



EMYOOGA

The Presidential Initiative on Wealth and Job Creation

Implementation Guidelines

2023

TABLE OF CONTENTS

LIST OF ACRONYMS	4
1. INTRODUCTION.....	5
2. OBJECTIVES OF THE EMYOOGA PROGRAM.....	5
3. PROGRAM STRUCTURE.....	6
3.1. Target beneficiaries	6
3.2. Parish Associations.....	6
3.3. Constituency SACCOs.....	8
4. GOVERNMENT CAPITALIZATION OF EMYOOGA SACCOS	9
4.1. Initial seed capital	9
4.2. Additional UGX 20 million.....	10
4.3. Supplementary seed capital for large Emyooga SACCOs.....	10
5. LEGAL AND REGULATORY FRAMEWORK.....	10
6. INSTITUTIONAL FRAMEWORK AND DELIVERY MODEL	10
6.1. Overview of the reporting structure.....	11
6.2. National level.....	11
6.3. District level.....	13
6.4. Constituency and parish level.....	14
7. MONITORING & EVALUATION AND RESULTS FRAMEWORK.....	14
8. CONCLUSION.....	15

Foreword

The Government of Uganda, under the visionary leadership of His Excellency Yoweri Kaguta Museveni, is steadfast in its mission to propel the Country towards middle-income status through inclusive and sustainable economic growth. A critical step in this journey is addressing the structural barriers that keep millions of Ugandans trapped in the subsistence economy, thereby limiting their potential to contribute to and benefit from National Development.


In line with this strategic direction, the Presidential Initiative on Wealth and Job Creation (Emyooga) was launched in August 2019, following Cabinet approval. “Emyooga”, a term rooted in our indigenous languages, reflects the spirit of collective action and productivity through enterprise-based specializations. The program targets organized groups engaged in common economic activities, enabling them to access affordable financial services and increase household incomes.

Emyooga is not just a financial intervention, it is a comprehensive empowerment strategy. It provides targeted support through skills development, access to affordable credit, and institutional strengthening of community-based financial organizations.

This Implementation Guidelines document offers detailed direction to all stakeholders; government agencies, local leaders, community groups, and implementing partners on the operationalization of the Emyooga program. It sets out the program’s objectives, governance structure, funding mechanisms, legal and regulatory framework, and monitoring and evaluation strategy.

The success of Emyooga lies in the hands of its beneficiaries and partners. Through discipline, transparency, and collective effort, the program will uplift millions of Ugandans from vulnerability to self-sufficiency, fostering a stronger, more resilient economy for all.

We call upon every Ugandan to embrace this initiative with enthusiasm and a shared sense of responsibility, so that together, we can transform our communities and secure a prosperous future for our nation.



Kyeyune Haruna Kasolo (Hon.)

MINISTER OF STATE FOR FINANCE, PLANNING AND ECONOMIC DEVELOPMENT (MICROFINANCE)

LIST OF ACRONYMS

AGM- Annual General Meeting
CDO- Community Development Officer
DCDO-District Community Development Officer
DCO- District Commercial Officer
DMCs- District Management Committees
DNRMC-District National Resistance Movement Chairperson
LCV -Local Council 5 Chairperson
MDAs- Ministries, Departments and Agencies
MFPED- Ministry of Finance, Planning and Economic Development
MOLG- Ministry of Local Government
MSC- Microfinance Support Centre Ltd
MTIC- Ministry of Trade Industry and Cooperatives
NPA- National Planning Authority
NRM- National Resistance Movement
OP- Office of the President
OPM- Office of the Prime Minister
PMCs- Parish Management Committees
PWDs- Persons with Disabilities
RDC- Resident District Commissioner
SACCOs- Savings and Credit Cooperative Societies
SMS- Short Message Service
VSLA- Village Savings and Loans Association
YLP- Youth Livelihood Programme

1. INTRODUCTION

On 19th August 2019, Cabinet approved a new Presidential Initiative on Wealth and Job Creation. The initiative focuses on various talent-based enterprises groups, giving the program the name “Emyooga”, a word adopted from Runyakole local dialect.

