

AID-FOR-TRADE: CASE STORY

NORWAY

End Review
of the Project

Strengthening Women Entrepreneurs in Uganda
Enterprise Uganda

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Author: NORAD.

Contact Details: Nordic Consulting Group

Fritjof Nansens plass 4

0160 Oslo

T +47 24 14 01 00

F +47 24 14 01 01

Email: ncg@ncg.no

Home page: <http://ncg.no/>

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Enterprise Uganda

NORAD

Erlend Sigvaldsen
Anne Nkutu
Mari Mogen

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Nordic Consulting Group

Fritjof Nansens plass 4
0160 Oslo

T +47 24 14 01 00

F +47 24 14 01 01

Email: ncg@ncg.no

Home page: <http://ncg.no/>

Abbreviations

BDS	Business Development Services
BHC	Business Health Check
Bn	Billion
DRC	Democratic Republic of Congo
ETW	Entrepreneur Training Workshop
EUG	Enterprise Uganda
GoU	Government of Uganda
MFI	Microfinance Institution
MIS	Management Information System
Mn	Million
MSME	Micro, Small and Medium Enterprises
NGO	Non-governmental Organisation
PPDA	Public Procurement and Disposal of Assets regulations
SME	Small and Medium Enterprises
SWEP	Strengthening Women Entrepreneurs in Uganda (project)
SWOT	Strength Weaknesses Opportunities Threats - a method for business diagnostic
ToR	Terms of Reference
Uga	Uganda shillings
UNDP	United Nations Development Programme
USD	United States Dollar

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1 Summary

Enterprise Uganda (EUg) has now operated for almost 10 years as a promoter and supporter of Small and Medium Enterprises (SME). The EUg model is designed to provide an integrated and comprehensive range of business support services to SMEs. Norway has given support for two phases, whereas the first (2001 - 2006) was general support, and the second (2008 - 2010) support for the Strengthening Women Entrepreneurs Programme (SWEP), focusing on women led and owned enterprises. This second phase - that has been supported with NOK 6 mn - is now coming to an end, and this report is the End Review of the programme.

Main Findings

- All except one of the main output targets set for the Programme are considered met, in some cases by a substantial margin. Linking to markets and finance is the only we consider not fully achieved. However, this is a challenging task that takes more than 3 years to succeed. ***The overall effectiveness of the project is considered as good.***
- Over 3832 women have benefited from ***the enterprise training workshops*** conducted by SWEP, far above the target of 850. The majority of these (90%) are rural women – whose access to such services has previously been hindered by various factors including unavailability; high costs; limited mobility; low literacy levels and time constraints that disproportionately affect women.
- ***Business health checks, counseling, advisory services*** etc were all done according to the agreed plans, and appear well received. Nearly all the women that the team met gave positive testimonies about the services delivered, and their impact on own businesses. Household income had increased since the start of SWEP.
- ***Noteworthy impacts*** outside of the typical business areas, include improved food security (better agricultural practices), improved status of women (financial independence/controlling businesses), and improved health seeking behaviour. The partnerships between SWEP and HIPS have trained community peer educators, and increased knowledge on malaria and HIV/AIDS prevention and treatment.
- ***Conclusions on efficiency are tentative***, as a counterfactual alternative to SWEP is missing. However, the high level of target achievement indicates at least a minimum level of efficiency.
- ***The intervention logic*** is clear: By strengthening entrepreneurial competencies, this will improve management, and thus business performance. These improvements should be visible in the form of behavioral changes: The entrepreneur is doing some things differently after the training than before. This is often called "***soft impacts***". A

key efficiency question is how well these soft changes are turned into "**hard impacts**", such as creating new jobs or turnover growth.

- SWEP records several quite impressive improvements in "hard impacts", particularly for the urban entrepreneurs. Sales have increased from Ugs 3.5 bn to Ugs 6.4 in just two years, employment by over 500 people, investments by Ugs 1.5 bn, and even taxes from Ugs 23 mn to now Ugs 140 mn. This indicates that **SWEP is a reasonably efficient methodology** in improving urban businesses.
- The results for the rural groups are less impressive, but there are noticeable improvements. There are **structural differences between the two target groups**, including very different economic opportunities and basic skills. From working directly with individual entrepreneurs, the EUg model had to be adapted to work with groups. The group dynamics depend on factors outside the control of EUg. Well managed groups with industrious dynamics can achieve much, while groups with less constructive attitudes barely move.
- **Groups were based all over Uganda**, and their skills and business potentials differed significantly. While this increased outreach, it reduced efficiency as time was spent on travelling. On the other hand, the "Farming as a Business" training led many to view their household activity as a real source of income. The exchange visits were possibly the most popular of all, as there is nothing that can beat practically seeing how things are done,
- In general, **efficiency in the work with rural groups has been acceptable**, but EUg should consider how to further improve it. Strict result orientation is necessary as non-functioning groups have a tendency to swallow a significant amount of resources.
- Funding and credit are highly desired by urban as well as rural women. However, **nobody benefits from making a loan to somebody that eventually cannot repay**. SMEs have a dubious track record with many banks in Uganda. The starting point is thus the soundness of a project and its promoter. This normally requires development of business discipline and of a provable business model - both processes that can take time. This may in the long run be how EUg best impacts the bankability of its clients. Hopefully, this will also improve bank perceptions of SMEs, another important obstacle. A lesson from the developed business world tends to be overlooked, namely that equity is a more adequate type of capital for entrepreneurs, than loans.
- The **SWEP programme is not likely to be sustainable without public support**. While up-market women entrepreneurs might be willing to pay fees that cover the cost of the services, this is not the case in most of rural Uganda. The type of groups that EUg has worked with in SWEP cannot realistically be expected to be able to pay for the true cost including overhead and administration. Delivery of such services can be considered as a public good, requiring donors and/or government.
- However, for all participants, it is considered important that people do **pay at least a token contribution** to emphasize the seriousness of the transaction, and ensure committed participants.

- EUG has **several sources of income**. About 28% were "internally generated" in 2009, while government contributed another 28%. The rest of the income came from donor funding of particular projects, among them SWEP. However, it is considered crucial for EUG's long term survival that it does not become a "typical" government agency delivering government led services. EUG needs to have a commercially oriented working culture that emphasises efficiency and results.
- SWEP is considered to **have addressed several relevant issues for economic and human development**. Key among them is financial literacy, in addition to SME development and facilitation of women entrepreneurs.
- **Key lessons learnt** include:
 - *Rural groups require a different methodology than urban, individual entrepreneurs*. Services and training need to be more hands-on, practical, seeing-is-believing, localized, and adapted to the particular circumstances in the village.
 - *Facilitating and fostering sustained change is a long term process*. Rural groups - even the most entrepreneurial - still have a long way to go.
 - *Attitudinal change is key to ignite entrepreneurship, but needs follow-up to be effective*.
 - *A business like attitude in the provider (EUG) is important for effectiveness*. Organizations must have an entrepreneurial outlook themselves, and be dynamic and un-bureaucratic.

Recommendations

- In conclusion, SWEP has been a highly relevant intervention, with good effectiveness and reasonable efficiency. **It should be favourably considered for extension**. While the results so far have been good, the impression is of a job half done.
- In an extension, there are **two strategic recommendations** that should be considered:
 - *A clearer focus on one of the two groups currently in the programme, namely the rural groups*. This is where subsidised delivery is most justified, and where the relevance for poverty alleviation is most pronounced. One option is to include work with urban women in rural towns and cities, to facilitate linkages and also increase efficiency by concentration.
 - *A new programme must have a clear exit strategy*, both for the programme itself and for the clients it serves. It must plan for its own demise as a donor intervention. Government may be an alternative for long term funding of SWEP type activities, but customers should not be treated as long term welfare clients. At some stage, they must be able to fend for themselves, and a new programme should have explicit procedures for how that is to happen.

- EUg should *maintain a response to HIV/AIDS* within all its future programme activities. Discussions with collaborating partners should stress the development of a referral system with other service providers.
- Other recommendations and suggestions include:
- ***Efficiency, urban enterprises:***
 - To foster independence and to ensure demand driven services, fees should cover costs after a period of support. The more specific and advanced the training, the better the market ought to be for that service.
 - Ensure that clients get tailor-made services as they develop. Clients with a billion in sales face different issues than one with a million.
 - Related to both of the above recommendations, is the need to establish exit procedures for clients from the subsidized parts of SWEP. At some stage the subsidized resources need to be switched from those that can manage themselves, to those that need more assistance.
- ***Efficiency, rural enterprises:***
 - Include geographically less dispersed groups, focusing on some areas of the country. Both travel and group handling takes a significant amount of time.
 - Be even more practical from the start, to "prove the formula", and thus kick-starting interest and enthusiasm. Increase use of exchange visits. The more local the training, the better.
 - Approach each group with a flexible agenda, and tailor the courses, the trainings and the advice to each group according to demand - and to what shows results.
 - Charging fees is one method of ensuring demand oriented services. However, the ability and willingness to pay is often very low. Both factors may change as groups develop, and EUg should in the name of developing independence introduce fees for more advanced services.
 - Exit groups at an early stage where group management and dynamics are not running well. The challenges of rural poverty in Uganda are countless, and this project is not supposed to solve all. Rather, it is supposed to encourage and assist those that can make a difference, and by doing so, improve the economy in the villages and set examples for others to follow.
 - Groups desire more HIV/AIDS related advice/services. As these groups are likely to be receptive channels for such services, a future programme should utilise this opportunity.
- ***Capital and credit measures:***
 - Aim at developing long term relationships between banks like DFCU, and SWEP clients. The key is to develop trust between client and bank, and a bankable record. If the business proves to be sustainable and the client trustworthy, credit will be available at some stage.

- Link up with social investors that are ready to provide small sums of risk capital. These may be typical NGOs with grants, or more business like equity funds specializing in SME finance.

