



STATUS REPORT ON EMYOOGA IMPLEMENTATION IN ACHOLI SUB REGION

INTRODUCTION

Emyooga is a Presidential Initiative on Wealth and Job Creation which was launched on 19th August, 2019. The program targets 18 categories of specialized Ugandans who include Boda Boda riders, Taxi drivers, restaurant operators, welders, market vendors, women entrepreneurs, youth, leaders, people with disabilities (PWDs), journalists, performing artists, carpenters, saloon operators, tailors, mechanics, produce dealers, veterans, fishermen, and elected leaders.

The main goal of the program is to promote job creation and transforming household's income of the 68% Ugandans who are currently at subsistence level to commercial orientation through access to and usage of financial services. MFSCCL is the leading agency in collaboration with other stakeholders including the President, Resident District Commissioners, Ministry of Finance, Planning and Economic Development and the District Local Government.

In addition, MFSCCL is responsible for the followings; Disbursement of seed capital, validation of formed Emyooga groups, supporting of SACCOs with bye laws for registration, training of groups and SACCOs, fund management, monitoring and evaluation, provision of desk for the SACCOs in each district offices and publicity of the program. The role of the district includes; mobilization and identification of groups, sensitization of communities and registration which were all done successfully.

1. LAMWO DISTRICT

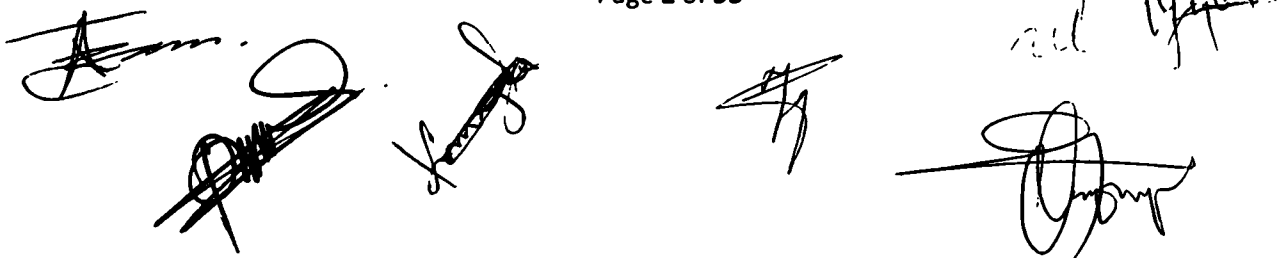
In Lamwo District, **665** Associations were registered from the 11 sub counties which included; **Madi Opei, Agoro, Paloga, Padibe East, Padibbe West, Padibe Town Council, Lamwo Town Council, Lukung, Palabek Gem, Palabek Kal, and Ogili sub county.** And **34** SACCOs have been formed to benefit from the Presidential Initiative on wealth and job creation from the two constituencies i.e. Lamwo constituency and Lamwo East constituency.

Each of the **34** Emyooga specific SACCO categories received **UGX 30** million per constituency per SACCO as seed capital except the Elected Leaders constituency SACCO received **UGX 50 million** per constituency per SACCO. In total, Lamwo District Local Government received **UGX 1,060 Billion** as summarized here below:-

1. Number of Association registered.....**665**
2. Number of sub counties and Town Councils....**11**
3. Number of SACCOs formed.....**34**
4. Number of Constituency in the District.....**2**
5. Total seed capital received.....**1,060,000,000/=**

ACHIEVEMENTS

1. **665** Associations of specialized categories were registered and trained.
2. **34** SACCOs of specialized categories were formed and 17 SACCOs in each constituency/county.



3. Election of the SACCO s Leaders were done democratically.
4. Mobilization of the Communities to participate in the program was successfully done.
5. Mobilization of the SACCOs leaders to start savings.
6. Good working relationship between the District and Emyooga Stakeholders.
7. Emyooga District taskforce set and chaired by the Resident District Commissioner (RDC).
8. Training of SACCO members on the SACCO management operation was done.
9. All **34** SACCOs received the seed capital funds on their Accounts.

CHALLENGES

1. Delay in certificate since February, 2021 not yet received up to now and SACCOs could not access funds.
2. Lack of operation funds to facilitate Emyooga activities.
3. SACCO Members expectations were so high
4. Changes in the guidelines especially in saving component
5. Delay in Monthly facilitation allowances for the District team to enhance trainings.
6. No stationery provided for training.
7. COVID-19 limited large gatherings of the SACCO Members during trainings.
8. Lack of office space and equipment for the SACCOs.

RECOMMENDATIONS

1. Early payment of transport allowances to District team to enhance trainings.
2. SACCOs should be given operational funds to run their day to day activities.
3. Constant trainings of SACCO Members on Financial Literacy and Record Management.

4. Constant Supervision of the Emyooga SACCO activities.
5. Provision of equipment /Assets to the SACCOs to start operations.

CONCLUSION

In conclusion therefore the program is good and when capacities of the leaders and members are built especially in saving. Leadership skills and Records Management then the objectives of the program to transform household's income of the 68% Ugandans who are currently at subsistence level will be achieved.

Attached is the list of the beneficiaries of the Emyooga program in Lamwo District.

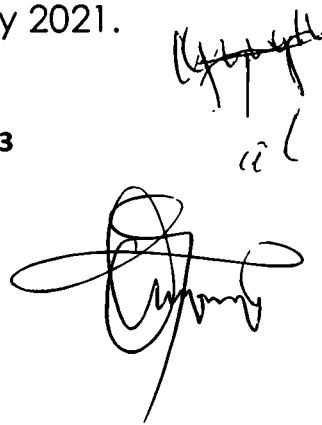
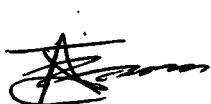
2. OMORO DISTRICT

Omoro District comprises of 2 Counties; Omoro and Tochi counties. The implementation of Emyooga program started in 2nd Quarter of 2020/2021 FY in Omoro District. To date, **499** associations were formed and registered by Community Services Department. From the Associations, **24** Emyooga SACCOs were formed, 10 in Tochi and 14 in Omoro counties. These SACCO members were trained facilitated to open bank accounts and some were funded. The detail is as explained below:-

Out of **19** Emyooga SACCOs formed, only 10 were formed following the required guidelines and 9 were not formed correctly according to guidelines put in place.

REGISTRATION

According to the District Commercial Officer of Omoro District, Mr. Okumu Bernard Obina, on 7th January, 2021, they received bye laws books for the SACCO registration and guiding SACCO members in filing the bye law books, all documentation and recommendation was completed at the end of February 2021.



On 5th March, 2021 they completed bye laws and documentation for 19 SACCOs were submitted to Microfinance Support Centre Limited for registration as required. Two more were submitted later for additional registration.

TRAINING

Training had been taking place on what Emyooga SACCO was, the roles and responsibilities of stakeholders. Savings and loan management were all done. Training on Emyooga SACCO record keeping was still ongoing.

Those Emyooga SACCOs that were formed according to stipulated guidelines are as listed below:-

1. Boda Boda SACCO
2. Women Entrepreneur SACCO
3. Saloon Operators SACCO
4. Restaurant Owners SACCO
5. Market Vendor SACCO
6. Youth Leaders SACCO
7. Produce Dealers SAACO
8. Performing Artists SACCO
9. Veterans(Widows and Children) SACCO
10. Person with Disability SACCO

And those that were not formed under unclear guidelines (9) and when queried to defend their actions in the formation of the SACCOS, could not avail and response to that effect are here listed below:-

- 1-Tailors SACCO
- 2-Fishermen SACCO
- 3-Private Teachers SACCO
- 4-Carpenters SACCO
- 5-Welders SACCO
- 6-Taxi Operators SACCO
- 7-Mechanics SACCO

8-Journalists SACCO

9-Leaders SACCO

Initial guidelines stipulated that 5 associations with at least **7 to 30** members each could form a SACCO. However this later was relaxed when it was noted that that some category was too few to form 5 associations for a SACCO. Now it requires only 30 individual members to form a SACCO. Eventually the process of forming all that failed earlier was now in progress.

EMYOOGA SACCO FUNDING IN OMORO DISTRICT

16 SACCOs received funding from Microfinance Support Centre Limited.

Each SAACO received **UGX 30,000,000 million** and total in the District is now **UGX 480,000,000**. Eight failed to access the funding. Of the eight, two did not have their accounts ready at the time of disbursement. Private Teachers SACCO was deferred to be handled by Ministry of Education and Sports. There was no explanation for the five unfunded SACCOs. In Tochi County, 5 SAACOs received funding totaling **UGX 150,000,000**. Omoro County, **11 SACCOs** received funding amounting to **UGX 330,000,000**.

The Emyooga SACCOs that were successfully funded in Omoro county are as listed below and each got **UGX 30,000,000** in their Post Bank Accounts:-

OMORO COUNTY FULLY FUNDED SACCOs WITH UGX 30MILLION EACH

- Omoro County Restaurant SACCO
- Omoro county Produce SACCO Dealers
- Omoro Market Vendors SACCO
- Omoro Saloon Operators SACCO
- Omoro County Youth Leaders SACCO
- Omoro County Fishermen SACCO
- Omoro County Performing Artists SACCO

- Omoro Emyooga Carpentry SACCO
- Omoro Boda Boda Emyooga SACCO
- Omoro County Veteran SACCO

TOCHI COUNTY FULLY FUNDED SACCOS WITH UGX 30 MILLION EACH

- Tochi County performing Artists SACCO
- Tochi Market Vendors SACCO
- Tochi County Restaurant Owners SACCO
- Tochi Constituency Boda Boda SACCO
- Tochi Constituency Women Entrepreneurs SACCO

However there were 3 SACCOS in Omoro that were not funded up to date and these were:-

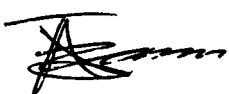
1. Omoro County Women Entrepreneurs
2. Omoro Private School Staff SACCO
3. Omoro County Disable Persons SACCO

In Tochi also we had 5 SACCOS which by the time of filing this report had not yet received their funding. These included:-

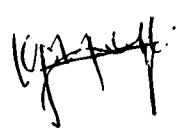
1. Tochi Disable Persons SACCO
2. Tochi County Produce Dealers SACCO
3. Tochi Constituency Youth Leaders SACCO
4. Tochi Constituency Saloon Operators SACCO
5. Tochi Veteran Emyooga SACCO

STAKEHOLDER MEETINGS

The Commercial Officer explained that there was a Regional Task Force Meeting on 28th July, 2021 and the MFSCCL meeting on 5th August, 2021. The Microfinance Support Centre Limited explained the cause of delay of certificates and pledged to deliver them on 17th August when they would come to train SACCO leaders. In the same training, they guided the District Implementation Team to mobilize those who are not in the program to register as individual members







4.

