

# YOUTH EMPOWERMENT THROUGH AGRICULTURE (YETA)

FEBRUARY 2015 – FEBRUARY 2020

IN PARTNERSHIP WITH:

**Mastercard Foundation**

Project Value: \$11,704,063



## Target:

To train, mentor, and provide employment opportunities both on and off farm for 26,250 out-of-school youth between 15-24 years old in Northern and mid-western Uganda.



## Objectives:

1. Youth Associations (YAs) are formed and strengthened.
2. YA members have improved well-being and confidence through enhanced foundational skills.
3. YA members have access to increased financial services.
4. YA members develop the technical and entrepreneurial skills to launch their businesses.

## Learning:

- The cooperative business model provides a safe, supportive environment for youth to explore opportunities, become leaders, test ideas and take on responsibilities.
- Successful youth group and

individual businesses are a result of good mentorship, strong VSLAs and private sector link

- Building trust between youth and private sector partners is critical to deepening youth participation

## The Project:

YETA is being implemented by NCBA CLUSA, Reproductive Health Uganda and Youth Alive Uganda in Dokolo, Kileleshwa, Kiryandongo and Masindi districts in Uganda. YETA helps youth form associations and then takes them through 6 months of training and another 6 months of mentorship in areas of governance, financial literacy, agricultural entrepreneurship and foundational skills. Youth apply what they learn from the trainings to form and grow their agricultural businesses. Their businesses are along the following value chains - maize, horticulture, sunflower, soy bean, livestock, and trade.

YETA deepens the skillsets of Ugandan youth, integrating; sexual reproductive health, numeracy, literacy and life skills with technical expertise in agriculture, business, entrepreneurship and management.

YETA builds on the successes of NCBA CLUSA's previous program, the Uganda Conservation Farming Initiative (UCFI) - \$8.4 million USDA-funded program in Northern Uganda, which took a value chain approach to increasing smallholder farmer profitability through

conservation farming. Parents and leaders of Area Cooperative Enterprises (ACE) established under UCFI now mentor YETA youth.

## Achievements:

- Over 2,800 youth have formed 18 Primary Cooperatives; 11 including 1 SACCO have finalized registration with the Ministry of Trade, Industry and Cooperatives.
- 27,130 youth were trained in governance, agro entrepreneurship, foundational skills, and financial literacy.
- 813 YAs were formed and strengthened. They all have access to land to farm and launch their agricultural businesses.
- 6,469 youth have started Community Based Solution Provider (CBSP) businesses in weeding, spraying, irrigation pre- and post-harvest management, para-veterinary services and are agents for buyers.
- 19,102 youth saved within 802 VSLAs. These VSLAs are financing retail shops, solar lamps to charge phones for money, improved inputs, school fees, and other business needs.
- 16,727 out of 27,130 youth have accessed sexual reproductive health (SRH) services
- 18 YAs completed the pilot trainings of USSD supported mobile phone banking provided by Post Bank Uganda.



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## SUCCESS STORY

### YOUTH LED SACCO ENHANCES ACCESS TO AFFORDABLE FINANCE

Ayer United youth SACCO that brings together more than 600 youth from 26 YAs in Kileleshwa district has moved to enhance cheap access to finance among fellow youth and the local community.

The SACCO that was registered in November 2018 and was launched in March 2019, started operations with capital of UGX 5,560,000 (USD 1,513) drawn from membership and share fees.

For members, borrowing is at 5% while for nonmembers borrowing is at 7% per month with more stringent conditions on security.

The SACCO loan officer Geoffrey Abuga says for non-members "we carry out a lot of due diligence and get recommendations from local leaders and clan elders of the applicant who stand surety for them." He says, the SACCO has now increased its portfolio to an estimated UGX 20,000,000 (USD 5,442) in assets and cash and that current loans out stand at UGX 12,500,000 (USD 3,401). He notes that repayment is so far so good with no default case registered as yet.

Since the launch, the SACCO has so far lent to its some members and 24



**Check your money: Ayer United Youth SACCO Official Hands over money to a borrower.**

community members who mostly used the money to pay school dues for the current second school term and have repaid within a record two months.

Owing to strong private sector linkages provided by YETA, the SACCO is in the final stages of pursuing a UGX 15,000,000 (USD 4,082) loan from Post Bank which they will in turn lend out at 7% per month. The SACCO Chairperson, Moses Amoki says they are currently engaging two private sector actors: Ngetta Tropical Holdings and East African seed so that they become their commission agents for certified sunflower, maize and assorted vegetable seeds respectively. This, Amoki says will earn them an estimated profit of UGX 12,000,000 (USD 3,265) by the end of 2019. He adds that that they have also made contact with Grameen Foundation for

additional financial literacy sessions as one way of enhancing their capacity to manage more resources as the SACCO grows.

According to the Kileleshwa District Commercial Officer, Joseph Okello, the decision by the youth to form SACCO has made the whole community benefit from simple and cheap access to loans to finance small agricultural businesses."

Recently when the SACCO invited Equity Bank to do a financial literacy sensitization at the SACCO offices, many youth and community members opened accounts from the comfort of their villages, something that has made local communities and leaders proud of the youth led SACCO and now call it "their SACCO;" a reason why the SACCO continues to enjoy using a community building for free.

This group of ambitious young people confirmed that they recently submitted an application to East African farmers' federation for a grant to enable them set up a maize processing mill that will facilitate value addition to the maize value chain. They plan to scale up to the other five sub counties in Kileleshwa in the next three to five years providing affordable finance to youth.



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NCBA CLUSA was founded in 1916 and has worked in over 88 countries building democratic institutions and providing technical assistance to cooperative businesses and local organizations. We currently work in Africa, Asia and Latin America providing expertise in co-op development, food security, youth empowerment, governance and natural resource management.