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The U.S. Government's Global Hunger & Food Security Initiative



Practical Application: Leveraging EBA in Support of Mission Objectives

Session 3

Photo: Fintrac Inc.



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SESSION 3 LEARNING OBJECTIVES



Photo: Fintrac Inc.

- Apply EBA Finance benchmarking data in support of GFSS objectives
- Interpret EBA scores
- Explore broader context
- Know where to locate legal and regulatory documents
- Access additional EBA resources





ACCESS TO FINANCE IS A COMMON MISSION PRIORITY

Table 2. Ranking EBA topics from 1 to 12 in terms of relation to key priorities

Overall Rank	Item	Score (to inform ranking)	Total Respondents
1	Markets (e.g. producer organizers, plant protection, agricultural trade)	104	10
2	Finance	90	10
3	Seed	84	9
4	Land	73	9
5	Water	70	10
6	Gender	60	10
7	Fertilizer	55	9
8	Livestock	54	9
9	Environmental sustainability	51	10
10	Transport	51	10
11	Machinery	33	8
12	Information Communication Technology (ICT)	33	9





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HOW TO USE EBA DATA

Prioritize

Identify weaknesses
in enabling
environment

Compete

Generate
momentum for
reform

Monitor

Can serve as M&E
indicators



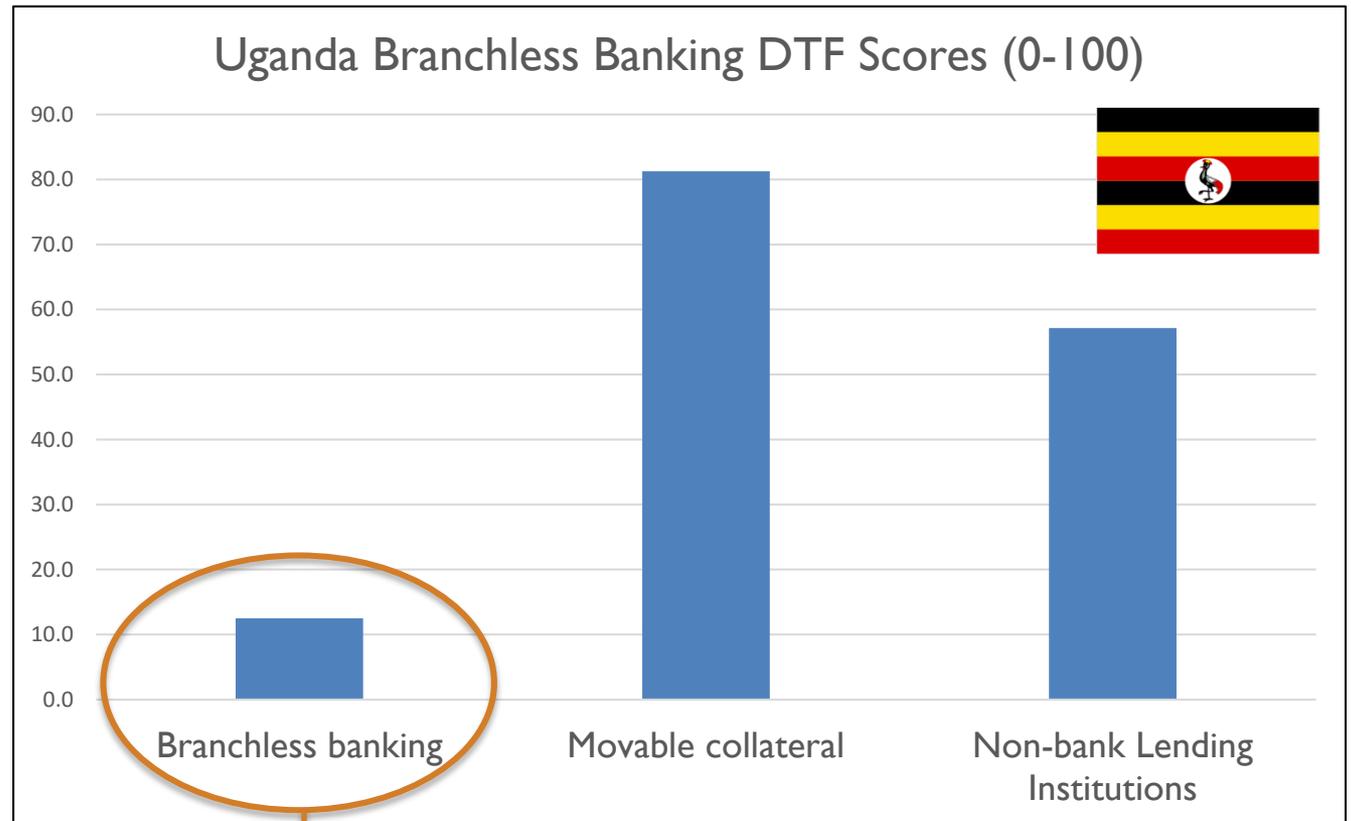
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UGANDA FINANCE DTF SCORES - TOPIC SCORE 50/100