•

•

4.

4.

4.

1

and form SACCO if they could not meet the 5 association per SACCO requirement to be a SACCO.

CHALLENGES

- There was no facilitation for implementing the program. The promised facilitation was not delivered and no clear response was received.
- Mobilization was not adequate because of lack of facilitation
- Underfunded SACCOs was a serious concern in the Community.
- There was poor coordination of stakeholders in implementation. MFSCCL did not provide timely feedback to steer the program and the status of unfunded SACCOs was worrying.
- Delay to register the SACCOs and deliver certificates was delaying implementation of programs.

RECOMMENDATION

- There was need for facilitation in the implementation of the program.
- Unfunded SACCOs should be funded.
- Coordination should be improved from the side of MFSCCL.

3. GULU CITY EMYOOGA STATUS

OVERSIGHT ASSESSMENT REPORT ON THE IMPLEMENTATION OF EMYOOGA PROGRAM IN GULU CITY.

Arising from the concerns that were raised during the 12th Sitting of the 1st Meeting of the 1st Session of the 11th Parliament of Uganda, Members of Parliament were directed to conduct an oversight assessment of the Emyooga Program implementation in the respective areas/constituencies and report back to Parliament.

In Gulu City, the Members of Parliament (Hon. Ojara Mapenduzi- MP, Bardege-Layibi Division, Hon. Rev. Fr. Onen Charles- MP, Laroo-Pece and Hon. Betty Aol Ochan, Woman MP, Gulu City) jointly organized two meetings as a methodology to interact with the key stakeholders in the implementation of this program, with the objective of:



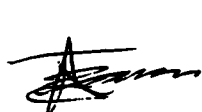
1. Establishing how much money was released to Gulu City,
2. Establishing the criteria used for the distribution of the Emyooga Funds,
3. Who qualifies for the funds and selection criteria
4. How many SACCOS/ Groups applied, got validated/selected, and those not selected.
5. What bank accounts exists (proof of bank statements)
6. Establishing how many groups that received/accessed the funds and how much.
7. What accountability measures put in place for the beneficiaries?
8. What safeguards have been put in place to ensure that funds borrowed and paid back as a revolving fund?
9. How the groups that received the money were performing.

In line with the above, the MPs conducted the two meetings: on Wednesday 11th August 2021, with the technocrats/implementation team and the Political leadership of Gulu City, and on Saturday 14th August 2021 with the leaders of the SACCOS and the community Groups. The followings are therefore the observations/findings from the two engagements:

OBSERVATIONS/FINDINGS:

Gulu City received a total of **UGX 1,120,000,000/= (560,000,000/= @** for both Bardege-Layibi and Laroo-Pece Division) and this money was released on 26th January 2021.

A total of **438** Groups from both Divisions applied/got registered and validated as part of the process for accessing these funds.



Only a total of **UGX 32,420,000** had been collected from members of these Groups/beneficiaries as part of the requirements. The rest of the members were hesitant to pay when they were expected to.

Only **UGX 97,000,000** has so far been released to the groups after over 8 months.

UGX 4, 000,000 has been released to someone whose identity has not been disclosed by the City Commercial Officer.

The circumstances under which the money was released is not clear has this individual who received the money does not belong to any SACCO group.

The MPs requested the police to investigate the matter and recover the **UGX 4,000,000** given out fraudulently.

1. Many groups are failing to access this money due to the condition put for any group to first put one-third of the total amount they intend to borrow.
2. This has made it extremely for many groups not to access the funds since they cannot raise the required money.
3. For example, if a group needs **UGX 30,000,000** they first need to raise their own **UGX 10,000,000** as a matching funds as a requirement to access Emyooga money. As a result, many groups have abandoned the program.
4. The procedures and requirements for a group to receive or access money is unrealistic, long and tedious.
5. For example, many groups take about 5 months to have their certificates issued by the Ministry in charge of Cooperatives.
6. In addition, the groups have to spend a lot of their own money moving in between as they follow up and look for the needed requirements.
7. This is so unfair to community members who are in dire need of help and end up being exhausted the more by the unnecessary long processes.

10

11

12

13

14

15

16

17

18

19

8. The conditions for each group to first establish their own offices, fully furnished has turned to be expensive to the groups.
9. Each group has to use their own membership contributions to rent offices as one of the requirements to access the funds.

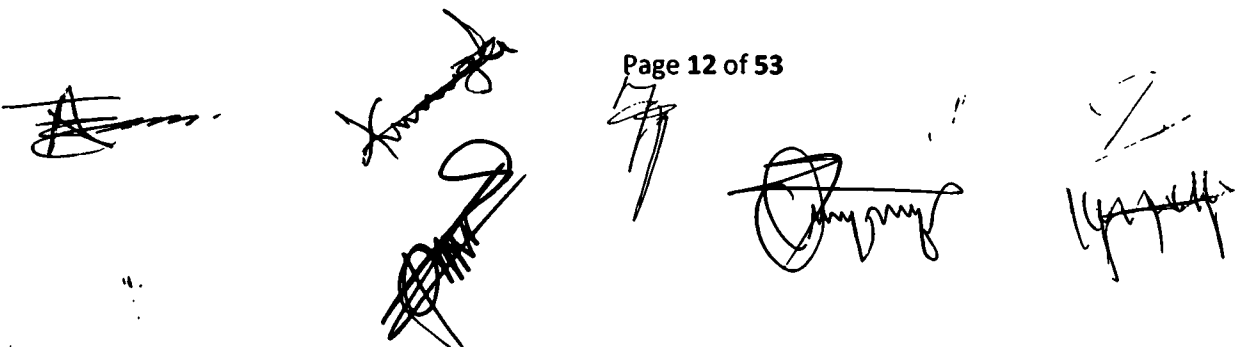
However, some of the groups have exhausted their contributions in rents and after several months of struggling unsuccessfully to access this money, many have either been evicted from the rented offices or voluntarily closed due to inability to continue raising money for rents.
10. There's no guidelines or regulatory framework issued by government as a measure for effective implementation of the Emyooga program. For example, the Accounting officer of the City does not have a specific role. He couldn't explained what was going on and didn't know how much money was available since the program is handled directly by Microfinance Support Centre and the banks. The commercial officers are equally working without any proper guidelines to make the processes smooth and effective.
11. There is no provision for political monitoring. The leaders do not have access to information and have no budgetary provision for monitoring and supervision. Even the Resident City Commissioner who currently verifies group's applications before accessing the funds, do not have any budget support to execute his mandates. This has made it extremely difficult since the office lacks even fuel to move around and monitoring the groups.
12. The lack of adequate community awareness program has made it difficult for the community to appreciate the program. There's no uniformity in what the community knows about the program compared to what the RCC and the Commercial Officer know. There's a lot of contradictions in the messages about Emyooga and many people take it as grant provided as a political reward by the President.
13. The allocation is too little for a City like Gulu. According to the breakdown provided, each category of enterprises has

about **UGX30, 000,000 MILLION**. However, each category may have so many groups that need the same money. For example, there are 175 groups that have applied for this funds under Produce Dealers SACCOS. This has made it extremely difficult since there's is only 30m available under this enterprise.

14. The bank charges have become too heavy for the groups. Some groups have testified that they have lost interest because even the little contributions they have collected have been subjected to heavy charges even after several months of not being able to access Emyooga funds.
15. There's no budget available for the technical staff expected to implement this program. For example, in Gulu City the Commercial Officer uses her own money to run around working on the applications and making follow ups. This creates room for abuse of programs since sometimes community Groups end up paying for some of these expenses since they are desperate to get the funds.

RECOMMENDATIONS:

1. Government should issue a clear guidelines or regulatory framework to guide the implementation with clear roles and responsibilities for all the stakeholders. The guidelines should also have clear provision on the role of both the technical and political leadership of the City.
2. The one-third contributions by community groups should be revised. This should be brought downward. Government has put a 10% requirement instead of the current 30% which is too heavy for our community. This will allow those who have dropped out to be accommodated in the program.
3. The processes and requirements should be reviewed as a way of creating effectiveness in the implementation of the program. The long and tedious processes discourages the community from taking this program as a useful tool for poverty eradication.



4. There should be budgetary provision for operations, monitoring and supervision for both political and technical staff.
5. There should be additional funds to cater for categories that require a lot more access capital. For example the many groups under Produce buyer may need much more than what is available.
6. The loan repayment period needs to be revised. 4 months is too short, considering the effects of COVID-19 on the businesses. It would be preferable to give a period ranging from 1 year to 18 months and loan repayment period.
7. The need to strengthen awareness creation and capacity building for the groups.
8. The need for government to investigate why funds have remained for so long with the banks and how much charges have been put on the monies.
9. Micro finance Support Center to open another regional office in Gulu to serve the nearby districts. This will ease and shorten the processes.
10. There's need to review the cost of operations for the groups.

4. AMURU EMYOOGA STATUS

1.0 INTRODUCTION

Presidential Initiative on Wealth and Job creation is an intervention by H.E. Kaguta Yoweri Museveni the President of the Republic of Uganda which pioneered in the year 2019 and it has been funded by Ministry Finance, planning and Economic Development (Microfinance). It is directly supervised by the Ministry of State for Microfinance and Minister for the Presidency. At the district level it is supervised by the Resident District Commissioner.

Amuru as a District has two Constituencies; that is Kilak North and Kilak South, thus automatic the District qualified for **36** Emyooga SACCOs excluding teachers SACCOs as guided by the implementation modalities.

