

GENDERED IMPACT OF COVID-19

A policy analysis on the women workers
in the urban informal economy in Uganda



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EXECUTIVE SUMMARY

In Uganda, the informal sector is important to the local economy it contributes more than 50 percent to the GDP annually. It is also the sector in which the majority of the labour force earns a living, largely in jobs that are not agricultural. Uganda's informal sector accounts for more than 13.67 million, or 98 percent, of the working age labour force. In 2017, the ILO estimated total informal employment to be 85 percent of total non-agricultural employment, with women comprising 87 percent and men 84 percent of non-agricultural employment. However, people working in Uganda's informal sector face numerous challenges, they have no registered interests or assets and are automatically excluded from the government mitigation programs for small and medium enterprises (SMEs), as well as from social safety nets and protections accorded to employees by formal labour contracts. The COVID 19 pandemic and policy measures implemented resulted into an economic slowdown, the resultant increase in unemployment exacerbated the poverty levels, majority of informal women workers lost their source of livelihoods, thus increasing the already existing gender inequalities and vulnerability to gender-based violence.

International Center for Research on Women, (ICRW) leads REBUILD, a project that aims to understand how Uganda's social and economic policy responses to the COVID-19 pandemic affected women who work in the country's informal economy. ICRW undertook a policy analysis of the effect of the coronavirus pandemic on women workers in Uganda's informal economies. This report presents summary findings and recommendations from our study, we conducted an analytical review of policies, institutional reports, as well as a literature scan of journal papers, policy reports, newspaper articles, and institutional reports published between March 2020 and April 2021. What follows is a summary of our findings and recommendations.

Findings:

Findings have established increased vulnerabilities experienced by informally working women as a result of COVID-19 effects on Uganda's economy. The containment measures during the pandemic negatively impacted on the economy and especially the urban poor being affected with disruption in their livelihoods. The most affected are women with no or limited income but are engaged in care work at home. About 75 percent of micro- and small businesses laid off employees because of the pandemic, and programs to support them are limited. The economic stimulus efforts benefited more workers in the formal sector and less of the workers in the informal sector. The government responded to the formal sector and blindly ignored the poorest and most marginalized citizens. Challenges of access to credit, financing and taxes continued to plague the informal sector as the COVID-19 measures did not support women experiencing poverty and especially the informal women workers. This strained gender relations and exacerbated sexual and gender-based violence and deeply entrenched gender inequalities, poverty, and other vulnerabilities. Informal women workers like many other adopted both positive and negative coping strategies and resilience mechanisms to sustain their livelihoods.

Recommendations:

COVID-19 pandemic has exacerbated the already existing challenges and inequalities in the informal sector therefore policy interventions should focus on developing engendered regulatory framework that supports informal sector women to create secure livelihoods and generate employment opportunities for the unemployed. The report recommends for intentional targeting of the women in the informal sector, by establishing inclusive and responsive socio-economic policies and options for better post pandemic recovery. This category of the women have to be placed at the center of decision making due to their immense contribution to the economy and household incomes.

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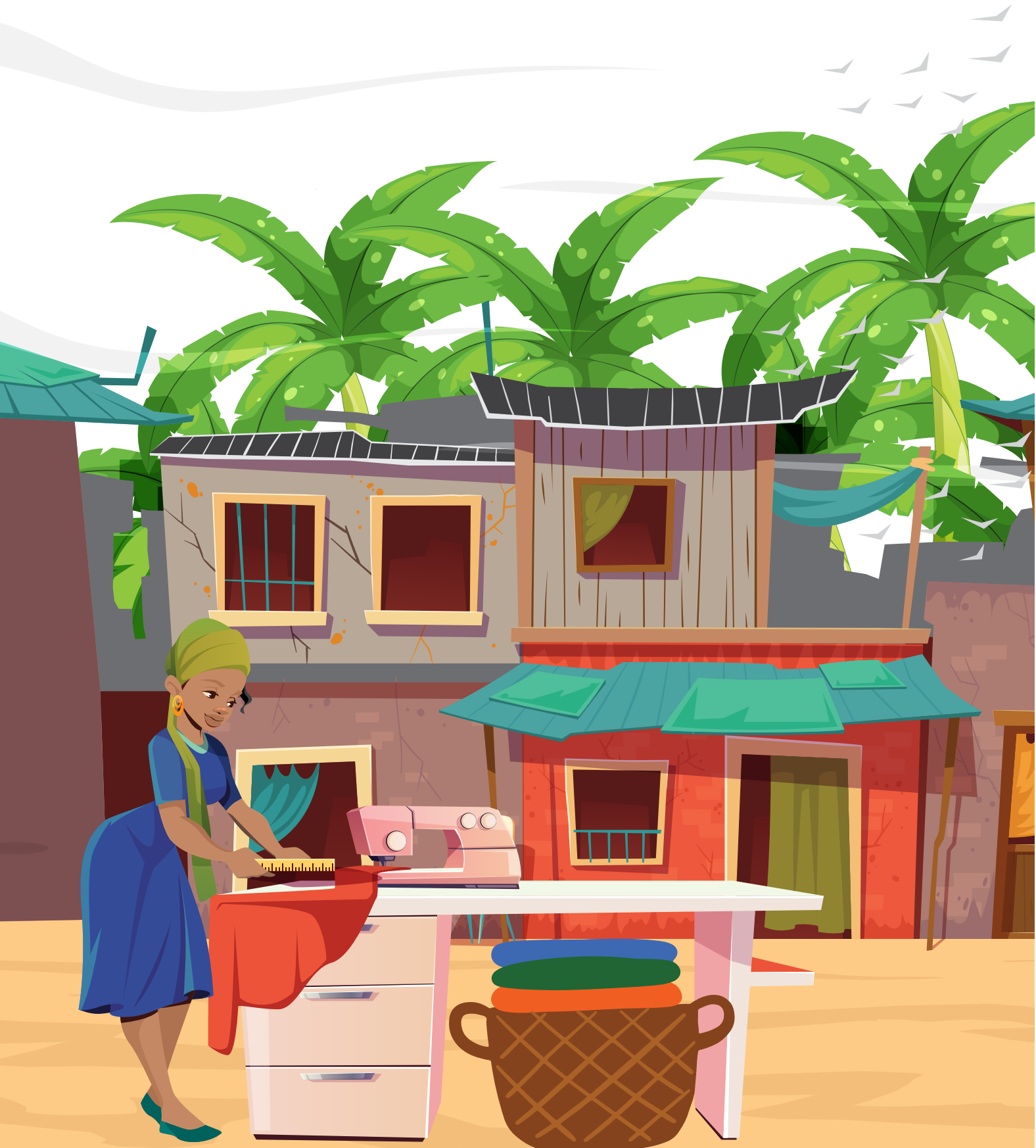
ABBREVIATIONS AND ACRONYMS

COVID-19	Coronavirus Disease-2019
CSOs	Civil Society Organizations
DFS	Digital Finance Service
EAC	East Africa Community
EPRC	Economic and Policy Research Centre
EU	European Union
FY	Fiscal Year/Financial Year
GBV	Gender Based Violence
GDP	Gross Domestic Product
ICRW	International Centre for Research on Women
ILO	International Labour Organisation
IMF	International Monetary Fund
MGLSD	Ministry of Gender, Labour and Social Development
NAADS	National Agriculture Advisory Services
NDC	Nationally Determined Contributors
NDP	National Development Plan
NSSF	National Social Security Fund
PAYE	Pay As You Earn
PRP	Preparedness and Response Plan
SB4U	Sustainable Business for Uganda
SDGs	Sustainable Development Goals
SME	Small and Medium Enterprises
SRH	Sexual and Reproductive Health
UBOS	Uganda Bureau of Statistics
UDBL	Uganda Development Bank Limited
UN	United Nations
USD	United States Dollars
URA	Uganda Revenue Authority
UGX	Ugandan Shilling
VAT	Value Added Tax



1.

Introduction



1.1 Background

Women's economic empowerment is the hallmark of realizing women's rights and gender equality. When women are able to participate equally in existing markets, have access to and control over productive resources, as well as to decent work, control over their own time, lives, and bodies, and increased voice, agency and meaningful participation in socio-economic decisions everywhere, then women's economic empowerment can be realized.¹ And the Sustainable Development Goals would be achieved if women are economically empowered and the gender gap in the world of work closed.² Such gender gaps cost most of the world economies about 15 percent of their gross domestic product (GDP).³ But where women work more, economies grow. Women's economic empowerment has a direct and positive relationship to increased productivity, economic diversification, and income equality among other positive outcomes. Women's economic equality is good for business, too, as companies with women in leadership and strategic positions enjoy increased organisational effectiveness and growth.⁴

In the International Labour Organization (ILO)'s 2018 World of Work report, 104 out of 189 countries or 55 percent, had laws that made it difficult for women to access certain jobs; about 59 economies had no laws on sexual harassment in the workplace, and about 18 allowed husbands to prevent their wives from working.⁵ An estimated 63 percent of women aged 25 to 54 were employed in 2018, compared to 94 percent of men of similar age.⁶ The 2018 global labour force participation rate for women aged 15 to 55, was estimated at 48.5 percent compared to 75 percent for similar aged men. In 2017, the global unemployment rate of women stood at 6.2 percent compared to 5.5 percent for men and this was projected to remain unchanged through 2021.⁷ Globally, women are over-represented in informal and vulnerable employment. Double the number of women compared to men work as family workers.⁸ Women's informal employment in developing countries is 4.6 percentage points higher than that of men's, including agricultural workers. Meanwhile, the number of women

engaged in non-agricultural work was 7.8 percent points higher than men.⁹

1.2 Overview of the Rebuild project

The REBUILD project is an intersectional study focussed on assessing how COVID-19 related shocks and the policy responses impacted livelihoods, the experience of gender-based violence (GBV), and sexual and reproductive health and rights (SRHR) outcomes for women who work in the urban informal economy.

The research design follows an interdisciplinary, phased, exploratory and iterative process positioning gender analysis at the center of COVID-19 policy discussions and the development of mitigation measures and informs reconstruction discourse and action in a post-COVID-19 world. While this project focuses on the effect of the pandemic on women in informal economies, we anticipate that the evidence generated will be helpful in other situations where there has been a catastrophic breakdown in informal economies.

This report focuses on Uganda and presents findings obtained from a desk review of COVID-19 policies and their impact on women informal workers. It highlights the gendered effect government responses to the pandemic had on informal women workers' economic empowerment, their sexual and reproductive health (SRH) and exposure to gender-based violence (GBV), as illustrated through the project conceptual framework in Figure 1 in the next page.

1.3 Women in urban informal economies

The informal labour market is dominated by 16- 60 year old women. The urban informal sector absorbs women workers¹⁰ and leaves most without the protection of labour laws or social benefits such as pension, health insurance or paid sick leave.¹¹ For instance, in their older years, women will have limited social protection as they have no pensions, and this may condemn them to lifelong poverty. Even for European Union countries, women's average pension is more than 30 percent lower than that



Figure 1: Rebuild conceptual framework

Gender norms including notions of masculinity and limiting women's mobility and control over resources- that restrict women's access to skills, resources, employment, access to infrastructure such as toilets, creche and increase labour market segregation, burden of paid and unpaid work, gender pay gap, and risk of gender based violence (GBV) including sexual harassment at workplace and other manifestation of GBV.

COVID-19 SPECIFIC IMPACTS, RESPONSES AND COPING STRATEGIES

Government Policy Responses - social security, relief, economic packages, services for healthcare and GBV survivors

Private Sector Responses - labour retention, payments, social security, conditions of work including addressal of of GBV at workplaces.

Community - cooperation, support networks and pressure of civil society actors.