Prioritize

Identify weaknesses
in enabling
environment



Weakest area, merits a closer look





UGANDA'S FINANCE SUB-INDICATOR INDEX SCORES



No legal provision for agent banking; low availability of branchless branching

Branchless Banking - Agent banking index (0-5)	Branchless Banking - E-money index (0-4)	Movable Collateral - Warehouse receipts index (0-5)	Movable Collateral - Doing Business - getting credit index (0-8)	Non-bank Lending Institutions - Microfinance institutions index (0-7)	Non-bank Lending Institutions - Financial cooperatives index (0-7)
0.0	1.0	5.0	5.0	5.0	3.0

Strong warehouse receipt system serves as loan collateral





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WHERE TO GET EBA FINANCE DATA

<http://eba.worldbank.org/>

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Research / EBA Home / Economy

Enabling the Business of Agriculture

Uganda

Region Sub-Saharan Africa

Income Group Low income

Population 39,032,383

GNI Per Capita (US\$) 670

Export to Excel

Country Profile

Seed Fertilizer Machinery **Finance** Markets Transport Water ICT

+ Expand All Topic Rank: 31 / 62 Topic DTF: 50.30 / 100 * Score Notes

CONTACT

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E-mail

Question	Answer	Score
Is there a legal framework regulating agent banking activities in your country?	No	0
According to the law, are there minimum standards in order to qualify and operate as an agent in the following areas?		0

Branchless Banking - Agent banking index (0 - 5)

Economy Score 0.0



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EBA FINANCE DATA



— Branchless Banking - Agent banking index (0 - 5)

Survey questions with country responses and scores provided

Question	Answer	Score
Is there a legal framework regulating agent banking activities in your country? ⓘ	No	0
According to the law, are there minimum standards in order to qualify and operate as an agent in the following areas? ⓘ		0
Can be either an operating/established business or an individual	N/A	
Has financial soundness	N/A	
Has no criminal record	N/A	
Has to have real-time connectivity to the commercial bank	N/A	
Location (e.g. within certain distance from bank branch)	N/A	
According to the law, what contracts can agent enter into with banks? (only non-exclusive, only exclusive, both) ⓘ	N/A	0
According to the law, can agents offer the following services on behalf of a bank? ⓘ		0
Cash deposit	N/A	
Cash withdrawals	N/A	
Transfer of funds to other customers' accounts	N/A	





FACTORS INFLUENCING ACCESS TO FINANCIAL SERVICES

Macro-
economy

Business
viability

Social /
Gender
Bias

Labor
availability

Education
levels





EXAMPLE: RWANDA'S LIMITED ACCESS TO FINANCE RELATED TO OTHER CONSTRAINTS THAT HEIGHTEN RISK

Rwanda Top Cited Constraints to Agriculture

- Climate change
- Land fragmentation
- Limited agricultural finance and insurance
- Institutional capacity
- Farm-level technology

Constraints related to:

- Human capacity
- Financial capacity
- Market availability
- Competitiveness





COMPLEMENTARY DATA SOURCES: "DOING BUSINESS" – GETTING CREDIT

8 questions captured in EBA
Secured Transactions index

Strength of legal rights index (0-12)

Protection of rights of borrowers and lenders through collateral laws (0-10)

Protection of secured creditors' rights through bankruptcy laws (0-2)

Depth of credit information index (0-8)

Scope and accessibility of credit information distributed by credit bureaus and credit registries (0-8)

Credit bureau coverage (% of adults)

Number of individuals and firms listed in the largest credit bureau as percentage of adult population

Credit registry coverage (% of adults)

Number of individuals and firms listed in a credit registry as percentage of adult population





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DATA SOURCES: COUNTRY-SPECIFIC REPORTS FOR UGANDA



MicroSave – Briefing Note #169

MSME Finance in Uganda – Status and Opportunities for Financial Institutions

Anup Singh
March 2017



MICROFINANCE GATEWAY

Introduction¹

Uganda has an extensive MSME sector that accounts for approximately 80% of the private sector, over 80% of manufacturing output and contributes about 10% of GDP. Out of an estimated 980,000 MSMEs, 84% fall into the informal sector and employ 84% of the MSME workforce.