In total the District Registered **650** Associations/groups to form up the Emyooga SACCOs

As a District we submitted by-laws, Grant Agreements, recommendation letters, training reports and submission letters issued by the RDC as the requirement to Microfinance support Centre, waiting for the certificates Registrar of Cooperatives with the Ministry of Trade and Industry Kampala.

Amuru received Emyooga/ Enterprise fund worth Uganda shillings **Nine Hundred Million (UGX 900,000,000)** for Thirty (**30**) individual SACCOs channeled directly to their Accounts with commercial Bank. Each Emyooga Account was credited with Thirty million shillings (**UGX30,000,000**).

No.	Account Name	Account Number	Amount Received
1	KILAK NORTH BODABODA'S EMYOOGA SACCO	01091118727857	30,0000,000
2	KILAK NORTH CARPENTERD' EMYOOGA SACCO	01091118727866	30,0000,000
3	KILAK NORTH WELDERS' EMYOOGA SACCO	01091118727875	30,0000,000
4	KILAK NORTH PERFORMING ARTISTS' EMYOOGA SACCO	01091118727884	30,0000,000

5	KILAK NORTH RESTAURANT OWNERS' EMYOOGA SACCO	01091118727893	30,0000,000
6	KILAK NORTH MECHANICS' EMYOOGA SACCO	01091118727927	30,0000,000
7	KILAK NORTH PERSONS WITH DISABILITIES' EMYOOGA SACCO	01091118727936	30,0000,000
8	KILAK NORTH FISHER MEN'S EMYOOGA SACCO	01091118727945	30,0000,000
9	KILAK NORTH YOUTH LEADERS' EMYOOGA SACCO	01091118727954	30,0000,000
10	KILAK NORTH PRODUCE DEALERS' EMYOOGA SACCO	01091118727963	30,0000,000
11	KILAK NORTH WOMENS' ENTERPRISE EMYOOGA SACCO	01091118727981	30,0000,000
12	KILAK NORTH TAILORS' EMYOOGA SACCO	01091118727990	30,0000,000
13	KILAK NORTH MARKET VENDORS' EMYOOGA SACCO	01091118728005	30,0000,000
14	KILAK NORTH TAXI OPERATORS' EMYOOGA SACCO	01091118728014	30,0000,000
15	KILAK NORTH JOURNALISTS' EMYOOGA SACCO	01091118728023	30,0000,000

16	KILAK SOUTH BODABODA'S EMYOOGA SACCO	01091118728032	30,0000,000
17	KILAK SOUTH CARPENTERS' EMYOOGA SACCO	01091118728041	30,0000,000
18	KILAK SOUTH WELDERS' EMYOOGA SACCO	01091118728050	30,0000,000
19	KILAK SOUTH PERFORMING ARTISTS' EMYOOGA SACCO	01091118728069	30,0000,000
20	KILAK SOUTH RESTAURANT OWNERS' EMYOOGA SACCO	01091118728078	30,0000,000
21	KILAK SOUTH MECHANICS' EMYOOGA SACCO	01091118728102	30,0000,000
22	KILAK SOUTH PERFORMING WITH DISABILITIES' EMYOOGA SACCO	01091118728111	30,0000,000
23	KILAK SOUTH FISHER MENS' EMYOOGA SACCO	01091118728120	30,0000,000
24	KILAK SOUTH YOUTH LEADERS' EMYOOGA SACCO	01091118728139	30,0000,000
25	KILAK SOUTH PRODUCE DEALERS' EMYOOGA SACCO	01091118728148	30,0000,000
26	KILAK SOUTH WOMENS' ENTERPRISE EMYOOGA SACCO	01091118728166	30,0000,000
27	KILAK SOUTH TAILORS' EMYOOGA SACCO	01091118728175	30,0000,000

28	KILAK SOUTH MARKET VENDORS' EMYOOGA SACCO	01091118728184	30,0000,000
29	KILAK SOUTH TAXI OPERATORS' EMYOOGA SACCO	01091118728193	30,0000,000
30	KILAK SOUTH JOURNALISTS' EMYOOGA SACCO	01091118728209	30,0000,000

However six (6) Emyooga SACCOs of thirty-six Associations (groups) are yet to receive money due to technical error from MSC. These SACCOs are:

- 1) Kilak North Local Council Leaders Emyooga SACCOs
- 2) Kilak South Local Council Leaders Emyooga SACCOs
- 3) Kilak North Veteran Emyooga SACCOs
- 4) Kilak South Veteran Emyooga SACCOs
- 5) Kilak South Hair Dresser/Saloon Emyooga SACCOs
- 6) Kilak North Hair Dresser /Saloon Emyooga SACCOs

Here below are the brief highlights of the activities done in the period

- 1) Mobilization of the communities
- 2) Sensitization
- 3) Grouping them into different categories
- 4) Formation of association
- 5) Training of parish management committee(parish Apex executives)
- 6) Accounts opening of association with DFCU bank
- 7) Participating in Validation exercise done by MSC
- 8) Selection of executives for SACCOs formation at constituency

- 9) Opening of SACCOs accounts
- 10) Documentation for the formation of cooperatives societies
- 11) Submission of files to MCS
- 12) Continuous sensitization on savings and credit
- 13) Coordination meeting
- 14) Support supervision on savings and credit

Challenges

- 1) The community associations feels that the seed capital is small and cannot spread to all the smaller associations adequately
- 2) Delay to release the capital grant to the associations in terms of borrowing and savings
- 3) Delay and poor facilitation of the DLG officials
- 4) Delay by MSC to certify the existing SACCOs at the constituencies
- 5) Law saving by the different categories of Emyooga SACCOs.
- 6) SACCOs have not yet been trained on the guidelines of operationalization of Emyooga.
- 7) Some of the Emyooga SACCOs not yet Funded (Six)

Recommendation

- 1) The government should plan to increase the seed capital since the communities have expressed much interest in the programme.
- 2) The government should remit the seed capital to the SACCOs account to help in the conduction of their business activities.
- 3) The MSC should improve on the facilitation of the DLG officials as earlier on promised.
- 4) The existing SACCOs should be certified and issued with certificate of operation.
- 5) The existing SACCOs be encouraged by the DLG to ensure continuous savings and lending;

- 6) Training of the formed SACCOs on financial literacy and group dynamics and relevant operational guidelines.

5. PADER DISTRICT

The District received **UGX 1,120 Billion** for the Emyooga project. All the SACCOs got their money except for the **4** groups that didn't get theirs.

The Elected Leaders SACCO received their **UGX 50 MILLION**, while the other groups got their **UGX 30 million** each. The 4 groups that didn't get their shares were:-

- Aruu North Veteran SACCO
- Aruu North Journalist SACCO
- Aruu North Performing Artists SACCO
- Aruu South Performing Artists SACCO

Trainings were going on between 13th and 15th of August.

OBSERVATIONS

1. Majority of the population were unaware of the operation of Emyooga guidelines.
2. They said the process of getting the money was too long.
3. They also complained of charges on administration work
4. Complain about the 30% which was meant to be on your accounts before accessing the Emyooga funds.
5. No clear information channel to connect the people who are deep in the villages.
6. People mistook the money to be the funds for campaigning for the NRM.
7. People complained of the short time for repayment

6. KITGUM DISTRICT

REPORTING ON THE DISBURSEMENT OF SEED CAPITAL TO KITGUM DISTRICT (CONSTITUENCIES) BASED SACCOs (EMYOOGA)

1. BACKGROUND/ INTRODUCTION

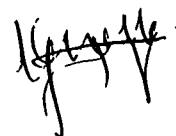
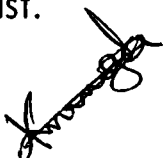
With reference to the letter from the office of the Deputy Speaker of Parliament dated 4th August 2021 addressed to me as the Honorable Member of Parliament Kitgum municipality, we were required to carry out/conduct an over sight assessment of the 'Emyooga' program and there after the recess report back to parliament.

It is on the above note that we the Members of Parliament from Kitgum District wish to report as follows.

AS per the instructions, We went to our respective constituencies in Kitgum District to conduct the oversight assessment right from the 7th August 2021 to the 17th August 2021 and here are the findings:-

2. OBJECTIVES OF THE ACTIVITY/ASSESSMENT

- i. To find out how much money was released to each district
- ii. To find out the criteria for distributing Emyooga funds.
- iii. To find out who qualifies for the funds
- iv. To find out which SACCOs/Groups were registered.
- v. To find out the accountability measures for the beneficiaries, and if they exist.



- vi. To find out the safe guards put in place to ensure that funds which have been disbursed are paid back to enable others to also benefit since it is a revolving fund.
- vii. To find out whether there were extortions from the public involved.
- viii. To find out the bank accounts which exist by way of looking at the bank statements.

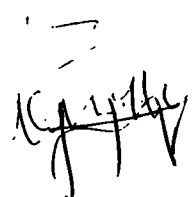
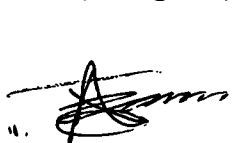
3. ACTIONS TAKEN/MODE OF WORK EMPLOYED

The following methods of work were employed to reach to these finding.

1. We had meetings with the stake holders to discuss about the different government funds and the impact to the grass roots.
2. Visited operation areas of some of the SACCOs and groups to find out their experiences in relation to the program.
3. Had radio talk shows about the program through which a lot of information was gathered from the different people including outside Kitgum Municipality constituency.
4. Had phone call interviews with some of the civil servants and bureaucrats to find out their experience in implementation of the government programs.

4. FINDINGS

During the conduction of the oversight assessment of the 'Emyooga' program, I found out the following: -



- i. That Kigtum district received **UGX 1.6 Billion** Uganda shillings for 'Emyooga' programme and Kitgum municipality received **UGX 540,000,000/=** (five hundred and forty million shillings)
- ii. There was no clear sensitization on who qualifies for the funds since even the described categories of people for this program were being denied opportunity on grounds of lack of the initial deposit which was $\frac{1}{3}$ of the amount one needed to borrow.
- iii. That there is uncoordinated channel of communication from the central government to the local government. Different guide lines keep on flowing in and others are sent via phone calls not written.
- iv. It was also found out that the Certificates took six months in Lira and this raised a lot of questions and anxiety.
- v. That there are no clear accountability measurers for the beneficiary and they do not exist anywhere among the group members since the members were never exposed to the technical knowledge of how to account for these funds and many of them cannot properly read, grasp and internalize the details of the documents concerning the funds.
- vi. There are no clearly identified safeguards in place to ensure paying back of the already disbursed funds to enable others benefit from them given their revolving nature. This majorly because majority of the people were not sensitized on whether this money was a loan, or a mere

donation. As such, many have ascended to it and used it up thinking it was a mere donation to help them out of their hard situations.