➤ ***EUG financing and institutional aspects:***

- Explore introducing other types of fees, as for instance success fees. SMEs are often more willing to use services offered on a commission basis than on a fee basis.
- To ensure increased focus on own income, EUG should make explicit targets for it, and have a clearer strategy for fee setting and charging than it has today.
- EUG should aim at cross-subsidising activities, where income from high-end services is partly used to fund lower end activities. In line with current practices, donors should not fund the whole cost of a given project, to provide incentives to EUG to increase their own funding capability.
- In a possible next SWEP phase, EUG should target and record fees that are collected under this specific programme as a separate item.
- In general EUG should tighten its result framework, and be more explicit on short term and long term targets, and attach indicators to these objectives.
- If both urban and rural women entrepreneurs are to be included in a next phase, they need different project officers to allow specialisation. The challenges the two groups face are so different that trying to cover both may risk covering none well enough.
- Issues noted in the management letter attached to the SWEP Annual Accounts should be addressed

2 Introduction and Background

Enterprise Uganda (EUg) was initially established as part of UNDP's Enterprise Africa regional initiative back in 2001. From being a project, the organization is now registered as (not-for-profit) Enterprise Uganda Foundation Limited, with a so-called Public/Private sector national character. Several donors have over the years supported EUg, including UNDP, Enterprise Africa, UNCTAD, Norway and Sweden. It also receives funding from the Government of Uganda on a regular basis.

The mandate of EUg is to develop *"....dynamic Ugandan entrepreneurs by actively providing support to Small and Medium Scale Enterprises (SMEs) to enhance their productivity, growth and competitiveness."* The core concepts are based on UNCTAD's Empretec Programme Model that operates in more than 30 countries in Africa, Eastern Europe and Latin America. This model is designed to provide an integrated and comprehensive range of business support services for SMEs using a hands-on approach.

Norway gave general support to EUg from 2001 to June 2006, and the project was favourably reviewed at the end of that period.¹ Enterprise Uganda suggested a more focussed programme for a possible second phase, centred on women entrepreneurs. After a few rounds of comments, a Project Document for the new Strengthening Women Entrepreneurs Programme (SWEP) was finally submitted on 25 October 2007. The Agreement was signed on the 5th December 2007 between MoFPED and the Norwegian Ministry of Foreign Affairs (NMFA). The project would run for three years, with a maximum financial grant from Norway of NOK 6 mn - or USD 1,007,000 at the exchange rate at the time of signing.

For Norway, the gender focus of the Programme was a key rationale for going into a second phase of support to EUg. It has been a stated priority for development cooperation for a number of years, and the Programme offered promising potential to generate more economic opportunities for women. *"A very good proposal that will, if well implemented, significantly contribute to the economic empowerment of the beneficiary women."*²

The Programme is now nearing its end, and Norway launched an end review in November 2010. It was initially envisaged that SWEP would also be subject to a mid-term review, but this was found unnecessary due to the relatively short Programme period of three years. Nordic Consulting Group was assigned the task of doing the end review, with field work starting the 8th of November 2010. The first draft report was delivered 13th of December, with the final report being submitted 10th of January 2011.

¹ "Assessment of the Project Completion Report 2001 - 2006 of Enterprise Uganda"; Internal Memo, Norwegian Embassy Uganda, November 2006.

² "Gender Review of the Proposal to Strengthen Women Entrepreneurs in Uganda", N. Tanzam, August 2007.

Methodology

A wide ranging methodology has been applied to address the main review questions as stated in the ToR (attached as Annex 1). Basically it has consisted of

- individual and focus group interviews with project beneficiaries, all over Uganda, in urban and rural settings.
- interviews with key external stakeholders and professionals
- review of all available EUG documents, including monitoring and supervision reports
- review of relevant documents at the Norwegian Embassy in Kampala
- review of international documents and literature on best-practice for Business Development Services (BDS).
- debriefing meeting on the preliminary findings with Embassy staff and EUG.

While we believe this methodology gives reasonable confidence with regard to findings, a few caveats are necessary:

- As with most Programmes of this type, attributability is difficult. It is the entrepreneur that is the key actor, and any success/failure of a business is mainly down to her - not the external advisor. Thus, a BDS supplier should be careful of taking the credit or blame of others performance.
- Related to this is the fact that there are literally a thousand other factors than the BDS that impact a business. It is difficult to single out particular inputs as "more" important than others.
- We have no ready available counterfactual "without-SWEP" information on entrepreneurs and businesses. Without a control group, conclusions need to be tempered with regard to whether EUG clients are performing better or worse than other entrepreneurs.
- EUG targets also behavioural changes, but these are difficult to quantify. Contributions of the project towards attitudinal changes could be seen from the projects developed by entrepreneurs, and in self-reports of entrepreneurs themselves in the interview sessions.

The review findings are the result of triangulating and assessing the different sources of information, while giving due regard to the uncertainties and review issues involved.

The ToR is well structured and follows current norms for reviews with emphasis on effectiveness, efficiency, relevance and sustainability. Further, it acknowledges the difficulties of measuring direct impact - both because of the methodological challenges noted above and also of the relative short period the Programme has been active. The structure of the report basically follows the scope of Work in the ToR

In the following, descriptions of the programme are only cursory, as we assume that readers in general are familiar with the content. Besides, the Project Document gives a solid introduction to the key activities.

3 Context: Women and Entrepreneurships in Uganda

Although Uganda has enjoyed a relatively stable growth rates ranging between 6.8% - 8% over the last five years, GoU is experiencing challenges in sustaining high levels of economic growth. Poverty levels have declined considerably from 56% in 2002/3 to the current level of 31%, but the gains are currently threatened by a rapidly growing population, where 2/3 of the population is under 30 years of age. It is estimated that at this rate, Uganda could have a population as large as 100 million by 2050 (GGA).

This presents a major challenge. It clearly complicates the achievement of development goals, including the reduction of poverty and improvements in health, education, housing, productive employment, gender equity and conservation of the environment³.

MSMEs and Economic Development in Uganda

To meet this challenge, GoU has identified the private sector as the main engine of growth and employment creation. The private sector in Uganda largely comprises of micro, small and medium enterprises (MSME) and these cut across sectors of the economy, contributing 20 per cent of the GDP. MSMEs currently employ over 1.5 million people of the total non-farm workforce⁴.

MSMEs continue to experience challenges in relation to their sustainability, growth and development. In fact, although Uganda was in 2003⁵ ranked as the country with the highest total entrepreneurial activity, subsequent studies have also indicated it as one of the countries with highest private business failure rate in the world. The international “Doing Business Survey 2010” ranked Uganda 112th out of 183 and identified a number of impediments which are affecting its competitiveness. Some of these include: access to finance, corruption, infrastructure, tax rates, work ethics, and government bureaucracy.

The availability of and access to financial services remains a serious constraint for MSMEs, owing to a relatively underdeveloped financial services infrastructure with the ability to deliver appropriate financial services across the country. Only 23 out of 102 districts in Uganda have commercial banks which limits access to safe and sound financial services.

Factors affecting Women Entrepreneurs

However whereas many of these issues affect both male and female entrepreneurs in Uganda, they are more acutely experienced by the latter owing to social-cultural barriers

³ National development Plan 2010 - 2014

⁴ Ibid.

⁵ Global Entrepreneurship Monitor 2003,

that have constrained women's participation in the formal economy and continue to confine them in poverty.

The Gender and Growth Assessment report (GGA 2005) from the World Bank Group stresses that poverty in Uganda has a predominantly female face and that removing gender inequality is key to economic growth and eradicating poverty in Uganda. Women provide approximately 70% of the labour force and are predominantly in the informal sector. Whereas this is an indicator of their enterprise, lack of access to resources, both tangible and intangible, continues to hinder their effective participation in the formal private sector. This means that women entrepreneurs more often than male entrepreneurs tend to remain in their status quo and fail to move beyond the ambit of micro or small enterprises.

The most apparent lack of resources and challenges faced by women entrepreneurs are lack of financial literacy, access to credit, collateral and entrepreneurial skills. Unfortunately they are all related and tend to reinforce each other. Accessing credit from formal lending institutions and MFIs is difficult for women if they cannot demonstrate business management skills. Furthermore, most financial institutions insist on collateral for providing loans, while cultural norms and gender related legal and administrative barriers have constrained women's ownership of land and immovable property.

In this regard Business Development Services (BDS) presents an opportunity for women entrepreneurs to obtain knowledge about business management and financial literacy in order to become bankable. It is moreover stressed by banks that women entrepreneurs who possess such skills are better customers than men, due to low default rates.

However, training is crucial but it also requires financial resources. As the majority of women lack control over such resources they represent a minority of the customers registered for BDS. Enterprise Uganda has registered that only 38% of the beneficiaries that undertake these trainings are women. Furthermore, only 5% of the customer base of business advisory services is represented by women. The inability to pay for such services has a constraining effect on development. The literature on BSD stresses that services should not be provided for free as fees will help to identify entrepreneurs that are serious. However, in the case of women entrepreneurs, it is very difficult to avoid "smart" subsidies, at least at the outset of training.

Supported by the challenges outlined above, it is evident that gender differences place a constraining effect on private sector development. In fact, the Gender and Growth Assessment report argue that acting on these gender based barriers to business, might add as much as 2 percentage points of GDP growth per year. This indication demonstrates that loss of women potential hampers the whole nation.

4 Effectiveness: Achievement of Objectives

This section attempts to establish the project's performance in terms of what has been achieved in relation to the project targets. The review established that most of the expected outputs under the project's four components have been fully achieved and even surpassed as indicated in the table below:

Table 1: Expected and Actual Outputs

<i>Expected Outputs</i>	<i>Actuals</i>
★ 850 women entrepreneurs trained in entrepreneurial management and leadership skills	★ 3832 women reached
★ 80 business plans prepared for women enterprises	★ 140 developed/ ★ 60 strengthened
★ 50 women are facilitated to access finance	★ 54 women
★ 100 enterprises receive business counselling services	★ 126 enterprises
★ 15 COVEs receiving business counselling and advisory services	★ 21 groups/COVEs
★ 15 COVEs / groups (100 women) linked to markets, financial institutions, business associations	★ 17 groups, but sustainability remains to be proven
★ 500 new jobs created	★ 738

Source: Enterprise Uganda; SWEP Project and monitoring reports (2008-2010)

Linking to markets and finance - Objective 4 in the Agreement with Norway - is the only we consider only partly achieved. While EUg has tried to introduce the groups to a diverse set of stakeholders, we consider few of those links as stable and long term. Sustainability thus remains to be proven. This is a challenging task, as the starting level of skills and knowledge appears very low in the rural groups. It takes more than 3 years of training and counselling to make them sound suppliers in a commercial value chain. This is further discussed in chapter 5.

All other objectives were fully achieved, and we overall consider that the effectiveness of the project has been good. The apparent overachievement may indicate that the targets were rather conservative, but this should not detract from the fact that results have been delivered as agreed with Norway.

