



THE REPUBLIC OF UGANDA

UGANDA WOMEN ENTREPRENEURSHIP PROGRAMME(UWEP)

PROGRAMME DOCUMENT

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Ministry of Gender, Labour and Social Development
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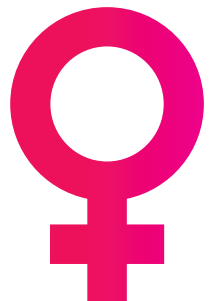


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ACRONYMS AND ABBREVIATIONS

ACDO	Assistant Community Development Officer
BOU	Bank of Uganda
CAO	Chief Administrative Officer
CDO	Community Development Officer
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
COMESA	Common Market for Eastern and Southern Africa
CPC	Community Production Centre
D/MTPC	District/Municipality Technical Planning Committee
DCDO	District Community Development Officer
EAC	East African Community
FY	Financial Year
GBV	Gender Based Violence
IEC	Information, Education and Communication
IGAD	Intergovernmental Authority on Developmental
IGG	Inspector General of Government
ILO	International Labour Organization
IS	Institutional Support
KCCA	Kampala Capital City Authority
KPI	Key Performance Indicators
LC	Local Council
M&E	Monitoring and Evaluation
MDA	Ministries, Departments and Agencies
MDI	Micro-Deposit taking Institutions
MEC	Management Executive Committee
MoESTS	Ministry of Education, Science, Technology and Sports

MFPED	Ministry of Finance, Planning and Economic Development
MGLSD	Ministry of Gender, Labour and Social Development
MTIC	Ministry of Trade, Industry and Cooperative
MIS	Management Information System
MJCA	Ministry of Justice and Constitutional Affairs
MOU	Memorandum Of Understanding
NDP	National Development Plan
NEPAD	New Partnership for African Development
NRM	National Resistance Movement
NWC	National Women’s Council
OAG	Office of Auditor General
OPM	Office of the Prime Minister
PC	Procurement Committee
PCDO	Principal Community Development Officer
PIP	Public Investment Plan
PMC	Enterprise Management Committee
PS	Permanent Secretary
PSC	Programme Steering Committee
RDC	Resident District Commissioner
SAC	Social and Accountability Committee
SAGE	Social Assistance Grants for Empowerment
SDSP	Sector Development Sector Plan
SME	Small and Medium Enterprise
S/D TPC	Sub-County/ Division Technical Planning Committee
TPC	Technical Planning Committee
TSU	Technical Support Unit

UBOS	Uganda Bureau of Statistics
UGP	Uganda Gender Policy
UGX	Uganda Shilling
WEF	Women Enterprise Fund
UWEP	Uganda Women Entrepreneurship Programme
YLP	Youth Livelihood Programme

FOREWORD



The Uganda Women Entrepreneurship Programme (UWEP) is an initiative of the Government of Uganda being implemented as a Rolling Programme under the Ministry of Gender, Labour and Social Development (MGLSD). The programme which began in the Financial Year 2015/2016, was designed to address the challenges women face in undertaking economically viable enterprises including the limited access to affordable credit, limited technical knowledge and skills for business development, limited access to markets as well as information regarding business opportunities. UWEP therefore provides the opportunity to enhance financial inclusion, promote entrepreneurship development and effective participation of women in the economic development of the country.

UWEP is being implemented through the existing structures of Government at the central and Local Government levels with the MGLSD as the overall policy coordinating and implementing agency working together with the relevant Ministries, Departments and Agencies.

This edition of the Programme Document takes into consideration the change in implementation guidelines as approved by cabinet on 1st April 2019. The changes largely respond to some of the pertinent issues registered over the past period of implementation; for example size of beneficiary groups and the funds flow, among others.

We believe the changes incorporated will not only make it easier for the women to tap into the Programme but also improve on the general performance of the programme.

James Ebitu

FOR: PERMANENT SECRETARY

MINISTRY OF GENDER, LABOUR AND SOCIAL DEVELOPMENT

CHAPTER ONE

1.0 INTRODUCTION:

1.1 Background

The Uganda Women Entrepreneurship Programme (UWEP) is an initiative of the Government of Uganda that is aimed at improving access to financial services by women and equipping them with skills for enterprise growth, value addition and marketing of their products and services. UWEP is intended to empower Ugandan women for economic development.

The Programme is funded by the Government of Uganda (GoU) and is implemented under the Ministry of Gender, Labour and Social Development. Its implementation began in the Financial Year 2015/16. The Programme is designed to address the existing gaps of limited access to affordable financial services as well as limited skills for enterprise development and management by the majority of the population, particularly women. The Programme which is envisaged to contribute to the creation of self-employment and wealth at the household level, comprises of several activities that include mobilization and sensitization of communities, training and capacity development, access to credit, access to appropriate technology and access to markets.

1.2 Problem statement

Women form the majority (86.2%) of actors in the informal sector characterised by exclusion from formal financial services. This limits their capacity to grow and expand their businesses. Women are constrained by limited access to affordable credit as they attempt to start and grow their own enterprises. Women earn less than their male counterparties with 31% of women financially excluded as compared to 28% of men in the formal sector (Finscope, 2013). Available statistics from

the Uganda National Household Surveys indicate that the unemployment rate of women increased over a 7 year period from 2.2% in 2005/06 to 11% in 2012/13. Although women comprise 53% of Uganda's labour force, 42% are taken on as unpaid family workers. In addition, women receive an averagely lower pay than men in the private sector with a male to female wage gap that stands at about 39% (State of Uganda's Population Report, 2013). This gap in productivity between males and females has implications both to GDP growth and the distribution of income between men and women.

Women face difficulty in accessing financing due to collateral constraints, unequal access to productive resources such as land resulting from patriarchal tendencies, limited access to information and affordable technical training among others. Limited education also limits the scope of women's enterprise activity. If these challenges are not addressed, Government efforts towards gender equality, human resource productivity and competitiveness are likely to be curtailed.

The Uganda Women Entrepreneurship Programme (UWEP) therefore seeks to address this situation by enhancing the productive potential of women in order to boost economic growth and wealth creation at household levels. This will be achieved through skills enhancement, improved access to affordable credit, markets as well as improved technologies.

1.3 Situation Analysis

Women constitute 51% of Uganda's population of 34.9 million (Census, 2014). Any female of 18 years and above is categorised as a woman.

The majority of Ugandans live in the rural areas and the economy is highly dependent on the agricultural sector, which is the largest employer.

According to UNHS 2012/13, 41% of women are employed as compared to 55% of men of these only 13.8% of working women are in formal employment, compared to 27.9 % of working men (UBOS, 2013). In order to achieve

higher development outcomes, Uganda's economy has to transform to a higher productivity level, integrate men, women and youth in the development process and invest in human capital for productive employment creation (ILO 2014).

