Unlocking the Potential of Women Entrepreneurs in Uganda

A BRIEF OF POLICY INTERVENTIONS

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1. Key messages

- **Private sector development is an integral channel through which countries can better leverage the productive potential of the youth bulge, support job creation, and maintain social stability.** Entrepreneurship already plays an important role in Sub-Saharan Africa, where approximately 42 percent of the nonagricultural labor force is self-employed or is an employer—the highest rate in the world.

- **Strengthening the performance of enterprises to serve as engines of job creation, inclusive growth, and poverty reduction is a critical policy priority in Uganda,** especially given the limited number of wage jobs in the economy and recent evidence highlighting the need to help growth-oriented enterprises increase their productivity and job-creating potential.

- **A particular focus on supporting women-owned enterprises is crucial as women entrepreneurs earn 30 percent lower profits than their male counterparts.** Women business owners in Uganda face several gender-specific barriers to their enterprise performance, including lower levels of innovation, lower use of capital and labor, and segregation into lower-value sectors. Targeting support to women entrepreneurs can help accelerate progress toward poverty reduction by building resilient livelihoods for the most vulnerable women entrepreneurs and increasing the capacity of women-owned enterprises to produce more and better-quality jobs to drive inclusive economic growth.

- **Evidence from across Sub-Saharan Africa demonstrates that the following interventions can help empower women entrepreneurs:**
  - *Psychology-based trainings* focused on developing a growth-oriented mindset, which can boost innovation and the profits of enterprises, and which have proven to be more effective than standard business trainings.
  - *Larger volumes of financing,* which has a more transformational impact on enterprise growth than the microfinancing that women typically access.
  - *Loan products less reliant on collateral,* enabling women with few assets to borrow more to invest in their businesses.
  - *Secure savings mechanisms,* including mobile banking, which give women greater control and allow them to separate business from household finances.
  - *Support for women to cross over into more profitable male-dominated sectors* because women-owned Ugandan enterprises that do so earn on average twice the profits of those that do not. Moreover, within male-dominated sectors, such crossover businesses owned by women are just as profitable as those owned by men. Measures to support women transitioning to these higher-paying sectors include interventions that increase their exposure to these sectors through their social support networks and training opportunities and that provide access to the higher volumes of capital often needed as an initial investment to enter male-dominated sectors.

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- *Bundled social protection programs*—such as cash grants, life skills and entrepreneurial training, and savings groups address a range of constraints faced particularly by poor women operating small-scale enterprises. Advanced digital systems can ensure women receive cash transfers quickly and securely, safeguarding the benefits of these interventions for women.

2. Context

Across the globe, many countries are seeking to accelerate economic growth by leveraging their dynamic and large youth populations to achieve a *demographic dividend*. Yet one challenge these countries often face is that wage employment opportunities are not expanding fast enough to provide sufficient high-quality jobs for these youths. In such contexts, entrepreneurship can help countries better leverage the productive potential of the youth bulge, support job creation, and maintain social stability. This has already happened to some degree in Sub-Saharan Africa, with approximately 42 percent of the nonagricultural labor force estimated to be self-employed or employers—the highest rate in the world (World Bank 2019). Yet, this trend toward self-employment has mostly been the result of a lagging private sector, which has not created enough jobs to absorb prospective workers. Thus, necessity forces many of the region's entrepreneurs into self-employment, who face numerous barriers to growing their businesses. Moreover, some of the most vulnerable face barriers to even starting a business, and therefore remain engaged in low-productivity agriculture. This restrains the potential for such businesses to serve as engines of growth and poverty reduction. Women entrepreneurs often confront even greater gender-specific obstacles than men do.

In Sub-Saharan Africa, women are more likely to be entrepreneurs than men, and yet their businesses earn only two-thirds the profits of their male-owned counterparts (World Bank 2019). This stark gender gap in earnings is caused not by differences in the innate abilities of men and women entrepreneurs but rather by the gender-specific constraints that women face in starting, sustaining, and growing their enterprises, including contextual factors such as legal discrimination; restrictive gender norms; risks of gender-based violence; endowments such as education and skills; confidence and risk preferences; access to finance, assets, networks, and information; and household constraints around the allocation of productive resources and time (World Bank 2019). Moreover, these factors influence the strategic decisions of women entrepreneurs, including their sector of operation, use of capital and labor, adoption of good business practices, innovation, formalization, and decisions to compete, which ultimately influences their business outcomes. Notably, women-owned enterprises tend to operate in less lucrative, female-concentrated industries and use systematically less capital and lower levels of productive labor than men-owned enterprises, which explains much of the differences in enterprise outcomes.