In addition to that, majority of the beneficiaries do not know how to pay back even when the information of the fund being a loan shocked many.

- vii. This also brings us to idea of the inconsistencies in the interest rates being charged that were never declared to especially the first beneficiaries. It was also found out that the first information given to the group was that, group members must pay back the money with 30% interest then later on it was changed to 10%.
- viii. The whole process was marred by a lot of extortion most especially by the SACCOs and group executives who charged members between **UGX 40,000/=** to **100,000/=** Uganda currency paid in bits which is not in any way and anywhere sighted in the guiding documents.

5. OTHER CHALLENGES

- The government never covered for the administrative costs like; office rent, furniture, stationary, transport, and bank charges. These have either led to extortion of money from the intended beneficiaries or reduction on the would-be beneficiaries' funds. For example, out of **UGX 30,000,000/=** disbursed to each SACCO groups, we found out that only

approximately **UGX 29 million** shillings reached to SACCOS, the rest being bank charges.

- The civil servants also suffer the challenge of inadequate funding to enable them sensitize, implement and follow up on the program.
- There was a lot of impersonation, forgery and bad practice in registering the groups. For example, some groups registered as journalists yet they were not and they blocked the real beneficiaries who fall under this category.
- There is also a mismatch in the initial deposits meant to be paid by the beneficiaries. This has also been due to the poor empowerment in terms of knowledge and sensitization, hence leading to either extortion or undermining the real objective of the funds.
- Some categories of the would-be beneficiaries find it hard to get these funds due to the initial deposits of a certain ratio which they cannot afford. For example, some of the PWDs groups have been forced to give up on these funds by the initial deposit factors.
- The process of getting the money by all members, groups or SACCOs proved to be hectic due to its bureaucratic nature. The process has a lot of steps that are unmanageable by the very disadvantaged persons who end up giving up in the process.

6. RECOMMENDATIONS

Given the several challenges amongst which some are listed here, we the Members of Parliament from Kitgum District came up with a number of recommendations that includes the following: -

- i. There should be clarity on the amount of interest rates meant to be paid by the beneficiaries to avoid extortion, and also need for reduction on the interest rates for the beneficiaries since majority of them are of a disadvantaged status, hence unable a lot of interests at the end of it all.
- ii. The government needs to put much emphasis in sensitization and education of the beneficiaries about the program, equip them with the knowledge and skills in line with the different small-scale business they intend to operate before giving out the funds to them.
- iii. There is also need to strengthen the knowledge in accountability by the members of the groups/saccos, and also tighten on the safeguards to ensure paying back of the funds that have been disbursed so as to enable other members benefit from the program.
- iv. There is need to allocate some funds to meet the administrative costs like renting office, procuring furniture, stationary, paying transport costs and also paying off bank charges among others.

- v. There is also need for curbing down or reducing on the bureaucracy involved in the whole process of accessing these funds by the beneficiaries.
- vi. There is urgent need to completely scrap off interests on the money given to people with disabilities (PWDs) OR at worse reduce the interest rate to not more than 5%
- vii. Lastly on the recommendations, there is need to increase on the funds lent to the beneficiaries given the fact that most of them are using this as an opportunity to start their first businesses. As such the amount of money being given is not enough for a group or a SACCO of more than 20 to 30 members to share and then each of them makes payments for rent, furniture in some cases, transport costs and even later afford enough stock for the small businesses

7. CONCLUSIONS

In conclusion therefore, the real motive and intention of the Emyooga program was and is a good one that can help transform the communities, however it needed a little more planning, and also more sensitization before reaching the final stages of its implementations. This would help address the questions of bureaucracy, extortion, worries of recovery, administrative costs, unfairness of the initial deposit among others.

7. AGAGO DISTRICT

RE: PROGRESS REPORT ON THE IMPLEMENTATION OF PRESIDENTIAL INITIATIVE ON WEALTH AND JOB CREATION (EMYOOGA)

Achievements To-dates

- Held Sensitization meeting with 26 LLGs (LCIIIs, CDOs, SAS, Leaders of associations
- Three Radio Talk-shows
- Mobilized **646** Associations across 26 LLGs under Emyooga
- Registered **54** SACCOs at Constituency level (18 SACCOs per Constituency)
- Received Seed Capital Worth **1. 68 Billion**. Each Constituency 560 Million directly into respective SACCO Accounts. **See Annexure 1.**
- To-date **18 SACCOs** have disbursed loan worth **UGX 289,035,000** with savings totaling 100,376,000 to 46 Emyooga Associations.

See Annexure 2

- Seed capital is a revolving funds that is recoverable within four months with savings of 1/3 of the loan required and Interest rate of between 8-12% per annum (SACCO to agree during AGM)
- Received National Coordinator from Office of the President- Positive Feedback
- Received Regional Chair Emyooga Taskforce Acholi Sub-Region- Positive Feedback
- Received Board Chairperson MSC Uganda
- Agago Rank Best in Emyooga Implementation in Acholi Sub-Region

RE: EMYOOGA LOAN PERFORMANCE JULY-AUG 2021

1. Loan and Savings Performance July-Aug 2021 (See Attached Excel sheet)

- | | |
|--------------------------------|-----------------------|
| ○ Total seed capital received | =1,680,000,000 (100%) |
| ○ Total seed capital disbursed | =525,599,300 (31%) |
| ○ Total Seed Capital balance | =1,154,400,700 (69%) |

- Total Savings + Seed Capital increased) =1,855,652,500 (10.5%)
- Total Savings =175,652,500
- Available Funds for lending =1,330,053,200

Best Ten (10) Performing SACCOs in terms of Loan Disbursement in Agago District

SN	SACCO NAME	Total Loan Disbursed	Total Savings	% absorption of seed capital
1	Agago County Restaurant Owners Sacco	38,085,000	12,645,000	127%
2	Agago North Restaurant Owners Sacco	33,150,000	11,300,000	111%
3	Agago County Saloon Operators Sacco	33,110,000	11,090,000	110%
4	Agago West Women Entrepreneurs Sacco	32,560,000	10,883,000	109%
5	Agago West Veterans and Widows Sacco	30,465,000	9,690,000	102%
6	Agago West Restaurant Owners Sacco	30,410,000	9,693,000	101.4%
7	Agago West Market Vendors Sacco	29,565,000	10,292,500	99%
8	Agago County Tailors Sacco	27,600,000	9,200,000	92%
9	Agago County Journalist Sacco	26,000,000	8,000,000	87%
10	Agago County Fishermen Sacco	25,200,000	8,400,000	84%
Total		306,145,000	101,193,500	

2. Agago County Loan Tracking July-Aug 2021

Total seed capital received =560,000,000 (100%)

Total seed capital disbursed =261,935,000 (46.8%)
 Total Seed Capital balance =298,065,000 (58.2%)
 Total Savings + Seed Capital =647,077,000 (15.5% increased)
 Total Savings =87,077,000
 Available Funds for lending =385,142,000

Best 5(Five) Performing SACCOs in terms of Loan Disbursement in Agago County

SN	SACCO NAME	Total Loan Disbursed	Total Savings	% absorption of seed capital
1	Agago County Restaurant Owners Sacco	38,085,000	12,645,000	127%
2	Agago County Saloon Operators Sacco	33,110,000	11,090,000	110%
3	Agago County Tailors Sacco	27,600,000	9,200,000	92%
4	Agago County Journalist Sacco	26,000,000	8,000,000	87%
5	Agago County Fishermen Sacco	25,200,000	8,400,000	84%
Total		149,995,000	49,335,000	

3. Agago North Loan Tracking July-Aug 2021

Total seed capital received =560,000,000 (100%)
 Total seed capital disbursed =74,900,000(13.4%)
 Total Seed Capital balance =485,100,100 (86.6%)
 Total Savings + Seed Capital =585,150,000 (4.5% increased)
 Total Savings =25,150,000
 Available Funds for lending =510,250,000

Best 5(Five) Performing SACCOs in terms of Loan Disbursement in Agago North Constituency

SN	SACCO NAME	Total Loan Disbursed	Total Savings	% absorption of seed capital
1	Agago North Restaurant Owners Sacco	33,150,000	11,300,000	111%
2	Agago North Local Leaders Sacco	27,750,000	9,250,000	56%
3	Agago North Fishermen Sacco	14,000,000	4,600,000	47%
	Total	74,900,000	25,150,000	

4. Agago West Loan Tracking July-Aug 2021

Total seed capital received	=560,000,000 (100%)
Total seed capital disbursed	=188,764,000 (34%)
Total Seed Capital balance	=371,235,700 (66%)
Total Savings + Seed Capital	=623,425,500 (11.3% increased)
Total Savings	=63,425,500
Available Funds for lending	=434,661,200

Best Five (5) Performing SACCOs in terms of Loan Disbursement in Agago West Constituency

SN	SACCO NAME	Total Loan Disbursed	Total Savings	% absorption of seed capital
1	Agago West Women Entrepreneurs Sacco	32,560,000	10,883,000	109%
2	Agago West Veterans and Widows Sacco	30,465,000	9,690,000	102%
3	Agago West Restaurant Owners Sacco	30,410,000	9,693,000	101.4%
4	Agago West Market Vendors Sacco	29,565,000	10,292,500	99%