A World Bank Group Flagship Report



Doing Business 2018

Reforming to Create Jobs

Economy Profile
Uganda



Rating Fitch Uganda

Long term Rating				Short term Rating	
Foreign currency		Local currency		Foreign currency	
Date	Rating(Outlook)	Date	Rating	Date	Rating
2017-08-01	B+ (Stable)	2017-08-01	B+	2017-08-01	B
2016-08-03	B+ (Stable)	2016-08-03	B+	2016-08-03	B
2016-07-22	B+ (Stable)	2016-07-22	B+	2016-07-22	B
2015-08-07	B+ (Stable)	2015-08-07	B+	2015-08-07	B
2015-02-13	B+	2015-02-13	B+	2015-02-13	B

Uganda Economic Outlook

Economic performance and outlook
Economic performance generally remained strong despite the recent slowdown in real GDP growth, which is projected to reach 5.9% in 2018, up from 4.6% in 2017 and 2.3% in 2016. The increase in economic growth in 2018 is expected to be driven mainly by public infrastructure investment; recovery in manufacturing and construction; and improvements in the services sector, particularly financial and banking, trade, transport, and information and communication technology services.

Macroeconomic evolution
Uganda pursued a cautious expansionary fiscal policy stance to support key infrastructure projects in transport and energy, while keeping recurrent expenditure under control. The overall budget deficit was slightly high in 2016, improved in 2017, and is projected to increase in 2018 and 2019. The balance of payments deteriorated, mainly as the result of external economic headwinds, including low commodity prices due to slow growth in Europe and China and tightening global financial and monetary conditions. The macroeconomic policy stance remains focused on containing inflationary pressures, enhancing exchange rate stability, and stepping up domestic resource mobilization (focused on containing inflationary pressures, enhancing exchange rate stability, and stepping up domestic resource mobilization) to reach 35.6% of GDP in 2016 and 45% by 2020 from 34.1% in 2014. At these growth rates, the debt-to-GDP ratio is increasing and is projected to reach 35.6% of GDP in 2016 and 45% by 2020 from 34.1% in 2014. At these growth rates, the debt burden is growing faster than government resources; the revenue-to-GDP ratio stands at only 13.4%. However, the most recent International Monetary Fund and World Bank Group debt sustainability analysis in 2016 gives Uganda's risk of debt distress a low rating.





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FEED THE FUTURE COUNTRY BRANCHLESS BANKING INDEX SCORES

Compete
Generate momentum for reform



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Law Library

The *EBA Law Library* is a new resource for website users that wish to further explore the data by consulting the laws and regulations examined by the EBA project. To browse available links to copies of laws and regulations, choose either a country or a topic area from the selection menus below.

Disclaimers:

- This Law Library is included merely for informational purposes as a supplement to the data available on the EBA website. While we try to provide a helpful informational resource, we cannot guarantee the ongoing validity of any linked legal instruments. For legal matters, the listing of links to laws and regulations below should not be relied upon as an official source or indication of current law in your country. Always directly consult the official source of law for your country, if available.
- Not all laws and regulations impacting the EBA data are currently freely available online.
- Please also note that in some cases the instrument names below include unofficial names. The wording of instrument names and the language choices of the links included below does not imply any recognition or selection on the part of the World Bank Group.
- If you would like to suggest an improved translation, the addition of a new legal instrument, or an improved internet link, please contact us at eba@worldbank.org.