On average, women-owned microenterprises in Uganda generate 30 percent lower profits than their male counterparts (World Bank 2019). Lower levels of innovation, lower use of capital and labor, and sector-based sex segregation are all factors associated with women entrepreneurs' poorer business outcomes relative to men in Uganda. Moreover, women enterprise owners in Uganda also use 41 percent fewer hours of labor, have 50 percent less capital, and are 37 percent less likely to have introduced a new product over the previous 12 months compared with men. Underpinning these gender gaps is a range of factors, including the fact that women enterprise owners may be less able than their male counterparts to allocate their working hours to their enterprises due to greater domestic and care responsibilities. Meanwhile, women microentrepreneurs' lower use of capital may stem in part from their relatively lower access to collateral (e.g., land or larger assets), which may lock them out of growth-oriented loans. They may also lack control and decision-making power over capital, which could prevent them from using it to invest in their businesses; or they may face discrimination from financial institutions in accessing credit as there are no applicable laws prohibiting gender-based discrimination. Finally, while most business training programs tend to focus on standard business skills, women need noncognitive skills training focused on developing qualities such as personal initiative and determination, which are especially crucial to helping women overcome the significant barriers they face.

Operating predominantly in less lucrative, traditionally female-concentrated sectors also restricts the earnings of women entrepreneurs in Uganda. For example, only 6 percent of women operate in male-dominated sectors, even though women could increase their average monthly profits by 141 percent by transitioning from a female-concentrated sector to a male-dominated one (Campos et al. 2015).[1] In addition, women-owned enterprises that cross over into male-dominated sectors tend to be just as profitable as those owned by men. Women entrepreneurs in Uganda may select into traditionally female-concentrated sectors due to lack of information on relative earnings by sector, limited exposure to apprenticeship opportunities in male-dominated sectors, smaller business networks with fewer contacts in male-dominated sectors, and gender norms within the household and society that cause women to prioritize the ability to combine work with domestic responsibilities over the earning potential of a particular business sector by, for example, operating a microenterprise from home.

The government of Uganda has launched an ambitious development agenda in its third National Development Plan (NDP III) aimed at increasing household incomes by more than 50 percent (over baseline levels in 2017/2018) and improving the quality of life of Ugandans through sustainable industrialization for inclusive growth, employment, and sustainable wealth creation by 2024/25. Already most Ugandans rely on self-employment for their livelihoods: 52 percent of working Ugandans are self-employed, and fewer than 4 percent of self-employed individuals are employers (job creators) (Merotto 2019). However, given the need to address the currently low-average-level productivity of enterprises and improve their capacity for creating more and higher quality jobs, closing the gap in earnings between men and women entrepreneurs is critical, both from an inclusiveness and a growth and jobs perspective (Merotto 2019). Moreover, it is not only women entrepreneurs who would benefit—so would the women they would employ and bring into the labor force as their enterprises grow. An analysis from Sub-Saharan Africa shows

1. Campos et al. (2015) draws on quantitative data from 2011 that samples 735 entrepreneurs operating within and near Kampala, most of whom were members of the Katwe Small Scale Industry Association (KASSIDA), as well as a quantitative and qualitative survey from 2012 of 183 women entrepreneurs. In this study, male-dominated sectors include carpentry, electric, fitting and machinery, foundry and forgery, metal fabrication, and shoemaking and repair. Female-concentrated sectors include barbershop/hair salon, catering, clay molding, and tailoring/knitting.

that 75 percent of employees in women-owned enterprises are women, while only 20 percent of employees of enterprises owned by men are women, even when controlling for the operational sector (World Bank 2019).

