



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.

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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.

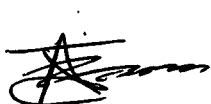
2. OMORO DISTRICT

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:-

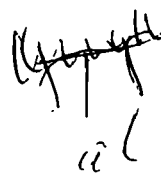
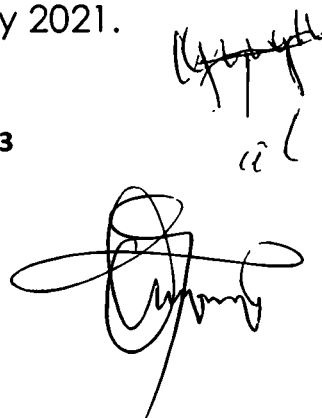
Out of **19** Emyooga SACCOs formed, only 10 were formed following the required guidelines and 9 were not formed correctly according to guidelines put in place.

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.



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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

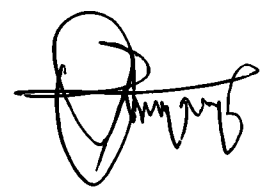
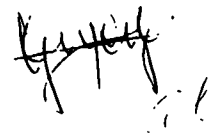
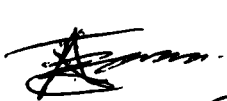
Training had been taking place on what Emyooga SACCO was, the roles and responsibilities of stakeholders. Savings and loan management were all done. Training on Emyooga SACCO record keeping was still ongoing.

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

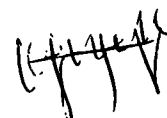
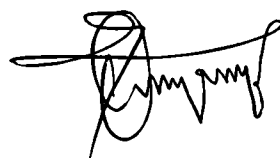
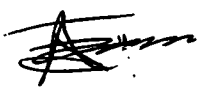
16 SACCOs received funding from Microfinance Support Centre Limited.

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

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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:

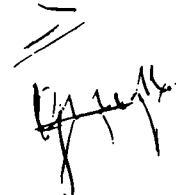

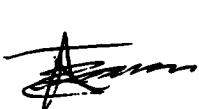
1. Establishing how much money was released to Gulu City,
2. Establishing the criteria used for the distribution of the Emyooga Funds,
3. Who qualifies for the funds and selection criteria
4. How many SACCOS/ Groups applied, got validated/selected, and those not selected.
5. What bank accounts exists (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.

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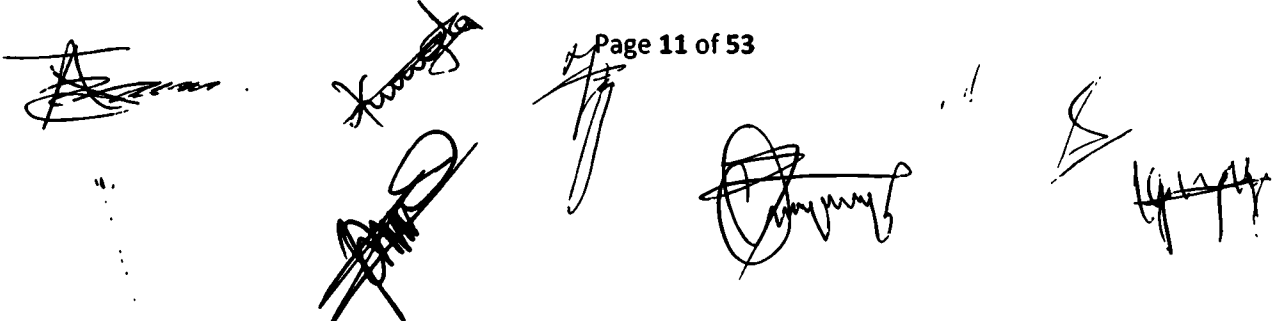
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8. The conditions for each group to first establish their own offices, fully furnished has turned to be expensive to the groups.
9. Each group has to use their own membership contributions to rent offices as one of the requirements to access the funds.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

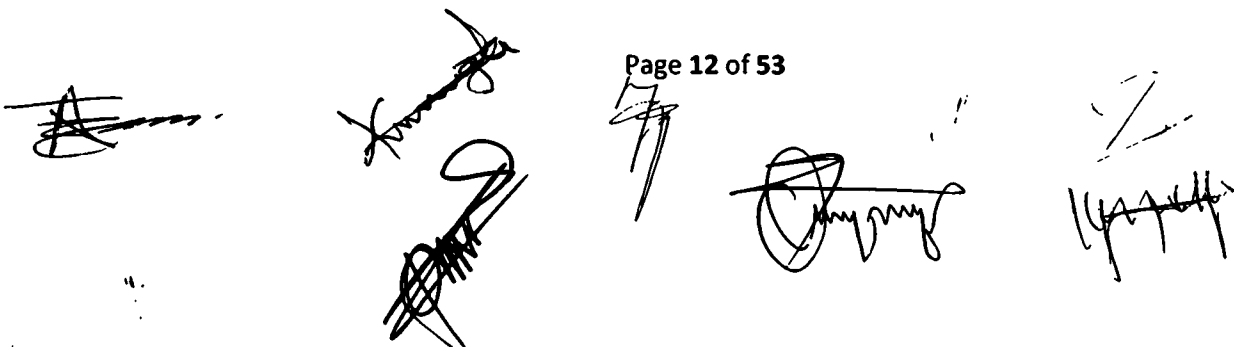
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about **UGX30, 000,000 MILLION**. However, each category may have so many groups that need the same money. For example, there are 175 groups that have applied for this funds under Produce Dealers SACCOS. This has made it extremely difficult since there's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

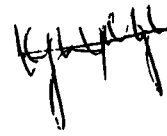
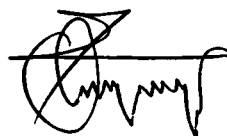
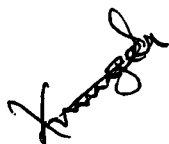
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4. There should be budgetary provision for operations, monitoring and supervision for both political and technical staff.
5. There should be additional funds to cater for categories that require a lot more access capital. For example the many groups 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	30,000,000
6	KILAK NORTH MECHANICS' EMYOOGA SACCO	01091118727927	30,000,000
7	KILAK NORTH PERSONS WITH DISABILITIES' EMYOOGA SACCO	01091118727936	30,000,000
8	KILAK NORTH FISHER MEN'S EMYOOGA SACCO	01091118727945	30,000,000
9	KILAK NORTH YOUTH LEADERS' EMYOOGA SACCO	01091118727954	30,000,000
10	KILAK NORTH PRODUCE DEALERS' EMYOOGA SACCO	01091118727963	30,000,000
11	KILAK NORTH WOMENS' ENTERPRISE EMYOOGA SACCO	01091118727981	30,000,000
12	KILAK NORTH TAILORS' EMYOOGA SACCO	01091118727990	30,000,000
13	KILAK NORTH MARKET VENDORS' EMYOOGA SACCO	01091118728005	30,000,000
14	KILAK NORTH TAXI OPERATORS' EMYOOGA SACCO	01091118728014	30,000,000
15	KILAK NORTH JOURNALISTS' EMYOOGA SACCO	01091118728023	30,000,000

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

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

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