Covering a majority of Ugandans, the initiative is also part of the broader strategy of social-economic transformation, in which government has committed to convert 39% of Uganda’s homesteads currently in subsistence to market-oriented production (the “money economy”). The implementation of the Emyooga program also complements the Parish Development Model, which focuses on the agricultural sector.

The Emyooga program aims to increase access to finance, a key challenge faced by subsistence households, as well as micro and small enterprises. According to the Uganda National Household Survey (2019/20), 3.5 million (equivalent to 39%) households are still living in the subsistence economy leaving them vulnerable to cross-generational poverty. The survey also revealed that 43% of the Ugandan population has no access to either formal or informal financial services, despite various government interventions, such as the Youth Livelihood Programme (YLP), the Uganda Women Entrepreneurship Programme (UWEP), Operation Wealth Creation (OWC), etc.

This document is intended to guide the implementation of the Emyooga program. It begins by covering the program objectives, before outlining the program structure, government capitalisation, legal and regulatory frameworks, institutional framework and the delivery model. It then provides the results and M&E frameworks, before concluding.

2. OBJECTIVES OF THE EMYOOGA PROGRAM

The overall objective of the Emyooga program is to promote job creation and improve household incomes of the Ugandan people. Emyooga aims to empower Ugandans to enter the formal money economy, creating employment, wealth and prosperity in the process. It will boost productivity and help collectives improve their commercial value.

The specific objectives include:

- To increase employment opportunities.
- To improve the household incomes of the target beneficiaries.

- To enhance the entrepreneurial capacity of the beneficiaries through sensitization, skilling, and tooling.

3. PROGRAM STRUCTURE

3.1. Target beneficiaries

The target population for the program is all Ugandans working in one of the approved Emyooga categories. Ugandans from the age of 18 are eligible, except for the Youth Mwooga where members should not exceed 35 years of age. However, a member will continue being a member in the youth mwoga if he/she so wishes after their 36th birthday if they joined beforehand. The identification of the different individuals subscribing to a given category is done at the village level with the support of LC 1 leadership.

The original set of 18 categories approved in 2019 are as follows:

- i. Boda Bodas
- ii. Women Entrepreneurs
- iii. Carpenters
- iv. Saloon Operators
- v. Taxi Operators
- vi. Restaurant Owners
- vii. Welders
- viii. Market Vendors
- ix. Youth Leaders
- x. Persons with Disability
- xi. Produce Dealers
- xii. Mechanics
- xiii. Tailors
- xiv. Journalists
- xv. Performing Artists
- xvi. Veterans
- xvii. Fishermen
- xviii. Elected Local Leaders

Every constituency has a constituency SACCO for each of the 18 Emyooga categories. These Emyooga SACCOs are made up of Emyooga associations, formed at the Parish level. Local Emyooga SACCOs and associations are to be listed on local village notice boards to raise awareness of the scheme.

3.2. Parish Associations

Coverage: All areas of Uganda are covered by the Emyooga program. Individual beneficiaries at the parish level are organized into associations for each occupational group and these associations must be registered with the district/sub county Community Development Officer.

The minimum number of members in each association is seven members. With a maximum of 30. In cases where membership exceeds 30, the Emyooga shall split into other groups. For example, if Kakoba Ward Boda Boda Association has 50 members, it should split into two groups named Kakoba Ward Boda Boda Association A and Kakoba Ward Boda Boda Group B. However, in cases where the number of members in a parish association is less than seven, the members should join an Emyooga of a similar enterprise in the nearby parish. If the numbers are still very low, the issue will be analysed on a case-by-case basis.

Membership fee and share value: Each member joining the association pays a one-off membership fee of 10,000 UGX and annual subscription fee of 10,000 UGX to the association.