5	Agago West Produce Dealers Sacco	12,060,000	4,020,000	40%
	Total	135,060,000	44,578,500	

5. Summary of Physical Progress

Description	No.	Percentage
Total No. of Sacco Registered and received seed capital	54	100%
Total No. of Sacco who have disbursed seed capital	26	48%
Total No. of Associations registered	646	100%
Total No. of associations who have accessed seed capital	82	12.7%
Agago County Constituency		
Total No. of Sacco Registered and received seed capital	18	100%
Total No. of Sacco who have disbursed seed capital	13	72%
Total No. of Associations registered	-	-
Total No. of associations who have accessed seed capital	37	-
Agago North Constituency		
Total No. of Sacco Registered and received seed capital	18	100%
Total No. of Sacco who have disbursed seed capital	03	17%
Total No. of Associations registered	-	-
Total No. of associations who have accessed seed capital	08	-
Agago West Constituency		
Total No. of Sacco Registered and received seed capital	18	100%
Total No. of Sacco who have disbursed seed capital	10	56%
Total No. of Associations registered	-	-

Total No. of associations who have accessed seed capital	37	-
--	----	---

SUMMARY OF EMYOOGA ASSOCIATIONS BY SUB-COUNTY AND BENEFICIARIES

SUB-COUNTY/ T.C	# OF ASOCIATIONS	# OF MEMBERS	# OF FEMALE	# OF MALE
1. Omot/ Geregere	40	1101	657	414
2. Daylong TC/S/cty/Laperebong	58	1731	915	806
3. Arum Sub County	32	810	611	298
4. Parabongo Sub County	35	846	463	378
5. Patongo Sub County	17	480	217	293
6. Wol TC/Wol Sub County	22	494	233	265
7. Patongo Town Council	49	1329	804	495
8. Paimol TC/ Sub County	35	748	357	396
9. Kotomor Sub County	50	1373	918	437
10. Kalongo Town Council	73	1779	1278	626
11. Kuywee Sub County	55	1440	1031	469
12. Agago Town Council	18	408	228	179
13. Ajali Sub County	18	474	265	189
14. Lukole Sub County	16	346	146	200
15. Lamiyo Sub County	19	260	200	60

16. Lapono/Lira Kato Sub County	25	507	190	320
17. Omiya Pacwa Sub County	56	1277	796	492
18. Lira Palwo "TC/Agengo/S/cty	28	537	177	350
Total	646	15940	9486	6667

SUMMARY OF EMYOOGA ASSOCIATIONS BY CATEGORY, AND CONSTITUENCIES

#	Emyooga Category	# of Associations	No. of SACCO Registered	Agag o West	Agag o North	Agago County
1	Produce Dealers	204	3	1	1	1
2	Women Entrepreneurs	98	3	1	1	1
3	Market Vendors	78	3	1	1	1
4	Boda	38	3	1	1	1
5	Youth Leaders	34	3	1	1	1
6	Restaurants Owners	28	3	1	1	1
7	Saloon Operators	29	3	1	1	1
8	Tailoring	18	3	1	1	1
9	Carpentry	16	3	1	1	1
10	Welders	12	3	1	1	1
11	Taxi Operators	4	3	1	-	1
12	Mechanics	10	3	1	1	1

1 3	Person With Disabilities	13	3	1	1	1
1 4	Local Leaders	22	3	1	1	1
1 5	Performing Artists	14	3	1	1	1
1 6	Veterans & Widows	12	3	1	1	1
1 7	Fishermen	5	3	1	1	1
1 8	Journalists	03	3	1	1	1
1 9	Teachers	08	-	-	-	-
	Total	646	54	18	17	18

SUMMARY OF EMYOOGA PROGRESS TODATE IN AGAGO

Descriptions	No.	COMMENTS
Total No. of Constituencies	03	Agago County, Agago West, Agago North
Total No. of Sub-Counties	19	Include 06 New sub-counties
Total No. of Town Council	07	Include 04 New Town Councils
Total No. of Parishes	117	Include New Parishes
Total No. of Villages	1116	Include New Villages
Total No. of Associations Mobilized	646	New Associations still joining in
Total No. of SACCOs Formed	54	Except Agago North Taxi Operator
Total Seed Capital Received	1,680,000,000	Each Constituencies 560,000,000
Total No. of SACCOs who Disbursed funds	18	Agago County-09, Agago West-6, Agago North-3
Total No. of Associations-Recipients	46	Agago County-24, Agago West-17, Agago North-3

Total Amount Disbursed	289,035,00 0	First Disbursement
Total Savings	100,376,00 0	Savings for the 46 Associations to SACCO

SUMARY BY CONSTITUENCY

1. AGAGO COUNTY

Total Seed Capital Received =560,000,000
 Total No of Sacco Registered =18
 Total Savings Mobilized =51,975,000
 Total Loan Disbursed =163,725,000
 Total No of SACCOs who have disbursed =09
 Total No of Associations who have borrowed =24

2. AGAGO West

Total Seed Capital Received =560,000,000
 Total No of Sacco Registered =18
 Total Savings Mobilized =24,481,500
 Total Loan Disbursed =54,210,000
 Total No of SACCOs who have disbursed =06
 Total No of Associations who have borrowed =15

3. AGAGO NORTH

Total Seed Capital Received =560,000,000
 Total No of Sacco Registered =18
 Total Savings Mobilized =23,970,000
 Total Loan Disbursed =71,100,000
 Total No of SACCOs who have disbursed =03
 Total No of Associations who have borrowed =207

SUCCESS FACTORS (BEST PRACTICES)

- Strong mobilization drives exhibited by both technical and political wing
- Involvement of stakeholders both at LLGs and District Level (LCIIIs, CDOs, SAS, etc.
- Strong Support from MSC Regional Office and YASPED Staff base in Gulu
- Proactive technical team that are self-driven
- Innovation in programme implementation
- Seed Capital from the president
- Support from Media houses in disseminating relevant and positive information
- Coordinated messages amongst stakeholders
- Political will and support from the District and Lower Local Governments
- Technical support from MTIC/ Ministry of Finance and Ministry of Local Government
- Collaboration between CSOs, PSA and Public sectors
- Good Working relationship with Financial Institutions esp. DFCU Bank

Key Challenges

- Lack of Operation Funds
- Low Level of Savings (1/3)
- Loan Period too short
- Recovery is likely to be very challenging
- Office space for newly registered SACCO
- Little Seed Capital for SACCOs with numerous associations (e.g. Women, produce dealers etc.)

Opportunities for Improvements

- Operation funds to be provided to support programme implementation
- Improved coordination and reporting mechanism
- Refresher training for the leaders and technical staffs
- Continuous mobilization of Savings

- Provision of adequate logistics and Transport facilities
- Align similar programmes such PDM to fit emyooga implementation especially Financial Inclusion Pillars

Technical Recommendations.

1. Initiate Agago SACCOs Trust Fund where all SACCOs subscribed to and benefit from future funding basket
2. Increase seed capital to the SACCO Accounts especially for those SACCOs with numerous associations
3. Capacity strengthening for both the SACCO institutions and the stakeholders involved in implementation
4. Provide vehicles for coordination of Emyooga Activities to all the District Commercial Officers in the Country and provide other necessary logistics.

Revolutionary Recommendations.

1. Provide starter Funds to all the associations registered under emyooga preferably 2 Million. In case of Agago, **1.68** Billion would cater for **840** Associations.
2. Provide Motorcycles to all the **54 SACCOs** for savings mobilization and Loan recovery process

Conclusion.

- They thank the government of Uganda and specifically the President of the Republic of Uganda, His Excellency Yoweri Museveni Kaguta, MSC/YASPED/MOFPED/MTIC/MoLG/Agago DLG, CSOs and Private Sector Actors
- Called for collaboration amongst various actors for the success of this programme.

8. GULU DISTRICT

KEY ACTIVITIES UNDERTAKEN DURING THE MONITORING EXERCISE

Activity	Date
----------	------

Meeting with RDC, LC5, CAO, DCO and DCO	9 th August 2021
Meeting with LCIII and GISOs	9 th August 2021
Meeting with beneficiary SACCOs	12 th August 2021
Debriefing with RDC, LCV, CAO, DCO, DPC and DISO	13 th August 2021

METHODOLOGY

The team adopted a multi-pronged approach to assess key issues in the implementation of Emyooga ranging from; document review, consultative meetings, structured interviews and observation.

CONSULTATIVE MEETINGS

Three consultative meetings were held with the CAO, LCV Chairman and the Commercial officer, meeting with the LCIII Chairpersons and GISOs. These were held on Monday 9th August 2021 at the district headquarters and Awach Sub-county respectively. Another consultative meeting was held with the beneficiary SACCOs who are 18 in number; this meeting was held at Awach Central Primary School on Thursday August 12th 2021. Finally, a debrief meeting was held at the CAO's boardroom with; RDC, LCV Chairman, CAO, District Commercial Officer, DPC, DISO and representatives of beneficiary SACCOs. The purpose of this meeting was to share with these key stakeholders feedback from the field.

DOCUMENT REVIEWS

The team reviewed documents relating to the implementation of Emyooga. Some of the key documents reviewed included; the Ministerial Statement on Emyooga, Status report on the implementation of Emyooga Program in Gulu District, and Documents of the beneficiary SACCOs and groups.

STRUCTURED INTERVIEWS

In order to capture information from the other community members, a tool was developed with a set of questions to assess their understanding of the Emyooga Project and other related issues. A total of **270 questionnaires** were distributed in the **11 Sub-counties** in Aswa and data from the questionnaires were received and analyzed.

STATUS OF IMPLEMENTATION OF THE EMYOOGA PROGRAM IN GULU

There are **18** Emyooga SACCOs with **285** verified groups that have been formed and registered in Gulu District. These SACCOs have collectively raised initial deposit of **UGX 15,560,000**. The Microfinance Support Center Limited has disbursed a total **UGX 560,000,000** in seed capital to the **18 SACCOs** in Gulu District. However, none of the SACCOs have been able to access these funds.