Select an economy ▼

Select a topic ▼



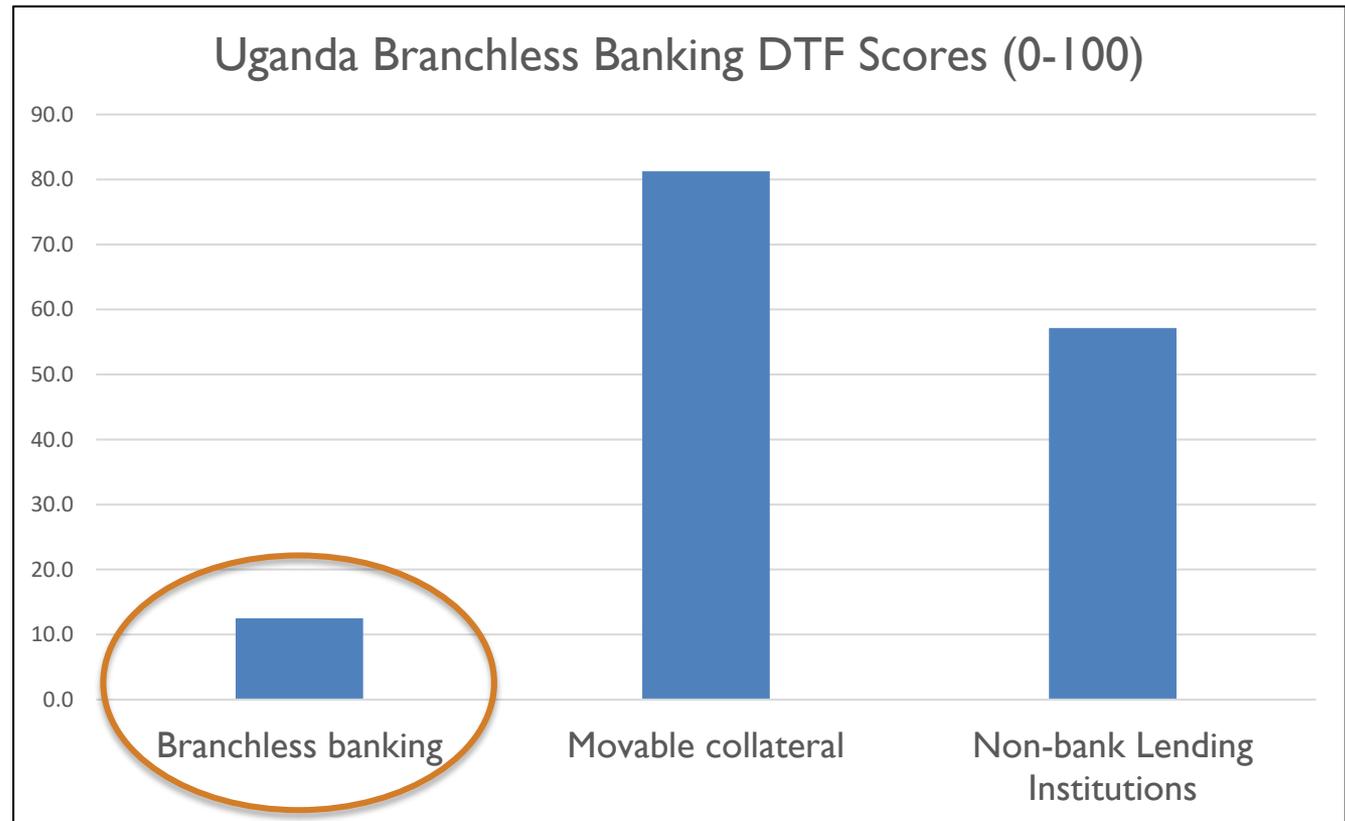


MONITORING AND EVALUATION



Monitor

Can serve as M&E indicators



EBA: Transparent, third party monitoring indicator





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Additional EBA Resources



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EBA 2017 Report and Finance Methodology

Report: [Access the report](#)

Finance methodology:
[Methodology \(worldbank.org\)](#)

[Doing Business Getting Credit Methodology](#)



ENABLING THE BUSINESS
OF AGRICULTURE 2017



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WORLD BANK REFORM SIMULATOR

Users can adjust values of any indicators of an economy and see what impact this would have on the economy's overall ranking.

Enabling the Business of Agriculture 2017

Distance to Frontier Calculator

1. Select a Country: Nigeria

2. Enter New Values to Simulate:

3. View Simulated Results:

4. Compare Original EBA17 Results:

Topic: Seed

Indicator:

Full Simulated Data Below							Seed					
Country code	Economy	Region	Region code	WB Income Group	Product group	Cropping seasons	Seed Ranking	Seed DTF	Plant breeding index (0-10)	Variety registration index (0-8)	Seed quality control index (0-12)	Time to register new variety (days)
ARM	Armenia	Europe & Cer	ECA	Lower middle	FRUIT	One	28	62.19	8.0	6.5	2.0	587
BGD	Bangladesh	South Asia	SAS	Lower middle	FRUIT	Two	54	34.27	6.0	5.5	1.0	No practice
BEN	Benin	Sub-Saharan	SSA	Low income	FRUIT	Two	55	32.81	5.0	4.5	3.0	No practice
BOL	Bolivia	Latin America	LAC	Lower middle	CEREAL	Two	25	64.41	7.0	5.0	7.0	517





20 COUNTRY POLICY DATA SNAPSHOTS



- [Bangladesh](#) *
- [Cambodia](#)
- [Ethiopia](#) *
- [Ghana](#) *
- [Guatemala](#) *
- [Haiti](#)
- [Kenya](#) *
- [Liberia](#)
- [Malawi](#)
- [Mali](#) *
- [Mozambique](#)
- [Nepal](#) *
- [Niger](#) *
- [Nigeria](#) *
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- [Senegal](#) *
- [Tajikistan](#)
- [Tanzania](#)
- [Uganda](#) *
- [Zambia](#)