Macroeconomic context and policy directives driven by inequality, increase in GBV, privatisation, informalization, minimal access to social protection and social security, fiscal austerity and low expenditure on social infrastructure, dilution of labour laws, gender blind relief and stimulus packages, limited policy response to GBV and its linkages with women's participation in the economy.

for men.¹² Women working in these informal sectors also routinely receive lower wages and toil in unsafe conditions, often risking sexual harassment, which can have a lasting impact on women's empowerment.

The International Labour Organisation described the women in the urban informal economies as street vendors, petty goods and service traders, seasonal workers, domestic workers, and industrial outworkers. Women in informal employment comprise 89 percent, 95 percent, and 59 percent of workers in Sub-Saharan Africa, South Asia, and Latin America and the Caribbean, respectively.¹³

In Uganda, the informal sector is important to the local economy as it contributes more than 50 percent to the GDP annually (Figure 2), and for the last decade has consistently contributed 55 percent and above to the GDP. It is also the sector in which most of the labour force earns a living, largely in jobs that are not agricultural. Data from a study conducted among Uganda business owners that examined the nature of and obstacles in the informal sector, revealed that most people entered the sector because of limited

education and established businesses that, for instance, provide meals, sell fish, or shine shoes, which do not require specialized skills. Workers who dropped out of secondary school showed the strongest entrepreneurial spirit and comprised the bulk of informal enterprises. They are motivated by a need to take advantage of existing economic opportunities and by their limited access to formal sector employment.¹⁴

However, people working in Uganda's informal sector face numerous challenges, including rampant theft and disorder, burdensome inspections, low or difficult access to financing, high costs or erratic supply of electricity and water, and highly unquantifiable or reflective taxes. There is a general perception that informal sector businesses are "illegal entities" and little consideration of their complementary effort to create employment, inculcate a spirit of innovation and entrepreneurship and improve local production and productivity.¹⁵

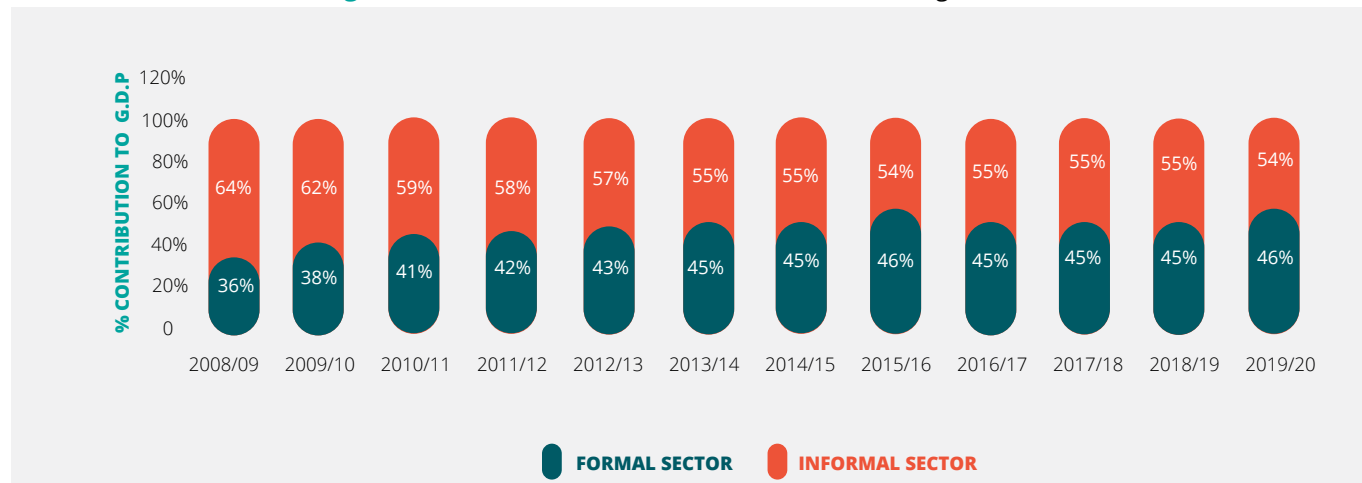
Uganda's informal sector accounts for more than 13.67 million, or 98 percent, of the working age labour force.¹⁶

In 2017, the ILO estimated total informal employment to be 85 percent of total non-agricultural employment, with women comprising 87 percent and men 84 percent of non-agricultural employment¹⁷ (Figure 3).

Figure 4 presents the distribution of informal employment by activity and gender in 2014, the most recent year data

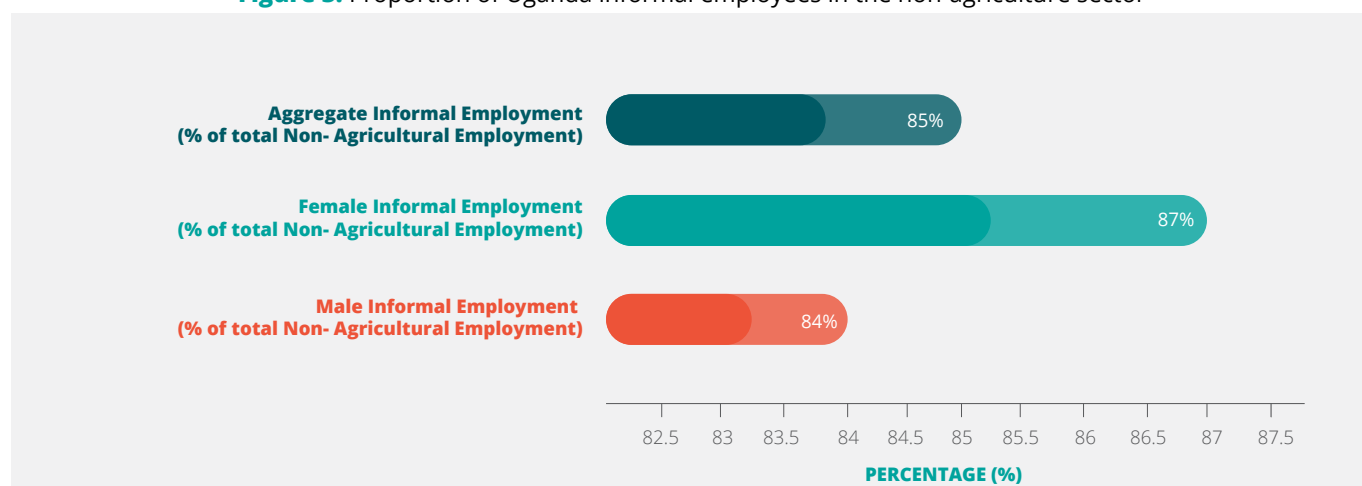
were available. Trade in the country's informal economy encompassed 44 percent of the labour force, with more women than men involved in that sector. Manufacturing did not exhibit any gender disparities. Fewer women than men were found in the construction and transportation sectors. Other services in the informal labour market attracted about 20 percent of compared to 12 percent of men.

Figure 2: Formal and informal sector contribution to Uganda GDP



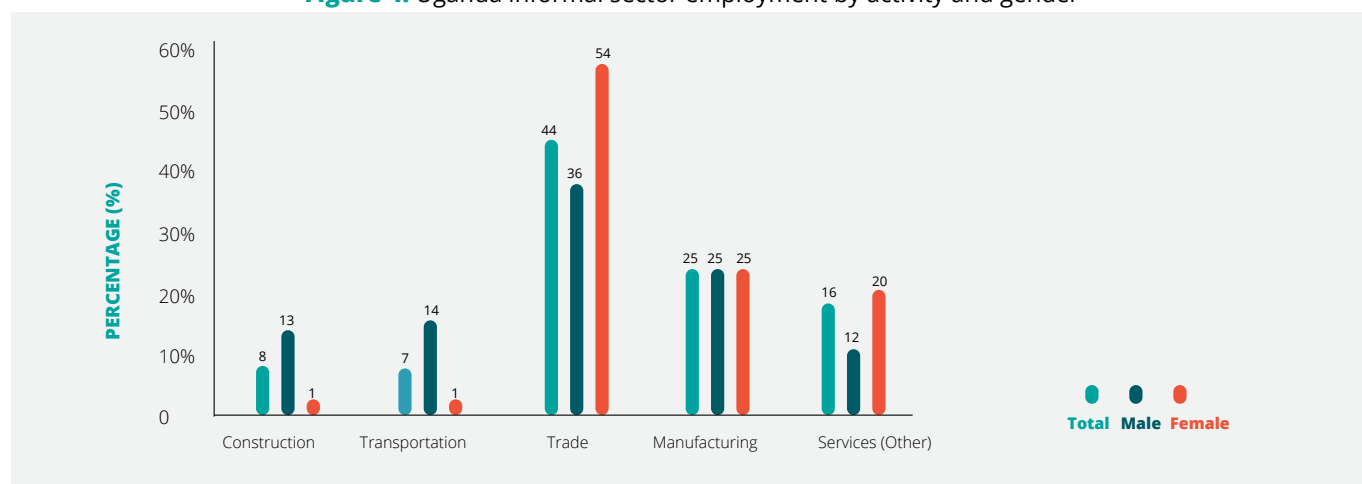
Source: Uganda Bureau of Statistics

Figure 3: Proportion of Uganda informal employees in the non-agriculture sector



Source: ILO, 2018

Figure 4: Uganda informal sector employment by activity and gender



Source: UKAID and Cities Alliance¹⁸





2.

Uganda COVID-19 policy response effect on Informal Women Workers



2.1 Overview of the COVID-19 pandemic

The COVID-19 pandemic in 2020 shook economies across the globe and significantly affected people's health and well-being. According to John Hopkins University's covid resource center¹⁹ there were 117,112,797 confirmed cases, including 2,599, 046 deaths reported globally as of March 9, 2021. The rapid spread of COVID-19 resulted in many governments putting in place public health measures to contain its spread.²⁰

Countries responded differently to the pandemic. Some governments, including most in Sub-Saharan Africa, locked down businesses, closed schools, restricted inter and intra-country travel, and adapted preventive health measures such as social distancing, regular handwashing and wearing protective equipment. These measures sought to "flatten the curve" and prevent additional strain on already fragile health systems across nations. The exception was Tanzania, whose government did not institute COVID-19 protective measures until February 2021.

According to the World Bank, such policy measures resulted in an economic slowdown in many countries. Restricted movement among workers, disrupted supply chains, lower economic activities, and declined productivity because of reduced work hours, among other factors, contributed to contracting economies. Various sectors of the economy were affected differently: Service sub-sectors of tourism, hospitality, agriculture, transport and communication, and manufacturing and trade experienced significant disruption, putting workers earning low incomes at risk, especially women.

The impact of COVID-19 on informal economies, which contribute significantly to the GDP, is not well documented. However, within Africa, the International Monetary Fund projected a contraction of -1.6 percent compared to the previously projected 5.2 percent GDP growth for 2020, because of the pandemic on different countries' economies. This means the economic crisis resulting from the pandemic in Africa reached small to medium-sized enterprises (SMEs) that had prior limited financial reserves, irregular cash flows, and lacked sustainable credit facilities and liquidity. And women-led SMEs were disproportionately affected by the economic crisis.

2.2 Ugandan government public policy responses to COVID-19

In March 2020, Uganda issued as raft of measures to limit the spread of COVID-19 and mitigate related damage. First, the Ministry of Health banned on entry into the country from March 21, 2020, to April 23, 2020, for people, animals, and articles, except for the United Nations and other humanitarian organizations, and vehicles or aircrafts used to transport cargo into Uganda. The first affected were Ugandan informal domestic workers living in the Middle East were the first group, who had lost their jobs and would not get back home.