Women are disproportionately represented among the poor. The Uganda Gender Policy (UGP) 2007 indicates that women tend to be poorer than men. This is more severe for widows including people living in female headed households. The economically active population is 11.5 million of which, 53% are women. There is relatively little wage employment in Uganda (less than 20 per cent of the population have paid jobs). Less than 12 per cent of economically active women are in paid employment; the remainder are either self-employed or contribute to unpaid family labour. Even in paid employment, women are more likely than men to be in low-status, less paying jobs.

Women are specifically cited as important actors in the Small and Medium Enterprises subsector in Uganda. They own and operate a significant percentage of the SMEs, albeit, mostly at the informal level. The women-owned enterprises have been observed to impact positively on both employment and wealth creation. They contribute to the promotion of a more equitable distribution of income; stimulate local development, promote culture of entrepreneurship and business-related skills within the local populations.

In pursuing their livelihood strategies, the majority of women are faced with the burden of limited time based on the gender roles that they undertake. Women bear the burden of most of the domestic tasks in addition to agricultural and other productive work. This has a negative impact on their health as well as productivity levels (UGP, 2007).

Women are greatly affected by the deteriorating environmental conditions especially since they are faced with the burden of collecting fuel wood and water. Access to modern energy saving technologies is very limited and the over dependence on biomass firewood and charcoal is leading to worrying trends of high levels of deforestation and environmental degradation around the Country.

Whilst women enterprises are innovative and produce quality products and services, they quite often face challenges such as inadequate market and are especially vulnerable to competition from counterparts who introduce superior products and services. Market information is scanty especially in the rural setting and the business environment is not supportive in accessing credit, business development and advisory services, business inputs and technologies.

The Uganda Women Entrepreneurship Programme therefore provides a great opportunity to enhance financial inclusion, and promote entrepreneurship development and effective participation of women in the economic development of the Country.

1.4 Justification and Rationale

Women make up 53% of the labour force hence an important target group for the economic development of the country. Women face challenges in undertaking economically viable enterprises including limited access to affordable credit, limited technical knowledge and skills for business development, limited access to markets as well as information regarding business opportunities.

The promotion of women's entrepreneurship is one of the avenues for wealth creation as there is great potential and benefit from investment in women business enterprises in the Country. The Census of Business Establishments (COBE) 2010/11 revealed that the proportion of women owning businesses increased from 37% in 2001/2 to 44% in 2011/12. Therefore given an opportunity, women will initiate and grow their enterprises.

The majority of business women sell their products in the local markets. Often, their products are not of sufficient quality to access the competitive regional and international markets.

Therefore, increased access to affordable credit through UWEP will stimulate growth of high quality and competitive women enterprises in the micro, small

and medium enterprise subsector, in which women are key actors in Uganda.

1.5 Policy and Legal Context

The Uganda Women Entrepreneurship Programme is anchored with in the relevant National, Regional and International legal and policy instruments. The 1995 Constitution of the Republic of Uganda provides the overall legal framework for addressing gender equality and women’s empowerment. Article 21 provides for equality and freedom from discrimination. Article 32 provides for affirmative action in favour of marginalized groups including women. The Constitution also recognizes equality between women and men and articulates specific rights of women including outlawing customs, traditions and practices that undermine the welfare, dignity and rights of women.

Gender equality and empowerment of vulnerable groups are core values under the NRM Government. The key areas of intervention in this regard are empowering special interest groups including women, youth, persons with disability and older persons. For example the NRM Manifesto 2016-2021, recognizes the need to empower women as an avenue for wealth creation. UWEP therefore is consistent with these core values as well as with the national planning frameworks including Uganda Vision 2040 which emphasizes reduction of gender inequality as a prerequisite for accelerating and sustaining social economic transformation.

The National Development Plan II (2015/16-2019/20) under the theme “Strengthening Uganda’s Competitiveness for Sustainable Wealth Creation, Employment and Inclusive Growth” was launched as the national development framework to guide interventions in all sectors. Hence UWEP is in line with the scope and focus of NDPII whose goal and specific intervention area under the Social Development Sector is to “promote women’s economic empowerment through entrepreneurship skills, provision of incentives and enhancing their participation in decision making at all levels”.

The Uganda Gender Policy (2007) provides a framework for identification, implementation and coordination of activities designed to achieve gender equality. The policy prescribes interventions that improve the earning potential of women and responds to the diverse livelihood needs of women and men.

UWEP is also in conformity with the regional and global obligations on gender equality and women's empowerment that Uganda is party to. These include the East African Community Treaty (EAC, 2000), Common Market for Eastern and Southern Africa Gender Policy (COMESA, 2002), the Protocol on the Rights of Women in Africa (2003), the Intergovernmental Authority on Development (IGAD) Gender Policy and Strategy (2004) and the New Partnership for African Development (NEPAD).

The global instruments include: the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979), the Beijing Declaration and Platform for Action (1995) and the Commonwealth Plan of Action for Gender Equality.

CHAPTER TWO

2.0 PROGRAMME CONTEXT

2.1 Introduction

UWEP is a rolling government of Uganda programme targeting women especially the poor and unemployed women in all Local Governments in the country. The programme is demand driven and is implemented through government structures both at the centre and the local government. The funds under the Programme are advanced to women groups using revolving fund approach in order to increase outreach and enhance sustainability of the Programme.

The Programme is implemented under the Ministry of Gender, Labour and Social Development and financed initially from Government resources with a possibility of support from Development Partners in the medium term.

2.2 Programme Goal

The overall goal of the Programme is to empower Ugandan women to improve their income levels and their contribution to economic development.

2.2.1 Specific Objectives;

1. To strengthen the capacity of women for entrepreneurship development
2. To provide affordable credit and support access to other financial services to enable women establish and grow their business enterprises
3. To facilitate women's access to markets for their products and services
4. To promote access to appropriate technologies for production and value addition
5. To strengthen Programme management and coordination

2.3 Programme Components

The Uganda Women Entrepreneurship Programme (UWEP) has three components namely;

- i. Capacity and Skills Development
- ii. Women Enterprise Fund
- iii. Institutional Support

2.3.1 Capacity and Skills Development Component

The objective of this component is to strengthen the capacity of women for entrepreneurship development. This component focuses on upgrading needs-based skills for women to enable them initiate and manage enterprises.

Under this component, women apply for interest-free loans for hands-on training to acquire skills needed for effective implementation of their enterprises and purchase of the inputs for setting up the enterprise.

Sector experts at the Local Government level provide technical guidance to women beneficiaries to identify individuals or institutions who can train them in the skills that are needed for the effective implementation of their enterprises.