Registration: All parish associations shall be registered by the office of the District Community Development Officer on recommendation of the Sub County/Town Council Community Development Officer. No fees will be charged to the associations for registration.

Saving: Each individual member of the association is required to make regular savings with his/her association and will be issued with a passbook with an identification number. Parish associations will be required to open savings accounts with the constituency SACCOs and will be issued with an association passbook to track association savings. Each association will have a savings box (physical/electronic) that will be kept and managed by the association treasurer.

Meetings: All associations are required to hold savings meetings on a daily, weekly, bi-weekly or monthly basis, depending on the nature of the Emyooga. All members of the association are mandated to attend the meetings and a penalty may be levied for absenteeism. Each association must have a meeting records book, which will be available to members and program monitors and kept by the secretary.

Governance: Each parish association must have a Parish Management Committee (PMC). The PMC handles the day-to-day management of the parish associations and it will be a five-member committee. Each PMC consists of a chairperson, a vice chairperson, a general secretary, a secretary for publicity and a treasurer. The vice chairperson and the publicity secretary are the money counters. The association members select from among themselves two safe key keepers. These PMCs take the following actions:

- Appraise Emyoogas and recommend funding or alternative intervention.
- Forward files to the district taskforce for further management
- Follow up with the district taskforce on files forwarded for funding.

3.3. Constituency SACCOs

Coverage: The registered parish associations for each occupational groups form SACCOs at the constituency level. Special consideration is given to densely populated areas, such as Kampala and Wakiso, where SACCOs may be formed at the parish level, and specific Emyooga categories with few numbers, where membership is considered at individual level. In addition, the Emyoogas in the new cities will gradually be organized at division or ward level, as opposed to constituency level.

The minimum number of associations per SACCO is five; otherwise, for enterprises with fewer than five associations, the individuals in those groups will constitute membership of the constituency SACCOs.

Membership fee and share value: Membership and share capital payable by each member association to the constituency SACCO is 50% of the membership and annual subscription fees collected by the associations, which facilitates the day-to-day operations of the associations and SACCOs.

Registration: All constituency SACCOs must be registered by the Registrar of Cooperative Societies in the Ministry of Trade, Industry and Cooperatives (MTIC). The District Commercial Officers prepare the constituency SACCOs for registration and submit documents to the Microfinance Support Centre for further management. The bylaws must be filled by the constituency SACCO leaders indicating all the names of the founder member associations, signatures of two representatives of each association – preferably the chairperson, vice chairperson or treasurer of the association – copies of their national IDs and schedules of members' accounts.

Saving: Each constituency Emyooga SACCO will open a current or savings account with a regulated financial institution of its choice and the account number will be provided to all the member parish associations and delegates. The account names and registered trading name for each specific Emyooga must contain the constituency name. The signatories to the account are the chairperson, secretary and the treasurer and the signing mandate shall be all three.

Meetings: All constituency SACCOs must hold monthly meetings for the board or as determined in accordance with the law, and an annual general meeting (AGM) for all members. All delegates of the associations are mandated to attend the meetings and a penalty may be levied for absenteeism. A meeting records book must be available and kept by the SACCO Secretary. However, the SACCO executive committees should arrangements for reaching out to all the members.

Lending: All members of the association/SACCOs are eligible to borrow from their associations/SACCOs. The interest rate levied on loans borrowed by associations

from the seed capital from the constituency SACCOs may not exceed 8% per annum. However, going forward the fund will become revolving and made up principally of members' savings. Therefore, interest rates on this privately and internally generated capital shall not be dictated by government. The associations/SACCOs will be supported by the Microfinance Support Centre Ltd to develop lending policies to guide the lending in accordance with the law.

Initially, the repayment period for loans taken out under the Emyooga program varied between 4 and 12 months at 8% per annum, depending on the members' consensus during the Annual General Meeting. However, following H.E the President's guidance, the loan period has changed to 24 months, including a 12-month grace period at 8% per annum.