During the total lockdown neither public nor private transport vehicles were allowed operate. Directives also exempted people and organizations offering medical, veterinary, banking, garbage collection, firefighting, and other essential services. Access to essential service establishments was also restricted. Government guidelines failed to include the judiciary and courts as part of essential services, leaving women who were violated unable to access legal services. Plus, measures restricting movement meant that women who were pregnant or needed psychosocial support from qualified medical personnel were blocked from access to these critical services. Access to anti-retroviral therapy, sanitary towels, and other sexual reproductive health rights services was also limited.

To control the spread of coronavirus within Uganda, the government required all homeowners, employers, heads of household and local authorities to notify medical officers of suspected cases of COVID-19. The policy also gave medical officers or health inspectors authority to enter and search homes and businesses without a warrant for suspected cases of COVID-19.

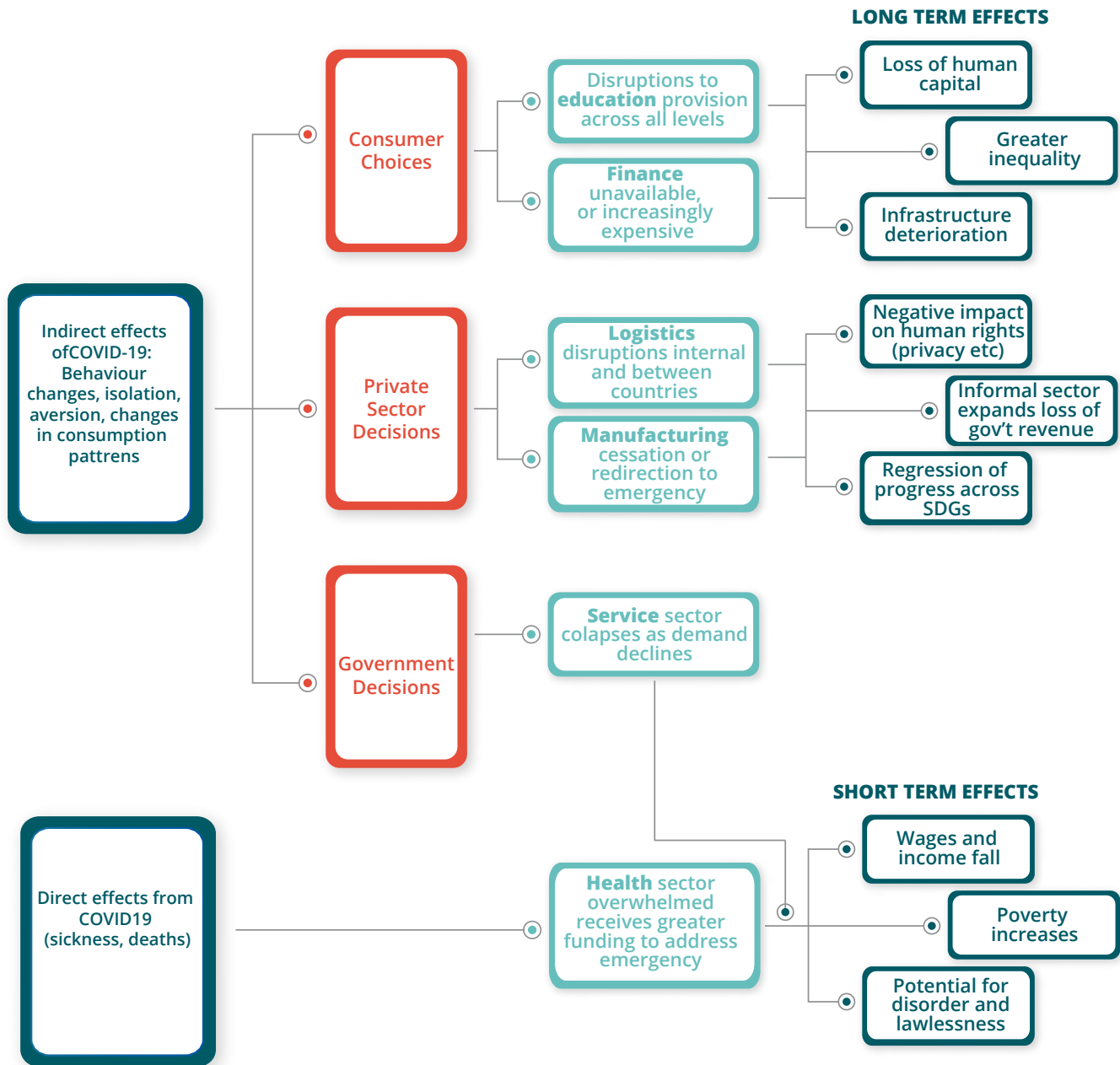
And like many other countries, Uganda also banned public gatherings and activities—except for those with no more than 10 people—at the onset of the pandemic. The restrictions took place initially through April 18, 2020 and were later extended to May 5. Some of the restrictions were still in place during the drafting of this report in January 2021. Access to the court system was also highly reduced: All hearings and appearances were suspended for 32 days (from March 19, 2020), with courts eventually only hearing cases with "certificate of urgency" and taking

TABLE 1: PERSONS ENGAGED IN KENYA'S INFORMAL SECTOR 2015-2019

CATEGORIES	2015	2016	2017	2018	2019
Informal Sector Urban ('000)	4271.4	4511.8	4801.9	5070.7	5337.4
Informal Sector Rural ('000)	7765.4	8238.1	8737.6	9212.9	9714.2
Total Informal Sector Employees ('000)	12036.8	12749.9	13539.9	14283.6	15051.6
Aggregate Employees ('000)	14758.5	15565.6	16471.4	17295.8	18142.7
Proportion of Informal Employees	82%	82%	82%	83%	83%

Source: John Hopkins University's covid resource center as of 9th March 2021

Figure 5: Channels of Potential Socio-economic Impact of the Covid-19 Pandemic ²¹



Adapted from Evans, D., and Over, M., (2020). "The Economic Impact of COVID-19 in Low- and Middle-Income Countries"

pleas "for serious cases and bail application". This Hannibal study report established that few cases of gender-based violence or cases related to women's sexual reproductive health rights were certified as urgent or serious. ²³

The government of Uganda recognized that the imposed lockdowns had severely affected people's household earnings, especially the urban poor, who exclusively depended on a daily income from working in the informal sector and had very little savings. On March 31st, 2020, leaders requested that UGX 59.4 billion (US \$15 million) be allocated to 2 million poor Ugandans in the adversely affected Kampala and Central Region. ²⁴ The money was used to purchase and distribute food items in bulk to Ugandans living in these communities. It must be noted that demand for food outstripped supply. In other communities, increased food prices and travel and transport restrictions disrupted agricultural value chains,

affecting urban, peri-urban, and rural poor alike. ²⁵ Regions in Uganda experienced these problems differently, including the area bordering the Democratic Republic of Congo (DRC), where Ugandans were blocked from internal and external access to farms and markets. ²⁶

The government of Uganda developed a comprehensive COVID-19 Preparedness and Response Plan (CPRP) to protect lives and mitigate the negative impact on the economy and loss of livelihood. The PRP included emergency measures to scale up priority health-related spending, expand the social safety net, provide support to sound business for maintaining employment, and allow commercial banks to restructure loans to private sector companies that are in repayment difficulties. The CPRP was designed to support the government's crisis response plan to address the challenges of sound business, protect jobs and incomes. The operation was in alignment with

Uganda's development objectives and priorities as stated in the National Development Plan (NDP II) (2015/16-2019/20) for the next five years starting with 2020/2021 and with the Government's COVID-19 response plan. The operation was also aligned with the country's Nationally Determined Contributions (NDC) adaptation strategy which seeks to reduce vulnerabilities in the health systems.³⁰

2.2.1 Economic and Fiscal Public Policy Responses

In response to the pandemic, the Ugandan government also issued several economic and fiscal policy interventions to address contractual obligations and rights, labour relations, business operations, tax compliance and real estate stability, among other areas. data control, provision of essential services, telecommunications, specific sectors (for instance services, open retail, and wholesale markets) and investment.

Ministry of Finance policies sought to, for instance, delay tax payments for corporations and SMEs, defer Pay As You Earn (PAYE) payments by affected sectors such as tourism and floriculture, waive interest on tax arrears, and reduce domestic arrears and expedite payment of outstanding Value Added Tax (VAT) refunds. The government also sought to support agro-processing and value chains as well as establish special purpose financing schemes for SMEs to cushion them from the negative effects of the pandemic.²⁷ According to the IMF policy tracker, these stimulus measures provided Ugandan SMEs with needed financial assistance and tax relief.²⁸

During the pandemic, all businesses, including small businesses, were still required to comply with their tax obligations under various tax laws. The Tax Procedures Code Act extended the period for businesses to submit returns, pay taxes and appeal or object to tax decisions. However, this law did not respond to the needs of female informal businesses as they do not have much access to the country's fiscal infrastructure to connect with the Uganda Revenue Authority (URA).²⁹ Informal small businesses largely led by women were also unable to enjoy tax payment deferrals offered by the URA, because of their informal status. Such policies included the waived penalty and interest to taxpayers that voluntarily disclosed the taxes that they were supposed to pay but didn't pay during the months of March and April 2020 and paid their principal tax. URA encouraged taxpayers to use online services. While most services are online and some government staff can help facilitate the process for taxpayers, this recommendation again did not respond to women working in the informal sector women with low access to internet-enabled gadgets and smart phones or without requisite knowledge to execute the process.³⁰

To mitigate the economic effects of the coronavirus pandemic on businesses, the Bank of Uganda on March 20, 2020, and committed to:

- a. Ensure that financial institutions supervised by the bank continue to operate effectively.
- b. Ensure that financial institutions' contingency plans guarantee customer and staff safety.
- c. Intervene in the foreign exchange market to alleviate

- excess volatility arising from global financial markets.
- d. Establish a mechanism to minimize the likelihood of sound businesses going into insolvency because of lack of credit.
- e. Provide exceptional liquidity assistance for up to one year to financial institutions supervised by the bank that may require it.
- f. Waive limitations on restructuring credit facilities at financial institutions that may be at risk of going into distress due to the pandemic.
- g. Continue to engage Mobile Network Operators and commercial banks to further reduce fees on mobile money transactions and other digital payment charges to limit the use of cash and bank branch visits.
- h. Increase daily transaction and wallet size limits for mobile money transactions.³¹

Under the African Development Bank agreement, the Government of Uganda presents a reprieve for the Ugandan SMEs to delay in the filing of taxes especially corporation tax or presumptive tax for taxes due between April and June 2020 and for tourism, manufacturing, horticulture, and floriculture to defer until September 2020. This would reduce the pressure on both formal and informal SMEs and ensure that the businesses have enough liquidity to continue paying their workers and reduce the job losses. The government also committed to pay pending bills for the domestic businesspersons owed by the government. IMF sought to support Uganda's National COVID-19 Preparedness and Response Plan to strengthen the COVID-19 outbreak response mechanisms and mitigate the social and economic impacts of the pandemic. The program consists of three broad reinforcing components namely: (i) strengthening the COVID-19 outbreak health response mechanisms; (ii) strengthening livelihoods and social protection against COVID-19; and (iii) protecting economic activities against COVID-19 shocks. The three components complement each other in that the first component sought to solve the immediate public health problem to save lives, which was crucial for enabling environment for businesses and livelihoods.

To revitalize the economy, the Government announced a package of measures to enhance social protection and cushion the poor and vulnerable groups against the impacts of the pandemic. This package included:

- a. Supplementary budget for additional social expenditure of UGX 284 bn (USD 76 million).
- b. Introduction of tax exemptions for items used for medical support to COVID 19 pandemic.
- c. Coverage expansion of social assistance to new vulnerable populations such as urban poor and informal sector workers; including food distribution campaign (maize flour, beans & sugar) to vulnerable people in Kampala and Wakiso.
- d. Increase access to essential hygiene supplies and clean water to vulnerable populations.
- e. Reduction of fees on mobile money transactions and other electronic payment charges.