2.3.2 Women Enterprise Fund (WEF) Component

The objective of this component is to provide affordable credit to women groups for enterprise development through a revolving fund. Under this component women groups are facilitated with interest-free credit to undertake viable enterprises.

Enterprises recommended for funding fall under two main categories, Agriculture production and off- farm activities. Below are some of the enterprises that women groups can engage in although this is not an exhaustive menu of the enterprises.

Recommended enterprises for funding

<p>Agricultural production</p> <ul style="list-style-type: none"> ○ Dairy production ○ High value enterprises (12 agricultural enterprises in the NDP II: Cotton, Coffee, Tea, Maize, Rice, Cassava, Beans, Fish, Beef, Milk, Citrus and Bananas) ○ Horticultural Production ○ Poultry/ egg production ○ Piggery ○ Receiving of improved goats ○ Aquaculture/integrate farming ○ Labour-saving technologies e.g. animal traction ○ Tree nursery management. ○ Apiary – honey production ○ Agro- forestry/ tree propagation ○ Post-harvest handling e.g. milling and packaging ○ Value addition & marketing 	<p>Off-farm activities</p> <ul style="list-style-type: none"> ○ Produce buying and selling ○ Energy saving appropriate technologies (Eco stoves and solar power). ○ Trading ○ Craft making ○ Water supply ○ Masonry/ brick laying ○ Carpentry and joinery ○ Hair dressing and cosmetology ○ Tailoring/ fashion and design ○ Metal fabrication ○ Bicycle repair ○ Food production, catering & restaurant management ○ Shoe making/ repair ○ Agro- processing ○ Bakery/cookery ○ Electrical repairs ○ Borehole repair ○ Weaving and embroidery & handicrafts ○ Audio-Video editing ○ Leather work ○ Computer use and application (e.g. phone operation. ○ Transport Services
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Note: The above list of recommended enterprise is not an exhaustive menu

2.3.3 Institutional Support (IS) Component

The objective of this component is to ensure effective and efficient Programme management and coordination at all levels.

Under this component, the beneficiaries receive basic training in bookkeeping, team building, enterprise planning and implementation, entrepreneurship/ business skills and group dynamics. In addition, business counselling is provided to women to enable them realize their potential.

Under the component, support is provided to enhance the technical, administrative and managerial capacity of key Programme implementers and in so doing promotes transparency and good governance. Support is provided to the lead implementing agency (MGLSD), Local Governments and Kampala Capital City Authority (KCCA) to coordinate and oversee Programme implementation. Key activities include mobilization of women, capacity building, establishment and operations of the Technical Support Unit (TSU) and undertaking operational research to inform implementation of the Programme.

The component further supports the establishment of systems for effective implementation of the Programme including Monitoring and Evaluation (M&E) Strategy, Management Information System (MIS), Recovery Strategy, Communication Strategy, development of Funds Access and Community Procurement Guidelines.

2.4 Programme Outcomes

- Increased participation of women in enterprise development
- Increased access to credit and other services
- Increased access to markets for women's products and services
- Improved adoption of appropriate technologies for production
- Improved delivery of UWEP activities at national and local government levels

2.5 Programme Outputs

- 10,000 women provided with adequate entrepreneurship capacity and skills

- 100,000 women entrepreneurs access programme enterprise funds
- 20,000 IEC materials developed and disseminated
- 5,000 women access market for their goods and services
- 20,000 women sensitized on the utilization of appropriate technology for increased production.
- Comprehensive Monitoring and Evaluation and Management Information System in place and functional for data collection, analysis and reporting.
- UWEP Programme activities effectively implemented.

2.6 Key Performance Indicators (KPIs)

- Percentage increase of women in entrepreneurship.
- Percentage of communities mobilized and sensitized on UWEP
- Percentage increase in the incomes of participating women.
- Percentage of the Uganda Women Entrepreneurship Programme planned targets met.

2.7 Target Population

The primary target beneficiaries of the Programme are women within the age bracket of 18-79 years. The assumption is that those beyond 80 years are catered for under the Social Assistance Grants for Empowerment (SAGE) Programme. Since the Youth Livelihood Programme targets young women aged 18 – 30 years (the Programme guidelines stipulate that 30% of the Youth Interest Group members should be female), the female youth already benefiting from YLP cannot benefit from UWEP. The Programme as much as possible promotes the integration of the following categories of women as beneficiaries:

- a) Unemployed women
- b) Vulnerable Groups e.g. Single young mothers, Widows and Gender Based Violence survivors
- c) Women with Disabilities

- d) Women living with HIV/AIDS
- e) Women heading households
- f) Women slum dwellers
- g) Women living in hard to reach areas such as on island and ethnic minorities

2.8 Eligibility Criteria

The Women Groups Enterprise eligibility criteria includes the following:

- a. The beneficiaries fall within the age bracket of 18 – 79 years. Evidence may be sought through relevant documents such as National Identity Card and other relevant documents or testimonies of peers, elders and opinion leaders within the communities where the persons ordinarily reside.
- b. All members of the Women Group are bona fide residents of the Sub-county under which the Enterprise is being approved.
- c. All Women Groups are transparently selected in a community participatory process based on the selection criteria set by the Programme.
- d. Evidence that the members of the Women Group fully participated in the identification and planning processes for the Enterprise and group formulation shall be voluntary.
- e. There should be evidence that the enterprise selected has undergone adequate viability and sustainability analysis guided by the technical experts.
- f. Evidence that the Enterprise selected has undergone all the required stages for enterprise generation as provided for in the guidelines issued by the Ministry of Gender, Labour and Social Development. The stages include appraisal and approval by the Lower and Higher Local Governments respectively.
- g. The enterprise must have a clear physical address/ location. Where the enterprise requires land, the ownership and legal status of the land should be established through a valid agreement on the use of the land, land title or rental agreement in the case of land that is hired for undertaking the enterprise. Where land is offered free, an agreement in this respect should also be availed.

- h. The enterprise should have a reasonable maturity period that permits re-payment of the Interest-free Revolving Fund within a period of one to three (1-3) years.
- i. At least eighty-percent (80%) of the budget for the enterprise should go into the core inputs of the enterprise as opposed to non-core inputs and administration expenses.

2.9 Beneficiary selection

The beneficiary women groups are identified and selected through community participatory process that involves LC 1 and Women Council leaders as trusted members of the community. The selection of the women to benefit under the UWEP is undertaken by the Beneficiary Selection Committee chaired by the Sub-County Chief whose members include the Women Council Chairperson of the Sub-County and the Community Development Officer. The respective LC 1 Chairpersons confirm that the selected women group members are bona fide Ugandans who reside within their respective communities (the catchment area for the group membership may be a village, parish and must not go beyond a Sub County/ Town Council/ City Division).