Governance: The governance of each of the constituency SACCOs is vested in the general delegates meeting, which must be comprised of five representatives from each of the member associations.

The management of the constituency SACCOs is vested in an executive committee whose membership will be elected by the general delegates meeting and shall comprise of the chairperson, vice chairperson, treasurer, and another two or more members, but not exceeding six members.

For purposes of quality control and supervision and management support, each constituency SACCO must constitute a supervisory committee of three members, elected from the delegates by the general delegates meeting but independent of the executive committee. Both the executive committee and supervisory committee members must pass a fit and proper test through the vetting process.

4. GOVERNMENT CAPITALIZATION OF EMYOOGA SACCOS

Government is committed to providing seed capitalization to support Emyooga SACCOs and ensure beneficiaries are able to access credit at affordable rates. Capitalization is channeled through the fund manager, the Microfinance Support Centre (MSC), and disbursed directly to the accounts of beneficiary SACCOs. Moving forward, the program will work towards digitizing disbursement of funds, including through the use of digital wallets. Further guidance on digital fund disbursement will be issued at the appropriate time.

4.1. Initial seed capital

Each apex Omyooga SACCO category is eligible to receive UGX 30 million as initial seed capital. However, the Omyooga for elected local leaders is eligible for UGX 50 million. For the SACCO to receive initial seed capital, it must have its existence

confirmed by the District Emyooga Taskforce and accord with the guidelines in section 3.

4.2. Additional UGX 20 million

After the initial seed capital of UGX 30 million and once operating satisfactorily, Emyooga SACCOs are then eligible to receive an additional UGX 20 million seed capital per year to facilitate further lending to members. The eligibility criteria are as follows:

- Well constituted and registered as per the law.
- A fully constituted leadership and governance structure selected by members during the SACCO AGM
- Evidence of savings, lending to members and loan recovery

4.3. Supplementary seed capital for large Emyooga SACCOs

In accordance with Emyooga's mandate to boost access to credit, large SACCOs are eligible to apply to MSC for an extra UGX 50 million of funding to ensure members do not unnecessarily miss out. Large SACCOs are those with more than 300 individual members. These are mainly; women entrepreneurs, produce dealers, market vendors and boda bodas.

5. LEGAL AND REGULATORY FRAMEWORK

The Emyooga program is anchored in the Non-Governmental Organizations Act, 2016, which provides for the development of strong organizations and to facilitate the formation and effective function of organizations for public benefit purposes.

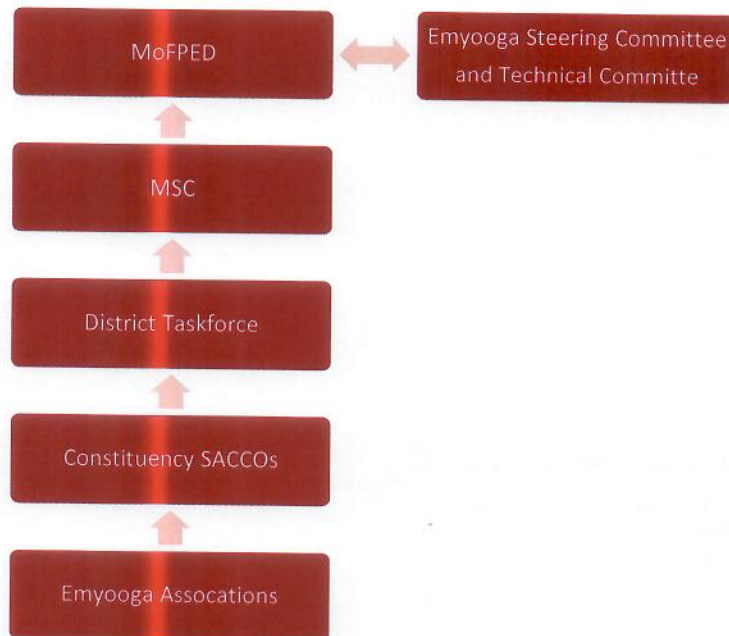
The Emyooga SACCOs are registered under the Cooperative Societies (Amendment) Act, 2020, by the Registrar of Cooperatives under section 25-part 55A (3) of the Cooperative Societies (Amendment) Act, 2020. Under the same act the Registrar of Cooperatives is responsible for providing and administering the services required by SACCOs for their formation, organization, registration, operation and advancement.