In FY 2019/2020, two supplementary budgets increased spending for critical sectors and vulnerable groups by about US \$ 270 million (0.7 percent of GDP), of which around US \$ 110 million (0.3 percent of GDP) was estimated to have been executed. In addition, tax measures in response to the pandemic contributed to the revenue shortfall by close to US \$ 70 million (0.2 percent of GDP). In FY2020/2021, a supplementary budget increased COVID-19-related spending by around US \$ 310 million (0.8 percent of GDP), partly driven by the delayed execution of some measures originally planned for FY2019/2020. Some of the fiscal support measures Uganda took included the following:

a. Accelerating import substitution and export promotion by providing additional funding to the Uganda Development Bank, recapitalizing the Uganda Development Corporation, and accelerating the development of industrial parks.

- b. Increasing agriculture production and productivity by boosting funding for agriculture inputs and entities that support the sector.
- c. Increasing households' incomes by providing additional funding to SMEs.
- d. Delaying payment of corporate income tax for corporations and SMEs.
- e. Deferring payment of PAYE by affected sectors such as tourism and floriculture.
- f. Waiving interest on tax arrears, expediting payment of outstanding VAT refunds, and reducing domestic arrears.
- g. Providing additional funding to the health sector, food to people in need in urban areas, social insurance (by continuing the Social Assistance Grants for Empowerment Scheme).
- h. Introducing a tax exemption on items destined

TABLE 2: KEY FINANCIAL MEASURES FOR COVID-19 IMPACT MITIGATION IN FY2020/21 BUDGET

SECTOR	ACTIVITY	ALLOCATION (UGX BILLION)
Employment	To NAADS for enhancing agriculture sector activities through increased supply of agricultural inputs to farmers and upscaling agricultural extension services.	300
	Job creation for vulnerable able-bodied persons affected by Covid-19 through expanding labour-intensive public works in urban and peri-urban areas.	130
Social Welfare	Provision of government relief aid in response to Covid-19 and other disasters.	45
	Allocation to Social Assistance Grant for the Elderly (SAGE) nationwide roll-out to persons aged 80 years and above.	107
Business	Credit facility to small and medium enterprises (SMEs)	94
	Allocation to Uganda development corporation in support of Uganda's import substitution and export promotion strategy	138
	Corporate income tax payment deferral	13.88
	Pay as you earn (PAYE) tax payment deferral for businesses facing hardships	65.6
	Expedite payment of arrears owed by the government to private sector	673
	Waiver of interest on tax arrears	50
	Provision of tax deduction on donations to Covid-19 response	N/A
	Expedite payment of outstanding value added tax (VAT) refunds	120.53
	Recapitalisation of Uganda Development Bank (UDB), to provide low interest financing to manufacturing, agribusiness and other private sector firms	1,045
TOTAL		2,611.48

Source: The Government of Uganda National budget speech FY2020/21

to medical use and expanding labour-intensive public works programs in the Roads and Water and Environment sectors.

In reviewing Uganda’s budgetary priorities for FY 2020/2021 as measures for mitigating the effects of the COVID-19 pandemic, the Uganda government prioritized creating employment by allocating funding for agriculture and labour-intensive works. SMEs benefited from these budgets through a funded loan facility, recapitalization of Uganda Development Bank and payment of arrears owed to private businesses. Private sector through corporate social responsibility (CSR) and charity organisation were never incentivised; the government did not budget for the provision of tax deductions on donations or charitable causes related to COVID-19.

To cushion the impact of COVID-19, the government of Uganda deployed stimulus packages, and fiscal and monetary policies targeted at businesses, however, most did not address existing and often entrenched gender barriers that prevent women entrepreneurs from growing

and accessing business opportunities. For example, amidst the difficulty of the pandemic, some of stimulus packages still required applicants to post collateral, even though the evidence shows that women do not have equal access to collateral. Even if they did, the reduced operations of most entities would make it difficult for them to acquire the necessary paperwork. Accordingly, women-led businesses with limited access to collateral would automatically be disqualified from accessing such stimulus packages. Other support measures are articulated in the form of state backed loan guarantees; however, many women-led businesses do not have a relationship with a financial institution.

Figure 6 presents the reduction in the Bank of Uganda’s rate and the reduction of bank lending rates. Findings show that bank lending rates were lowest in March and April 2020, signalling government intervention. This targeted to expand access to credit and finance at the height of the pandemic.

Figure 6: Bank of Uganda’s bank rates and lending rates

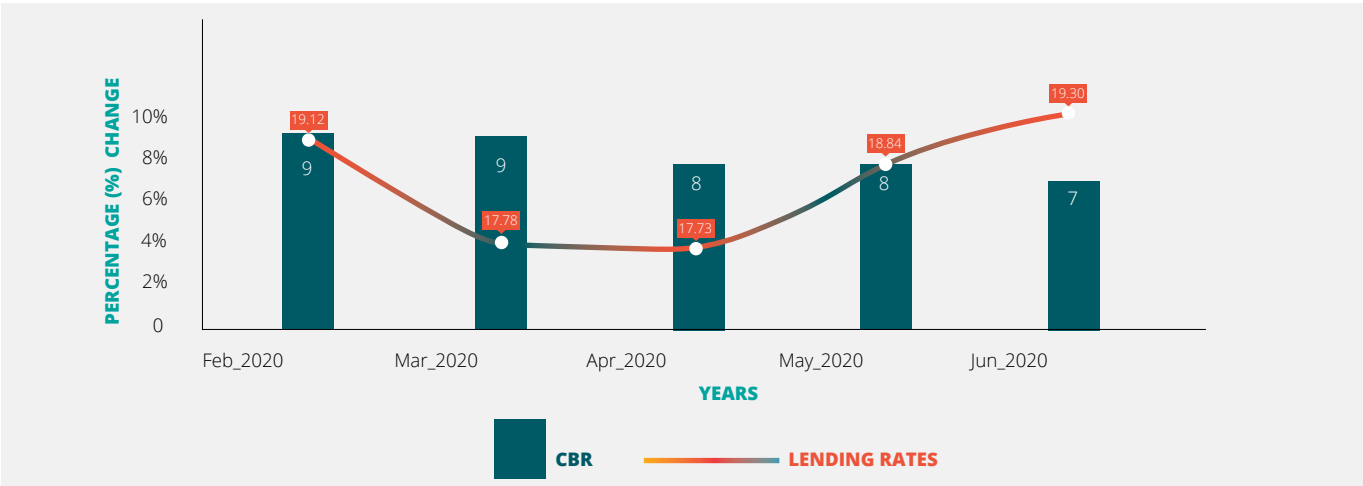
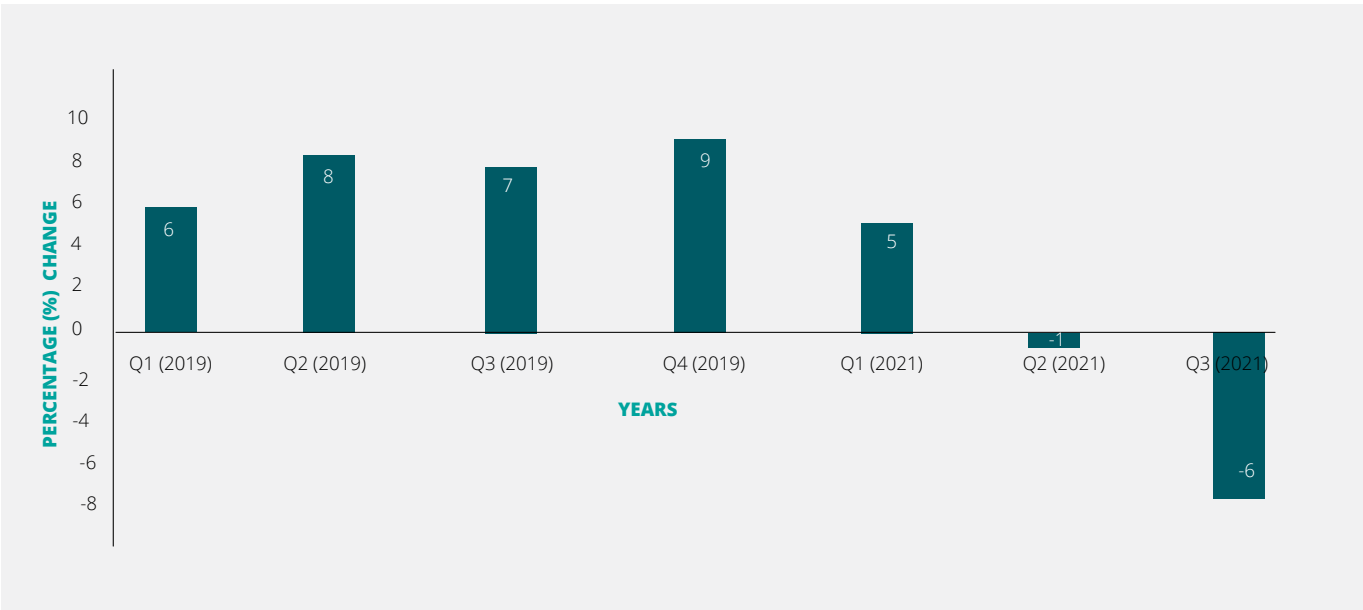


Figure 7: Quarterly economic growth for Uganda



Source: Compiled from the UBoS Reports 2020

2.2.2 Uganda Development Partners and Civil Society Responses to COVID-19 Impact

In Uganda, the Civil Society Organisation (CSOs) were among the stakeholders that provide more economic support and empowerment. For instance, National Union of Women with Disabilities of Uganda was involved in implementing cash-based interventions.³² South Africa and Uganda are the only two countries in the sub-region that implemented 10 or more gender-responsive COVID-19 response measures.³³

In complementarity with the respective East and South African Governments' intervention to boost economic recovery through 'fiscal stimulus' packages for COVID-19 triggered economic challenges, UN Women seeks to ensure that the adopted economic stimulus and recovery package are gender responsive and address equity gaps.³⁴ UN Women has developed a range of policy tools to support Governments in identifying and addressing the gender impacts of the pandemic, including one on 'How to Assess and Engender Fiscal Stimulus Packages to Respond to the Socio-Economic Impacts of COVID-19'.

In Uganda, UN Women Country Office working together with other UN agencies, including UN Women, UNDP, FAO, UNCDF, UNICEF, RCO, ILO, WFP, IOM, and UNHCR undertook a rapid analysis of the socio-economic effect of the COVID-19 pandemic (June 2020). The study provided unique opportunity to assess the potential implications of the COVID-19 response on the achievement of the Sustainable Development Goals (SDGs) and presented caution on the likelihood of non-achievement of some SDGs. Further, the study reviewed the different social protection measures and highlighted how they could create impact for women in the COVID-19 scenario. Uganda's private sector ecosystem and the potential impact of the COVID-19 was extensively examined, particularly for the sectors of tourism and manufacturing. The policy recommendations made were consistent with the Uganda's National Development Plan III (NDP III) considering COVID-19.