Enterprise development

The SWEP has been fairly successful in increasing entrepreneurial awareness and skills among women engaged in small and micro enterprises. Over 3832 women have benefited from the *enterprise training workshops* conducted by SWEP. The majority of these (90%) are rural women – whose access to such services has previously been hindered by various factors including the unavailability of such services; high costs; limited mobility; low literacy levels and time constraints that disproportionately affect these women.

Beneficiaries interviewed during the review appreciate SWEP's interventions, which according to them, have nurtured their entrepreneurial spirit and opened their

- ☑ Farming as a business
- ☑ Costing/ Pricing
- ☑ Business start-up
- ☑ Book/ record keeping
- ☑ Managing groups
- ☑ Marketing

eyes to opportunities. The text box lists some of the training topics that were singled out as extremely useful.

Although the project's main focus has been on already existing enterprises, many members of the groups have been motivated to establish individual enterprises (in addition to group enterprises) using the knowledge and skills they have acquired.

Many have taken up animal husbandry, vegetable gardening, produce marketing, snacks, handicraft and small retail shops, whose start-up is manageable even for poor rural women. Farmers with an increased appreciation of agri-business and its potential profitability have increased acreage of particular crops (maize, pineapples etc)⁶. Furthermore, many have diversified their investments and are managing more than one investment and thereby increasing their income streams.

Available information indicates a 282% rise in investments for groups from UGS 321 mn (2008) to UgS 1,226mn (2010). It is important to note that although the figures are relatively small, they represent a substantial effort by the rural women given their limited resource base and the size of enterprises established. We also observed that not all the rural group members are predisposed to becoming full time entrepreneurs. Compared to the men⁷ in the groups, most of the women appear to prefer home-based enterprises that enable them to attend to their domestic responsibilities.

Access to Business Development skills (BDS)

As indicated in the table below, the SWEP has provided women entrepreneurs with a wide menu of skills training, complemented with counselling and advisory services.

Table 2 : Participation in training

Rural Women Entrepreneurs		Urban Women Entrepreneurs	
Training Options	Participation	Training Options	Participation
Farming as a business	735	Branding	52
Entrepreneurship training	112	Business etiquette	37
Study tours	145	Customer service	37
Savings & Investment	891	Entrepreneur training	107
Agricultural shows	5 groups	Financial literacy / mgmt	29
Sector specific tech training	6 groups	Marketing for growth	54

Source: SWEP Progress Report (2008-2010)

Attendance has been particularly impressive among the rural women and is an indicator of the high demand for BDS in these areas. In fact the membership of the groups has grown substantially as more members of the rural communities have expressed their desire to participate in the training. The uptake of the program is also attributed to the program's flexibility in organisation of the training programme (including utilisation of a

⁶ Information obtained from focus groups with COVES in Amuru, Kayunga, Iganga, Wakiso

⁷ Male members engaged in sale of produce and provision of services (battery charging, bicycle repairs, sale of fuel products,

variety of trainers with the ability to communicate in the local languages & understanding of particular sectors; methodology; needs based/tailored services; location; timing; childcare) and obviously the fact that it is offered at no-cost.

A sample of the beneficiaries⁸ met during the review, reported that the advisory services offered by SWEP have equipped them with skills to grow and develop their enterprises. Many of the urban women entrepreneurs have adopted a more professional approach in the management of their enterprises including the institution of proper financial, human resource and quality management systems.

However, while the business skills of the rural groups have been sharpened, some of them and particularly those from northern Uganda⁹ have expressed great difficulty in securing markets and adequate finance to support their operations. It appears that there are other barriers including the poor road network, weak linkages to social networks outside their locality; and limited access to trade/ market information, all of which combined are hampering the growth and competitiveness of these enterprises. They therefore remain in need of a longer period of advisory and support services until they have established themselves in the market.

Access to credit

SWEP's efforts to increase women's access to affordable finance have been partially successful. SWEP has played an *intermediary* role by advising and assisting women with the preparation of business plans as an avenue for mobilising resources. Project targets were surpassed with SWEP supporting the development of 140 business plans. 54 women entrepreneurs/ enterprises have since on the basis of their business plans, attracted grants, credit and guarantees from donors, banks, and even suppliers. Borrowing has also subsequently increased.

However, discussions with some of the women entrepreneurs indicated that access to affordable finance remains a challenge for the majority. We encountered women entrepreneurs who started their businesses with their own savings and financial support from friends but are now unable to expand/ diversify their enterprises, due to inability to access credit. SWEP's endeavours to engage different financial institutions in relation to the financial needs, have not yielded much owing mostly to the banks' stringent requirements. There is however on-going dialogue with banks e.g. Stanbic and DFCU which are interested in promoting SMEs and women's entrepreneurship.

Uptake of other options e.g. supplier credit, equipment leasing, and equity financing is still low. This is attributed partly to inadequate access to information, weak negotiation skills and for many women entrepreneurs the continued preference for sole proprietorship. It is also currently an expensive mode of financing. Until women entrepreneurs are given sufficient information and assistance on the various options, they

⁸ The team met the proprietors of Happimost Day Care; Kinder Kare Kindergaten, Medline Pharmacy, God is able Farm and Brand Momentum

⁹ Kitwobee and Ribberber

remain susceptible to exploitative financing options and which inevitably hinders the growth of their enterprises.

Access to Markets

SWEP's efforts to increase women's access to stable markets have been mixed, with some interventions registering more success than others. Facilitating groups participation in local/regional exhibitions has increased their access to market opportunities while at the same time showcasing their potential. Some of the groups met¹⁰ reported that these events have improved their understanding of the market requirements; and they have as a result, taken the necessary steps to improve and/or diversify their products.

A key objective of the SWEP was to expand women's access to wider and more lucrative markets at the national and regional level. This unfortunately has not progressed as anticipated. With the exception of a few who are trading in regional markets in DRC, Rwanda, Sudan and the UK, the majority work in their local markets. Gradually the strategy will be to expand as they establish their production and learn the trade.

Establishing sustainable market links is a long process of interlinked and integrated development of knowledge, skills, production, marketing and selling - being able to deliver agreed quanta at agreed intervals at agreed quality. A number of the groups started almost from scratch, and 3 years is a much too short period to achieve such a change.

HIV / AIDS Efforts and Impacts

In addition to its core activities, the project also attempted to address cross-cutting issues including HIV/AIDS in recognition of the vulnerability of its clients and the potential impact of HIV/AIDS to their productivity. In collaboration with a USAID funded project - *Health Initiatives for the Private Sector (HIPS)*, women groups were provided with information on HIV/AIDS, malaria and Reproductive Health (RH) matters through peer educators who were trained and equipped with the necessary communication skills and IEC materials. Anecdotal evidence suggests this component has contributed to improved health seeking behaviour (greater use of mosquito nets) and greater demand for HIV/AIDS and RH services. Unfortunately, these are not readily available in some communities and the groups stressed that a more comprehensive approach was required in terms of linking HIV/AIDS & RH information with related services and products.

From the evaluation's point of view - linking up with other providers to provide such a service is a good approach which has allowed EuG to focus on its core BDS activities, while addressing the effect of HIV/AIDS on its clients. It is also important to note that the BDS given to the women groups has improved their capacity to respond to crises including HIV/AIDS at household level. Many beneficiaries reported that they had joined savings groups, bought some easily liquidated assets e.g. animals and had also diversified their business activities to include those providing regular/daily income. .

¹⁰ Lira Bee Keepers, Nyakakoni Women's Group

The evaluation would therefore like to recommend that EuG maintains a response to HIV/AIDS within all its future programme activities. The response should however strive to find a balance between the provision of information and access to services. Discussions with collaborating partners should stress the development of a referral system with other service providers to ensure that project beneficiaries are able to access the full spectrum of RH & HIV/AIDS and prevention, treatment and care services.

Other Impacts

Increase in household incomes: Nearly all the women that the team met had positive testimonies. Income generated from their enterprises has enabled them to meet many of their household expenses including their children's education; food; medical care and clothing. A number of the rural women including widows reported that they have since been able to construct and/or complete their own houses.

Improved food security: The project has also contributed to improved security in a number of ways, not least of all through increased yields that have arisen from the adaptation of better farming practices, improved breeds. The shift from merely subsistence farming to farming as a business, as well investment in different enterprises have also increased women's income streams - hence enabling them to purchase different food varieties from the market during the off season.

Status of women: The SWEP has contributed to raising the status of women through economic empowerment. Some of the beneficiaries reported that their ability to generate their own income had given them financial independence and the capacity to sustain themselves and their families. Others noted that their increased contribution towards household expenses had also earned greater respect from their spouses and increased their leverage in decision-making at the household level.

The ability to successfully run their own enterprises, own and control productive resources appear to have increased women's personal confidence and belief in their capabilities. A number of beneficiaries have since pursued elective office at the local and district council level; and several more have expressed interested in contesting for different leadership positions in the 2011 general elections.

5 Efficiency

Efficiency is more challenging to measure than effectiveness. We can say certain objectives were met, but could they have been met with a different method and/or less resources? For such an assessment one would need a counterfactual alternative to compare with, and a control group of entrepreneurs using either none or a different package of BDS services. Given the overall problems of attributability that concerns all projects within this field, statistically solid analysis are unfortunately hard to come by.

As all initially agreed activity targets have been met, this indicates at least a minimum level of SWEP efficiency. Further, the observed positive impacts in terms of increased sales and in additional employment in the businesses involved in SWEP also indicate that the activities have had some efficiency in actually improving businesses. To explore the issue further, we need to look closer at the actual tools employed by EUG in SWEP.

Generic tools with a SWEP twist

SWEP is based on the EUG's current range of services. These will according to the Programme Document be adapted to suit women entrepreneurs, and tailored to the different circumstances in urban and rural areas. In both cases focus was to be on existing enterprises with potential to grow.

The question of efficiency is thus partly a question of how well the overall EUG model works, and then of how well it has been adapted to the particular target groups. Presumably, EUG has more experience from the urban sector working directly with an SME, than the rural setting where delivery is done through groups. In the first case, it is easier to assess (and influence) the entrepreneurial potential of individuals, than in the second, where the group dynamics play a much larger role. Thus, to foster rural entrepreneurship it is first of all necessary to get groups to work well and to be receptive to the training/advice delivered.

EUG has managed this two-phased approach reasonably well. As expected the work with urban women has been smoother than with the rural groups. However, this is also due to the fact that the economic environment, and the market and production potential are very different for the two target groups.