In addition, Emyooga SACCOs will be guided by the Tier 4 Microfinance Institutions and Money Lenders Act, 2016. The Tier 4 Act provides for the establishment of the licensing and regulatory body for SACCOs and all Tier 4 Microfinance Institutions.

6. INSTITUTIONAL FRAMEWORK AND DELIVERY MODEL

The Emyooga program will be delivered using an integrated delivery model whereby a number of political and technical leaders at local government, parish and village/ community levels will facilitate delivery of the outputs as shown below:

6.1. Overview of the reporting structure



6.2. National level

The **Emyooga Steering Committee** is coordinated by the Ministry of Finance, Planning and Economic development and composed of the representatives from MFPEd, Office of the President, Office of the Prime Minister, Ministry of Kampala and Metropolitan Affairs, Ministry of Trade, Industry and Cooperatives and Ministry of Local Government. It will ensure effective planning, management, monitoring and reporting of the program inputs, outputs, outcomes and impact.

The **Technical Committee** supports the Steering Committee and comprises of members from the above Ministries, with additional representation from Uganda Microfinance Regulatory Authority, National Planning Authority and MSC. The Financial Services Department in the Ministry of Finance, Planning and Economic Development are the hosts. In addition, the committee is charged with planning, coordinating and budgeting all Emyooga activities in liaison with the Ministry of Finance, Planning and Economic Development.

Ministry of Finance, Planning and Economic Development

- i) Provide the overall oversight of program implementation.

- ii) Coordinate the Emyooga inter-agency activities.
- iii) Establish the Emyooga steering committee.
- iv) Provide resources for program implementation.
- v) Issuing guidelines for the implementation of the program.
- vi) Report to Cabinet and Parliament on program implementation.
- vii) Monitor MSC operations in regard to program implementation.

The Microfinance Support Centre (lead implementing agency)

- i) Support the establishment of Emyooga Associations and SACCOs in partnership with relevant state and non-state actors.
- ii) Support capacity building for the beneficiaries in the various areas such as: SACCOs and Associations management, governance, enterprise development, record keeping, lending processes, and legal services.
- iii) Disburse seed capital to the accounts of SACCOs that fulfil the registration requirements with well constituted leadership and management.
- iv) Offer continuous technical assistance, mentoring and member education programs for SACCOs and parish associations.
- v) Regular reporting to Ministry of Finance, Planning and Economic Development on program performance as and when required.
- vi) Where possible, facilitate local government officers during mobilization.
- vii) Design tools to capture key performance indicators and carry out continuous monitoring and evaluation of the program.

Ministry of Trade, Industry and Cooperatives (MTIC)

- i) Registration and supervision of the Emyooga SACCOs to ensure compliance with the Cooperative Societies (Amendment) Act, 2020, Emyooga SACCO bye laws, policies and any registered resolutions.
- ii) Approval and issuance of the Emyooga SACCO bye laws.
- iii) Training and mentoring of SACCOs members in areas such as SACCO governance, record keeping, and financial management.

The Office of the President monitor and supervises the implementation of the Emyooga Program through the Resident District/City Commissioners.

The Uganda Microfinance Regulatory Authority (UMRA) is responsible for licensing, supervision and regulation of the Emyooga SACCOs to curb financial crime and unethical practices for sustainability of the SACCOs.

The Office of the Coordinator, Operation Wealth Creation monitors and supervises the implementation of the Emyooga Program through the District/City/constituency Emyooga coordinators.