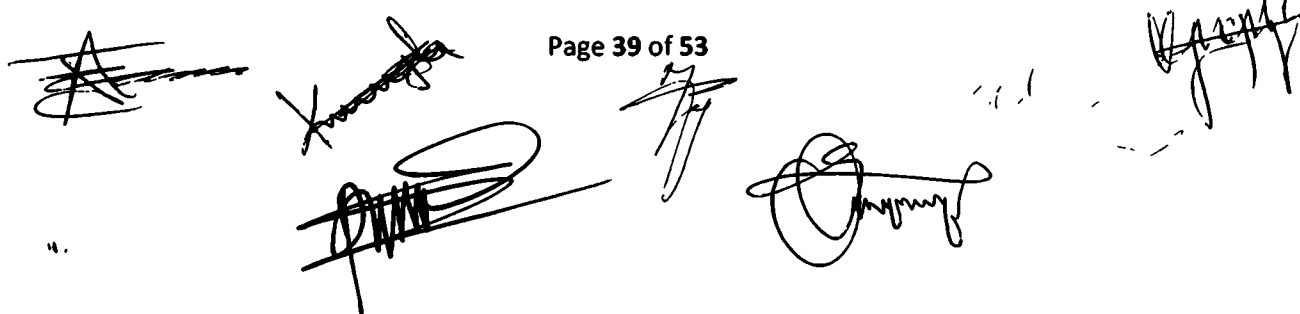
KEY ISSUES IN THE IMPLEMENTATION OF EMYOOGA PROGRAM IN GULU DISTRICT

1. LIMITED INVOLVEMENT OF THE LOCAL GOVERNMENT

Within the Emyooga policy guideline, the Local Government is responsible for mobilizing communities to participate in the program. However, key stakeholders within Gulu District Local Government seem to be minimally involved in the implementation of Emyooga program. Apparently, only the District Commercial Officer is privy to information relating to Emyooga. The groups/SACCOs only relate with the District Commercial Officer which is quite expensive. Sub-county leaders expressed concern over the fact that their role in the implementation of Emyooga was not clarified and that a gap exist between the lower local government and district.

2. INFORMATION GAP

There is very limited knowledge about the Emyooga project and this is attributed to information gap relating to the Emyooga programme. This limited knowledge was also evident among Sub-county leaders (LCIII Chairpersons and GISOs). Some GISOs and LCIIIs expressed

The bottom of the page features several handwritten signatures and marks. On the left, there is a signature that appears to be 'A'. In the center, there is a large, stylized signature that looks like 'D.M.'. To the right of this, there is a signature that looks like 'J.J.'. Further right, there is a signature that looks like 'O. Omya'. On the far right, there is a signature that looks like 'V. J. J.'. There are also some other smaller marks and scribbles scattered around these signatures.

ignorance at the procedures of group and SACCO formation while others said they didn't know about the funding modalities. Within the community, some citizens said they had never heard about Emyooga. This information gap has given rise to serious misinformation within the community with some section thinking that the project was a bait for wooing voters by the NRM government while others think project beneficiaries are based on political parties. Some section of the community also thought the money was a grant which attracted no repayment while others think funding would be directed to groups as opposed to the SACCOs. This is because there was no clear information about the different layers under the Emyooga project.

3. COORDINATION GAP

There has been a serious coordination gap in the implementation of Emyooga project. For the groups, there were several avenues of registration which caused confusion. While other groups registered with LCI, others were registered by the LCIII, GISO and CDOs. In some cases, the groups were registered by the Commercial Officer and office of the Resident District Commissioner. There was no specific office that handled the group registration. The formation of the different SACCOs was handled remotely from Gulu City after the unfortunate incident in Awach Sub-county Headquarters in which the Commercial Officer and the Assistant CAO were chased away by the different groups that were invited. After this incident, the Commercial Officer and the ACAO called the different group members on phone and remotely put them in their different SACCOs. This caused serious confusion as most groups do not know their SACCO leaders or which SACCO they belong to. Besides, there has not been clear information regarding the status of the groups that were not successful after validation and verification. There was also concern that there is no clear coordination channel between Microfinance Support Center, Post Bank and the Local Government.

CORRUPTIONS AND EXTORTIONS

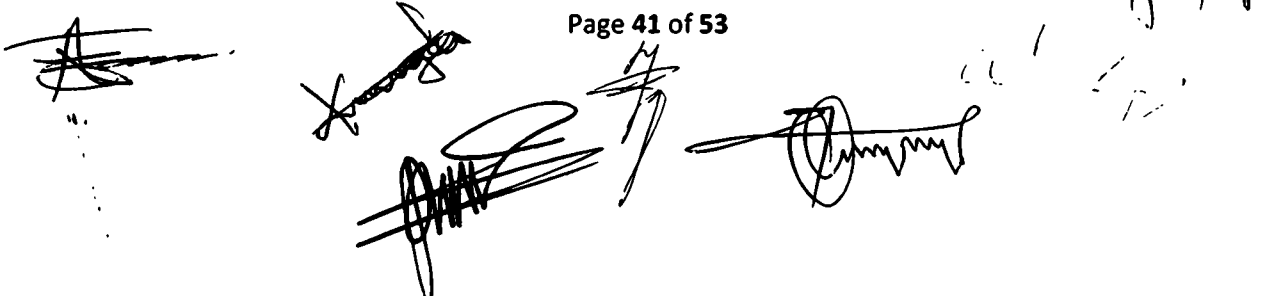
There were also concerns of extortion and corruption especially in the registration process. Private actors had taken advantage to hike the price of photocopying registration forms. A single registration form cost between **UGX 7,000 and UGX 60,000**. In Owalo Sub-county, each group paid no less than **UGX 60,000** to access a copy of the registration form. In Patiko Sub-county, each group paid **UGX 30,000** to the CDO to access the registration form and a copy of the group constitution. In some cases, CDOs were accused of charging the groups exorbitantly before their registration process are completed. For example in Omel Sub-county, a group in Kinene paid the CDO **UGX 10,000** to facilitate the group's registration but the CDO just pushed the money in his pocket without issuing any kind of acknowledgement form.

Similarly, there is concern about extortion in the Bank. Several SACCOs noted that the Bank was already deducting their money in bank charges even without any transaction. One of the SACCOs (Aswa Welders) noted that its account signatories had been changed without their consent and authorization. The Treasurer of the SACCOs said he could no longer access their account information because their signatories had been changed without the consent of the SACCO members as stipulated in their Constitution.

Some section of the SACCOs also expressed concern that bank officials do not want to share with the SACCO members information on their bank statement preferring instead to share such information with the Commercial Officer, something which they said raise a lot of suspicion.

There was also concern that the SACCO leaders spent monies in administrative cost without the knowledge of other members and sometimes beyond the agreed limit. Each group member is expected to pay **UGX 10,000** in Membership and **UGX 10,000** in Subscription fee which is to be used in meeting administrative cost like renting offices, facilitating the registration process and buying furniture.

4. DELAY IN ACCESSING MONIES

The bottom of the page features several handwritten signatures and marks. On the left, there is a signature that appears to be 'A. S.' followed by a large, stylized signature. In the center, there is a signature that looks like 'J. S.' and another one below it. On the right, there is a signature that appears to be 'K. S.' and another one below it. The signatures are written in black ink and are somewhat stylized.

While monies have already been disbursed to the **18 SACCOs** to the tune of **UGX 560,000,000**, none has been able to access the money for a wide ranging technical issues. Amongst these issues flagged by Microfinance Support Center and Post Bank is the fact that each of the SACCOs and groups have to raise one-third of the amount disbursed to them as a requirement for them to access the monies. In some instance, the SACCOs are required to raise initial deposit of 10 per cent of the amount due to them as collateral before they can access the funds. This has put the SACCO leaders in an awkward situation in that they cannot access their initial deposit yet they have to meet operational costs.

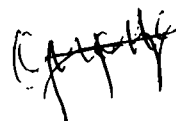
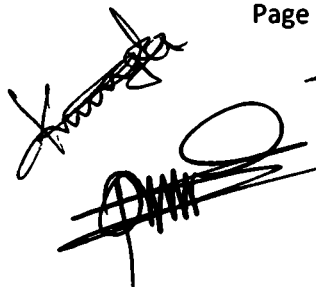
Interestingly, the requirement of 10 per cent or the one third was not communicated to the groups at the initial process of the group formations and registration. This has subsequently raised suspicion and general resentment across beneficiary groups with many people now refusing to contribute.

5. OPERATIONAL CHALLENGES WITHIN THE SACCOS

The SACCOs face operational challenges like lack of adequate training. The SACCO leaders were not trained sufficiently yet they are expected to train their group members. Most of the SACCOs constitutions are not customized having been designed by the Microfinance Support Center. Most of the SACCOs do not have money to run offices.

6. GHOST MEMBERS AND INFLATED NUMBERS

Some of the SACCOs members are not locals of Aswa. This could be possible because the SACCOs were remotely formed from Gulu City. Other SACCOs have less groups than it is reported. For instance, Aswa Boda boda SACCO have only six groups under the SACCO as opposed to the official statistics in the Commercial Officer's record. Such discrepancy can become a breeding ground for corruption.



KEY RECOMMENDATIONS

- Ministry of Finance and Microfinance Support Center Limited should waive the 10 per cent or one third requirement for groups to access the money.
- SACCOs with large groups should be divided.
- Microfinance Support Center Limited should revise the Emyooga Policy Guideline on disbursement to ensure that monies are disbursed directly into group accounts as opposed to the SACCO
- Leaders at the Sub-county (GISOs and LCIIIs) should be availed with Emyooga project documents and other information for their easy follow up. Furthermore, Local Government Leaders should become more involved in the implementation of Emyooga.

9. NWOYA DISTRICT

Report on the Parliamentary oversight on implementation of EMYOOGA Funds in Nwoya East District. The report relates to working visit by the three Members of Parliament representing Nwoya County, Nwoya East and Women of Nwoya District.

BACKGROUND

On 5th August 2021 the speaker of Parliament sent Members of Parliament to their respective counties to assess the implementation of the EMYOOGA Funds. The assessment focused at establishing fund released to the district, process of distribution of the funds, registered groups and accountability measures among others.