Through the support of the Government of Korea, UN Women will be implementing the regional flagship programme, 'Engendering Fiscal Stimulus Packages and Recovery Efforts Adopted in Response to the COVID-19 Health and Economic Crisis' to support Government in East and Southern Africa in engendering fiscal stimulus package through direct advice and technical assistance, as well as advocacy and policy dialogue.³⁵

Other key non-state actors who supported informal women workers were the business membership associations. Kampala City Traders Association (KACITA) with an estimated 200 members acknowledged the difficulties of her membership including income losses, expired goods not bought by customers, default in payment of secured loans and took a bold step. KACITA encouraged her members to start trading online using apps such as Kikuubo Online App and other social media platforms; and supported some of the members to diversify their businesses by making and selling masks and liquid soap to meet increased demand. Some of the immediate interventions of KACITA included

negotiating with landlords to postpone rent collection from shop owners, reduce rent or waiver it altogether. KACITA also lobbied the government to provide an economic stimulus package to prevent businesses from collapsing. Key to this request was for the government to prevail on commercial banks to reduce interest rates since they were unaffordable and unsustainable for traders. KACITA also sensitised its members on how to access opportunities for economic support availed by the government. Although the government had promised a low interest loan facility, many traders did not access it because they did not know how.³⁶

Another organization called Give Directly Uganda worked with other CSOs and mobile network operators to identify people who were struggling to make ends meet and enrol them remotely to receive an initial three-month basic income of USD \$25 in rural areas and USD \$50 in urban areas. Network operators partnered with data scientists to identify people experiencing poverty at scale based on an analysis of poverty rates.

Among Uganda's development partners, the United Nations Development Program provided the country with inclusive and integrated crisis management and multi-sectoral response for socio-economic impact and recovery. The UNDP Uganda estimated the total response was US\$ 12 million and indicated there was estimated deficit in demand of US\$10 million. Specifically, UNDP support sought to achieve the following:

- a. Activate the National Emergency Coordination Center to provide a robust whole-of-government platform to anchor the Ugandan government's preparedness and response plan and promote inclusive and integrated crisis management and multi-sectoral responses.
- b. Advance whole-of-government business continuity and e-governance through use of digital platforms to support collaboration, meetings, and training in the public sector.
- c. Experiment and scale-up innovative digital solutions to provide virtual training for frontline healthcare workers.
- d. Electrify existing or temporary health facilities and other social sectors in Uganda through renewable energy solutions.
- e. Engage cultural, religious and other key influencers to expand public outreach for last mile risk communication and social cohesion during the pandemic.

Uganda's partnership with the European Union (EU) and Private Sector Foundation Uganda also has been instrumental in supporting the country's response to the effects of COVID-19 on communities and in promoting green investment and decent employment. For instance, the Sustainable Business for Uganda (SB4U) Platform, created by the government of Uganda, the EU and Private Sector Foundation Uganda in March 2020, seeks to improve Uganda's business environment through inclusive and green investment for European and Ugandan companies.

³⁷

“The EU is progressively upgrading efforts to encourage private companies operating in Uganda to invest green and create decent jobs, particularly for the youth and among them women. Today we launched a Work Readiness Programme that shall enable young graduates to be trained and employed by domestic as well as European companies and a series of measures in e-procurement, digital services and corporate governance that shall reduce corruption in economic activities.” EU Ambassador H.E Attilio Pacifici

The umbrella SB4U project, called “Skills and Attitude, Governance and Anti-Corruption,” has the following general objective: “To help make Uganda’s business environment be more conducive to inclusive and green investments through increasing the supply of qualified workers, establishing private sector-led initiatives to fight corruption and strengthening the private public sector dialogue.” Specifically, the project aims to:

- Equip graduates entering the labour market with adequate skills and attitude to help further the productivity of companies engaged in green economy.
- Improve practices, evidence-based dialogue, and advocacy within the public and private sector to combat corruption; and
- Enhance private companies’ response and resilience to the COVID-19 crisis.

The SB4U intervention is also supporting companies in the tourism sector affected by the pandemic through a fund created by the Uganda Development Bank and the EU that targets 200 companies in the short to medium term.

The fund seeks to address current cash flow constraints resulting from the dramatic reduction of visitors through loans with attached grants that aim to help companies continue to operate and sustain existing jobs. Specifically, the loans with attached grants will provide affordable working capital funds (staff salaries, utility bills, rent, tax/VAT payments, fixed running costs, etc) to the sector tailored to the specific needs of the business; and to curtail, reverse and preserve the effects of COVID-19 on the socio-economic impact of the sector (sustaining jobs).

The loans will have a grant component of up to 40 percent, which declines based on the increasing size of the company,

and offer the following benefits:

- Concessional loan interest rates not exceeding 13 percent.
- Extended working capital tenor of up to five years, inclusive of a two-year grace period; and
- A non-repayable grant to the business.

The grant will be attached to the loan term sheet signed with the Uganda Development Bank Limited and loan term sheet amounts must be fully repaid by the borrower to bank. Table 3 presents the proposed percentage and maximum amounts of grants.

2.2.3 Partnerships to Address COVID-19 Impact on GBV in Uganda

According to UNDP (2020) and UN Women (2020), non-governmental organisations and other CSOs used different strategies to address the effects of COVID-19 on gender-based violence (GBV). Specifically, there were capacity enhancement and strengthening for the police and actors in the justice sector including prosecutors and magistrates to be more responsive to the cases of GBV survivors.

UNDP Uganda is working with government and UN partners to adapt e-learning modules for police, prosecutors and judiciary and prison officers. Further initiatives encompassed enabling community-led solutions, including empowering citizens to watch out for and protect people exposed to GBV and/or report perpetrators to police. The government of Uganda and Spotlight Initiative partnered with faith-based organizations, traditional and cultural institutions, and CSOs to develop innovative approaches to disseminate real time COVID-19 messages, including those that promote social cohesion.⁴⁰

Additionally, UN Women has supported Uganda and other countries in promoting positive masculinity through engaging men and boys to partake on care work, including shared caregiving duties as part of the pandemic response. UNDP Uganda and Jumia Food partnership has explored incorporating GBV messaging in an e-commerce platform connecting small and medium-sized enterprises and informal market vendors to customers. In its strengthening GBV prevention, risk mitigation, and responses project in COVID-19 context, And the United Nations High Commissioner for Refugees has supported displaced women in Uganda through a helpline with agents

TABLE 3: PROPOSED GRANT AMOUNTS PER BUSINESS

CATEGORY (ACCORDING TO NUMBER OF EMPLOYEES)	GRANT PERCENTAGE	MAXIMUM GRANT AMOUNT/FUNDING (EURO)
5 -20	40%	20,000
20 – 50	35%	30,000
50 – 100	30%	40,000
100 and above	25%	60,000

Source: UNDP Uganda (April 2020)

speaking 15 different languages. GBV survivors who called the helpline received counselling and psychosocial support from trained protection staff.⁴¹

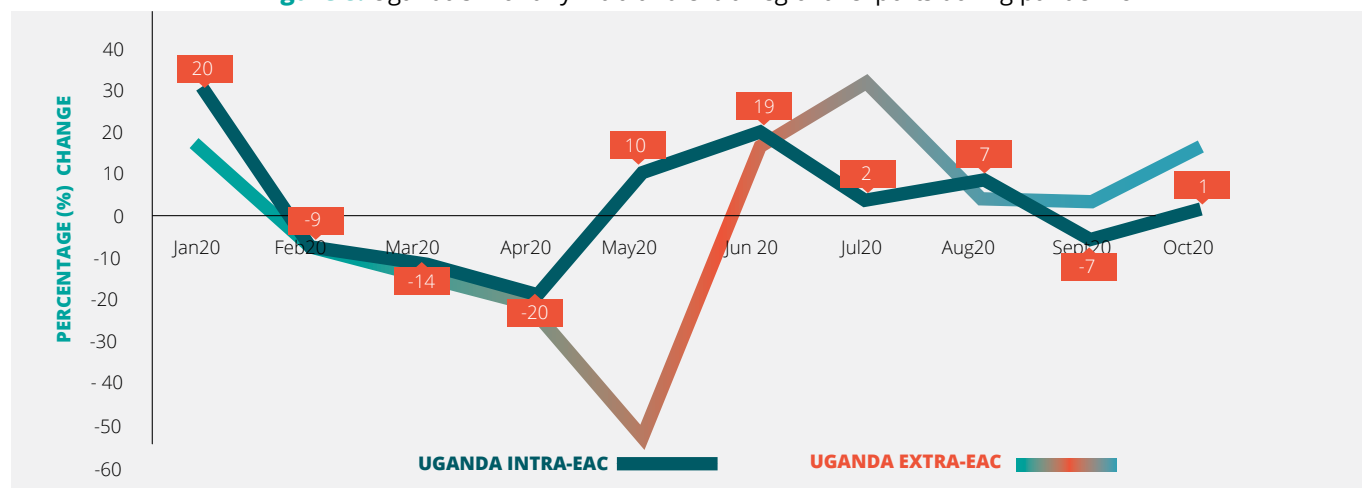
Other Civil society organizations (CSOs) in Uganda have been at the forefront of exposing the suffering and preventable deaths of pregnant women that would be associated with the containment measures. CSOs have also strongly advocated Ugandan leadership to maintain access to maternal and other essential health services during the pandemic as well as spotlighted the challenges people living with HIV have faced in accessing treatment. Among the organizations that have been instrumental during the pandemic is Girl Up Initiative Uganda. Through its “Survive and Thrive Fund,” Girl Up Initiative Uganda (GUIU) provided relief packages of food, soap, and sanitary pads, to 500 out of 1,500 targeted families of marginalized girls (May 2020)—an opportunity the CSO also used to checking in on and counsel girls enrolled in their programs. Girl Up Initiative Uganda provided as platform for reporting in gender-based violence (GBV) and space to ask questions about COVID-19 and providing feedback on the community level interventions.

2.2.4 Changes in the Intra-and Extra-Regional Trade for Uganda

The COVID-19 pandemic had an uneven effect on intra- and extra-regional trade in Uganda with the former exhibiting greater resilience (Figure 9). Uganda’s exports outside of the East Africa Community (EAC) declined significantly compared to the corresponding intra-extra trade exports in the second quarter of the 2020.

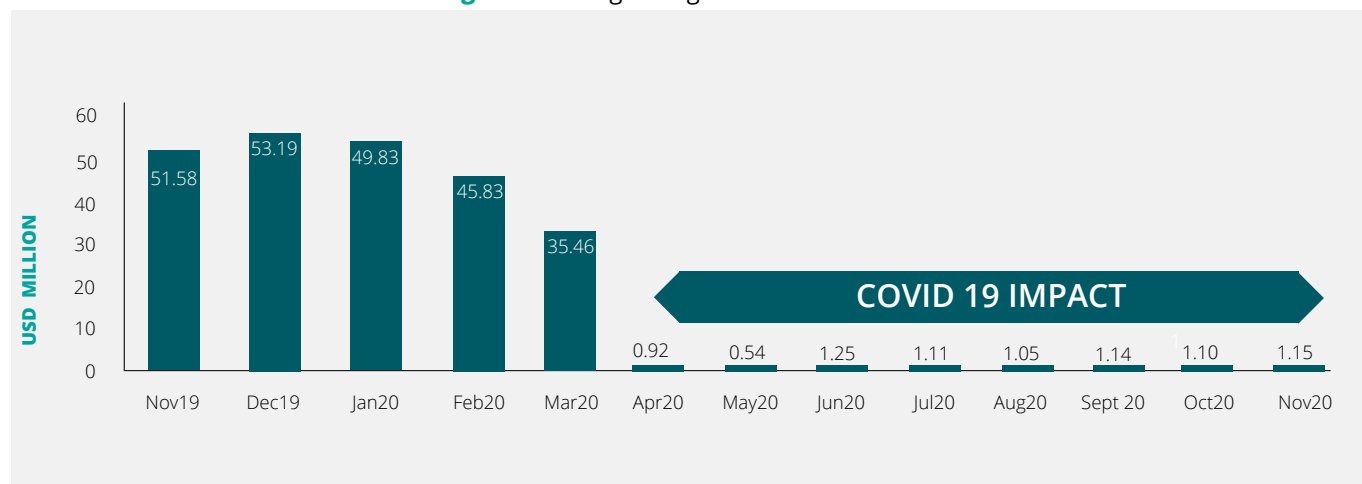
Informal cross-border trade for Uganda was adversely affected immediately when Uganda curtailed cross border movement. Only trade drivers were allowed to deliver essential items. Studies show the livelihoods of women cross-border traders were severely affected and Uganda’s Country context analysis presents a nuanced picture of how impacted the cross-border trade was.⁴² In Uganda, informal cross border trade slumped from average of US\$ 44 million in the first quarter of 2020 to US\$ 1.15 million by the end of November 2020.⁴³ Between Uganda and Kenya, regional borders remained closed for most informal cross-border traders, and which impacted negatively on the livelihoods of their families and the extendedly the communities that depended on their trade. Findings

Figure 8: Uganda’s monthly intra and extra-regional exports during pandemic



Source: UBOS (2020)⁴⁵

Figure 9: Change in Ugandan Informal Trade



Source: Adopted from UNECA (2020)⁴⁶

of the report indicated a sharp GDP decline for Uganda and shrinking service sector thus pointing to significantly negative impacts on other aspects of regional trade. This corresponds to the global economic growth estimates decline at -3.5% and with estimated contraction in global trade at -9.6%.⁴⁴

There was precipitous decline in Uganda's informal cross-border trade in the early months of the pandemic, from an estimated US\$ 44 million during the first quarter of 2020 to US\$ 1 million by April 2020 (Figure 10). It must be noted that easing of restrictions through the re-opening of Uganda's borders in September 2020 did not revive the informal border, illustrating that the COVID-19 pandemic impact was deeply profound and entrenched.