6.3. District level

The District/City Emyooga Steering Committee

- i) Chaired by the Resident District/City Commissioner (RDC/RCC)
- ii) Comprises of the area Members of Parliament, the District Chairperson/City Mayor, the Chief Administrative Officer (CAO)/Town Clerk, Operation Wealth Creation coordinators
- iii) Monitor and supervise the implementation of the Emyooga program within their district/city.
- iv) Draw the attention of the relevant line Ministry, Department or Agency to the divergence from or non-compliance with the Emyooga program within their district and/or the need to investigate any cases of financial crime.
- v) Mobilize and sensitize communities to embrace the Emyooga program

The Resident District/City Commissioner

- i) Verification and recommendation of Emyooga SACCOs to access seed capital.
- ii) Overall coordination of the Emyooga program at the district level in line with their mandates.
- iii) Submit regular program reports to MSC and other responsible MDAs as required.

The District/City Commercial Officer (DCO)

- i) Prepare SACCO members to complete the required process for registration by the Registrar of Cooperatives.
- ii) Enforce compliance with the Cooperative Societies (Amendment) Act, 2020, Emyooga SACCO bye laws, policies and any registered resolutions.
- iii) Train SACCO members in the cooperative principle and guidelines.
- iv) Appraise and recommend Emyooga SACCOs for registration.

The Community Development Officer

- i) Mobilize communities to form associations.
- ii) Support associations to complete their customized constitutions.
- iii) Register all associations and issue copies of both registration certificate and constitution.
- iv) Enforce compliance with self-help principles and guidelines.
- v) Train associations members in group dynamics, conflict management, and enterprise selection.

The Chief Administrative Officer/Town Clerk is responsible for supervision, monitoring and coordinating the activities of the District/City Commercial Officer

(DCO) and District/City Community Development Officers (DCDO) and reporting to the District/City Emyooga Steering Committee.

Operation Wealth Creation coordinators work with the Emyooga Steering Committee to ensure smooth implementation of the program.

In addition, each district should have a **District Focal Person** to act as the point of contact for the national coordinators.

6.4. Constituency and parish level

Emyooga SACCO Executive Committee:

- i) General Sacco management in line with the existing policies & laws
- ii) Approve funds for disbursement to eligible Emyooga member association.
- iii) Facilitate member training and development.
- iv) Provide periodical reports of fund performance to DCO and MSC.

Parish Management Committee

- i) Ensure effective performance of the Emyooga association in line with the VSLA methodology, as described in the groups' constitution.
- ii) Appraise individual Emyooga and recommend funding or alternative intervention.
- iii) Forward financing requests to the constituency Emyooga SACCO.
- iv) Ensure loans recovery and timely repayments to the SACCO.
- v) Provide periodical reports of fund performance to the CDO and the SACCO.

7. MONITORING & EVALUATION AND RESULTS FRAMEWORK

The results framework and the monitoring and evaluation framework are crucial elements of the Emyooga program. The results framework focuses on the exact targets it is expected to achieve. The monitoring and evaluation framework links the necessary objectives, activities, and inputs to each target. For effective monitoring of the program, the M&E framework includes measurable key performance indicators to assess progress, relevance, compliance and sustainability of the program.

Attaching causal impact of the Emyooga program to indicators such as jobs created and monthly income is challenging and requires detailed surveying through time and, at times, sophisticated statistical techniques. To assess if members of Emyooga SACCOs are better off, surveying must be done not just of Emyooga beneficiaries, but of non-beneficiaries too. Only when this is done through time is it possible to reasonably isolate the impact of the program. The monitoring and evaluation of

Emyooga is, therefore, not an ex-post exercise. To be successful it must be an ongoing exercise, running alongside the rollout of the program.

Monitoring and evaluation of Emyooga is not a purely qualitative exercise, particularly when it comes to assessing the lived experience of beneficiaries and multi-dimensional transformation. Thus, the quantitative frameworks should be supplemented by periodic qualitative surveys. These surveys should ask questions relating to how those engaged with the program feel about its implementation and the extent to which it is helping them to improve their lives.