5.1 Project Strategy and Logic

The basic model of EUG is the *Empretec* model. It is based on extensive research from the US on what makes a successful entrepreneur. In this it differs somewhat from traditional business service delivery, that tend to have a less behavioral approach.

It starts out with the Entrepreneurship Training Workshop (ETW) - also in the SWEP - that were designed around the 10 "*personal entrepreneurial competencies consistently demonstrated by successful entrepreneurs around the world*". An important element is

that participants are selected based on their assessed growth potential. After this first basic course, there is a Business Health Check that practically analyzes - using a classic SWOT format- each individual business and suggest areas for improvements. Then, a second batch of more specific training is offered, on subjects like book keeping, marketing, taxation etc. Particular emphasis is placed on linking with markets, financiers and other value chain stakeholders. In between entrepreneurs can contact EUG directly to get advice on specific issues - which EUG addresses according to their capacity. All such services shall demand a fee, even though it is normally less than full cost recovery.

EUG has generally followed this strategy with their urban SWEP participants, while it has had to adapt these templates to better fit the rural group's more challenging circumstances. This will be commented upon further in the next section

Thus, the core intervention logic is linked to specific outcomes: By strengthening entrepreneurial competencies, this will improve entrepreneurs' management, and thus business performance. These improvements should be visible in the form of behavioural changes: The entrepreneur is doing some things differently after the training than before. This is often called "soft impacts", and can for instance be that a client market products differently, does their records differently (or starts recording), looks for new inputs, etc.

The challenge for an evaluator is to establish causal linkages between these behavioural changes and concrete outcomes in terms of "hard impacts", such as creating new jobs or turnover growth. Has the new found knowledge about markets led to higher sales?

General finding for EUG and SWEP

There are good indications of both soft and hard impacts in SWEP. Interviews and different monitoring reports all support substantial behavioural changes in business administration and management. Further, there is good evidence of increases in sales among SWEP clients, and of increased employment, as shown in the table below. These numbers are changes as reported by participants from June 2008 to June 2010.

Table 3 Changes in key business figures

Description	Before SWEP	After SWEP	Change
URBAN (about 50 enterprises)			
Annual sales ('000 Ugs)	3,583,130	6,425,269	2,842,139
Total Employment	689	1,224	535
Value of investments ('000 Ugs)	2,888,360	4,417,472	1,529,112
Total value of loans ('000 Ugs)	755,680	1,871,200	1,115,520
Taxes paid ('000 Ugs)	23,253	140,143	116,890
RURAL (17 groups)			
Annual sales ('000 Ugs)	83,475	270,583	187,108
Value of investments ('000 Ugs)	321,293	1,226,420	905,127
Total value of loans ('000 Ugs)	437	21,427	20,990
Savings ('000 Ugs)	21,422	53,955	32,533

Source: Enterprise Uganda monitoring system

The table includes about half the of the 100 urban entrepreneurs, which were contacted by EUg as part of the final monitoring. For the rural groups, the results are only for their common group activity.

In sum, even considering the in-built positive bias that follows self-reporting of this type, a substantial number of the entrepreneurs appear to have improved their businesses after joining the SWEP programme. Of the 50 reporting urban SMEs, only 2 reported less turnover and another 2 reported stagnant sales. All others had apparently sold more.

This implies not only that the overall Empretec method appears to be effective, but also that it is an efficient method in moving from soft to hard impacts. The challenge for many training related services is precisely to get people to act on learned knowledge in a way that improves their business in a concrete manner.

However, there is more to the story than what is shown in the table above. Firstly, impacts will be seen for many years, not just for the past two years. Indeed, the major impacts can first be expected only after years of growing a business. Secondly, while employment is an indicator of business growth, it has not been the key target against which the project has steered.

The overall goal has been to assist women entrepreneurs in the broadest sense of the word - including a sizable number of rurally based women. As can be seen from the table above, the impacts in terms of concrete business improvements are less in absolute terms, even though it has involved more than 3800 persons in the groups. At the same time, EUg estimates that the rural work has taken more resources than the urban, roughly 60% vs 40% for the urban. Thus, if only employment was the goal for SWEP, EUg should have concentrated on urban women.

5.2 Rural and Urban SWEP: Efficiency in Differences

This urban/rural divide is a key efficiency issue in SWEP. There are substantial difference between the two groups and in the approach of EUg to each.

Urban Women Entrepreneurs

SWEP was structured around a number of tools and processes.

- *Identification*

The initial criteria - particularly regarding sales of at least 100 mn were too rigid, and had to be relaxed. The uptake of the program seems to have been slow at first, and it was only when the initial strategy of using newspapers and radios was complemented by targeting sector associations, that a sufficient number of applications were received (126).

- *Entrepreneurship Training Workshop*

These were held for 107 entrepreneurs all in all. ETW is based on tested materials that for many acted as an efficient eye-opener. Participation requires high discipline, and while not suitable for all, most women reported great satisfaction

from the course. It covers basic entrepreneurial and financial skills, in addition to emphasizing business attitudes and "thinking positive".

- *Business Health Checks (BHC) and individual follow-up*

Over 80 women entrepreneurs received BHC visits (SWOT analysis), resulting in concrete advice. We did spot-checks of the BHCs and found them mostly to be professionally solid - several of the women we then visited had acted on the recommendations. EUG also say they have given one-on-one business counseling for 120 women. Such personal interaction is normally the most effective type of training of all, but can be very costly. Given the importance of this activity for real improvements in a business, we still consider this as an efficient activity. A next phase might want to consider an increased level of fee payments, though.

- *Specialized training*

EUG has run a number of more specialized trainings and workshops, like Women and Finance, Partnerships, Business etiquette, Branding, Taxation, Market Access, Customer Care, etc. Participation has varied between 25 and 50 in each session. Interviewed women were complementary of these courses, and wanted "more" - also if they had to pay for them. Specialized courses tend to score well in surveys internationally, as enterprises want training tailored to their needs. These courses are thus considered an efficient complement to the ETW and the BHC.

- *Linking with financial institutions*

This proved more difficult than envisaged in the Programme document, and while the programme has assisted in making 50 business plans according to EUG, many did not manage to secure loans. There is a number of other external factors at play, and EUG can only move enterprises some of the way. EUG has cooperated both with Stanbic Bank and DFCU in trying to make the SMEs bankable, and while some have succeeded, many are still considered as too risky for formal loans.

The jury is still out on whether this is an efficient activity for SWEP. While linking with banks is clearly worthwhile, and assisting women in making business plans likewise, the success-rate has been comparatively low. Some might argue that EUG should rather focus on improving the businesses of their clients, and loans will then eventually become available as the entrepreneurs become more skilled. Being a borrower requires discipline, and a bank has responsibility for only lending to persons that has the ability to repay. The Ugandan financial market is awash with stories of SMEs that have failed and left the bank to pick up their bill.

All in all, we consider *the applied SWEP methodology as reasonably efficient*. It may even deserve better characteristics than that, but we have as mentioned in the introduction no systematic counterfactual data to compare SWEP with.

A sign of a growing enterprise is the degree to which it is formalized. According to EUG, of the 50 surveyed enterprises, most are now registered in one way or the other with the majority of them being registered as limited liability companies (52%). Others are registered as sole proprietorships (27%), partnerships (12%) and companies limited by guarantee (9%). Less than half were apparently formally registered at the start of SWEP,

and the increased formalization has led to increased tax payments, Ugs 23 mn in June 2008 to now Ugs 140 mn.

A few issues to improve efficiency could be considered:

- To foster independence and to ensure demand driven services, fees should be introduced to at least cover costs after a period of support. The more specific and advanced the training, the better the market ought to be for that service.
- Ensure that clients get adapted services as they develop. Clients with a billion in sales face different issues than one with a million.
- Related to both of the above recommendations, is the need to establish exit procedures for clients from the subsidized parts of SWEP. At some stage SWEP resources need to be switched to those that can manage themselves, to those that need more assistance.

Rural Women Entrepreneurs

The SWEP strategy for rural entrepreneurs were different from the start, albeit with many of the same general elements. It was also modified during the course of the Programme. The key difference was working with groups - not individuals. EUG had some experience from their Business Linkage Programme.

- *Identification*
EUG finally managed to get a shortlist of 32 applications from women groups (2 months delayed). Of these 21 were selected, with 17 currently active. A number of the applicants had misunderstood the invitation, and believed there was financial support to be had. In this they were wrong, as EUG does not even pay allowances for participation - supposed to be the minimum contribution from participants. Groups were based all over Uganda, and their basic skills and business potentials differed significantly. While this increased outreach, it reduced overall efficiency as time was spent on travelling and on devising individual schedules to all groups.
- *Group management training*
All were supposed to be already functioning business groups, but this was not the case for most of them. As an introduction, EUG ran a two day workshop for executives from the groups, on issues like capacity development, governance and management structures. This appears as very necessary for most of the groups, and a basic foundation for the training to follow.
- *Entrepreneurship Training Workshop*
Women in rural areas cannot train fully for 10 days, and the ETW was thus concentrated on 3 days, focusing on self-confidence, goal setting, negotiation and information seeking. Even 3 days were too long for many, and participation in this first group training exercise appears to have varied significantly. A lesson is to further adapt the service to the rural business environment.

- *Business Health Checks*

While SWEP tried to teach entrepreneurial skills to all, it focused its specific BHC business advice on a common group business, i.e. that the group owned and operated collectively. Some groups appear to have benefitted greatly from this, exercise, making realistic business plans, expanded markets, and invested in common machinery. For others, constraints related to capital, skills, attitudes and group cohesion led to little progress.

- *Specialized training/follow up*

This involved several training packages, targeted at both the joint and the individual enterprises of the women. Technical training was also included. A particularly useful course appears to have been the "Farming as Business", that led many to view their household activity from a different perspective - namely as a real source of income. Simple planning and business behavior - like only growing something where prices are higher than costs - made a real difference for many.

- *Exchange visits*

Groups visited each other, demonstration farms outside their localities, and some even went to visit farmers in Kenya. This was a great success, as the team was told time and again by the clients of SWEP. There is nothing that can beat practically seeing how things are done, and this was one of the most efficient activities of the whole rural SWEP set-up.