HOW THE ASSESSMENT WAS DONE

An inception meeting with the District Community Development officer was held and the scope of the work discussed. During the meeting the focal person and the other line staff were identified and

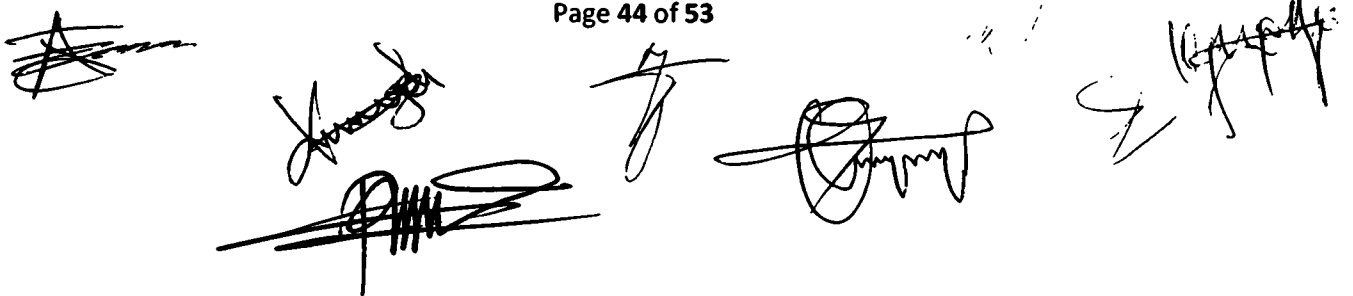
Focused Group Meeting arranged. Subsequently, the Focused Group Meeting was held a day later with District Community Development Officer, the EMYOOGA Focal Point Staff, the District Commercial Officer, RDC and LCV Chairperson

Two meeting were conducted for beneficiary groups focusing at the SACCOs. Specifically, Chairpersons and Secretaries of the Funded SACCOs were targeted. On each case, there were twenty participants

Selected members of unsuccessful groups were also interviewed

FINDINGS

- Nwoya District had received Emyooga funds worth 1bn, 440million of which were for SACCOs from Nwoya East. The list obtained from Micro Finance Support is here attached. In all 32 SACCOs were successfully registered out of the 568 Associations mobilized. Up to Four Potential SACCOs have not yet satisfied the requirements. They include Local Artist, Welders, journalist and Mechanic SACCOs
- The process of registration was very slow and complicated to the beneficiaries. Application process commenced in October 2020, and up to mid-August 2021 none had accessed the funds. The delay by microfinance support Centre to issue out the certificates even to approved SACCOs to access the funds remain one of the last bottlenecks to take off.
- Cost of the process. Both successful groups as well as those that failed were dismayed at the cost of application. Each member had to pay between UGX 10,000 to 20,000 to facilitate opening of accounts as well as processing documents. The singular Post Bank bank at Anaka Town Council was overcrowded for most of the time, despite the threat of COVID 19.
- Lack of credible information: It was complicated by the fact that even the EMYOOGA Task Force at the district did not have sufficient information about the program. For some of the approved SACCOs, members were not aware of the

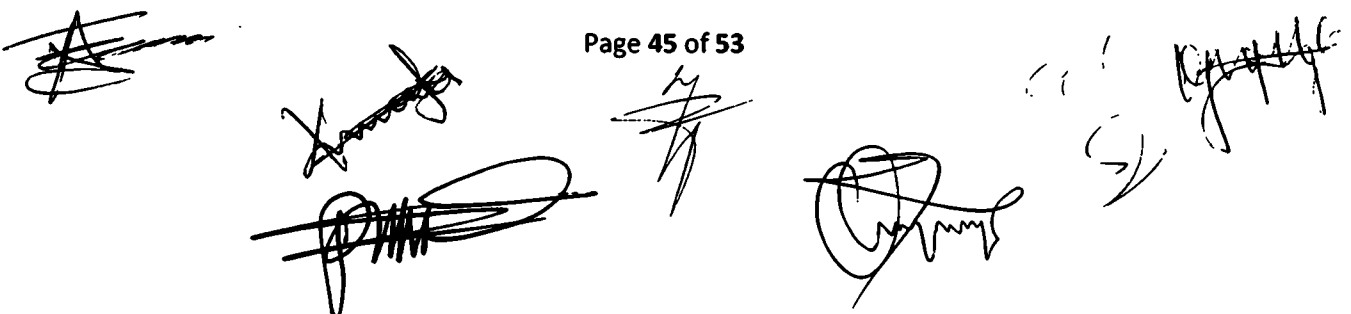
The bottom of the page features several handwritten signatures and marks. On the left, there is a large, stylized signature. In the center, there are two smaller signatures, one above the other. To the right of these, there is a large, circular signature. On the far right, there is a signature that appears to be 'Z. [unclear]'. The signatures are written in black ink on a white background.

preconditions for the funds and they members thought it was a grant and not a revolving fund. The program did not have implementation Manual or a comprehensive guidelines beforehand.

- Poor facilitation: Technical staff lacked the operational funds to support them execute their duties. It was found from the taskforce that while the focal staff were supposed to be paid facilitation allowance, they were only paid once for the month of November 2020. This has drastically affected sensitization and education of the public about the program.
- Until the 17th August 2021 none of the SACCOs had accessed their accounts. Their accounts were all inactive. According to Micro Finance Support Center, the SACCOs lacked Certificate of Registration from registrar of cooperative and memorandum of Understanding between the respective SACCOs and the Micro Finance Support Centre and a letter from Micro Support Center introducing them to the Bank.
- The membership of many of the SACCOs were too large and too spread for the initial grant of the UGX 30,000,000. For instance, Nwoya East Produce dealers alone has 161 Associations, spread over an area of 80km to cross.
- Capacity: Out of the 32 successful SACCOs only three have contact offices, offered by their top executives.
- Besides, most of them lack Loan management skills.
- Capabilities to contribute the 1/3 towards the accounts as a preconditions has delayed the whole process.

RECOMMENDATIONS

1. Government need a Law to guide implementation of stimulus program. When Emyooga was announced, it was understood to be a stimulus for the informal sector but it was compromised by implementing it under the Cooperative Act.
2. There is need up to now for government to publish implementation guide/manual to streamline interagency support for the program.

The bottom of the page features several handwritten signatures and marks. On the left, there is a large, stylized signature. In the center, there are two smaller signatures, one above the other. To the right of these, there is a signature that appears to be 'J. N. N.' followed by a large, bold, handwritten 'S'. On the far right, there is a signature that looks like 'J. N. N.' followed by a large, bold, handwritten 'S'.

3. Emyooga should be realigned to the Parish Model and within the decentralized structure at Parish level. Implementation at County level is difficult as County structures are nonfunctional.
4. MFS should assess the functionality and capacity of each group to manage loan to avoid loss of the funds. Continuous training for the managers need to be undertaken.
5. Zero tolerance to corruption at all levels of implementation should be enforces

CONCLUSION

Nwoya District's performance in implementation of Emyoga is not satisfactory since no disbursement into these accounts had been made. Until now no money had been lost since it has not left the respective Accounts

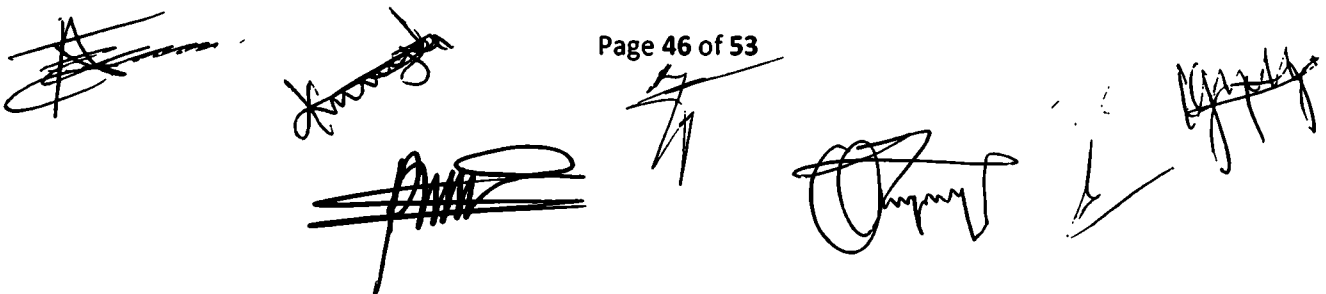
The speed at which the implementation is being done is too slow for the kind of stimulus. Only expedited disbursement can reassure the beneficiaries and pull them out of the discontent observed during the interactions. Government need to pay attention that many similar programs in the past have not achieved their objectives.

10. ACHOLI SUB-REGION PWDs EMYOOGA

HON. ACAN JOYCE OKENY.

The consultation was conducted with the PWDs leadership in the four sub-regions of Northern Region (West Nile, Acholi, Lango and Karamoja) by Hon. Acan Joyce Okeny.

The participants were PWDs leaders drawn from the districts of Omoro, Agago, Kitgum, Lamwo, Gulu District, Gulu City, Amuru, Nwoya and Pader and they included; The two district LCV councilors, Chairperson of Disability Councils, Chairpersons NRM Leagues and Chairpersons of Electoral Colleges from the 38 districts and the 3 Cities of Northern region.

The bottom of the page features several handwritten signatures and marks. On the left, there is a large, stylized signature. In the center, there is a signature that appears to be 'Acan Joyce Okeny' with a checkmark below it. To the right of the center, there is another signature. On the far right, there is a signature that looks like 'Nwoya'. There are also some smaller, less distinct marks and scribbles scattered across the bottom.

At the beginning of the consultation meeting, participants were taken through the different types of funds from Central Government.