2.2.5 Effects of COVID-19 on Poverty Levels for Women Workers

The COVID-19 pandemic exacerbated poverty in Uganda and resulted in unemployment for all working-aged women as well as labour income shocks associated with government-imposed measures, such as lockdowns.⁴⁷ Generally, the informal sector businesses are not formalized and thus not protected by the state.⁴⁸ They have no registered interests or assets and are automatically excluded from the government mitigation programs for small and medium enterprises (SMEs), as well as from social safety nets and protections accorded to employees by formal labour contracts.⁴⁹ Lockdowns and other COVID-19 restrictions have grossly affected informal businesses and SMEs that continue paying for rent and utilities. Some of these businesses continued to pay their employees who were at home and service loans that were not of productive use. Those few businesses that continued to operate found it very difficult to access credit and inputs at usual prices.⁵⁰ The average lifespan of Ugandan businesses is three years and COVID-19 effect has certainly killed investments, jobs and livelihoods.⁵¹ The Ease of Doing Business as of May 2019 was 60 points, making Uganda number 116 globally and the COVID-19 containment measures would create challenges for businesses unable to access government services.⁵²

Uganda's COVID-19 measures did not target all citizens equally, according to Development Initiatives Uganda. An estimated 8 million people, or 19.7 percent of Ugandans, live below the national poverty line. The government's pandemic relief programs targeted about 1.5 million residents of urban areas in the Kampala and Wakiso Districts. A limited number the villages were targeted. The government responded to the formal sector and blindly ignored the poorest and most marginalized citizens. The challenges of access to credit and financing and tax benefits continued to plague the informal sector as the COVID-19 measures did not support women experiencing poverty. This will likely deepen inequality between rural and urban communities and exacerbate poverty and vulnerability.⁵³

It is our submission that Uganda's efforts to reduce poverty were more successful prior to the pandemic and that those achievements are now at risk of being compromised by COVID-19. Uganda's favourable food prices are likely

to be affected by the global recession as demand falls and prices for commodities surge. This directly impacts people's livelihoods, leaving many households vulnerable to relapsing into absolute poverty. Women-led informal enterprises will be equally challenged. While Uganda instituted some short-term response measures such as food distribution targeting mostly the urban poor, demand for essential livelihood commodities outstripped the Ugandan government supply, limiting the ability of the government to alleviate the effects of COVID-19 on people experiencing abject poverty.

A Development Initiatives Uganda report explained that this fate befell all ill-targeted economic stimulus efforts, and mostly benefited workers in the formal sector and less to the workers in the informal sector. This is projected to increase poverty because of job losses, a reduced flow of remittances, loss of market and demand for domestic products. Uganda's public debt is also likely to increase to a projected 41 percent of GDP at the end of FY2019/2020 compared to just 22.4 percent in 2010. The government of Uganda will continue to service its debts especially with the ever-increasing appetite for external debt that require high commitment fees, and non-concessional domestic borrowing with higher interests. It was projected that interest repayments alone will cobble about 9 percent of the Uganda's total budget for FY 2020/2021. This changes priorities as the large proportion of taxes collected is taken to repay debt and interest, thereby starving key service delivery sectors or development allocation that have a direct impact on poverty reduction.

2.2.6 Changes in Income Generating Activities for Women Workers

The informal sector is a critical source of livelihoods for women. The informal economy contributes 43 percent of Uganda's GDP and absorbs 87 percent of women workers.⁵⁵ About 75 percent of micro- and small businesses laid off employees because of the pandemic,⁵⁶ and programs to support them are limited: In FY 2019/2020, Uganda invested 3.5 percent of the GDP on social protection efforts, which translated into a budget that targeted 3 percent of the population but excludes the informal sector.

A 2020 study by the Economic Policy Research Center (EPRC) and UNICEF projected that about 64 percent of the micro, small and medium enterprises in Uganda were likely to collapse and 37.5 percent of employees would lose their jobs as a result of the pandemic's impact on the economy.⁵⁷ Indeed, the pandemic has had a ripple effect on communities, with the public health crisis leading to large-scale human suffering, which affects micro-and-macro-economic environment by disrupting production and the supply chain system. That in turn reduces consumption and the public's confidence.

As a result of containment measures during the pandemic, Uganda's economic growth was forecast to slow to about 3 to 4 percent from the second half of FY 2019/2020, down from 6 percent reported earlier in FY 2019/2020. The service sector, which accounts for 50 percent of the Uganda's GDP, was most affected by lockdowns that reduced tourism

and hotel access, which were among the Uganda's top foreign exchange earners.⁵⁸ The EPRC study indicated that most affected sectors were manufacturing, services, and agriculture at 60%, 44% and 27%. These sectors employ many women and therefore most suffered the impact of COVID-19 containment measures. The overall effect on the informal sector business was estimated at 46%. Micro and Small informal sectors where women own businesses

were reported as worst hit by 45% and 40%.

Additionally, 90 percent of businesses in the informal sector reported higher costs of doing business during the pandemic.⁵⁹

According to the EPRC, 46 percent of businesses in Kampala and 75 percent of those in Central Uganda were affected

Figure 10: Ugandan sectors highly affected by COVID-19

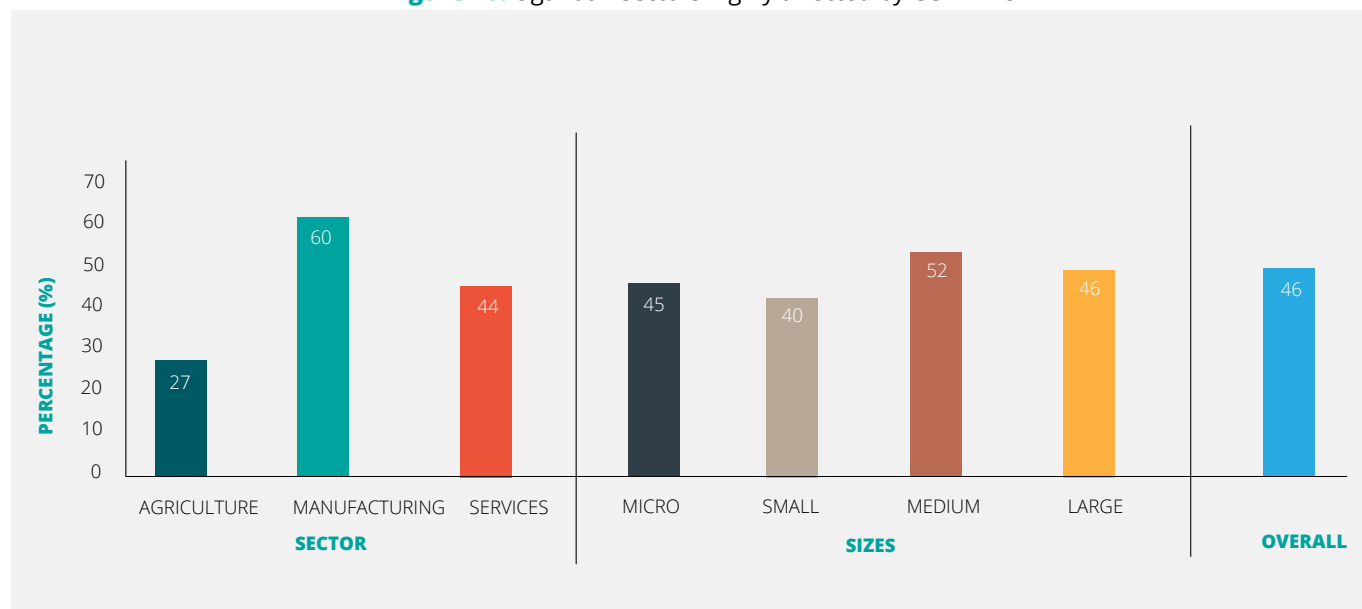


Figure 11: Increase in Ugandan business expenditure for informal sector businesses