- *Linking with financial institutions & markets*

A few groups managed to become eligible for loans from banks (those with land as collateral), but most did not. Many were trained in "Savings and Investments" and thereafter started savings, and managed to fund investments from that. Some also managed to get grant funding from charitable NGOs - "*would not have gotten the grant without the bookkeeping skills we have now learned*". Linking to markets was just as challenging, with the groups participating in fairs and shows, but no major, ongoing agreement for delivery were entered into between groups and buyers. Building capacity to supply in a timely manner, at agreed quality and at a specific volume, is a long process. Progress was made and several groups put in place committees to specifically handle marketing, an aspect that was inherently weak across all the groups.

Developing both types of linkages is slow work, and a three year programme period is too short to expect sustainable results. Thus in the short term perspective this has been less than efficient, but it may pay off better in the long run.

Working with rural women groups is very different than with the urban entrepreneurs, and it takes much longer to get noticeable results. The economic "window of opportunity" is more restricted, skills are more basic, and the group dynamics dependent on a host of factors outside the control of EUg. Well managed, homogenous groups with industrious dynamics can achieve much, while groups with less constructive attitudes and leaders barely move. If judged purely by the impacts as recorded in table 3 above, and knowing it has taken roughly 60% of available resources, it has not been very efficient work.

However, that would not be a conclusion we agree with. In several groups it is obvious that EUG has managed to start beneficial cycles of increased knowledge, production, sales and finally income. Efficiency has increased as the SWEP officers have become more adept on what works and what does not. EUG was apparently quick to adapt services to better fit the circumstances of the rural women. Shorter trainings, done on-site, and at convenient times made a marked difference in attendance and in group interest. The inclusion of men to get their buy-in to the programme was also a good move.

The targets for SWEP rural groups were more typical "outreach", than business results in terms of increased sales etc. (The urban women managed to meet all of those targets for the full programme).

A tentative conclusion is thus *that efficiency so far has been acceptable, but that EUG should consider how to further improve it*. Some ideas include:

- Geographically less dispersed groups, rather focusing on some areas of the country. Both travel and group handling takes a significant amount of time.
- Even more practical from the start, to "prove the formula" to the groups, thus kick-starting interest among participants.
- Increased use of exchange visits, even though it is probably important that the women have some theoretical knowledge when they go, to be able to properly sort and utilize the impressions.
- There are exceptions, but the more local the training, the better. "Under the tree" is normally for many purposes more convenient than a hotel conference facility.
- Approach each group with a flexible agenda, and tailor the courses, the trainings and the advice to each group according to demand - and to what shows results. There is always a danger in programs with a standard methodology that it is followed slavishly without proper adaptation. While all may need customer care skills, not all may need basic book keeping. Ability to adapt methodology to the reality is what separates the truly good support institutions from the bad ones.
- Charging fees is one often recommended method of ensuring demand oriented services. However, the ability and willingness to pay appear close to zero for many of the groups. Both factors may change as groups develop, and EUG should in the name of developing independence of the groups introduce fees for more advanced services and trainings. This could be in the form of success fees and/or commissions, if EUG for instance managed to link a group with a good buyer.
- Exit groups at an early stage that do not show the right attitudes, and where group management and dynamics are not running well. The challenges of rural poverty in Uganda are countless, and this project is not supposed to solve all. Rather, it is supposed to encourage and assist those that can make a difference, and by doing so, improve the economy in the villages and set examples for others to follow.

Non-functioning groups have a tendency to swallow a significant amount of resources, and efficiency would be improved by focusing on those with the best potential - and a performance to match.

5.3 Funding and Credit

All monitoring reports and most other correspondence on SWEP include complaints of difficulties getting loans. Credit - or more precisely - capital resources have in fact never come easily to the SME sector, and especially longer term project. To make matters worse, women have always lagged behind men in the question of access to finance.

In Uganda, as in many other countries, banks are given the blame for being too conservative and rigid. However, from their perspective, there are many good reasons for not lending to SME's:

- SME's are high risk, and lack appropriate material security in accordance with formal banking requirements.
- The administrative burden and cost of managing SME loans are high compared to expected earnings. High risk and high administrative costs are related, as measures to reduce risk like information collection are costly.
- Investment proposals from SME's are not prepared to meet the professional standard of the banks, and the quality of the projects are often dubious. There is lack of empathy between bank staff and entrepreneurs.
- The legal framework for reclaiming debt in Uganda is lengthy and tedious , making it costly and difficult to use the courts in the event of default. Few financial institutions will lend any money to any enterprise with even a hint of risk, if the legal system does not give adequate protection.
- Small clients have a number of characteristics that tend to increase costs even when their business is sound. They are difficult to trace, may be widely scattered, they may not be used to make timely payments and may have other payment priorities than servicing a bank loan.

Banks have simply gotten higher return on lending to other borrowers than SMEs, compared to the risk involved. There is limited tradition in doing project financing – meaning accepting cash flow of the proposed project as collateral.

Government and donors tended in the old days to respond to this missing SME credit by establishing targeted schemes, often at subsidized interest rates. Unfortunately, very few of the specially designed donor initiated schemes have been successful. Low repayment ratios, heavy loan losses, political influence and inefficient allocation of credit have been the norm rather than the opposite.

In the quest for credit, it is important to understand that *nobody benefits from making a loan to somebody that eventually cannot repay*. The starting point for any discussion of finance is thus the soundness of a project and its promoter. This normally requires development of business discipline and of a robust, provable business model - both processes that can take time. This may in the long run be how EUG best impacts the bankability of its clients.

A lesson from the developed business world is often overlooked, namely that equity is a more adequate type of capital for entrepreneurs, than loans. It carries less direct costs, encourages discipline (own money), and is much more flexible. OECD statistics indicate that only one in five SMEs survive after 3 years of operation - and banks are almost as reluctant to lend to SMEs in the UK as they are in Uganda. (SMEs in OECD tend to have more collateral, and there are also better legal systems that protect both lender and borrower, so loans are forthcoming. But they are expensive). Indeed, equity is how most of the ventures in the SWEP appear financed, either by own or friends money.

To improve efficiency, a two pronged EUg strategy is recommended:

- Aim at developing long term relationships between banks like DFCU, and SWEP clients. Start with opening accounts. The key is to develop trust between client and bank, and a bankable record. If the business proves to be sustainable and the client trustworthy, credit will be available at some stage. It is often a long term process, but there are unfortunately few short-cuts.
- Link up with social investors - nationally or internationally - that are ready to provide small sums of risk capital. These may be typical NGOs with grants, or more business like equity funds specializing in SME finance. There may not be too many active in Uganda, but it is a possibility that is worth exploring

5.4 Implementation Issues

EUg has raised a number of implementation issues in their monitoring reports:

Participation of men in the groups

EUg anticipated resistance from spouses, and started out by inviting them to a briefing about the programme - “the power of partnerships”. A good idea, but not sufficient to tackle the opposition in many rural areas. To get their buy-in - including allowing their wives to implement the things they are taught - it was necessary to permit men into groups and also let them take part in the training. According to EUg, spouses are as a result now involved in the interventions, families share duties and responsibilities, and conflicts within homes are reduced.

We cannot fully vouch for this statement, but we believe that allowing men into group activities is necessary from both effectiveness and efficiency perspectives. However, it is important that the management of the groups rests squarely with women - the resulting confidence and the implicit power (by accessing external inputs) are exactly what one would like to encourage. Thus, it must be a vital criteria that governance of the groups is in the hands of women, and that any deviation from this leads to a cutting of support.

The hand-out mentality

Expressed not only by the groups in the north that to some degree have lived on hand outs for many years, but also by other groups and individuals, they all expected to be given financial grants. They initially requested allowance and transport refund when invited for trainings. (This was actually expected to be their contribution to the program at the time of program design.)

However, SWEP is not about giving grants. A key objective is to develop people's independence, confidence and capacity to manage own businesses. A successful entrepreneur is one that can tackle and solve problems, and good entrepreneurs are seldom developed by spoon feeding. The philosophy of the Empretec model rests on the assumption that people do not want to be reduced to being passive clients.

The challenge is that attitudes take a long time to change particularly among groups mainly used to receiving, and especially where there is no management drive to change and adapt new methods. While such groups should be given the chance, resources should after a while be targeted at those groups that work well. EUG should develop criteria that guides them in deciding when non-performing groups should be exited.

Non-performing partners

EUG's model is to a large extent to hire other providers to do the actual services, the advice, and the trainings. Cooperating with other associations and organizations is also a key element in SWEP. However, as EUG phrases it: *"Commitment from the identified partner institutions is not as evident as we would want it to be. There is always a delay in the planned activities with the partner institutions because of the difference in priority activities. For instance the planned training of "Market Access" that had been planned in conjunction with UWEAL was postponed."* UWEAL was initially to assist in identifying market linkages for participants, but has clearly not delivered. This is attributed to the frequent changes in management of UWEAL in the recent past. Problems have also been experienced with NAADS that apparently has given inadequate extension services, with EUG forced to cover the gap with other resources.

In general, we find the model of using specialist providers as sound. Indeed, cooperating with other SME support institutions like the Private Sector Foundation should be further explored. But if the service forthcoming is not well delivered, EUG should have a business like attitude, and look for alternatives.

6 Sustainability: Finance and Organisation

This chapter discusses some of the institutional issues of SWEP and EUg. A key question is obviously sustainability. Can such a programme survive without donor funds?

6.1 Financial Issues: Who Pays?

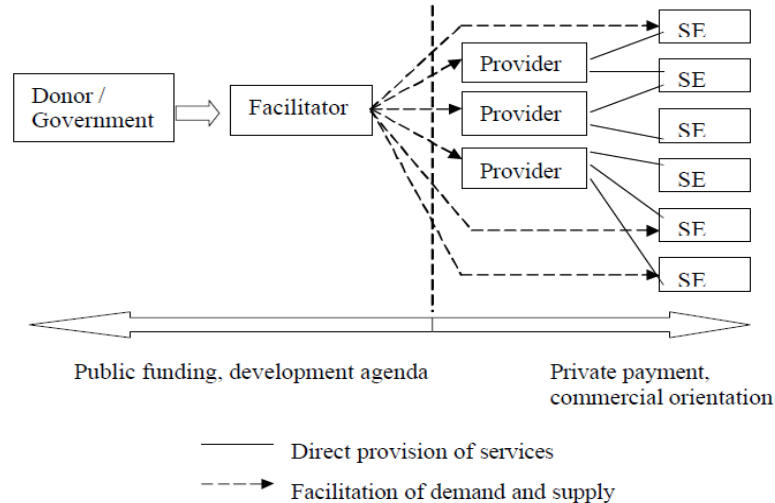
The short answer to that is "not very likely". While urban and up-market entrepreneurs - including women - might be able and willing to pay fees that cover the cost of the services, this is not the case in most of rural Uganda. There are certainly exceptions, but the type of groups that EUg has worked with in SWEP cannot realistically be expected to be able to pay for the true cost including overhead and administration.