The selection process takes into account the primary target beneficiaries, Enterprise Funds Access Guidelines, local knowledge on the socio-economic status of individual women e.g. present income sources, and any other support that the women may have received under other existing programmes.

2.10 Enterprise Selection

The women groups selected for funding are guided by the CDO and relevant sector experts to decide on the most viable enterprise based on its viability, marketability and sustainability. All women group members shall agree on the final enterprise for which a proposal is developed.

Priority shall be given to enterprises in value addition so as to enable the women set up small scale cottage industries and therefore have a high multiplier effect on job-creation.

Support women enterprises to tap into new profitable ventures and opportunities such as in the Pharmaceutical Industries, Construction sector, extraction of plant and animal oils, wheat, technology among others.

Support investments in Music and Film/creative Industry.

2.10 Guiding Principles

Demand driven: The women groups are responsible for initiating the loan requests in accordance with their priority enterprise choices.

Affirmative action: Affirmative action is applied in identification and support of the most vulnerable groups of women to access the Fund.

Viable and Sustainable Investment: The women enterprises are subjected to a viability and sustainability analysis to ensure the likely level and quality of returns to the beneficiaries.

Environmentally Friendly Investments: The Programme encourages enterprises that promote sustainable management of natural resources.

Public Private Partnership. The Programme promotes partnerships with private sector companies for service provision and investments.

Collaboration and coordination: the Programme enhances collaboration with other actors to create common user facilities such as Maize millers, Animal Feed Mixers, Extractors to support the Women to undertake processing of Oil, Carpentry, Leather Tanning, among others so as to enhance exports.

Provision for Women with Special Needs: The Programme interventions as much as possible, are sensitive to and have special considerations for Women with Disabilities (WWD)

Cultural Sensitivity: All interventions shall consider and build on the positive cultural norms of the beneficiary Communities (do- no harm/respect).

Gender Sensitivity: The implementation approach shall take cognizance of power relations at the household level to ensure spousal support and collaboration.

2.11 Geographical Coverage

The Programme covers all Local Governments in the Country including Kampala Capital City Authority (KCCA) over the 5 years of implementation.

CHAPTER THREE

3.0 PROGRAMME IMPLEMENTATION ARRANGEMENTS

3.1 General

- (i) The Women Enterprise Fund is administered as an interest-free revolving fund. Beneficiaries are given a grace period and loan term based on the maturity period of the enterprise (the time at which the enterprise begins generating income). The maximum loan term/period is 3 years (36 months). Those who wish to pay within the grace period are encouraged to do so. Groups that repay the revolving fund within the first 12 months of receiving the fund pay only the Principal without the service fee. Any repayments that go beyond 12 months attract a service fee of 5% per annum to cater for the costs of inflation. Groups may apply for another loan after clearance of all outstanding payments.
- (ii) The Programme is integrated within the existing structures of Government and follows the established procedures that guide Programme implementation. At Central Government, the Permanent Secretary MGLSD is the overall Accounting Officer, while the Chief Administrative Officers and Town Clerks are the Accounting officers for the Programme at the Districts and Municipality levels respectively. In the case of KCCA, the Executive Director is the Accounting Officer.
- (iii) The Ministry of Gender, Labour and Social Development signs MOUs with implementing Districts/ Municipalities and KCCA. The MOUs clearly stipulate the roles, responsibilities and obligations of the parties involved. The Districts, Municipalities and KCCA in turn

sign Financing Agreements with each women's group approved for funding under the Programme.

- (iv) The funds are accessed by women groups who fall within the targeted age bracket and as much as possible take care of categories of women indicated in section 2.7.
- (v) Group membership ranges from a minimum of five (5) to a maximum of fifteen (15) members, which is adequate to co-guarantee and ensure effective self-management as well as realization of impact.
- (vi) There is flexibility in management of enterprises at group level to allow groups decentralize management of their enterprises into individual and/or mini- groups where applicable.
- (vii) The beneficiary women's group implement their enterprises themselves. Each women group constitutes three (3) sub-committees to handle the day-to-day running of their group enterprise. The members elect among themselves these committees which are; the Enterprise Management Committee (EMC), the Procurement Committee (PC) and the Social and Accountability Committee (SAC). All the group members are expected to belong to one of these three committees and are entitled to equal benefits under the Programme.
- (viii) The Women Enterprise Management Committee (WEMC) has a delegated authority to manage the enterprise on a daily basis on behalf of the group.
- (ix) The Procurement Committee (PC). This committee helps to identify service providers, negotiate and recommend to the Enterprise Management the inputs required by the group to implement the enterprise.
- (x) Social and Accountability Committee (SAC). This committee is mandated to follow up the utilization of the Group funds.
- (xi) The names, particulars and group photograph of the selected women

group members are submitted to the Sub-County Chief as part of the Enterprise Proposal for desk and field appraisal by the Sub-County Technical Planning Committee (STPC).

- (xii)* For purposes of continuous involvement of the women and ensuring their representation in Programme processes, the Sub-County Women Council Chairperson is co-opted onto the STPC during the appraisal of the Enterprise Proposals. The Sub-County TPC forwards the Proposals for the selected women groups including the relevant documentation to the District/Town Council/ Municipality Technical Planning Committee for approval.
- (xiii)* The Local Governments/ KCCA and Sub-county/Division staff provide the necessary technical guidance and support to the Group in the course of implementation of the enterprises.
- (xiv)* Prior to the funds disbursement, each women group signs a Financing Agreement with the District/Municipality/KCCA. District Local Governments/ Municipalities are represented by the CAO and Town Clerk respectively. KCCA is represented by the Executive Director and the Women groups are represented by Group Chairperson.
- (xv)* Beneficiary Groups are allowed to open and operate Savings Accounts so as to reduce on operational costs.
- (xvi)* Create backward and forward linkages through collaboration with research and enterprise incubation centres for purposes of promoting innovations and product development.
- (xvii)* Promote local content reservation schemes for the women in public procurement at local and National level. At least 30% of all Procurements should be provided as local content by the women.

3.2 Guarantors for Women Groups

The women groups are required to present a recommendation from a respected member of the community. Members of each women group co-guarantee one another for purposes of ensuring successful implementation of their approved enterprise. The guarantees shall be by each individual in the group and shall be enforceable individually or severally.

The major role of the recommenders is to (i) Certify that the women selected are bona-fide residents of their respective areas; (ii) Ensure that the funds provided to the women groups are used for the purpose for which they are approved; (iii) Report any potential violation of the UWEP guidelines by individual women or women groups in the course of implementation of their Enterprises; and (iv) Work with the Sub County CDO to ensure that the beneficiary women groups meet their obligation of repayment of the revolving fund.