Monitoring and evaluation will be undertaken by MFPED, MTIC, UMRA, MSC and the Office of the President/State House monitoring units. Quarterly performance reports will be submitted by the constituency SACCO Management Committee to the Emyooga Steering Committee and to MSC. Both the District Taskforce and MSC are to submit quarterly reports to the Minister of Finance, Planning and Economic Development with copies to relevant MDAs.

The Ministry of Finance, Planning and Economic Development is to consolidate all the reports and submit to the Steering Committee, Cabinet and Parliament.

The full results and monitoring & evaluation frameworks can be seen in the appendix to these guidelines.

8. CONCLUSION

This policy document is intended to guide the delivery of the Emyooga program. It provides for the roles and responsibilities of all the relevant stakeholders. All organizations and individuals working under the program should refer to this document for instruction and follow the roles and actions outlined within it.

The Emyooga program has the potential for socio-economic transformation, helping to empower citizens across the country to live more prosperous lives. This document aims to provide a robust framework for delivering on this potential.

The program shall be implemented for 5 years, after which it will be considered for renewal.

Appendix: Monitoring and evaluation framework

NARRATIVE SUMMARY	OBJECTIVES	PERFORMANCE INDICATORS	TARGETS AND TIME FRAME	SOURCE OF SOV
Overall Objective/Goal				
Promote job creation and improving household income of Ugandans.	<p>To increase employment/job opportunities for Ugandans.</p> <p>Conversion of 18% of households from subsistence to market oriented production; i.e from 68% (now 39%)homesteads in subsistence to 21%</p> <p>Increase access to specialized financial services for 5 million individual beneficiaries especially women, youth, and PWDs;</p>	<p>No. of employment opportunities created</p> <p>-% of homesteads converted from subsistence to market-oriented production</p> <p>- No. of people (HH) receiving loans from the fund.</p> <p>- Number of groups accessing loans from the SACCOs</p> <p>- Value of disbursement to intended beneficiaries (UGX)</p> <p>-No. of SACCOs capitalized</p>	<p>1.5 million jobs created</p> <p>-1.5 million Rural individual beneficiaries, (50% women & youth) from selected categories.</p> <p>-UGX 560M per constituency during 1st year</p> <p>-Each SACCO capitalized by an additional of at least 20m to support sustainability.</p> <p>-2 million rural individual beneficiaries reached</p>	<p>-UNHS reports and Census 2024</p> <p>-M&E reports/tools</p> <p>-PDMIS</p>

<p>Project Purpose: EMYOOGA Initiative is to support the socioeconomic transformation focusing 68% (Now 39%) of Households from subsistence to money economy and market-oriented production</p>	Improve household income of the project beneficiaries by 5%	No. of households reporting increased income	500,000 households reporting increased income	Programme progress reports, ministry of finance reports, monitoring reports, field visits, PDMIS, UNHS
		% Growth in average household income of the beneficiaries (UGX)	5% growth	
	To enhance the entrepreneurial capacity of different categories of Emyooga/ groups, through sensitization, skilling and tooling	No. of associations with reported increased skills	250,000 Parish Associations in all districts.	
	To increase access to specialized financial services for 5 million individual beneficiaries especially women, youth, and PWDs;	<p>-No. of people receiving Emyooga loans</p> <p>-Number of Emyooga groups reported having accessed credit from their SACCOs</p> <p>-Cumulative value of savings mobilised</p>	At least 30% of the loan disbursements mobilized as savings from members	SACCO ledgers
Outputs/Results:				