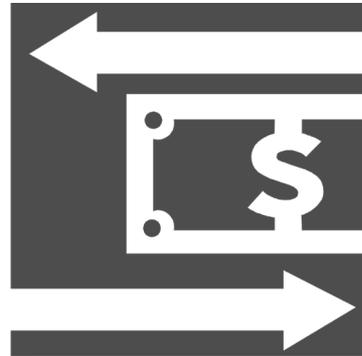
* Indicates a
2017-21 Feed the
Future focus country





OTHER EBA ONLINE TRAINING MODULES

Trade



EBA Overview





RECAP WHAT WE HAVE LEARNED

Apply EBA Finance benchmarking data in support of GFSS objectives, including to: a) identify priorities, b) generate competition, and c) monitor results

Interpret EBA scores through examination of index components

Explore broader context to inform policy reform prioritization process

Know where to locate legal and regulatory documents supporting EBA Finance indicator

Access additional EBA resources useful to practitioners





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LET'S CHECK WHAT WE'VE LEARNED



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QUESTION 1

I. Benchmarking of EBA data can be used to _____ across countries.

- a. Highlight positive examples of laws and regulations
- b. Generate competition and foster policy reform
- c. Compare scores on the same indicators
- d. All of the above





QUESTION 1 - ANSWER

I. Benchmarking of EBA data can be used to _____ across countries.

- a. Highlight positive examples of laws and regulations
- b. Generate competition and foster policy reform
- c. Compare scores on the same indicators
- d. All of the above**





QUESTION 2

2. Is this statement true or false? “The EBA index incorporates all pertinent factors influencing policy relating to access to finance for agribusiness.”

- a. True
- b. False





QUESTION 2 - ANSWER

2. Is this statement true or false? “The EBA index incorporates all pertinent factors influencing policy relating to access to finance for agribusiness.”

a. True

b. False





QUESTION 3

3. Which of these are included in the World Bank's *Doing Business – Getting Credit Index*?

- a. Protection of rights of borrowers and lenders through collateral laws
- b. Scope and accessibility of credit information distributed by credit bureaus and credit registries
- c. Credit bureau coverage (% adults)
- d. Credit registry coverage (% adults)
- e. All of the above





QUESTION 3 - ANSWER

3. Which of these are included in the World Bank's *Doing Business – Getting Credit Index*?

- a. Protection of rights of borrowers and lenders through collateral laws
- b. Scope and accessibility of credit information distributed by credit bureaus and credit registries
- c. Credit bureau coverage (% adults)
- d. Credit registry coverage (% adults)
- e. **All of the above**





QUESTION 4

4. Is this statement true or false? “USAID has created summaries of EBA data for 10 countries.”

- a. True
- b. False





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QUESTION 4 - ANSWER

4. Is this statement true or false? “USAID has created summaries of EBA data for 10 countries.”

a. True

b. False



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QUESTION 5

5. For additional understanding of the methodology behind the EBA index, the following resources are available:

- a. EBA Report 2017
- b. EBA Finance methodology
- c. EBA website www.eba.worldbank.org
- d. All of the above





QUESTION 5 - ANSWER

5. For additional understanding of the methodology behind the EBA index, the following resources are available:

- a. EBA Report 2017
- b. EBA Finance methodology
- c. EBA website www.eba.worldbank.org
- d. **All of the above**





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NEED ADDITIONAL TECHNICAL ASSISTANCE OR SUPPORT FOR ENABLING ENVIRONMENT POLICY REFORM?

The [Feed the Future Enabling Environment for Food Security](#) project is a global support mechanism designed to assist Feed the Future focused and aligned Missions as they work to address legal, institutional, and market constraints affecting food security. Launched in late 2015, it is managed by the USAID Bureau for Food Security's Office of Market and Partnership Innovations (MPI). For more information, contact: Lourdes Martinez Romero (COR) at lmartinezromero@usaid.gov or Nate Kline (COP) at nkline@fintrac.com.



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YOUR FEEDBACK IS WELCOME!

- ✓ Was this learning resource helpful?
- ✓ Do you have questions or suggestions for improvements on the EBA methodology?
- ✓ Other feedback?

Please contact Lourdes Martinez Romero (COR) at lmartinezromero@usaid.gov or Nate Kline (COP) at nkline@fintrac.com.



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