3.3 Revolving Fund

The funds disbursed to women groups are administered as interest free revolving loans in order to ensure sustainability of the Programme.

3.3.1 Revolving Fund Mechanism

The revolving mechanism is structured as follows:

- (i) All the funds disbursed to each Women Group are treated as a Revolving Fund to be repaid in accordance with the Financing Agreement between the Local Government/KCCA and the beneficiary Women Group, witnessed by the District Community Officer.
- (ii) All Women Groups deposit their repayments into the Local Government UWEP Recovery Account and receive a receipt from the District/Municipal for every installment made.

- (iii) The scheduling of the repayment of the loan is based on the Enterprise maturity period. Copies of the re-payment plans agreed upon between the District/KCCA and Women Group shall be submitted to MGLSD.
- (iv) Repayments may be re-scheduled in case of genuine and exceptional circumstances beyond the control of the Women Group. This will be done in mutual agreement between the District Local Government and the Women Group, in consultation with the MGLSD.
- (v) With the approval of the Accountant General, each Local Government/KCCA opens a special account known as the UWEP Recovery Account to handle repayments.
- (vi) The District shall maintain a ledger for each Women group for purposes of monitoring and reporting on the repayments.
- (vii) MGLSD has a UWEP Recovery Fund Account in Bank of Uganda on which the repayments from the Local Governments/ KCCA are made. This arrangement permits proper planning, coordination and management of the revolving funds by Ministry of Gender, Labour and Social Development. The usage of the funds on this account are authorized by the PS/MGLSD with the approval of the Accountant General.
- (viii) Effort are made to reward good performing Districts and Groups in terms of recovery of the Revolving Funds by re - investing more of the funds to such Districts.
- (ix) Furthermore, the Programme maintains a window support groups that have completed repayment but wish to scale up to their activities/innovations.
- (x) The Local Governments/ KCCA shall submit financial reports on the status of recoveries of the Revolving Fund to PS/MGLSD on monthly basis from the start of repayments.

3.3.2 Advantages of the Revolving Fund Approach:

- (i) Ensures continuous availability of funds for new Women Groups, hence sustainability of the Programme.
- (ii) Instills the sense of urgency, commitment, hard-work, and responsibility among the beneficiary Women Groups.
- (iii) It is an incentive to the Local Governments to mobilize repayments from the beneficiary groups as a guarantee to have more funds to finance the overwhelming needs of the women in their respective areas.
- (iv) The Ministry of Finance, Planning and Economic Development releases the required funds annually and if the Revolving fund arrangement is well managed, the burden of mobilization of new resources by the MGLSD to finance the Programme each Financial Year, will be eased, thereby reducing the pressure on the fiscal space.
- (v) Peer pressure from the women who are expecting to benefit in the subsequent rounds of disbursements, will create self-motivation among the entire women population to work for the success of the Programme.

3.3.3 Safeguards for Loan repayment

Under the UWEP, the following mechanisms have been put in place to ensure loan repayment:

- a) Selection of enterprises with minimum risks of failure
- b) Location of enterprises within the residential area of the beneficiaries to ensure their participation and to minimize unnecessary expenditures.
- c) Only group members are signatories to the women's group account.
- d) Group members co-guarantee each other
- e) An agreed repayment schedule prior to disbursement of funds
- f) Explore possibilities of in-building affordable insurance products to safeguard beneficiaries against risks during project implementation such as through the

Agricultural Subsidy Scheme in collaboration with the Agro-Consortium

- g) Integrate use of technology such as through developing ICT platforms for monitoring project implementation as well as Mobile Money for easing the repayment process especially for hard to reach areas.

The above safeguards are meant to ensure timely repayment of all loans as per the Financing Agreements.

3.3.4 Mechanisms to ensure loan recovery

The following measures are being undertaken to ensure loan recovery when the beneficiaries have failed to repay as per the schedule;

- (a) All group members are called to the enterprise site to identify modalities of repaying the loan;
- (b) Sub-County Chief and the CDO who witnessed the disbursement should be present at the meeting to witness the agreed actions and ensure that they are implemented;
- (c) If need arises, all group members or individuals responsible for defaulting are arrested and the law takes its course,
- (d) In circumstances where natural calamities affect the performance of the enterprise, proper documentation shall be made to guide the process of rescheduling the payment period.

3.3.5 Penalties for non-compliance

The following penalties shall apply to non-compliant groups:

- The group shall be blacklisted to ensure its members do not access any more funds from the Programme and other related initiatives
- Forfeiting of group savings to recover the outstanding loans
- Freeze the group account
- Selling of the Groups property to recover the loan
- Invoking Government Civil Service Standing Orders for Civil Servants involved in the malpractice under the Programme.

- Suspension of disbursements to Local Governments and communities whose overall compliance level falls below the set fiduciary requirements.
- Naming and shaming of individuals, communities and Local Governments on public media ((Newspapers, FM-Radios, TV etc...)).

3.3.6 Rewards

The Programme will institute a reward mechanism to promote good performance and compliance. The Local Governments/KCCA and women groups that are performing well shall be issued with certificates of recognition. Additionally, their good performance is recognized on public media (Newspapers, FM-Radios, TV etc...).

3.4 Women Empowerment and Environmental Sustainability

Women comprise the majority of the Uganda's population and their actions can greatly impact on environmental issues such as climate change, clean water, air pollution and preserving natural resources. The involvement of women in environmental issues will therefore inspire them to lead others in sustainably preserving and conserving the environment. Women groups accessing UWEP loans will be encouraged to integrate environmental sustainability and climate change mitigation issues within their investment enterprises. Environmentally friendly technologies such as energy saving stoves (Eco stoves) and solar power for lighting will be promoted. The Women will also be encouraged to engage in agro-forestry and other recommended environmental conservation and protection activities at household and group levels.

3.5 Sustainability

The mechanisms to ensure sustainability of the programme include the involvement of stakeholder MDAs and other organizations in Programme implementation. This will serve to create synergy and harmonize the Programme activities with similar initiatives in other Sectors. The involvement of Local Government leaders in the

management structures will ensure the buy-in and collaboration at this level. The fund will be operated as a revolving fund, hence maintaining the capital base for continuous disbursements to women groups. The group approach modality will serve as security for individual women to access the fund. Emphasis will be put on building a savings culture among the women through regular savings. Over the years, the accumulated savings will be used for own lending to group members.

In addition, beneficiaries will be provided with complimentary services including linkages to service providers and support institutions. These linkages will build their skills competencies and self-esteem required to compete favorably in the business environment.

3.6 Risks and Mitigation Measures

Possible risks to the operation of the Programme include: inadequate funding, delays and default on revolving fund repayment as well as disintegration of the beneficiary groups. The holistic and integrated approach for programme implementation will mitigate against these risks.