Emyooga enterprise based associations and SACCOs established,		<p>-No. of enterprise based associations/groups established to administer loans at the parish level</p> <p>-No. of SACCOs registered by the Registrar of Cooperatives.</p> <p>-% of SACCOs that have conducted AGMs</p>	<p>250,000 Emyooga Associations –</p> <p>6500 SACCOs (36,000 leaders- approximately 5 leaders per SACCO)</p> <p>-6500 SACCOs</p>	<p>Programme progress reports, ministry of finance reports, M&E reports, fields visits</p> <p>Registrar reports</p> <p>UMRA reports, PDMIS, FSR Reports</p>
Emyooga enterprise based SACCOs capitalised and revolving amongst individual beneficiaries within associations especially women, youth, and PWDs;	<p>Provision of specialized financing to various Emyooga and Local leaders' enterprises countrywide for 5 million individual beneficiaries especially women, youth, and PWDs;</p>	<p>-No. of Bank accounts opened and credited with seed capital</p> <p>-Number of Emyooga SACCOs accessing funds</p> <p>-No. & Value of loan disbursements to groups and to individuals</p> <p>-% of non-performing loans /portfolio at risk</p> <p>-% of women accessing credit from the fund</p>	<p>6500 bank accounts operationalized and credited with Emyooga funds</p> <p>6354 Emyooga- 18 SACCOs per Constituency</p> <p>30%</p> <p>30%</p>	<p>Programme progress reports, ministry of finance reports, M&E reports, fields visits</p> <p>Registrar reports</p> <p>UMRA reports, PDMIS, FSR Reports</p>

Provision of capacity building, sensitization and other business development services to Emyooga and leaders	Operational capacity of the Emyoogas strengthened.	<p>-% of youth accessing credit from the fund</p> <p>-at least 85% of the received loan applications funded</p> <p>-No. of groups receiving capacity building trainings on book keeping, financial management etc</p> <p>-No. of SACCOs trained</p> <p>-No. of groups receiving BDS services</p> <p>-No. of district leaders sensitized and trained</p>	<p>30%</p> <p>85%</p> <p>-250,000 Parish Associations in 146 districts.</p> <p>-6500 SACCOs trained</p> <p>-4,300 district leaders – approximately 30 district leaders and constituency leaders per district x 146 districts</p>	National BDS Reports
Activities				

<p>1. Mobilization, skilling and tooling of different categories of Emyooga/ groups throughout the country</p> <p>2. Establishing a sustainable district support framework through engagement of district leaders and partners to support job creation & entrepreneurship.</p> <p>3. Support implementation of the planned activities</p> <p>4. Conduct trainings for Emyooga SACCOs and Associations</p> <p>5. Establish systems of data collection, analysis and reporting</p> <p>6. Equip Emyoogas with tools and transport</p> <p>7. Provide seed capital to eligible SACCOs for on-lending to Emyooga groups</p> <p>8. Engage relevant service providers.</p> <p>9. Facilitate LG staff, office of the registrar, and other stakeholders</p> <p>10. Conduct regular monitoring</p> <p>11. Provide in house technical backstopping</p>	<p>Inputs</p> <ul style="list-style-type: none"> - Funds for mobilization and training - Human resource(Staff) - Stationery - Vehicle - Fuel - etc 	<p>-Number of groups that have constitution and byelaws</p> <p>-Bye laws filled and registered</p> <p>-MOUs entered into</p> <p>-Bank accounts opened and credited</p> <p>-No. of SACCO Leaders, members and staff trained.</p> <p>- No. of Constituencies covered by EMYOOGA initiative</p> <p>-No. of SACCO bank accounts opened in regulated financial institutions</p> <p>-no. of SACCOs that have received seed capital</p>	<p>2,000,000 members- 18 SACCOs per constituency x 15 associations per SACCO x 20 members per association x 353 constituencies</p> <p>At least 3 staff per SACCO x 18 SACCOs in 353 Constituencies</p> <p>-No. of Constituencies covered by EMYOOGA initiative</p>	<p>Programme progress reports, ministry of finance reports, M&E reports, fields visits</p> <p>Activity reports</p>
--	---	--	--	--