Best Practice?

This is somewhat of a thorny issue, as "BDS best practice" says that the service providers should be private enterprises that offer services through business-to-business deals at full cost coverage. Organisations like EUg or the government should only facilitate the market - meaning development and strengthening of the BDS market by supporting providers and stimulating demand for their services. This is illustrated as follows¹¹:

Figure 2 Donor Best Practice

A. New Approach: Facilitate Market Development



This leaves the buying/purchase decision to the market, and expressively avoids a donor NGO as a subsidised provider. A key reason for this is the historically many failures of

¹¹ "Business Development Service For Small Enterprises: Guiding Principles For Donor Intervention", DCED, 2001

such organisations all over the developing world, which not only provided bad, supply driven services, but that also collapsed as soon as the donor stopped funding. Further, these providers risk crowding out existing or potential commercial providers of services. The traditional approaches failed to achieve high outreach as the numbers of SMEs served were limited by the amount of subsidies.

This BDS market based paradigm is theoretically sound, as few would argue that long term sustainability of BDS services have a better chance to develop if there is a market willing to pay the full costs of the provision.

Unfortunately, the markets have not quite cooperated. Not only has it generally proven difficult to develop sound BDS markets, it has been almost impossible to cover the costs of rural BDS services. International experience shows that as Programmes try to move out of urban centres and into rural communities, additional costs are encountered such as transportation, and crucially, the need for basic awareness and training on entrepreneurship and business management¹².

Trying to target women with a market based approach is even more difficult. Women are often in the lowest value sectors with low profit margins. Even when there is ability to pay, convincing women - and their spouses that often control the family income - that they need training so badly that they have to pay for it, is a long term process. It must also be acknowledged that the long history of donor grants in many rural areas have left a legacy where people expect to get such support for free.

An Egyptian project leader¹² of an SME support project sums it up "*Our concern is that many of our approaches to integrating gender equality...have been subsidized through the donor program and it is not clear how these can be sustained on a market basis.*"

The very basic level of skills and resources in many rural areas point towards human resource development in these communities as **a public good** that may justify long term subsidies. This becomes even more apparent when taking the specific situation of women into account, the role they play in the unpaid labour force, and the need to empower them on several levels. Some of the most pressing gender issues as the need to increase confidence, can hardly be addressed within the market development paradigm.

Having said that, it is considered important that people do pay at least a token contribution to emphasize the seriousness of the transaction, and ensure committed participants. There are interesting examples of market based BDS delivery to poorer groups from for instance Sri Lanka.¹³ However, even in that case, it is admitted that it is hard to get poor people to buy an intangible service. "*People came for the training in the belief that they could pay later or they could see the training before paying for it. Once the price was clearly communicated and payment was made at the entrance to the venue, many people backed out. They were not used to buying management training.*"

¹² "Reaching Low-Income Women With Enterprise Development Services: Challenges And Opportunities", Linda Jones, Mennonite Development Agency, 2004.

¹³ "Commercially Sustainable BDS to poor customers - The case of Sri Lanka", Olming & Klemmer, ILO, 2004

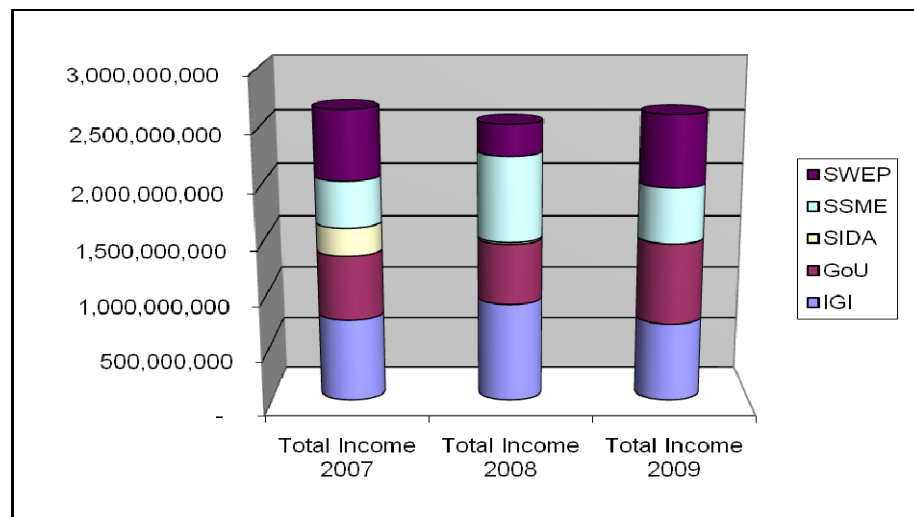
In conclusion, while EUG should aim at getting urban entrepreneurs to pay for most if not all of the costs connected to training, work with rural groups is likely to require external subsidies for some time to come.

Current Financing of EUG

While EUG organises training and does the key sessions themselves, the business idea is based on using specialist providers for many tasks. These are paid a fee by EUG, while EUG turns around and charges part or the whole of this cost to the clients - depending on market and ability to pay. (All services should according to basic Empretec principles be charged at least a minimum fee.) EUG also delivers services at full commercial basis, like for instance the recent training of Standard Chartered Bank’s clients in Gulu.

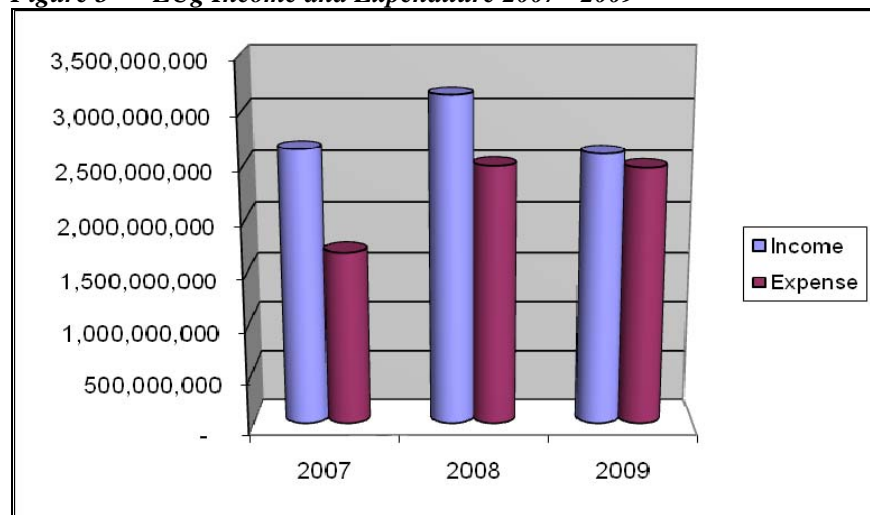
This means that EUG raises substantial funds on its own. The figure below shows the composition of income for the last three years, which in addition to Internally Generated Income (IGI), and SWEP, includes contribution from the government (GoU), and UNDP funding for Strengthening SMEs Project.

Figure 2 Enterprise Uganda sources of income



More than a fourth of the total income (28%) were "internally generated" in 2009. The government has funded an increasing share of the budget, about equal to EUG's own income in the last year. Interestingly, EUG has operated with a surplus in the three last years.

Figure 3 EUg Income and Expenditure 2007 - 2009



Accounts are cash based, however, meaning that for instance depreciation is not taken into account. Cars, furniture, PCs etc will one day have to be replaced, and the organisations should reflect this properly in its accounts. An organisation as EUg, delivering business advice should "practice what it preaches" and move towards a standard accounting as soon as possible.

Future Sustainability of EUg

Given the current mode of running EUg, it will be difficult to cover the full cost of operation with own income. There is probably scope to increase it, possibly even to levels where at least half of the income comes from fees and other commercial charges. That will, however, require that EUg works less with the SWEP type of rural groups, and more with the "Standard Chartered" type of clients. To ensure continued focus on entrepreneurship development in rural areas, either Government has to set this as a condition for its funding, or a donor would have to fund it separately. Otherwise, there is risk of so-called mission drift if EUg is left to fend for itself. The organisation will then naturally seek more commercial opportunities.

In conclusion, if EUg is to provide public goods as argued above, its long run financial sustainability will depend on public funds in addition to commercially raised income. It is expensive to reach marginalized groups. GoU would be a key supporter, and should indicate a long term budget frame to EUg to give the organisation room for planning. GoU recognises the importance of equipping women entrepreneurs with business skills as reflected in the National Development Plan 2011 – 2014 and has expressed interest in expanding support to this area. The onus is on EUg to make the case for increased funding from the current levels in the next few years.

However, we believe it is crucial for EUg's long term survival that it does not become a typical government agency delivering government led services. It must have a commercially oriented working culture that emphasises efficiency and results. We

acknowledge that this is a fine balance, but current management of EUg has been able to handle this balance quite well so far. Any donor interested in funding EUg activities should make their utmost to ensure that this situation continues.

This is a review of SWEP and not of the whole EUg, so we have not looked at all aspects of the operation. The following are thus more suggestions than recommendations:

- Increase own income further, by charging at full costs to clients that can pay.
- Explore introducing other types of fees, as for instance success fees. SMEs are often more willing to use services offered on a commission basis than on a fee basis, since this type of payment mechanism reduces risks and cash-flow requirements.
- To ensure increased focus on own income, EUg should make explicit targets for it, and have a clearer strategy for fee setting and charging than it has to date. It now appears as mostly discretion based.
- EUg should aim at cross-subsidising activities, where income from high-end services is partly used to fund lower end activities. This implies that donors should not fund the whole cost of a given project, to provide incentives to EUg to increase their own funding capability. (See also next section)
- In general tighten its own result framework, and be more explicit on short term and long term targets, and attach indicators to these objectives.

EUg has a reasonably coherent operational strategy now, focussing on SMEs in general, and youth and women entrepreneurs in particular. The organisation would in the long run benefit from being very clear as to what the strategic core is. With its funding structure dependent on raising donor money, EUg may be open to temptations to move in other directions as donors dangle projects in front of them.