CHAPTER FOUR

4.0 INSTITUTIONAL ARRANGEMENTS

4.1 National Level

(i) Programme Steering Committee

A Programme Steering Committee (PSC) was established at the Ministry of Gender, Labour and Social Development (MGLSD) to provide policy and technical advisory support to programme implementation as well as oversee the activities of the Technical Support Unit. The PSC is chaired by the Permanent Secretary and comprises of senior technical staff drawn from the MGLSD and relevant line Ministries and Institutions.

(ii) Programme Technical Support Unit

The Technical Support Unit was established within the Department of Gender and Women's Affairs to oversee and provide day to day technical support implementation of programme activities at the national and Local Government level. Among the contract staff is the National Programme Coordinator supported by experts with skills in different areas.

4.2 KCCA/District and Sub-County Levels

At the Local Government level, the Programme implementation is integrated/mainstreamed in the existing government structures.

The District/Municipality Executive Committee (D/MEC) is chaired by the Chairperson LC V/Mayor and its members shall be those defined by the Local Government Act 1997. The Committee as the policy formulation and executive arm of the Local Council, is responsible for mobilization and sensitization of the public on UWEP, ensuring that the operations of

UWEP within the District/Municipality are carried out in accordance with the Programme Guidelines, approving the annual work plans and budget proposals, endorsing women group enterprises for funding, reviewing and approving quarterly and annual progress reports on UWEP.

The District/Municipality Technical Planning Committee (D/MTPC) shall report to the DEC/MEC. It provides overall coordination, technical and policy guidance. The Committee is chaired by the CAO or Town Clerk in case of District and Municipality respectively. Members of the Committee at the district and municipality level shall be those defined by the Local Government Act 1997. The Chairpersons of the District/ Municipality Women's Council are co-opted onto the TPC.

In the case of KCCA, the Management Executive Committee chaired by the Executive Director manages the Programme working closely with the committees at lower levels. The Committee co-opts the Chairperson Women Council KCCA.

At the Sub-County, Town Council, Municipality Division or City Division level, the Technical Planning Committee (TPC) co-opts the Chairperson of the Sub-county/ Town Council/ Division Women's Council for purposes of management of the UWEP. This committee undertakes mobilization, sensitization, selection and recommendation of enterprises for approval by the District, Municipality, and City TPC. It is also responsible for coordination, planning, technical supervision, monitoring and recovery of the revolving funds disbursed to the beneficiary groups in the Sub-county/ Town Council/Municipality Division.

4.3 Community Level

At community level, the beneficiary women groups are responsible for implementing the financed enterprises. The women groups get technical support from the CDOs/ ACDOs, Sub-county and District/ Municipal

Officers (Agriculture, Veterinary, Environment, Commercial Officers, and Production Officers, Women Council, Civil Society Organization and Private Sector Agencies). The Sub-county CDOs/ACDOs have the primary responsibility of ensuring effective coordination of this support at the community level.

4.4 Roles and Responsibilities of Stakeholders

a) Ministry of Gender, Labour and Social Development (MGLSD)

The MGLSD is responsible for the overall coordination and management, monitoring and evaluation of the Programme. The Programme is hosted under the Department of Gender and Women Affairs within the Directorate of Gender and Community Development.

The relationship between the MGLSD and the District, Municipality, and KCCA is governed by a Memoranda of Understanding (MoUs) signed between the two parties prior to commencement of implementation of the Programme.

MGLSD developed and issued the Programme documents that included Operations Manual and Guidelines, Implementation Plan and Indicative Planning Figures (IPFs). The Ministry ensured the inclusion of the Programme in the Social Development Sector Plan (SDSP) in order to align it with the provisions of NDP II.

b) National Women's Council (NWC)

The NWC is an autonomous body established by the National Women's Council Act (1993) Cap 318. NWC is responsible to unite women of Uganda for development and engage them in activities that are of benefit to them and the nation. The Women Council structure from national to community level is an important mobilization channel for government programmes and

in this regard the structures serve to mobilize women groups to benefit from UWEP.

Since FY 2004/05 NWC has supported women empowerment enterprises through a grant sent from the NWC Secretariat to the Districts where women beneficiary groups are identified and supported. The NWC is a member of the UWEP Steering Committee.

At the Higher Local Government/KCCA and the Lower Local Government levels, Women Council Chairpersons are co-opted as members of Technical Planning Committees at those levels.

The key roles of the Women Council include; mobilization, participation in the approval of enterprises and monitoring implementation of the Programme.

c) Ministry of Finance, Planning and Economic Development (MFPED)

The MFPED shall ensure that the Programme is included in the Public Investment Plan (PIP) and the Mid Term Expenditure Frame Work. MFPED is responsible for mobilizing the resources that are required for the full implementation of the Programme.

d) Ministry of Local Government

Under the decentralization arrangement, the Ministry of Local Government through the District Administration System is responsible for coordination, implementation and managing all Government programmes countrywide. The Ministry of Local Government in collaboration with MGLSD ensures that the UWEP activities are incorporated in the District Development Plans (DDPs) and implemented in line with the established rules and guidelines.

The Local Governments at both the District/Municipal and Sub-County/Division levels are involved in mobilization, selection of the appropriate

beneficiaries, and approval of enterprises, implementation, supervision, monitoring and evaluation.

e) Ministry of Justice and Constitutional Affairs(MJCA)

The MJCA ensures that the Programme operates within the legal and constitutional framework provided and does not breach any legal provisions. The MJCA provides legal guidance at the formulation, implementation and completion phases of the Programme.

f) Ministry of Public Service

The Ministry of Public Service is responsible for all issues related to human resources and welfare of civil and public servants. Under the Programme, the Ministry of Public Service provides technical guidance on the approval of the appropriate structure, recruitment of staff and remunerations. The Ministry of Public Service also guides on the integration of the Programme into the existing Public Service structure at both National and Local Government levels.

g) Ministry of Education and Sports (MoES)

The Ministry of Education and Sports is responsible for all training programmes and skills development in both private and government institutions. It provides advice on the production of training curriculum and training programmes. MoES plays a key role in providing technical guidance for the development of different training programmes under the UWEP. It will also provide recommendations to MGLSD on the appropriate institutions to be effectively engaged in equipping the women with relevant skills and knowledge for establishment of sustainable enterprises.

h) Ministry of Trade, Industry and Cooperatives (MTIC)

The MTIC plays a key role in guiding the women groups to acquire entrepreneurship skills, market their products and services, engagements

in Savings and Credit Cooperatives (SACCOs) and adopting appropriate technology for value addition. The Commercial Officers at the District/ Municipality and Sub-County/Division level play a key role in enterprise selection development and promotion of group activities among the beneficiaries.