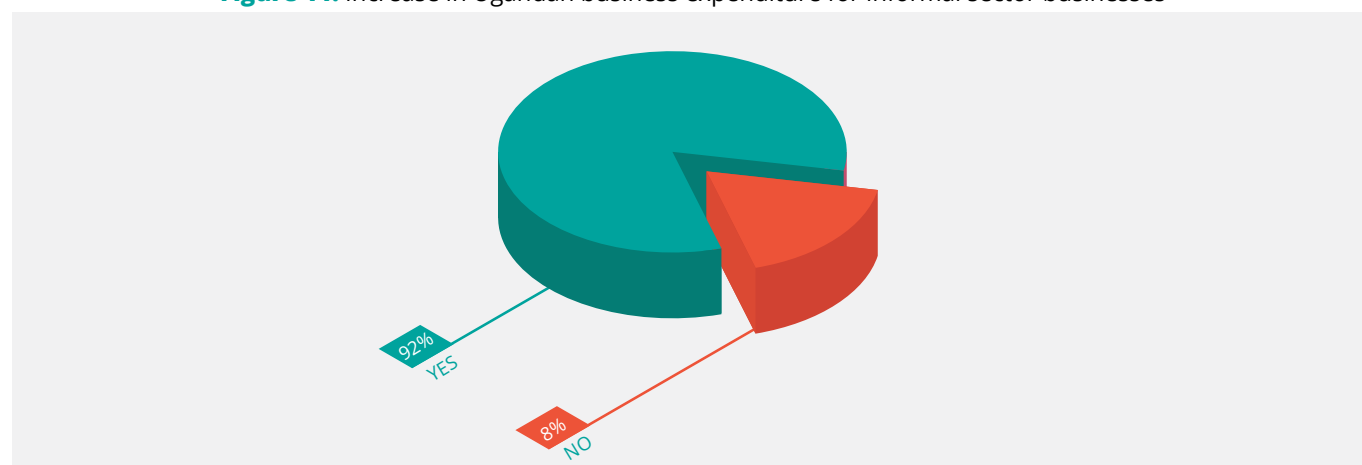
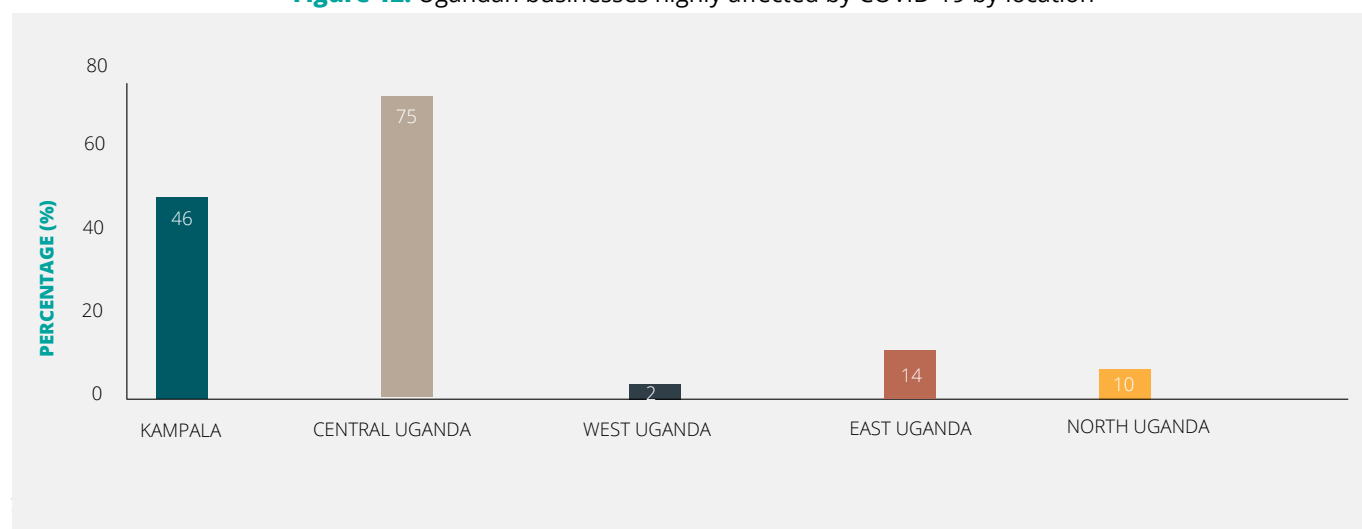


Figure 12: Ugandan businesses highly affected by COVID-19 by location



by government-imposed COVID-19 measures.⁶⁰

Most businesses worried that a protracted pandemic for another six to 12 months could reduce demand for their goods and products, leaving business owners unable to meet their operational costs. The typical lifespan of micro and small enterprise businesses in Uganda is three years and a sustained pandemic would mean that most female-owned businesses might have to close, whereas medium and large firms may not.⁶¹

2.2.7 Change in Access to Credit for Uganda Women's Informal Sector

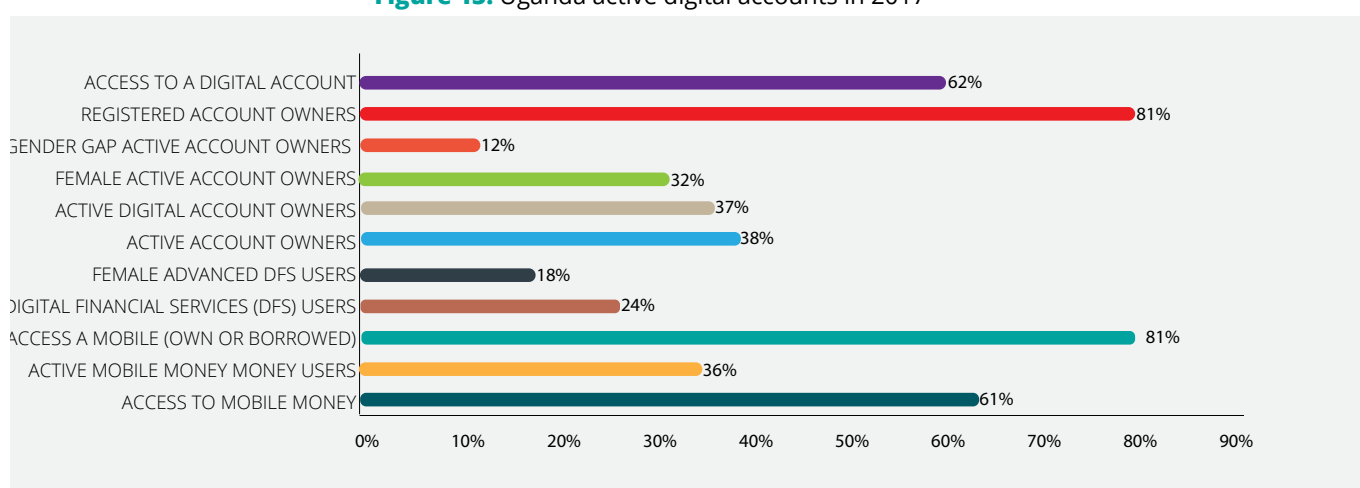
Most Ugandans, especially those in urban areas, are employed within the informal sector and do not have financial safety nets.⁶² COVID-19 response measures have negatively impacted on the economy and especially the urban poor being affected with disruption in their livelihoods. The most affected were women with no or limited income but are engaged in care work at home.⁶³ Access to financial services among the women is still very low.⁶⁴ Only 18 percent of Ugandan women are considered advanced digital finance service (DFS) users, compared to a total of 24 percent such users. Thirty-two percent of women own an active bank account, compared to an

estimated 38 percent of aggregate bank account holders. This means that the account holding in Uganda is low, with the proportion of women bank account holders being significantly low cumulatively. In Uganda, therefore, there is 12 percent gender gap in active bank account use and 81 percent in ownership.⁶⁵ Therefore, 88 percent of Ugandan men hold an active bank account, compared to 12 percent of women, and 81 percent of men own an account, versus 19 percent of women.⁶⁶

2.2.8 COVID-19 Impact on Women's Time Use for Paid Versus Unpaid Care

Women in Uganda with limited or no income, but who are engaged in care work at home have been most affected by the government's COVID-19 response measures. For the purpose of this report, gender sensitive measures employed to mitigate the effects of the pandemic. UN Women and UNDP developed the COVID-19 Global Gender Response Tracker – a unique database that monitors policy responses to the pandemic and considered gender sensitive, meaning that policies address VAW, unpaid work, etc.⁶⁷ It focuses on measures that address three key challenges: the surge in violence against women and girls, the unprecedented increase in unpaid care work, and the large-scale loss of jobs, incomes and livelihoods. According

Figure 13: Uganda active digital accounts in 2017



Source: Derived from FINCA International (2018)

TABLE 4: REGISTERED MEASURES ON COVID-19

MEASURES	WORLD	AFRICA	UGANDA
All Measures	2517	437	18
Registered measures	206	52	18
Gender sensitive measures	992	150	11
Registered gender sensitive measures	165	33	11
Violence against women	704	83	9
Women's economic security	177	59	2
Unpaid work	111	8	0
% Registered gender sensitive measures	80%	63%	61%

Source: UNDP and UN Women Dashboard

TABLE 5: SPECIFIC GENDER SENSITIVE MEASURES

MEASURES	UGANDA
Women's economic security	2
Violence against women	9
Unpaid care	0
Total gender sensitive measures	11

Source: Extracted from UN Women COVID-19 Global Gender Response Tracker: Fact Sheet ⁶⁹

to this dashboard, Uganda registered 18 measures and had 11 of registered measures being gender-sensitive, and this represented 61 percent.⁶⁸ As of February 2021, this below is the global average but almost at par with the African average.

Findings show that Uganda registered measures addressing the violence against women. Unpaid care work was never addressed in Uganda pandemic response policies.

Voluntary care work is common within Ugandan society and contributes immensely to the well-being of families, communities, and society. Many times, especially during the height of the COVID-19 pandemic, women were particularly burdened by care work as it limited their ability engage explicitly in income generating activities. The pandemic brought to the fore the importance of women in childcare and housework, raising once more the serious challenges of gender equality, informal women workers rights to social security as well as their financial security and overall well-being.⁷⁰ The pandemic experience underscored the importance of policies that support childcare benefits as an income and job protection measure

as well as workplace/community childcare infrastructure options that can enable women to re-enter the workforce. Teenage pregnancy makes difficult for the girls to go back to school. This leaves them untrained and with low life-skills to support themselves and their children. Post-COVID-19 intervention must therefore focus on supporting the teenage mothers build resilience and possibly resume schools.

2.2.9 COVID-19 and Social protection among informal women workers

Table 6 presents an analysis of Government of Uganda and other partners social protection measures performance tracked against the UNDP gender-sensitive measures. The analysis considered the policy measures of awareness raising campaigns, strengthening of services, integration of violence against women and girls in COVID-19 response plans; and collection and use of data and they targeted women's economic security, directly supporting unpaid care; and addressing violence against women.



TABLE 6: REGISTERED MEASURES ON COVID-19

POLICY MEASURE TYPE	POLICY MEASURE SUB-TYPE	POLICY MEASURE DESCRIPTION	TARGETS WOMEN'S ECONOMIC SECURITY	TARGETS WOMEN'S ECONOMIC SECURITY	TARGETS WOMEN'S ECONOMIC SECURITY
Awareness raising campaigns	Not applicable	Ugandan president warned against domestic violence among families amid COVID-19 lockdown in the country. ⁷¹	NO	NO	YES
Strengthening of services	Police and justice responses to address impunity	Uganda police force established a dedicated toll-free line to provide rapid response services to GBV across the country. ⁷²	NO	NO	YES
Strengthening of services	Coordinated accessible services	A national task force on COVID-19 established by the Government of Uganda comprising of critical sectors such as Ministry of Health, Security, Police to oversee, guide and mobilize resources for fighting COVID-19. In addition, a subcommittee on GBV under the national COVID-19 task force was created to coordinate and provide technical support on GBV prevention and response to the National COVID-19 Task Force. ⁷³	NO	NO	YES
Strengthening of services	Continuity of health sector response to VAW	The COVID-19 Essential Services Committee of the Ministry of Health developed, with the support of UNFPA, Standard Operating Procedures (SOPs) to ensure continuity of Gender Based Violence/Sexual and Reproductive Health /HIV services during the COVID-19 pandemic. These SOPs will enable the Ministry of Health to prioritize integrated GBV/SRH/HIV services as part of the essential service package in COVID-19 case management. The SOPs will also provide a framework to enable various stakeholders to raise awareness on how to report and seek help in case of GBV incidents. ⁷⁴	NO	NO	YES
Strengthening of services	Continued provision of psychosocial support	Ministry of Gender Labour and Social development through the probation and social welfare officers and CSOs scaled up provision of Psychosocial Support services to GBV survivors in humanitarian and development settings. ⁷⁵	NO	NO	YES

TABLE 6: REGISTERED MEASURES ON COVID-19

POLICY MEASURE TYPE	POLICY MEASURE SUB-TYPE	POLICY MEASURE DESCRIPTION	TARGETS WOMEN'S ECONOMIC SECURITY	TARGETS WOMEN'S ECONOMIC SECURITY	TARGETS WOMEN'S ECONOMIC SECURITY
Strengthening of services	Hotlines and reporting mechanisms	The number of toll-free lines increased and others had their call centers available 24/7 to respond to GBV cases. Other online services scaled up during COVID-19 were online legal aid services mostly managed by CSOs, the police and Ministry of Gender, Labour and Social Development (MGLSD). ⁷⁶	NO	NO	YES
Integration of VAWG in COVID-19 response plans	Not applicable	Ministry of Gender developed a COVID-19 response plan, including incorporating provisions for protection of women and children. ⁷⁷	NO	NO	YES
Collection and use of data	Not applicable	Ministry of Gender, Labour and Social development conducted assessment of COVID-19 on women and girls and GBV services. Uganda Bureau of statistics is conducting a panel survey on COVID-19, integrating VAWG, and the Uganda Bureau is also planning a national survey on VAWG. ⁷⁸	NO	NO	YES
Awareness raising campaigns	Not applicable	The Ministry of Gender, Labour and Social Development, CSOs in partnership with the UN developed and are disseminating integrated GBV and COVID-19 messages through various channels. ⁷⁹	NO	NO	YES

