

Partner Profile: Umoja Uganda



Photos courtesy of Umoja Uganda



In Uganda, an estimated 33 percent of low-income adults and 34 percent of women do not have access to formal financial services.¹

UMOJA Microfinance SMC Limited (Umoja Uganda) is a social enterprise in Uganda and a partner in Global Partnerships' Women-Centered Finance with Education initiative.²

Who is Served

As of December 31, 2025, Umoja Uganda currently serves over 92,800 clients. Approximately 71 percent of their clients live in rural areas, and all clients identify as women.³

What is Delivered

Umoja Uganda provides small, short-tenor microfinance loans to low-income women to support income-generating activities and working-capital needs. Clients typically borrow through community-based solidarity groups that meet regularly and provide structure for repayment and peer support. Umoja's core

product, the Umoja Micro Loan, is designed to reduce common barriers to credit for female micro-entrepreneurs, including limited collateral and access to formal banking channels. Umoja integrates client education into its model by providing basic financial literacy support, helping clients strengthen their day-to-day money management and responsible borrowing practices.

Why it is Impactful

With access to loans and basic financial education, Umoja Uganda's clients can better manage cash flow, invest in inventory or productive assets, and strengthen the financial habits that underpin economic resilience, especially for women running small businesses with irregular income. Umoja Uganda's model is impactful because it is purpose-built for households that are often hardest to reach through traditional finance: women entrepreneurs and low-income

communities, including rural areas. By combining small-ticket credit with practical, ongoing support delivered through group structures, Umoja helps clients use financing effectively, turning loans into more stable businesses and improving households' ability to afford essential expenses reliably over time.

"Before I joined Umoja Microfinance, I was only able to cultivate half an acre of beans and maize. I could only get 1,000,000 UGX (\$265) from the harvest. Ever since I joined Umoja Microfinance, I have tripled the area I farm. I harvested produce worth 3,700,000 UGX (\$975). That's three times more, thanks to Umoja. I was able to take my children out of the government-aided schools."

1. "World Bank Group | Data 360." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=UGA.
2. Umoja Uganda was a current borrower of Global Partnerships Impact-First Growth Fund, LLC, as of December 31, 2025.
3. Data as of December 31, 2025, as reported by Umoja Uganda.
4. "Umoja Microfinance Intro." Umoja Microfinance, March 14, 2024. <https://www.youtube.com/watch?v=uwujca7ScrK>.