It should then be kept in mind that international best practice indicate that successful BDS organizations focus on a core business in which they have advantages, instead of trying to provide numerous activities of which they have less understanding. Thus, for a successful BDS organization, the focus should be limited and there should be clear goals.

SWEP and Recording of Fee Income

In the financial reports from SWEP, there is no indication of how much income has been raised from any charging of SWEP clients. Presumably these are recorded in the accounts of EUg as own income, but this method unfortunately masks how well SEWP manages to raise "own" funds. It is possible to argue that this in effect works as a second administration fee - in addition to the 30% paid by the donor - to EUg from SWEP.

In a possible next phase it is recommended that EUg records fees that are collected under the programme as a separate item..

6.2 Institutional Aspects

EUG has 9 professionals full time, with about 1.5 person-year dedicated to the SWEP programme. In addition, they have about 20 trainers and 50 consultants that can be hired to do specific assignments. EUG also works with other technical partners when necessary. Given the intention to be as practical as possible, using external experts in particular fields makes sense.

It is an efficient way to run an organisation that does not have full control of its own income, and where funds vary from year to year depending on government and donors. A larger core staff would have meant more fixed costs, making EUG more vulnerable to swings in income.

A key strength of the current EUG is its managers. Most have been there since the initial establishment, and they know their business intimately. External observers noted precisely this as a sign of organisational quality, as personnel in donor supported organisations have a tendency to change jobs rather often. This observation squares well with the team's impressions.

Without doing a full in-depth assessment of the organisation, it is difficult to confidently conclude on the ToR's question of capacity, competence and administrative weakness if any. We do note, however, that the geographic spread of groups and entrepreneurs have been a major drag on resources, not least on the personnel. This leads to two recommendations

- Concentrate on a smaller geographic area, where input-synergies are more easily realisable (i.e. train three groups on one trip).
- If both urban and rural women entrepreneurs are to be included, they need different project officers to allow some specialisation. The challenges the two groups face are so different that trying to cover both may risk covering none well enough.

6.3 Measures to Prevent Corruption

EUG has no particular corruption fighting guidelines, but does have ethical business principles embedded in their basic methodology. We did not observe hints of either corruption nor financial mismanagement - but as this was not the key focus area of the Team's work, we cannot fully vouch for its complete non-existence. There are, however a few indications that it is not currently a major problem:

- EUG and SWEP does not provide any type of capital support - only soft inputs as advice and training. This reduces the possibilities of favouritism and other hidden types of transfers between potential accomplices.
- While it is eminently possible to fabricate training sessions, EUG publicise its courses transparently, normally involves both EUG supervisors and trainers, normally takes fees for participation, and does not pay allowances. This reduces the risk, but does not fully block the possibility.

- SWEP has reached all objectives, and while the targets may have been underestimated, it is an indication of resources being spent on the agreed activities.
- Audits of the SWEP accounts note mostly minor issues, and there are no major systemic "red flags".

However, the issues that are noted in the Management Letter attached to the Audits should be fully addressed to take away doubts about EUG's seriousness. These include:

- Tightening of payment and voucher control procedures
- Consider an improved cost sharing and cost allocation system
- Develop an annual procurement plan, in accordance with PPDA regulations.

7 Relevance, Lessons and the Future

So far the conclusion is that SWEP has achieved its stated objectives, and done so with reasonable efficiency. A remaining question is if it has also been a relevant intervention.

7.1 Relevance: Addressing the Key Challenges

In short, SWEP is considered to have addressed several relevant issues for economic and human development. Key among them is a topic that is often not directly targeted, but that is considered increasingly crucial for economic growth, namely financial literacy.

Financial Literacy

For most people, but especially the poor, the ability to make good financial decisions is important. Financial literacy is critical for economic growth by creating environments that promote desired financial behaviors such as saving, budgeting, or use of credit wisely. There is an increasing awareness about the importance of financial literacy among development agencies.¹⁴ Many donor programs have been based on the assumption of rational economic behavior, but if the target group does not read the incentives as the donor intends, the programs will be ineffective.

Financial literacy is a broad concept that includes both information and behavior, and is relevant for all economic participants regardless of their wealth or income. OECD defines financial literacy as: *"...the combination of consumers'/investors' understanding of financial products and concepts and their ability and confidence to appreciate financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being."*

Teaching basic financial literacy is at the heart of SWEP and the EUG methodology, with regard to both urban and rural participants. All may not yet act according to the principles taught, but a great many have. In our opinion, this has been a key development benefit of SWEP, and is indicative of sound development relevance.

SME development and Women Entrepreneurs

Encouraging the growth of SMEs has long been seen as important for pro-poor economic development. SME's are often labour intensive, use mostly low level technology, provide employment for low income groups, promotes linkages to agriculture and other natural resource based activities, cover local demands, train labour force, create entrepreneurial role models, require less costly infrastructure etc. The beneficiaries of SME growth - both the owners and the consumers - tend to belong to poorer segments of the society.

¹⁴ See for instance: "The Case for Financial Literacy in Developing Countries", DFID/OECD/World Bank; February 2009.

As to the particular service delivered by SWEP, improvements in human capital (through skills development) is one of the key determinants of how, and for whom, productivity growth translates into employment growth and, possibly, into better work in the informal economy and to movement from the informal to the formal economies¹⁵. This type of upward movement is in evidence in SWEP.

SWEP addresses a discriminated section of SMEs, namely women entrepreneurs. Chapter 2 explores the specific constraints that face women, and SWEP is considered to have made a good attempt at addressing these. While clearly a long term process, small changes in skills, confidence and attitudes will hopefully over time make a difference for the involved women.

SWEP is assessed as a *relevant intervention in relation to the development challenges that face Uganda*.

7.2 Lessons Learnt

What are the key lessons learnt - in relation to the defined challenges - that can guide future efforts? Most of these have already been remarked upon, but there are four specific issues that deserves special emphasis, that ought to be taken into account in a possible next phase:

- *Rural groups require a different methodology than urban, individual entrepreneurs.* Services and training need to be more hands-on, practical, seeing-is-believing, localized, and adapted to the particular circumstances in the village. Getting groups to function is key to effective and efficient delivery. Reaching rural women entrepreneurs is almost impossible without an element of subsidy.
- *Facilitating and fostering sustained change is a long term process.* Rural groups - even the most entrepreneurial - still have a long way to go before they are able to fully realize the benefits from SWEP without continued access to external services and assistance.
- *Attitudinal change is key to ignite entrepreneurship, but needs concrete follow-up to be effective.* Most of the women were initially timid and lacked confidence, but were bursting with energy and ideas after only a few days of basic behavioral business training. The challenge is to sustain these changes, and transform them into actions through practical, hands-on advice and training.
- *A business like attitude in the provider (i.e. EUG) is key for effectiveness.* Organizations must have an entrepreneurial outlook themselves, and be dynamic and un-bureaucratic. Experience has shown that demand driven services are more likely to originate in such environments.

¹⁵ "Skills and Productivity in the Informal Economy", Palmer, ILO, 2008.

Finally, an important aspect of entrepreneurship should be emphasised: Namely, *the entrepreneur's own responsibility for solving business problems*. If the objective is to develop sustainable enterprises, entrepreneurs must take responsibility for his/her own decisions. Failure is part of the selection process to breed good entrepreneurs. There is a danger in the SME euphoria that a basic characteristic of a successful entrepreneur is forgotten, namely his/her ability to successfully address difficulties. It is a rather self-evident point, but spoon-feeding seldom develops a viable SME sector, normally it only develops dependency and patronage.

Thus, even for rural entrepreneurs that have a longer road to travel before they are fully able to manage themselves, a programme needs to plan for an eventual exit from the subsidised parts of the services. Otherwise, it is only another welfare intervention that may be perfectly justifiable for poverty alleviation reasons, but not one that promotes sustainable entrepreneurship.

7.3 Conclusion and Main Recommendation

In conclusion, SWEP has been a highly relevant intervention, with good effectiveness and reasonable efficiency. *It should be favourably considered for extension*. While the results so far have been good, the impression is of a job half done. This holds in particular for the rural groups, that will find it hard to progress without further support from EUG. The initial period of three years may even be considered as a design flaw of SWEP, in that it is very hard to facilitate a sustained change within that short period of time.

Several aspects of the programme should be refined and possibly changed, as commented by us throughout this report. Our list of more detailed recommendations are found in the Summary, and will not be repeated here. However, there are two strategic recommendations that should be seriously considered:

- *A clearer focus on one of the two groups currently in the programme, namely the rural groups*. This is where subsidised delivery is most justified, and where the relevance for poverty alleviation is most pronounced.

There is also a good rationale for working with urban women, as these very quickly turn theory into real results. But these should over time be "turned over" to the commercial parts of EUG services, requiring less subsidies.

An interesting "compromise" hinted at by EUG themselves is to work with urban women in the rural towns and cities, to possibly facilitate linkages and also increase efficiency of the programme by concentrating in certain areas.

- *A new programme must have a clear exit strategy*, both for the programme itself and for the clients it serves. In other words, it must consciously plan for its own demise as a donor intervention. Government may be an alternative for long term funding of SWEP type activities, but the key is really that the customers are not treated as long term welfare clients. At some stage, they must be able to fend for

themselves, and a new programme should have explicit rules and procedures for how that is to happen. Otherwise, the outreach of such a programme will be minimal in the long run, even with government funding, as old groups are never exited.

Finally, a key element of any exit strategy is the use of fees, and how - and when - to apply these in a manner that encourages independence and healthy growth of women entrepreneurs.

Annex A Terms of Reference

Terms of Reference for the Evaluation and Appraisal of the Strengthen Women Entrepreneurs in Uganda UGA-3069 07/014

Background

The Norwegian Embassy in Uganda received a request, dated 14th August 2007 from the Ministry of Finance, Planning and Economic Development (MOFPED) for the financing of USD 1,007,000 to Enterprise Uganda, for the project “Strengthening Women Entrepreneurs in Uganda”.

The background for the request dates from the conclusion of the support that was given to Enterprise Uganda under the UNDP framework. This support was for a grant of USD 500,000 as part of a funding gap for the set up and running of the Enterprise Uganda programme. This support to UGA 02/329 ran from 2001-2006. During the finale project review meeting Enterprise Uganda requested and it was agreed that the Embassy would consider the continued support to the proposed Women and Youth programme. A concept note for this programme was forwarded to the Embassy for consideration.

