creating more inclusive and equitable workplaces, including childcare support, reducing harassment, and disability inclusion.
- Shared a number of WEE approaches from Uganda, Ethiopia, and Cambodia.
- Where do we go from here?
 - Feedback on the three potential areas for investment and cross-cutting focus on disability, gender-based violence, and digital platforms.
 - A suggested immediate next step is to begin an inter-ministerial steering committee to guide and provide input on this work.
 - What are we missing? How can we involve other ministries with this agenda?

Summary of comments from participants

- The underlying causes and issues related to unequal gender norms as well as relational issues must be addressed. For example, financial gains can come to the family but still leave women and girls worse off. Improving gender relations is a key aspect of WEE.
- Most women in Uganda are engaged in subsistence agricultural production as a means of livelihood and economic enhancement; access to land is very critical because land ownership is traditionally biased in favor of men.
- The involvement of already elected women leaders, such as women council leaders and women members of parliament, to take the lead in mobilizing, popularizing, advocating, and monitoring economic empowerment programs that target women.
- The empowerment of women in the mining sector who are not able to engage fully due to various limitations needs to be explored.
- It is important to support government ministries, departments, and agencies to develop and implement gender strategies, undertake documentation and reporting on lessons learned, and replicate good practices.
- The Ministry of Agriculture, Animal Industry and Fisheries is implementing interventions in the agricultural sector where at least 30 percent beneficiaries are women, building financial literacy capacity.
- NDP III, specifically human capital development needs to be examined in relation to WEE programs.
- A market survey is needed to identify markets and the skills required for women to access markets.
- Women and girls need to be empowered with vocational skills because these jobs have higher wages.

Presentation of the World Bank on Initiatives for Women's Economic Empowerment (continued)	<ul style="list-style-type: none"> • It is important to learn from existing women groups about good practices, challenges, and lessons learned. • A participant informed the meeting that the National Women's Council is ready to work with the ministry to implement the project, also noting that the council's structures will be made available to ensure that rural areas are reached. • The need to enhance the skills of the women to produce quality and quantity products that can compete with other goods on the market was underlined. • A participant noted that the proposed WEE program is well aligned to NDP III, and specifically to human capital development. • The need to use digital platforms to match the skills of women and girls was noted.
Way forward/action points	<ul style="list-style-type: none"> • Facilitate a national dialogue on women and girls' empowerment that includes the private sector, academia, civil society, women entrepreneurs' associations, and development partners to create a shared view on the constraints on and opportunities for women. • Conduct regional consultations on the barriers to and opportunities for women and girls to participate in economic activities. • Conduct specific analytical pieces on women and girls' empowerment based on key issues discussed in the national dialogue. • Design a concept note for a program on women and girls' empowerment

GoU = government of Uganda; MGLSD = Ministry of Gender, Labour and Social Development; NDP III = third national development plan; WEE = women's economic empowerment.

Participants	
Priver Atwiine	Prayer
Aggrey David Kibenge, Permanent Secretary, Ministry of Gender, Labour and Social Development	Opening remarks
Helene Carlsson Rex, Practice Manager, Social Sustainability and Inclusion, East Africa	World Bank remarks
Angela Nakafeero, Commissioner, Gender and Women Affairs, Ministry of Gender, Labour and Social Development	Presentation of the background paper
Margarita Puerto Gomez, Senior Social Development Specialist, World Bank	Presentation of the World Bank and their WEE initiatives

Attendants

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