They presented their concerns on the two different types of Special Grants as well as Emyooga SACCO and below is the compiled report district by district;

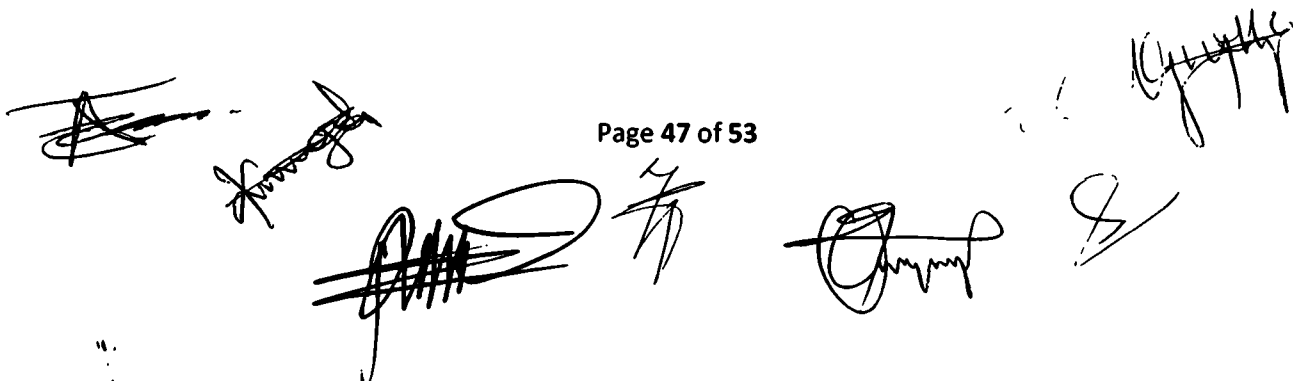
OMORO DISTRICT

- The leaders explained that the district has not yet received any of the Emyooga SACCO, PWDs District Special Grant or PWDs National Special Grants. They need to be sensitized in order to make them access government funds.

AGAGO DISTRICT

- No PWDs groups from Agago North, Agago South and Agago constituency was approved to benefit from Emyooga SACCO and no clear information was given to the leaders
- Many groups in Agago district applied for National Special Grant and their files were not transferred to the Ministry and there are no clear reasons given to the leaders.
- The technical team did not guide them how to go about the forms and procedures under which forms are being filled.
- The Disability Council Grant is too little thus paralyzing operations of PWDs.
- District Special Grants should not be scrapped off, there is fear of other districts not getting any fund at all.

KITGUM DISTRICT

The bottom of the page features several handwritten signatures and marks. On the left, there is a large, stylized signature. In the center, there is a signature that appears to be 'J. K.' followed by a large, bold, stylized mark. To the right of this, there is a signature that looks like 'J. K.' and another signature that is more cursive. On the far right, there is a signature that appears to be 'J. K.' and another signature that is more cursive.

- There are Three groups of PWDs that received Emyooga SACCO fund of **UGX 30m** each, but are still raising the 1/3 of savings needed as one of the requirements then begin to use the fund. These groups are from Kitgum Municipality Constituency (Kitgum Municipality PWDs SACCO), Chua East (Chua East PWDs SACCO) and Chua West (Chua West PWDs SACCO).
- 111 groups of PWDs from Kitgum applied for National Special Grants and **52** groups got **UGX 5 million** each in the last FY 2019/2020 and **32** groups has been approved by MGLSD to receive 5m each this 1st quarter of FY 2020/2021.
- The women and youth grants are much more than that of PWDs grants so there is need for an increment.
- In the last FY 2019/2020, PWDs District Special Grants was diverted to Youth's activities in the Municipality and no clear explanation was given thus PWDs missed out in the allocation.
- Delegates from Kitgum said the CAO and Community Development Officers (CDOs) say Municipalities do not have grants and were wondering why.

LAMWO DISTRICT

- In Lamwo district a group called Lamwo Persons with Disabilities SACCO received **UGX 30m** and are still raising the 1/3 of the savings in order to begin loaning out the money to the smaller groups of PWDs.
- CDOs are not helping PWDs in generating groups and instead ask for bribe in order to generate and write project proposal for groups.
- The 20% for administrative cost on Government Special Grants is not declared by CAO and CDO, and always complain of operation costs.
- Circulars from Central government is not reaching PWDs for them to know what is taking place in the district.
- Lamwo District gets the **UGX 3m** yearly for the Disability Council activities, but it's too small to run PWDs activities in the district.

The bottom of the page features several handwritten signatures and marks. On the left, there is a signature that appears to be 'X...'. In the center, there is a large, stylized signature that looks like 'P...'. To the right of this, there is a signature that looks like '7...'. Further right, there is a signature that looks like 'D...'. On the far right, there is a signature that looks like 'U...'. There are also some other smaller marks and scribbles scattered across the bottom of the page.

GULU DISTRICT

- 5 groups of PWDs Emyooga SACCO received UGX 30m each and are still struggling to raise the 1/3 of the savings.
- There is leadership gap of PWDs in Gulu District.
- 9 groups out of 13 in Gulu district got the National Special Grants in the last FY but Gulu City did not get.
- Gulu district has been receiving **UGX 12m** in the name of The District Special Grants which is too small.
- There are no clear boundaries between Gulu District and Gulu City in terms of operation hence making it difficult for proper service delivery.

GULU CITY

- CDOs of Gulu City has problem with the working style which is not favorable to the PWDS and 20% administrative cost has never been disclosed.
- The city has never received National Special Grants.
- Gulu City has no Disability council in place yet.
- CDOs and CAO are not helping and guiding the PWDs generating groups to access government funds.

AMURU DISTRICT

- The district of Amuru has no knowledge about any kind of Special Grant.
- CAO and CDOs do not receive the PWDs calls making it hard to know what is taking place.
- There is difficulty in getting the forms to fill by the PWDs since there is information gap.
- There is a challenge of roles and responsibilities of Disability Council and District Union.
- Lack of PWDs leadership orientation thus making members not knowing what to do.
- Two groups of PWDs in Amuru district called Kilak South PWDs Emyooga SACCO and Kilak North PWDs Emyooga SACCO

received **UGX 30m** of Emyooga fund each and are about to start loaning it to the smaller groups.

NWOYA DISTRICT

- Nwoya district receives only **UGX 13m** as District Special Grants and this combined with Older Persons grant.
- The district does not have Disability council hence these benefits are not known to PWDs.
- The district has no knowledge of how to apply for the grants and Emyooga and how many people in a group.

GULU DISTRICT

- The CDOs are not co-operating with the councilors for disability, therefore the councilors have the right to write to the District Service commission pertaining to any complaints which affect them.
- There are no clear boundaries with municipal.
- There are serious wrangles between the leaders which hinders development.
- CDO for the Municipality has problem/poor working style.
- The 20% administrative cost not reaching.

PADER DISTRICT

- Pader district has been receiving UGX 9m as the District Special Grant in the last FY.
- **47** groups applied for National Special Grant in the FY 2019/2020 and 10 groups received **UGX 5m** each and are waiting for the **37** remaining groups to benefit too.
- The district has been receiving the **UGX 3m** Disability Council Grand in a quarterly form.
- Pader PWDs has not yet received Emyooga and have not been sensitized about the fund.

CHALLENGES

- There is too much bureaucracy in the steps to follow in order to access the funds due to the limited movement and poverty of PWDs.
- There is unclear administrative cost charged on Special Grants and the technical wing do not declare it to PWDs and therefore blame their minimal or non-performance to lack of facilitation and therefore ask for some bribes for each group to be listed to benefit from the grants.
- With Emyooga SACCO, there has been a communication gap to the community.
- The requirement of saving 1/3 of the Emyooga SACCO before receiving the loan is very high for PWDs
- Lack of operation fund is also a big challenge to PWDs
- Lack of awareness to bring about mind-set change towards government programs.


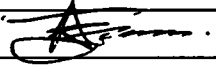
RECOMMENDATION

- All in all, PWDs in Acholi Sub-region are little aware of the available government programs as most of the leaders are new and lack in-depth knowledge of how to go about their work in their various offices and in the community and thus need orientation and sensitization workshops to equip them with more knowledge so as to perform their roles and responsibilities effectively.
- There is need to organize sensitization meeting with CAOs, CDOs, Commercial Officers and PWDs leaderships to close communication gap existing between technical team and PWDs in the region. The role of each shall be communicated openly for smooth running thus effective service delivery to PWDs.
- 1/3 saving requirement on the SACCO to access Emyooga fund acts as deterrents/barriers to PWDs due to their status. It is of

importance to revise the requirement/guideline when it comes to PWDs group SACCO for moderate access to the fund.

MEMBERS OF ACHOLI PARLIAMENTARY GROUP

S.NO.	NAME	CONSTITUENCY	DISTRICT	SIGNATURE
1	AKOL ANTHONY	KILAK NORTH	AMURU	
2	OLANYA GILBERT	KILAK SOUTH	AMURU	
3	AKELLO LUCY	DWR	AMURU	
4	ONEKA LIT AMERE	KITGUM MUNICIPALITY	KITGUM	
5	ABER LILLIAN	DWR	KITGUM	
6	LAMWAKA MARGRET	CHUA EAST	KITGUM	
7	OKIN PP OJARA	CHUA WEST	KITGUM	
8	OKOT SANTA	ARUU NORTH	PADER	
9	KOMAKECH CHRISTOPHER	ARUU COUNTY	PADER	
10	ACIRO MENYA PASKA	DWR	PADER	
11	OULANYAH JACOB	OMORO COUNTY	OMORO	
12	OKOT PETER	TOCHI	OMORO	
13	LAMWAKA CATHERINE	DWR	OMORO	
14	SHARON BALMOI	DWR	GULU	
15	WOKORACH SIMON	ASWA	GULU	
16	ACAN BETTY AOL	DWR	GULU CITY	
17	OJARA MARTIN MAPENDUZI	GULU CITY WEST	GULU CITY	
18	ONEN CHARLES	GULU CITY EAST	GULU CITY	
19	LAGEN DAVID	AGAGO COUNTY	AGAGO	
20	ANYWAR RICKY	AGAGO WEST	AGAGO	
21	OKOT JOHN AMOS	AGAGO NORTH	AGAGO	
22	AKORI BEATRICE AKELLO	DWR	AGAGO	

23	ACORA ODONGA	NANCY	DWR	LAMWO	
24	ONEK HILLARY	OBALOKER	LAMWO COUNTY	LAMWO	
25	OKULLU AABUKA	ANTHONY	LAMWO EAST	LAMWO	
26	ACAN JUDITH PEACE		DWR	NWOYA	
27	OKELLO GEOFREY		NWOYA EAST	NWOYA	
28	TONNY AWANY		NWOYA COUNTY	NWOYA	
29	ACAN JOYCE OKENY		PWDs	NORTHERN	
30	MAJOR JENNIFER	DR.ALANYO	UPDF	UPDF	