The request was consequently considered in the context of improving the Gender related profile of the Embassy following the stated priority areas for development cooperation from the Ministry of Foreign Affairs in Oslo. Economic empowerment is also one of the strategies adopted to promote the role of women in the Norwegian Government’s new action plan on gender. The dialogue with Enterprise Uganda involved a request for them to submit a project document for the programme. The first project document was submitted on 14th August 2007 and after comments by the Gender Consultant a revised document was submitted on 25 October 2007 incorporating issues raised by the gender consultant.

Short description of the programme

The purpose of the project Strengthen Women Entrepreneurs in is to enhance the participation of women in both rural and urban areas, in economic development in order to contribute to job creation, improved household incomes; improved food security; promote value addition in agriculture; promote access to markets and financial services and alleviate poverty in the rural communities.

This project seeks to provide gender sensitive training and business support services for small women entrepreneurs in the urban and rural areas of Uganda. The target beneficiaries of this project are existing women entrepreneurs heading small and medium enterprises (SMEs) or planning to start a business in Uganda. It will enhance access to existing business development services provided by Enterprise Uganda, in order to enable women entrepreneurs to establish and/or strengthen their enterprises by overcoming obstacles to accessing finance and Business Development Services (BDS), so that they can survive and compete in an increasingly global economy.

Concretely, the project expects to overcome the main barriers faced by women entrepreneurs in the SME sector in Uganda, covering both urban and rural women all around the country. Women Entrepreneurs face more difficulty in accessing finance and therefore technology to expand their business. They also lack the financial and technical skills needed for their business. Women entrepreneurs also show a lower rate of accessing business development services. They are also lagging behind in their managerial and technical capacity. In addition women entrepreneurs also show less use and have less access to information i.e. use of internet. The project seeks to support creation and expansion of the businesses by providing business development services to women associations/groups. It will increase, by at least **50%**, the number of women entrepreneurs using existing business development services offered by Enterprise Uganda. It will train **850** women entrepreneurs in entrepreneurship and management skills, and provide them with a range of business development services.

The Proposed Products and Interventions:

- 10- Day Entrepreneurship training workshop targeted at 100 urban women Medium scale entrepreneurs
- 3- Day Entrepreneurship training workshop targeted at 750 rural women entrepreneurs
- Business health Checks- a business diagnosis tool that takes the SWOT approach
- Business Counselling with business counsellors attached for 12 month period
- Business planning training for growth package

Enterprise Uganda will target 850 Women in **urban** and **rural** areas, in the small and medium enterprise sector. The program will adopt a two-pronged approach in delivery of BDS to the two groups of women entrepreneurs (urban and rural), in view of the different characteristics of the two groups. In both cases however, **focus will be on existing enterprises with potential to grow.**

Program goals and objectives

<i>Goal:</i>	To Promote gender equality through providing gender sensitive training and business support services for small scale women entrepreneurs in urban and rural areas of Uganda
<i>Purpose:</i>	To enhance the participation of women in both rural and urban areas, in economic development in order to: contribute to job creation, improved household incomes; improved food security; promote value addition in agriculture. - promote access to markets and financial services - alleviate poverty in the rural communities. - promote gender equality
<i>Objective 1</i>	To create general entrepreneurial awareness and enhance women entrepreneurial skills in Uganda.
Outcome indicators	850 women sensitised about entrepreneurship benefits. Three-day Entrepreneurship workshops for women held in 11 regions.

Objective 2	To develop and strengthen business skills of women entrepreneurs access to business development services provided by Enterprise Uganda
Outcome indicators	-Customised Training materials developed. -15 COVEs receive management skills training, business counselling and consultancy services e.g. Accounts & Book keeping. -100 women entrepreneurs receive management training, and business counselling services.
Objective 3	To enhance access to credit in order to enable Women-owned SMEs overcome obstacles to accessing finance.
Outcome indicators	80 women assisted to produce bankable business plans.
Objective 4	To promote market access by Ugandan women entrepreneurs.
Outcome indicators	Prepare 15 women COVEs for market linkage. 15 women COVEs linked to markets, financial institutions, and women business associations/forums.

Coves (Corporate Village Enterprises)

In addition to these objectives the programme contains a detailed outline of activities with expected outcomes.

Why the appraisal /Evaluation is initiated

A midterm review was initially proved for in Article X of the Agreement “Evaluation-reviews”. However as this is now coming toward the end of the program cycle it is necessary to have a end of program evaluation in order to

- Assess the progress made, achievements that have been realised, the possible challenges that have been faced and the way forward
- The review will inform the planning process for the way forward and provide a independent input into the end of program review meeting.

2. Team Composition and Leadership

A evaluation team will be organized by Norad to conduct the evaluation in accordance with theses Terms of Reference. Other aspects may be included if seen as relevant and agreed with the Embassy. The team will consist of up to 3 members. A consultant contracted by Norad who should preferably have a local partner with competence in women and SME development in Uganda and one representative from Norad. The evolution team will be headed by the international consultant contracted by Norad. The division of responsibility between the team members shall be decided by the team.

3. Purpose, context and intended use

The purpose is to ascertain major achievements the project, implementation of the project in accordance with stated goals, objectives, expected results and

procedures of financial management. The evaluation will be used by the Embassy to inform decisions on the way forward in supporting this or similar programs that focus enhancing the participation of women in economic development within the Gender/ private sector portfolio. Also important will be to highlight lessons learnt and whether these lessons can be replicated to other areas. It is also intended to see whether phase II may be feasible. The recommendations made by the team shall be part of the process leading up to the Embassy's decision regarding future support.

4. Scope of work

The team will focus on the following:

- Assess the achievements of the project against stated objectives, activities and outcomes in the project document, AD and Agreement. Effectiveness: Achievements in relation to targets.
- Assess the effectiveness of the tools that Enterprise Uganda uses to deliver training and other services to the group. Efficiency: Output in relation to input.

Identify challenges faced by the program and how these may have affected possible outcomes. Basing on the Project Document and the AD assess whether results have been achieved and if not why they have not been achieved.

- Assess where possible the impact that the project has had on the beneficiaries directly and communities indirectly.
- Assess economic and financial aspects; has the implementing institution identified measures of program sustainability.
- Assess the institutional aspects such as capacity, competence and administrative weakness if any. Are there measures in place to address issues of corruption?
- Make recommendations on way forward based on observed performance of the project in view of the Gender aspects.

5. Implementation of the evaluation/appraisal

Sources of information and methodology to be employed

Information may be sourced from the Project document, Appropriation Document, The Agreement as well as the Annual reports and other reports from Enterprise Uganda. Information will also be sourced through meetings with various relevant stakeholders, beneficiaries, the Embassy etc. Field visits shall be part of the review.

Division of responsibility:

The division of responsibility between the team shall be decided by the team. Enterprise Uganda shall arrange the necessary meetings for the team with program beneficiaries. The Embassy shall assist in arranging meeting with other relevant stakeholders.

The end review will take place in November 2010. All documentation and data will be provided to the consulting team by the Embassy and Enterprise Uganda. A visit to make onsite assessment of the project beneficiaries will be carried out by the team. Enterprise Uganda will provide the list of beneficiary groups and enterprises early to the team.

5. Reporting

The Embassy will receive a draft report of between 20-25 pages (not including annexes) in English. The report will include a summary, featuring the objectives of the study, main findings and recommendations.

The draft report shall be submitted to the Embassy no later than 2 weeks after the team has completed its mission. The Embassy shall send a copy to Enterprise Uganda. Comments from both parties will be sent to the team no later than two weeks after receipt. The report will be finalized by the team one week after the comments have been received.

6. Background Documentation

The team will be asked to familiarise itself with the following documentation related to the project.

The project document “Strengthening Women entrepreneurs in Uganda”

The Appropriation Document for the Project UGA-3069 07/014

The Agreement for the Project UGA-3069 07/014

Annual Reports and Minutes for annual meeting between Norway and Government of Uganda for the project UGA- 3069 07/014

The Embassy of Norway’s Gender Strategy “Strengthening the Integration of Gender in Norwegian Support to Uganda”

Annex B People Met

	Name	Position	Organisation
1.	Ms. Mary Mabweijano	Senior Programme Officer	Royal Norwegian Embassy
	Ms. Kamilla Kolshus	First Secretary	Royal Norwegian Embassy
2.	Ms. Rosemary Mutyabule	Director, Business Advisory Services	Enterprise Uganda
3.	Mr. Ronald Mukasa	SWEP Officer	Enterprise Uganda
4.	Ms. Mary Odongo	Finance Manager	Enterprise Uganda
5.	Mr. Gideon Badagawa	Executive Director	Private Sector Foundation
6.	Mr. Sam Wandera	Ag. Principal Economist	Ministry of Finance
7.	Mr. Wilson Kwamya	Assistant res.Representative	UNDP
8.	Mr. David Baguma	Executive Director	AMFIU
9.	Ms. Damallie Mukiibi	Head of SME/ Women in Business (WIB	DFCU Bank
10.	Ms. Stella Engena	Relationship Manager - WIB & SME	DFCU Bank
11.	Ms. Jane Nakato	Proprietor/ Entrepreneur	Kindercare
12.	Ms. Agnes Odongkara	Headmistress	Happimost Nursery School
13.	Mrs. Diana Nsereko	Managing Director	Brand Momentum
14.	Ms. Halima Nantongo	Managing Director	Mediline Pharmacy
15.	Ms. Ngambi Mary Nakamya	Partner	God is Able Poultry Farm
	Focus Group Discussions		
16.	Ms. Jane Naluwayiro	Chair Person	Bukoloto Widows Assoc/ Patience Pays Initiative
17.	Ms. Sarah Lule	Member	" " "
18.	Ms. Getrude Tekya	Member	" " "
19.	Mr. Charles Naluwayiro	Member	" " "
20.	Mr. Ezra Kato	Member	" " "
21.	Mr. Onyango Francis	Co-ordinator	" " "
22.	Ms. Rehema Segirinya	Member	" " "
23.	Ms. Grace Bakaira	Founder/ Chair person	Bakusekamajja Women's Group, Iganga
24.	Ms. Lovinca Magumba	Member	" " "
25.	Ms. Maria Kazingirisi	Member	" " "
26.	Mr. George Gabula	Member	" " "
27.	Ms. Susan Wambi	Member	" " "
28.	Mr. Erias Musazi	Member	" " "
29.	Amuru Ribberber Group		
30.	Nyakakoni Women's Group		

31.	Kitgum Bee Keepers
32.	Kiwenda Horticulture Farmers Association