3. Promising policy interventions

Accelerating Uganda's progress toward its development objectives will require efforts to strategically target and lift the constraints facing women entrepreneurs to enhance their productivity and earnings and to close the gaps in business performance relative to men. In this regard, to address the drivers of the gender gaps, the government could consider implementing policies and programs focused on enhancing women's entrepreneurial skills to spur innovation; improving women's use of and control over capital; addressing sectoral sex segregation; and supporting the livelihoods of the smallest scale, the most poor, and the most vulnerable entrepreneurs.[2] The following sections review the state of the regional evidence base from Sub-Saharan Africa on policies and programs to support women entrepreneurs and close gender gaps in business performance. They highlight interventions that foster entrepreneurial skills, improve the use of credit, and support shifts into more productive sectors for women enterprise owners, as well as those that seek to improve business outcomes to support the livelihoods of vulnerable women operating enterprises of the smallest scale.

3.1. Skills: Fostering the right entrepreneurial skills

One policy priority for closing the gender gaps in business performance is to provide women entrepreneurs with the training they need to develop the right skills and a growth-oriented mindset. Evidence from Uganda and Togo suggest that psychology-based trainings that enhance women's noncognitive skills and that foster a proactive, resilient, and entrepreneurial mindset can help women introduce new innovative products in their businesses and increase their earnings (Glaub et al. 2014; Campos et al. 2017). In Togo, a scaled-up version of a pilot "personal initiative" training boosted women's profits by 40 percent compared with a statistically insignificant 5 percent increase in profits for women who received standard business training. Women who received the personal initiative training also invested more in their businesses, were more likely to introduce new innovative products, and proactively pursued financing sources. This type of training has been implemented, tested, and adapted across multiple contexts globally, which has helped to develop lessons on delivery modalities, cost-effectiveness, and options for tailoring the training to distinct groups of beneficiaries. For instance, in Mozambique, the personal initiative training has even been proven effective in getting women farmers to move into more profitable crops and to start off-farm businesses.

3.2. Capital: Providing larger loans for women entrepreneurs, easing collateral requirements, and promoting secure savings mechanisms

Larger volumes of finance can help growth-oriented women entrepreneurs overcome capital constraints and have been shown to have a more transformative impact on business performance than microcredit does. Capital constraints hold back the performance of women-owned enterprises in Uganda and more broadly in Sub-Saharan Africa, in part due to lower access to finance and collateral (World Bank 2019). Traditionally, microfinance has been a popular tool to increase women's access to credit. However, providing small loans through group lending schemes might be insufficient to boost investment and enterprise growth. For example, in Ethiopia, a "missing middle" phenomenon has been documented. This is a group of growth-oriented women-owned enterprises whose credit needs are too large for microfinance but not large enough for commercial banks (Alibhai, Bell, and Conner 2017). Under the Women Entrepreneurship Development Project in Ethiopia, women who applied for larger individual liability loans for investment and/or entrepreneurship training boosted their profits by an average of 40 percent three years after taking the loan compared with a control group, and they grew their employment levels by 55 percent (Alibhai, Buehren and Papineni 2018). Similarly, providing large cash grants for growth-oriented entrepreneurs through a business plan competition has proven effective to address

2. A companion brief, focusing on gender norms around childcare and domestic responsibilities will focus more explicitly women's time and own-labor constraints. Evidence on constraints to leveraging hired labor, and effective interventions to overcome these constraints will be touched on in the sections that follow.

capital constraints. In Nigeria, a business plan competition providing cash grants averaging $50,000 increased the likelihood that women would operate an enterprise, boosted employment, and led to an increase in sales and profits (McKenzie 2017). Typical microfinance volumes, on the other hand, have a relatively poor record when it comes to supporting transformational business growth (J-PAL and IPA 2015).

As women hold fewer fixed assets than men, loan products less reliant on collateral could make it possible for women entrepreneurs to borrow more, leverage more growth opportunities, and improve enterprise performance. With lower levels of asset ownership to serve as collateral, women are less likely to receive loans of the same size as men. The 2013–14 Uganda National Panel Survey reveals that 84 percent of rural parcels in Uganda are held under unregistered customary tenure (Ali and Duponchel 2018). In such settings, a woman's access to and control over land is typically conditioned on her relationship to a male spouse or relative; she has secondary use rights rather than ownership rights (Rugadya 2010). The evidence on alternative loan products is still emerging, but one promising approach involves the use of psychometric testing to replace or complement traditional collateral requirements. Psychometrics, which means "measurement of the mind," assesses the borrower's character based on measurable traits used to predict the likelihood that the loan will be repaid.[3] One study in Ethiopia shows that customers who scored very well on the test were seven times more likely to repay their loans than lower-scoring customers (Alibhai et al. 2018), providing risk-averse lenders with valuable information that can be used to invest in women with greater confidence.