Source: UNDP and UN Women COVID-19 Global Gender Response Tracker monitors⁸⁰

2.2.10 Effects of COVID-19 on GBV and SRHR

The COVID-19 pandemic and imposed restrictions strained gender relations and exacerbated sexual and gender-based violence and deeply entrenched gender inequalities for marginalized groups in Uganda such as migrant and refugee women workers.⁸¹ The United Nations referred the impact of previous pandemics such as Ebola on women and the emergent risks to public health, safety, and human rights.⁸² Lockdowns challenged traditional gender roles. Men, often the breadwinners, were affected by market closures that interrupted their work. That included refugee men in urban areas, most of whom worked as vendors or small-scale retailers. Closures left them unable to effectively fend for their families, causing emotion and psychological stress that was vented as anger on their women and children.⁸³

Refugee women workers were unable to supplement the family income from their regular trades in the informal economy such as braiding hair, washing clothes and tailoring. Such opportunities were shut off during lockdown and refugee women were not afforded any social protection to mitigate loss of income and livelihood. Social distancing meant such women were not welcomed in both public and private spaces where they had previously worked as casual workers.⁸⁴ With diminished earnings, limited livelihood options, and no social support, the sexual violence and commercial sexual exploitation of refugee women and adolescents was unescapable.⁸⁵ A 2020 UNHCR report noted that the closure of informal trade would predispose women refugees to survival sex to support their families.⁸⁶ Therefore, these refugee informal workers would likely be exposed to HIV/AIDS and other sexually transmitted infections (STIs) and experienced unwanted pregnancies, especially with constrained access to sexual and reproductive health services during lockdown.

Statistics in Uganda indicated that out of 1967 GBV cases between January and April 2020, 934 were in Wakiso town followed by Kampala with 578 cases. While Wakiso recorded the highest number of child abuse cases, which is considered domestic violence, Kitgum and Kasese recorded the highest number of cases of intimate partner violence (UBOS 2020 at 60 percent and 58 percent,⁸⁷ respectively. However, it is important to note that this is not the conclusive number of GBV cases that occurred during the pandemic as some cases went unreported because of stringent containment protocols that limited survivors from accessing medical facilities and seeking police services. With the processes for reporting violence were curtailed, and stay-at-home orders in place, perpetrators had a fertile environment to continue to isolate and control their victims.⁸⁸

GBV Survivors had difficulty in accessing alternative housing amid rise incidence of GBV. Privately owned shelters and safe houses were overwhelmed and the need to keep social distancing limited their accommodation capacity further.⁸⁹ This entrenched vulnerability of women and exacerbated their violation in violent home environment.

Table 7 and 8 present data and statistic of GBV cases and access to related sexual reproductive health rights services (Jan-Dec 2020)

Findings show that reported GBV cases were highest in January 2020 before lockdowns. Even though, the months of March, April and May show higher figures, there seems to have been under reporting because the support services for women during lockdown were either closed or not easily accessible. Access to family planning was low during lockdown as well, but restrictions eased, more women were able to access services. The dip in GBV and SRH cases from March to May 2020, is attributed to low reporting as well. Subsequent months consistently show lower reporting rates. This Limited reporting might be because more informal working women stayed at home or

TABLE 7: UGANDA GBV AND ACCESS TO SRH SERVICES IN KAMPALA DISTRICT 2020

MEASURES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Pregnancy (10-19Yrs)	2018	1713	1902	1014	1625	1787	1957	1886	1924	2557	1889	1335
Pregnancy (20+)	24565	22371	22594	13562	18849	24954	27171	26704	24220	25764	25015	22117
GBV cases total	965	234	626	217	385	466	371	224	282	258	190	170
GBV - abortions	19	20	5	11	52	9	13	33	14	10	11	37
GBV - STIs	133	121	281	136	170	260	264	59	180	137	125	71
GBV-Injuries	798	82	274	67	131	70	64	71	57	98	40	54
GBV - Anxiety Disorder	15	11	66	3	32	127	30	61	31	13	14	8
FP Users (<15yrs)	46	102	49	22	24	437	94	265	99	29	24	53
FP Users (15-24yrs)	9274	10221	9162	8272	22292	14985	11899	16700	15826	11120	12490	8300
FP Users (25+)	11162	14313	11323	7671	34077	12994	13215	15881	11585	13709	13267	8958

Source: Uganda GBV-SRH Service Data DHIS2 (2020)

TABLE 8: UGANDA GBV AND ACCESS TO SRH SERVICES IN WAKISO DISTRICT 2020

MEASURES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Pregnancy (10-19Yrs)	2728	2126	1999	1688	2418	2481	2574	2547	2482	2494	2373	2353
Pregnancy (20+)	18065	15864	15564	12831	15809	18226	18689	18827	18465	18472	17233	18338
GBV cases total	408	390	360	398	237	319	316	419	302	318	352	294
GBV - abortions	2	9	11	30	10	9	21	11	19	8	14	8
GBV - STIs	274	238	201	213	97	142	123	200	155	181	200	165
GBV-Injuries	125	112	132	142	106	146	137	166	107	121	121	103
GBV - Anxiety Disorder	7	31	16	13	24	22	35	42	21	8	17	18
FP Users (<15yrs)	15	63	50	37	13	58	34	36	25	12	21	19
FP Users (15-24yrs)	9581	7896	8007	5963	7257	8718	8755	9364	25969	12623	18526	8978
FP Users (25+)	8526	7559	8165	6524	8180	8728	9427	10130	10461	11673	10135	9799

Source: Uganda GBV-SRH Service Data DHIS2 (2020)

those who continued working in markets were unable to access GBV and SRH services.

2.3 Coping Strategies for Ugandan Urban Informal Women Workers

How did informal women workers and traders in urban Uganda survive and thrive through the pandemic? There is not yet any documented evidence on their coping strategies, but based on anecdotal media reports, at the household level, these women changed their dietary patterns during the pandemic which had consequences on their nutritional security and their sexual and reproductive health. Some women chose to return to their rural homes where it was easier to access foods. Some families adjusted their feeding habits such as feeding small portions to children, skipping meals, or relying on an unbalanced diet just for survival.

The government has been providing food relief support packages of posho and beans to this section of Ugandans starting with residents of Bwaise, a suburb in Kawempe Division of the capital Kampala. The government also appealed to well-off Ugandans to donate food relief packages to the COVID-19 national task force to ensure food relief donations continue throughout the whole specifically to the hard-hit areas because the duration of the food support relief would not be estimated.⁹⁰ This was critical to support informal women workers (IWW) meet their family basic needs.

Women reported negative coping strategies, including seeking credit from friends, relatives or shopkeepers who were already strained. In some cases, families depleted their meagre savings and sought unconditional help from well-wishers, neighbours, and relatives. Others sold assets such as furniture and livestock. In other cases, these families had to send some household members to live elsewhere, including children. To cope with the

considerable economic shock, the World Bank reported that households not only drew down their savings but also reduced food consumption. In Uganda, 43 percent of families tapped into their savings while others relied on borrowing money or received assistance from friends, family, women's groups and village savings and loan associations. Given the limited economic opportunities, only about 10 percent of affected households could compensate the income loss through extra work.⁹¹

Kalyango's study on the effect of COVID-19 on mobility in Uganda established that restricted movements generated creativity among women in the food markets who resorted to sales via their mobile phones and internet that linked them to buyers. The boda bodas and the pick-up trucks were critical to linking buyers and sellers.⁹² Women World Banking Organization corroborated this, illustrating that working women coped with pandemic-related constraints by quickly adapting digital financial platforms in the context of COVID-19. Finance Trust Bank Uganda reported improvement in willingness of customers going digital compared to before. Digital solutions offered women several advantages: reduced transaction costs dealing with suppliers and customers, improved financial transactions facilitations, and allowed for data recording and analysis for multiple purposes including building the business credit profile to facilitate access to finance. Very importantly in the context of COVID-19, digital solutions minimized the need for physical contact between the business and its partners and customers.⁹³



3.

Conclusion and recommendation



This report has established that vulnerabilities increased especially for women working in the informal sector and were inadequately covered by the policy responses put in place by the government. Evidence suggests that workers in the informal sector, including women, are motivated to take advantage of existing business opportunities because they cannot find employment in the formal sector. Further, Uganda's informal sector operation and growth is highly impeded by low access to finance, rampant crime, theft and disorder, high electricity and water costs, taxes, burdensome inspections, and informal gifts in form of bribes. The COVID-19 pandemic has only exacerbated these challenges.

While the government stimulus package brought some relief, it was inadequate for the demand of informal workers. According to the Center for Budget and Tax Policy, the Government of Uganda needed to provide a cash transfer of UGX 50,000 to an estimated 4 million informal workers for a period of four months. This amount would go along in supporting informal workers who lost their jobs, or who needed to restart their small business enterprises after their capital was consumed in the pandemic.

This would have costed the government an estimated UGX 800 billion. Other lobbyists suggested a one-off, one-month relief support package still at UGX 50,000 for 7.7 million informal workers that would have costed an estimated UGX 385 billion. This equalled 0.36% of Uganda's GDP per month. In the second quarter of 2020, Uganda's government sought a credit facility from the World Bank to respond to the impact of COVID-19 on the economy and to finance a larger economic stimulus program.

3.1. Develop responsive and accessible financial options for women in the sector

The Government of Uganda needs to prioritize the development of quality, responsive and gender appropriate financing options accessible by the women in the informal sector. This should be integrated with provision of regular power and water supply, fair taxation regime, training, and market access to not only mitigate the effects of the pandemic on these businesses, but also motivate them to formalize. The government needs to shift its mindset on these informal businesses; instead of perceiving them as 'illegal entities' they need to be seen as complementary enterprises creating employment and contributing to Uganda's GDP.

3.2. Reinforce inclusive economic and fiscal policy responses

To effectively address them, policy interventions should focus on developing a regulatory framework that supports informal sector women to create secure livelihoods and generate employment opportunities for the unemployed or those who lost their jobs, rather viewing the sector as a nuisance.

3.3. Intentional targeting of women in the informal sector

Women led micro and small enterprises, most of which operate in an informal environment should be protected by increasing women's household purchasing power (e.g., cash transfers), decreasing the cost of essential goods and services (e.g., rent, utilities, food, soap, cooking fuels), distributing essential goods and services and maintaining the flow of essential goods.

3.4. Establish strong coordination mechanism for non-state actors

Uganda's private sector, community-based organizations, religious organizations, and other non-governmental actors provided considerable support during the pandemic, including distributing food and other items to families most affected by COVID-19 responses. Their allyship with the government should be encouraged and streamlined for ease of coordination.

3.5. Upscale response and prevention of GBV in all its forms

It is fundamental that women's economic empowerment cannot be fully achieved so long as GBV thrives. State agencies are obligated to reasonably address the spike in violence against women and girls that occurred during the country's response to the pandemic through increased public investment to support shelters, hotlines, and online counselling. These essential services should be expanded and adapted to the crisis context to ensure survivors have access to the psychosocial support they need. GBV survivors, frontline health workers and other frontline social support staff must be prioritized. Further, law enforcers should send strong and serious messages that impunity will not be tolerated, and policy and justice actors need to accord high priority and care to GBV cases brought before them.

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