i) Office of the Prime Minister (OPM)

OPM is the overall supervisor of Government business. All Government Ministries, Departments and Agencies (MDAs) report on the performance of their respective programmes to OPM for half yearly and annual assessment. OPM provides technical guidance for the development of the monitoring and evaluation strategy that is being used for assessing the performance and impact of UWEP. Whenever necessary, OPM monitors enterprises under UWEP countrywide to assess the level of performance and impact.

j) Office of the Auditor General (OAG)

The OAG ensures effective financial accountability for the resources released to the Ministry, Local Governments and KCCA (Implementing Agencies). It is responsible for institution of sanctions for non-compliance with accountability milestones. OAG shall ensure that there is prudence in the utilization of resources and that there are no un-authorized diversion or misuse of funds of the Programme.

k) Inspector General of Government (IGG)

The IGG works with other stakeholders to ensure that the benefits of the Programme go to the intended targets. IGG will also ensure that the financial management is in compliance with the government rules and regulations. IGG may take appropriate measures to punish non-compliance.

l) Bank of Uganda (BOU)

All the Programme funds are accessed through Bank of Uganda through the MGLSD UWEP and Recovery Accounts.

m) Parliament

Parliament is responsible for mobilization and appropriation of adequate funds for the Programme to ensure consistency, sustainability and national coverage. The Members of Parliament, especially the women parliamentarians, play an important role in monitoring of the enterprises to ensure compliance with the established rules and procedures. Members of Parliament undertake regular political supervision of the Programme to ensure quality results. Parliament also advocates for increased funding for the Programme.

n) District, Municipalities and Kampala Capital City Authorities

- i. As the political head of the district/Municipality, the District Chairperson/Mayor supervises the Programme to ensure that it is implemented according to the set guidelines.
- ii. Resident District Commissioners (RDCs)/Resident City Commissioner (RCC) as representatives of the President mobilize, monitor and supervise the Programme to ensure successful implementation and positive impact.
- iii. The Chief Administrative Officers (CAOs) as technical heads of the Districts are responsible for the overall implementation of the Programme in their respective Districts. The CAOs submit progress reports to the Permanent Secretary /MGLSD quarterly and annually.
- iv. The Executive Director (ED), KCCA is responsible for the overall technical oversight of the Programme implementation in KCCA and shall be required to submit progress reports to the Permanent Secretary, MGLSD quarterly and annually.

CHAPTER FIVE

5.0 FINANCING ARRANGEMENTS

5.1 Programme Financing and Resource Allocation Criteria

The Programme is financed by the Government. Additional financing may be mobilized from Development Partners depending on the need. The Funds are allocated among the 3 Programme Components as follows:

- (i) Institutional Support (20%)
- (ii) Capacity and Skills Development (10%)
- (iii) Women Enterprise Fund (70%)

The District/Municipality/ KCCA resource allocation for the Women Enterprise Fund and the Capacity & Skills Development are based on three weighted parameters as follows:

- (i) Poverty Count (40%)
- (ii) Women Population (45%)
- (iii) Land Area (15%).

5.2 The Women Enterprise Fund (WEF)

The funds under this component are availed to women groups to finance their enterprises.

While the support is accessed by women through their groups, there is flexibility in management of enterprises at group level to allow groups to decentralize management of their enterprises into individual and/or mini- groups where applicable.

Each woman group is financed up to an amount approved by the District/ Municipality Technical Planning Committee (D/M TPC) and Management Executive Committee (MEC) at KCCA. The amount approved for each women group depends on the nature

of enterprise being undertaken.

An enterprise whose value is in excess of a specified threshold for Local Governments but deemed viable is recommended by the District /Municipality TPC and KCCA MEC for approval by the Programme Steering Committee (PSC). A women's group enterprise that is innovative and unique in terms of its potential to employ and impart skills to other women in the community may be considered in its own merit for funding by the Programme Steering Committee.

A service fee of 5% on the reducing balance is levied on the credit whose repayment goes beyond one year. The fee caters for the cost of inflation in the course of implementation of the Programme. The maximum duration for recovery of funds is three (3) years.

5.3 Funds Flow

The Programme has two designated Accounts in Uganda Shillings opened at the Bank of Uganda namely the MGLSD-UWEP Account and the UWEP Recovery Fund Account. Each Local Government/KCCA opened the UWEP Recovery Account. From the UWEP Account at BoU, WEF, Capacity and Skills Development funds are disbursed directly to the individual women groups' accounts for implementation of the approved enterprises.

While the Institutional Support funds are disbursed to Local Government Single Treasury Account managed by the Accountant General.

The women groups directly deposit funds for loan repayment into the District/ Municipality/KCCA UWEP Recovery Account and a receipt is taken to Programme Focal Point Persons as proof of the Deposit. Funds from the District/ KCCA UWEP Recovery Account are transferred to the UWEP Recovery Account in BoU and evidence of the transfer of the funds is submitted to the Permanent Secretary, Ministry