Interventions that help women entrepreneurs keep their business income separate from household demands through secure saving mechanisms could help women save funds to invest in their enterprises. Unequal household bargaining power and domestic expenditures prevent many women from reinvesting more of their revenues back into their businesses. Providing women with business bank accounts helps them separate their business and household finances. In Malawi, for example, combining business registration with an information session at a bank, including the offer of a business bank account, led to the increased use of formal financial services, a 28 percent increase in enterprise sales, and a 20 percent increase in profits. Registration on its own was not as effective in improving access to financial services and did not result in increased sales or profits, highlighting the importance of having access to a business bank account. Some formal financial services may be better suited to women in urban than in those in rural areas (Dupas et al. 2018); innovative mobile money products, which have been found to allow women more privacy and control over their earnings (Aker et al. 2016), may be a more suitable alternative for rural women (see subsection 3.4).

3.3. Sectoral choice: Getting women into more productive sectors

Enhancing support networks among women entrepreneurs, improving women entrepreneurs' skills through adequate training in male-dominated sectors, and providing access to capital could support women entrepreneurs in crossing over into more profitable male-dominated sectors.[4] Sectoral choice is a major contributor to the gender gap in enterprise performance (World Bank 2019). In Uganda, women who cross over to male-dominated sectors earn as much profits as the men operating in the same sectors. The women crossover entrepreneurs earn on average twice the profits of women who do not cross over.[5] In Uganda, male-dominated sectors for microentrepreneurs include wood manufacturing and repair, electric and gas supply, leather manufacturing and repair, fitting and machinery, metal works and engineering, and foundry. Across the region, the most common female-concentrated sectors are trade and manufacturing of textiles, food service,

3. This credit-scoring tool, which could be available on a smartphone, tablet, or PC at a low cost, consists of a series of psychometric questions such as "Imagine one day you find 10 gold coins; how would you spend them?" and other similar questions to predict a loan applicant's future repayment behavior. The application extracts information on what and how the applicant answers. The tool also records the time it takes a client to answer each question, if a client hesitated to answer, or if she changed answers.

4. These recommendations are based on the forthcoming report "Breaking Barriers: Female Entrepreneurs Who Cross Over to Male Dominated Sectors", which cites literature from Nigeria (Aderemi et al. 2008) and South Africa (Aneke et al. 2017; Haupt and Madikizela 2009) as well as policy recommendations suggested for female entrepreneurs operating in a male dominated sector in South Africa (Haupt and Ndimande 2019).

5. See the forthcoming "Breaking Barriers: Female Entrepreneurs Who Cross Over to Male Dominated Sectors" (World Bank 2021). Within male-dominated sectors, businesses owned by women who cross over are just as profitable as businesses owned by men.

networks and helping them build their skills, but even in challenging the deep-rooted social norms about the sectors in which women should operate. A barrier to getting more women into such trainings is that those without prior experience in a male-dominated sector are less likely to apply for training in it, as happened in a recent vocational training program in the Republic of Congo. A simple and powerful tool to address this issue could be to simply provide information on returns by sector. A forthcoming study about the program in the Republic of Congo shows that providing information on returns by sector through a video at the time of application to the program increased the likelihood that a woman would choose training in a male-dominated trade by 28.6 percent. The Uganda study on women crossover entrepreneurs shows about 75 percent of those interviewed

accommodations, hair dressing, and personal services. The existing literature sheds some light on promising programs that can help women cross over. One promising option is to provide women with greater exposure to male-dominated sectors early in life by encouraging spousal support, role models, and mentors. In Uganda, for example, women who had male role models in their youth were 20–28 percent more likely to cross over into a male-dominated sector than women who had not (Campos et al. 2015). Vocational training and apprenticeship programs can also provide women with exposure to male-dominated sectors. In Nigeria, for example, an information and communication technology (ICT) training resulted in university graduates being 26 percent more likely to work in the ICT sector (Croke, Goldstein, and Holla 2017). Critically, the impacts were larger among women who initially had been biased against women's participation in the ICT sector. This suggests that such training programs can be important not only in terms of widening women's professional

who had not crossed over believed—incorrectly—that they made the same or more than those who had (Campos et al. 2015). Finally, providing access to capital and loans can help women cross over into male-dominated sectors with higher start-up capital requirements.

3.4. Supporting the livelihoods of small-scale entrepreneurs

Bundled economic inclusion programs can address a range of constraints faced by the most vulnerable women entrepreneurs. For extremely poor female beneficiaries, bundled economic inclusion interventions, which pair cash grants with complementary interventions, have proven effective at developing sustainable livelihoods. An important feature of these programs is that they can tackle the multiple constraints often faced by the most vulnerable women. In Niger, providing women with a full package of support, including savings groups, coaching, and entrepreneurship training; a lump sum cash grant; and psychosocial interventions[6] led to strong increases in earnings from women-led income-generating activities, particularly off-farm self-employment and livestock enterprises. Savings and asset accumulation also increased. Moreover, the participating women reported experiencing higher levels of psychological and social well-being, and that the interventions had a positive and significant impact on their control over their earnings and productive agency. The women also experienced improved social and financial support, higher trust, and greater capacity for collective action. The program improved gender attitudes and perceptions of women engaged in economic activities. The intervention was most impactful with those who received the full package, including a lump sum cash grant and psychosocial interventions such as community sensitization and life-skills training (Bossuroy et al. 2021). Similarly, a program targeted at women in Ghana, which provided a combination of capital grants in the form of a business asset (livestock), business training, short-term consumption support, and help through savings collection services, resulted in a 91 percent increase in nonfarm income as well as significant gains in livestock revenue. Households saw significant increases in asset holdings and borrowed 58 percent more than those from the comparison group. They also saved three times more than households in the comparison group. Importantly, the program increased basic entrepreneurial activities. Psychosocial well-being improved, but the noneconomic impacts faded somewhat over time. (Banerjee et al. 2015).

Traditional banking and financial products may not be well suited to the most vulnerable women. They lack a physical presence in rural areas, and the services are not tailored to the needs of the smallest microentrepreneurs. Yet digital products, such as mobile money, may offer an alternative, enabling quick and secure cash transfers, improving women's control over their incomes, and helping them weather income shocks. All of this can help make rural women's microenterprises more sustainable. The popularity of such services over traditional products has already been demonstrated. For example, the Girls' Education and Women's Empowerment and Livelihood Project in Zambia offers women safer access and increased control over funds. The project includes digital payments for women with a choice among payment service providers, including commercial banks, mobile operators, and the post office. Over 90 percent of beneficiaries choose a mobile money provider. A study on mobile money from Kenya shows that the Kenyan mobile money system M-PESA increased per capita consumption levels and lifted 194,000 households out of poverty. The impacts were more pronounced among female-headed households: it increased financial resilience, savings, and labor market outcomes, such as occupational choice as women moved out of agriculture and into business. Digital financial products can also be combined with other services to maximize their impact. In Tanzania, research analyzing the registration of a mobile savings account among women microentrepreneurs found that women save substantially more through the mobile account and that combining this with a business training bolstered this effect (Bastian et al. 2018). Mobile money could offer many benefits, such as lowering the transaction costs involved in sending and receiving money, improving transparency by creating a recorded financial history and by safely securing cash (Aron and Muellbauer 2019). Further, it is its capacity for privacy that makes mobile money especially desirable among women. In Niger, recipients of a mobile money cash transfer experiment—all women—reported that the mobile money was less observable to other household members, allowing them to temporarily conceal the arrival of the transfer, and thereby shifting women's bargaining power within the household (Aker et al. 2016).

6. Psychosocial interventions comprised community sensitization and life-skills training. In community sensitization, the full community, including elders, economic and traditional leaders, as well as program beneficiaries and their husbands, are invited to attend a video screening and a community discussion. In the life-skills training, the nine modules of the curriculum focus on building skills for effective decision making, problem-solving, goal setting, interpersonal communication, and women's leadership while simultaneously building self-worth, self-efficacy, and aspirations.

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