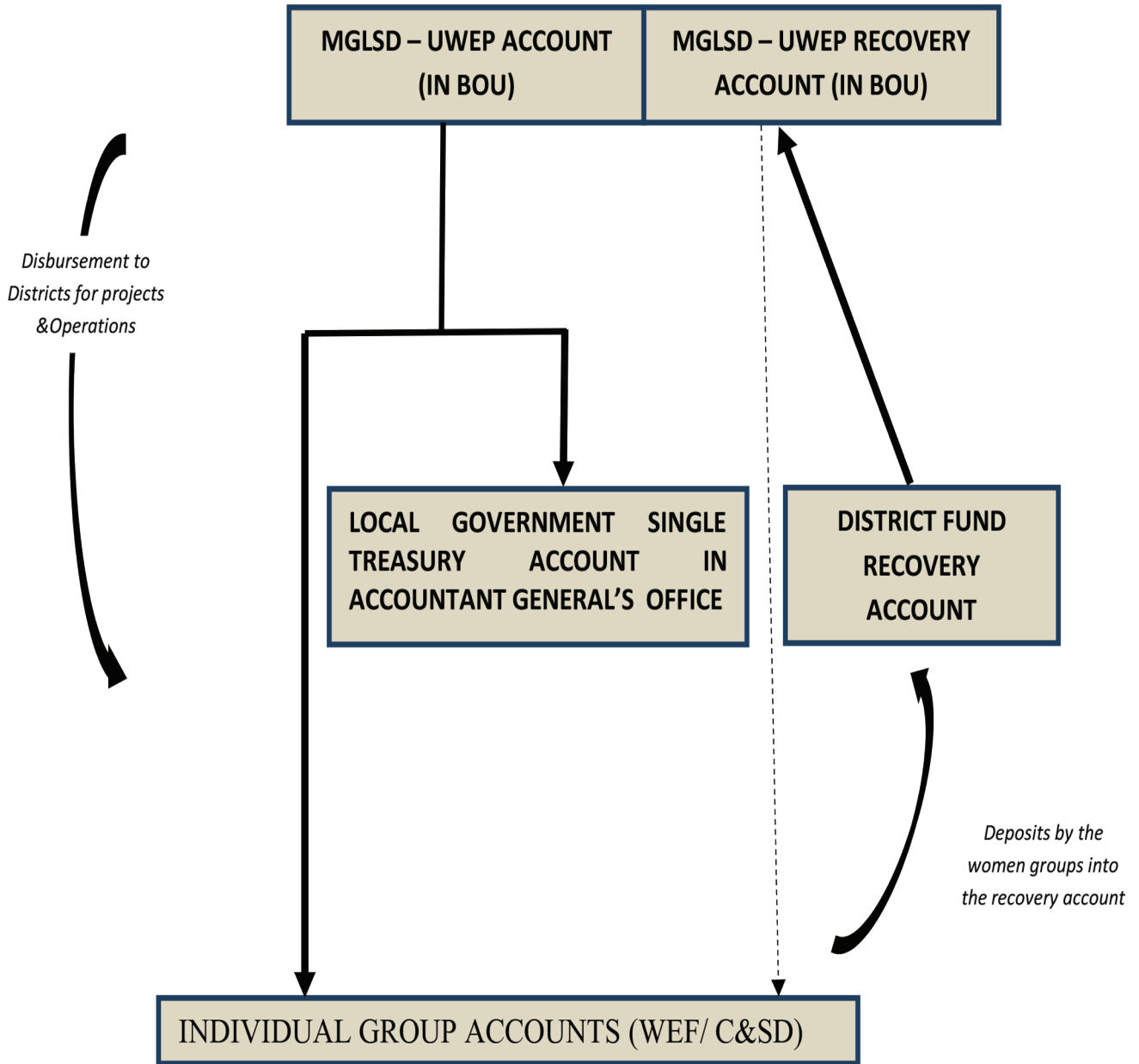
of Gender, Labour and Social Development.

5.3.1 Women Group Enterprises Account

- (i) Funds approved for women enterprises are disbursed directly to the individual Women Group's account opened in any Commercial Bank or Micro-deposit taking Institutions (MDIs) of the group's choice located within the District/ Municipality nearest to them and regulated by the Bank of Uganda. The Women Groups enterprise accounts are managed by the Women Enterprise Management Committee (Group Chairperson, Treasurer and Secretary) on behalf of the group.

- (ii) The Chairperson, Secretary and Treasurer of the Women group are the signatories to the Group Bank Account. The CAO is not be a signatory to the women group account, but shall have express powers to access information and monitor the operations of the accounts when and where necessary. In case of KCCA and Municipalities, the signatories are the Chairperson, Secretary and Treasurer of the Women Group. For KCCA, the Executive Director shall have express powers to access information and monitor the operations of the accounts when and where necessary.

Fig 1: Funds Flow from National to Women Groups' Level



5.4 FIDUCIARY ISSUES

5.4.1 Financial Management

The financial management under the Uganda Women Entrepreneurship Programme is in accordance with the Government of Uganda Financial and Accounting Regulations. MGLSD ensures that the plans and budgets for Programme activities are realistic and based on valid assumptions.

The Programme uses the existing accounting staff at MGLSD headed by the Assistant Commissioner and supported by the Accounts Team. A computerized accounting system was established at national and Local Government levels to capture and track transactions. A paper based system is used to track the inflows and outflows at community level.

Funds disbursement for approved Women Enterprise is made by MGLSD upon receipt of: (i) Requests for funds from the Local Government/KCCA including a letter from the CAO/Town Clerk/ED and approved consolidated schedule of Enterprise requests with particulars of each enterprise; (ii) Minutes of DEC/MEC and DTPC/MTPC approval meetings and; (iii) Evidence of fulfillment of fiduciary requirements by the District/Municipality/KCCA.

The disbursement of operations funds to the Districts/Municipality/KCCA is done on a quarterly basis based on:

- (i) Quarterly reports for the previous quarter;
- (ii) Annual work plans and;
- (iii) Enterprise financial reports/accountability for funds disbursed.

The MGLSD and District/KCCA Internal Auditors undertake quarterly audits and day-to-day pre-audits of Programme activities, while the independent external audits are undertaken by the Auditor General to assess the adequacy of, and compliance with, the established controls, policies and procedures.

5.4.2 Procurement

Procurements at the national and Local Government level is undertaken in line with the existing PPDA Guidelines and Regulations for Government Ministries, Departments and Agencies. Women Group Procurements will also be guided by the existing PPDA guidelines for Community Procurement. The Contracts Committee of MGLSD handles all procurements of equipment such as vehicles, motorcycles, computers, bicycles and others that might be required for use at national level and for distribution to the districts and Sub – Counties.

Community Procurement; women groups are responsible for procurement of their productive assets and tools by themselves. They receive technical support from sector experts at the district and sub-county level. Simplified guidelines on community procurement under the Programme were developed and disseminated before or during implementation.

CHAPTER SIX

6.0 MONITORING AND EVALUATION

6.1 Introduction

Monitoring and Evaluation (M&E) under UWEP is carried out at various levels including National, District/KCCA, Sub-County and Community levels. The role of the M&E function is to provide timely and quality information to Programme management and other stakeholders on the progress towards meeting the Programme development objective. M&E also documents the challenges faced, makes recommendations to address them and document lessons learnt as well as good practices from implementation.

M & E unit at the Ministry is mandated to develop comprehensive Monitoring and Evaluation tools used by the Ministry and other stakeholders involved in the implementation of the Programme.

At the community level, the key actors include; women group members and the other stakeholders. Monitoring and evaluation at the Sub-county/Division and District/Municipality levels is undertaken by the respective technical staff, while at the National level the Programme Steering Committee (PSC) and Technical Support Unit are responsible. The RDCs and political leaders at the various levels play an oversight role as prescribed in the laws establishing their respective offices.

A Monitoring and Evaluation Strategy was developed for the Programme which provides the framework for implementing M&E function. The Strategy outlines the procedures to manage the various M&E processes. National and regional performance reviews are undertaken on a regular basis to assess and document the progress in implementation, processes, outputs, intermediate outcomes, challenges and lessons learnt. Impact evaluation using an appropriate evaluation design is undertaken periodically to measure impact. Other specific studies such as Beneficiary Assessment, Tracer study and Community Score Card or Citizen Report Card are conducted

